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KATA PENGANTAR

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

Mulai penerbitan Edisi Januari 2010, SPI disempurnakan dengan penambahan data baru yaitu Kredit Berdasarkan Nilai yang menyajikan nilai nominal kredit dan nilai wajar kredit

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

Jakarta, Januari 2011

BANK INDONESIA

Direktorat Perizinan dan Informasi Perbankan

PREFACE

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

Starting January 2010 edition, SPI enhanced with the addition of new data that is credit based on the value, consist of the nominal of credit and fair value of credit.

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

Jakarta, January 2011

BANK INDONESIA

Directorate of Bank Licensing and Information

Jadwal Publikasi Kedepan

Edisi Desember 2010 akan diterbitkan pada minggu ke III bulan Februari 2011.

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
...	Data belum tersedia
- -	Nol atau lebih kecil daripada <i>digit</i> terakhir
\$	Dolar Amerika Serikat

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

Sumber : Bank Indonesia, kecuali jika dinyatakan lain.

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

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Advance Release Calender (ARC)

December 2010 edition will be released on the 3rd week of February 2011.

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
...	Data 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

Source : Bank Indonesia, unless mentioned otherwise.

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

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PENJELASAN

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

CLARIFICATIONS

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

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

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

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

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

Fair value is the value which an asset could be exchanged, or a liability settled between the parties to understand and willing to perform normal transactions (arm's length transaction).

Credit data constitutes the credits recorded in the balance of a Bank and does not taken into account channel of credit recorded in the off-balance sheet, unless otherwise stated. Credits include credit claims from citizens and non-citizens (Rural Bank data only includes credit claims from citizens). The data related to the information above is presented in the performance data tables: earning assets; non-performing loans (NPL) (except for NPL data regarding channelling credit off-balance sheet); operations; and credits (except for channelling credit data regarding off-balance sheet).

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

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

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

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

- Yang dimaksud dengan Hubungan Dengan Bank pada tabel Kredit Bank Umum Berdasarkan Hubungan dengan Bank adalah status keterikatan antara bank dengan pihak yang melakukan transaksi dengan bank.
 - Pihak terkait adalah perseorangan atau perusahaan/badan yang mempunyai hubungan dengan pengendalian bank, baik secara langsung maupun tidak langsung, melalui hubungan dengan kepemilikan, kepengurusan dan atau keuangan.
 - Pihak tidak terkait adalah pihak-pihak yang tidak termasuk pada pihak terkait dengan bank sebagaimana tersebut di atas.
- Yang dimaksud dengan Kredit yang penarikannya menggunakan kartu adalah pemberian fasilitas kredit yang penarikannya dilakukan dengan kartu kredit.

5. Data *Non Performing Loan*

Data *Non Performing Loan* yang ditampilkan merupakan *Non Performing Loan Gross*, yakni tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian. Data *Non Performing* ditampilkan dalam nominal dan persentase. Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel aktiva produktif; dan NPL.

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

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

5. Non-Performing Loan Data

Non-performing loan data is show as the gross non-performing loan, that is, without taking into account the reserve formed in anticipation of the risk of losses.

Non-performing loan data is show in nominal and percentage figures.

Data related to the information above is shown as figures in the earning assets table; and NPL.

6. Data regarding money instruments in the funds disbursement account.

Data regarding money instruments includes money instruments that are issued by a non-bank third party. The data does not calculate bonds from a recapitalization program issued by the Government.

The data mentioned above is displayed in the business operations table.

7. The table displays the weighted-average of interest rates.

8. Estimates of Additional Paid-In Capital

The estimates are derived from the agio account; capital contributions; and adjustments resulting

6. Data Surat Berharga dalam pos penyaluran dana
Data surat berharga yang ditampilkan merupakan surat berharga yang diterbitkan oleh pihak ketiga bukan bank. Data yang ditampilkan tidak memperhitungkan obligasi dalam rangka program rekapitalisasi yang diterbitkan oleh Pemerintah. Data yang terkait dengan penjelasan tersebut ditujukan untuk data dalam tabel kegiatan usaha.
 7. Data suku bunga menggunakan suku bunga rata-rata tertimbang
 8. Perkiraan Tambahan Modal Disetor
Terdiri dari pos agio; (disagio); modal sumbangan; dan penyesuaian akibat penjabaran laporan keuangan kantor cabang di luar negeri.
 9. Data Deposito berdasarkan jangka waktu untuk sementara tidak dapat disajikan.
 10. Perkiraan Cadangan
Terdiri dari pos Cadangan umum; Cadangan tujuan; dan Laba yang ditahan.
 11. Proses Download Data
 - Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia, diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu download data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca diimbau untuk memperhatikan waktu download data.
Pemrosesan data bulan laporan November 2010 untuk Publikasi Statistik Perbankan Indonesia Edisi November 2010 dilakukan pada tanggal 3 Januari 2011.
 12. Publikasi Publikasi Statistik Perbankan Indonesia juga dilakukan melalui website Bank Indonesia (www.bi.go.id).
- from the conversion of overseas branch office financial reports.
9. The data of time deposit can not be displayed temporary.
 10. Estimates of Reserves
The estimates are derived from the general reserve, designated reserves and retained earnings accounts.
 11. Data downloading process
 - Data from the Commercial Bank Monthly Reports and the sharia Bank Monthly Reports is submitted by the reporting banks to Bank Indonesia, and is processed using the Bank Indonesia Banking Sector Management Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to taken into account the downloading time.
The processing of the November 2010 monthly reports for the November 2010 edition of the Indonesian Banking Statistics was done on 3 Januari 2011.
 12. The Indonesian Bank Statistics Book is also published via the Bank Indonesia website (www.bi.go.id).

DAFTAR SINGKATAN

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

LIST OF ABBREVIATIONS

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

GLOSARIUM

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

GLOSSARY

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

antara Bank dengan pihak lain yang mewajibkan pihak peminjam untuk melunasi utangnya setelah jangka waktu tertentu dengan pemberian bunga, termasuk :

1. Pembelian Surat Berharga nasabah yang dilengkapi dengan *Note Purchase Agreement* (NPA)

2. Pengambilalihan tagihan dalam rangka kegiatan anjak piutang

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

off his/her debt according to a designated schedule and interest charges, including:

1. The purchase of Money Instruments by clients, complete with a Note Purchase Agreement (NPA).

2. The transfer of claims involved in factoring activities.

Channelling

Credit

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

DAFTAR RASIO

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

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

Modal bagi Bank yang berkantor pusat di Indonesia terdiri dari:

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

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

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

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

LIST OF RATIOS

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

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

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

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

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

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

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

After taking into account certain factors that a reduction of capital components as

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

ATMR terdiri dari:

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

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

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

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

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

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

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

provided for in Article 10 paragraph (1) letter b, Article 13 and Article 20 of Regulation No. 10/15/PBI/2008

RWA consists of:

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

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

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

Earning assets

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

Return on Assets

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

Operations Expenses /

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

Liquid Asset to liquid Liabilities

Ratio = $\text{Liquid Asset} < 1 \text{ month} / \text{Liquid Liabilities} < 1 \text{ month}$

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

Rasio LDR = Kredit / Dana Pihak Ketiga

Kredit merupakan total kredit yang diberikan kepada pihak ketiga (tidak termasuk antar Bank)

Dana Pihak Ketiga mencakup giro, tabungan, dan deposito (tidak termasuk antar Bank)

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

LDR = Total Kredit / (Penghimpunan Dana + Modal Inti)

Total Kredit, merupakan kredit yang diberikan kepada masyarakat dan bank lain

Penghimpunan Dana, terdiri dari :

1. Simpanan pihak ketiga
2. Bank Indonesia
3. ABP lebih dari 3 bulan
4. Pinjaman yang diterima lainnya lebih dari 3 bulan
5. Modal Pinjaman

(sesuai SK Dir No.30/12/KEP/DIR tanggal 30 April 1997 - untuk BPR)

Liquid Asset < 1 month, consist of:

1. Cash
2. Demand deposit on BI
3. Certificate of Bank Indonesia
4. Inter Bank Asset (demand deposit, deposit on call, call money)

Liquid Liabilities < 1 month, consist of:

1. Demand deposit
 2. Savings deposit
 3. Time deposit
 4. Current liabilities
 5. Liabilities to other bank (demand deposit, deposit on call, call money)
- (pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Loan to Deposit

Ratio = Credit / Third Party Funds

Credit is total credit to third party (not including third party bank)

Third Party Funds consist of Demand deposit, savings deposit and time deposits (not including interbank)

(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Loan = Total Credit / (Collection of fund + tier one capital)

Total Credit is total credit to third party and other bank

Collection of fund, consist of :

1. third party deposit
2. Bank Indonesia
3. ABP more than three months
4. Loan received with maturity of more than three months
5. Loan Capital

(pursuant to Circular Letter No. 30/12/KEP/DIR dated April 30,1997 - on BPR)

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

Rasio NIM = Pendapatan Bunga Bersih / Rata-Rata Aktiva Produktif
Pendapatan Bunga Bersih =
Pendapatan Bunga - Beban Bunga
perhitungan pendapatan bunga
bersih disetahunkan.
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

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

Non-Performing

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

Net Interest Margin

Ratio = Net Interest Income / Average Earning assets

Net Interest Income = Interest Income
- Interest charges Annual net interest
income is used for the calculation of
NIM

(pursuant to Circular Letter No.6/23/DPNP
dated May 31, 2004)

Net Operating Margin

(NOM) = (operating income - DBH) - operational
expenses/Average Earning Assets

(pursuant to cirtular lettet No.9/24/
DPbS dated October 30, 2007)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
Bank Umum	932.971	1.140.278	1.380.373	2.015.221	2.015.221	2.200.646	2.282.179	2.251.588	2.271.026	2.302.989	2.337.705	2.358.101	2.441.199	2.449.093	2.459.283	2.507.923	2.567.464	2.621.601	Commercial Banks
Bank Perkreditan	15.145	18.096	21.904	26.549	31.313	35.181	36.076	36.397	36.927	37.543	38.057	38.559	39.143	39.742	39.950	41.050	42.072	42.818	Rural Banks
SBI dan SBIS¹	94.058	54.256	179.045	166.518	166.518	199.442	212.116	241.124	237.447	221.523	255.436	253.599	224.264	190.540	208.727	176.265	147.313	142.583	SBI dan SBIS¹
Sumber Dana																			Source of Funds
Bank Umum	1.105.769	1.283.480	1.468.369	1.990.345	1.990.345	2.094.344	2.180.934	2.126.308	2.123.587	2.177.135	2.179.279	2.213.035	2.289.111	2.285.753	2.293.540	2.346.182	2.374.744	2.425.678	Commercial Banks
Bank Perkreditan Rakyat	12.911	15.453	18.733	22.629	26.345	29.600	30.367	30.736	31.296	31.828	32.346	32.731	33.130	33.588	33.727	34.676	35.439	36.038	Rural Banks
Jumlah Aset																			Total Assets
Bank Umum	1.272.081	1.469.827	1.693.850	1.986.501	2.310.557	2.439.731	2.534.106	2.502.016	2.517.014	2.563.662	2.576.235	2.603.352	2.678.265	2.683.461	2.700.183	2.758.066	2.796.418	2.856.274	Commercial Banks
Bank Perkreditan Rakyat	16.707	20.393	23.045	27.741	32.533	36.704	37.554	37.891	38.482	39.039	39.489	40.105	40.725	41.409	41.714	42.832	44.165	44.726	Rural Banks
Jumlah Bank																			Total Banks
Bank Umum	133	131	130	130	124	121	121	121	121	121	122	123	123	122	122	122	122	122	Commercial Banks
Bank Perkreditan	2.158	2.009	1.880	1.817	1.772	1.746	1.733	1.735	1.718	1.718	1.712	1.713	1.715	1.716	1.717	1.715	1.707	1.706	Rural Banks
Jumlah Kantor																			Total Bank Offices
Bank Umum	7.939	8.236	9.110	9.680	10.868	12.795	12.837	12.870	12.914	12.933	12.944	12.958	12.972	13.246	13.318	13.379	13.456	13.633	Commercial Banks
Bank Perkreditan	3.472	3.110	3.173	3.250	3.367	3.617	3.644	3.663	3.671	3.718	3.750	3.789	3.820	3.848	3.857	3.816	3.833	3.880	Rural Banks

Ket : ¹ Sertifikat Bank Indonesia SyariahNote : ¹ Bank Indonesia Certificates on Sharia Principles (SBIS)

DATA BANK UMUM

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit	559.470	695.648	792.297	1.002.012	1.307.688	1.397.578	1.437.930	1.405.640	1.428.788	1.456.114	1.486.329	1.531.556	1.586.492	1.597.980	1.640.430	1.659.145	1.675.633	1.706.403	a. Credit ¹⁾
Rupiah	438.645	565.846	638.500	791.605	1.054.289	1.199.840	1.228.656	1.205.660	1.229.309	1.257.292	1.282.638	1.315.558	1.360.502	1.371.209	1.403.466	1.419.454	1.430.904	1.446.675	Rupiah
Valas	120.825	129.802	153.798	210.407	253.399	197.738	209.273	199.980	199.479	198.822	203.691	215.998	225.990	226.771	236.964	239.690	244.729	259.728	Foreign Exchange
b. Antar Bank	103.473	159.120	156.906	139.777	213.779	262.571	261.474	246.537	255.926	264.922	262.695	246.635	252.919	258.274	265.798	256.231	244.701	231.776	b. Inter-Bank
Giro	7.807	11.139	9.051	11.562	40.318	50.351	68.086	37.092	47.539	46.468	49.353	51.990	50.163	45.298	49.309	48.070	43.375	39.910	Demand Deposit
Inter Bank	40.840	90.425	83.314	58.717	81.435	128.642	110.883	124.783	130.934	130.631	126.804	106.302	112.206	123.302	128.711	114.633	106.076	96.943	Call Money
Deposito	20.110	17.792	20.086	12.435	20.436	21.215	20.746	24.402	24.017	26.939	27.136	26.494	24.452	24.680	24.387	30.573	29.953	28.509	Times Deposits
Lainnya	34.716	39.764	44.455	57.064	71.589	62.363	61.758	60.259	53.436	60.884	59.403	61.849	66.098	64.993	63.392	62.956	65.298	66.414	Others
c. Penempatan di BI	207.944	209.578	343.455	418.269	322.333	347.508	397.897	420.821	405.479	403.375	413.164	398.368	424.208	414.492	373.982	409.141	466.391	479.416	c. Placements at BI
Giro	77.130	102.266	125.791	167.566	83.927	97.501	101.364	102.007	110.925	99.370	114.524	97.733	102.947	104.754	99.224	100.705	100.995	158.453	Demand Deposit
SBI	94.058	54.256	179.045	203.863	166.518	199.442	212.116	241.124	237.447	221.523	255.436	253.599	224.264	190.540	208.727	176.265	147.313	142.583	Bank Indonesia Certificates (SBI)
Call Money	31.882	39.743	21.216	35.727	49.799	32.334	60.758	67.003	48.163	60.933	35.685	37.091	78.623	100.850	54.258	111.322	192.473	149.536	Call Money
Lainnya	4.875	13.312	17.403	11.114	22.090	18.232	23.659	10.686	8.945	21.549	7.518	9.945	18.375	18.348	11.773	20.848	25.609	28.845	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	37.788	44.224	55.988	108.007	113.851	144.062	134.960	128.161	127.333	122.869	119.541	128.186	124.581	122.364	127.029	131.131	128.784	148.246	d. Securities (not including recapitalization bonds)
e. Penyertaan	6.160	6.122	5.924	5.620	6.626	9.945	10.010	10.565	10.744	10.968	10.405	10.604	11.427	10.535	10.871	11.102	11.315	11.281	e. Equity Participation
f. Tagihan Lainnya	18.136	25.586	25.803	28.835	50.944	38.983	39.908	39.865	42.756	44.741	45.571	42.752	41.571	45.448	41.173	41.174	40.640	44.479	f. Other Claims
Sumber Dana																			Source of Funds
a. DPK	963.106	1.127.937	1.287.102	1.510.834	1.753.292	1.896.952	1.973.042	1.948.890	1.931.638	1.982.262	1.980.450	2.013.216	2.096.036	2.082.595	2.092.779	2.144.064	2.173.884	2.212.215	a. Third Party Funds
Rupiah	818.208	930.160	1.093.445	1.284.797	1.460.443	1.578.719	1.656.625	1.636.900	1.621.246	1.657.988	1.662.536	1.700.476	1.764.407	1.743.268	1.749.539	1.794.305	1.828.594	1.867.085	- Rupiah
Giro	170.843	193.854	249.564	309.335	307.743	324.641	332.729	331.826	317.702	328.774	324.624	337.719	369.940	354.243	347.920	352.122	352.891	366.443	Demand Deposits
Deposito	351.460	455.038	510.008	540.982	675.983	738.416	758.280	760.910	768.730	795.475	802.754	818.060	829.798	817.896	820.089	841.815	869.703	880.661	Times Deposits
Tabungan	295.905	281.268	333.873	434.480	476.717	515.662	565.616	544.164	534.814	533.740	535.158	544.696	564.669	571.130	581.529	600.368	606.001	619.981	Savings Deposits
Valas	144.898	197.777	193.657	226.037	292.849	318.233	316.417	311.989	310.392	324.273	317.915	312.741	331.629	339.326	343.240	349.759	345.290	345.129	- Foreign Exchange
Giro	74.879	87.558	88.447	96.216	122.557	139.738	133.159	132.824	131.621	142.283	137.474	135.961	152.222	152.639	148.448	152.108	144.884	145.493	Demand Deposits
Deposito	69.530	109.995	105.155	125.726	148.722	139.630	143.429	137.870	137.716	139.518	135.083	132.643	133.272	138.289	143.087	144.429	146.679	145.345	Times Deposits
Tabungan	489	224	55	4.095	21.870	38.865	39.829	41.295	41.055	42.472	45.357	44.137	46.136	48.398	51.706	53.223	53.727	54.291	Savings Deposits
b. Kewajiban kpdt BI	12.076	11.874	10.807	9.105	11.272	8.304	8.028	7.771	7.593	7.449	7.381	6.949	6.991	6.517	6.642	6.336	6.140	6.222	b. Liabilities owed to BI
c. Antar Bank	89.369	99.417	119.454	137.790	158.648	128.881	134.543	113.563	121.948	129.275	139.042	135.337	130.030	140.853	138.110	135.790	133.629	147.221	c. Inter-Bank
d. Surat Berharga	14.261	13.411	14.942	17.333	14.301	14.934	14.918	13.662	13.639	12.890	12.474	13.513	15.127	14.270	14.469	14.227	14.170	15.622	d. Securities
e. Pinjaman yang Diterima	9.802	11.406	12.883	14.319	12.949	12.766	21.553	22.753	25.272	27.734	22.000	24.583	23.780	23.510	24.226	28.668	29.966	25.694	e. Loans received
Rupiah	6.295	8.508	7.023	8.023	8.395	8.094	13.131	13.540	13.630	14.419	14.579	14.512	15.246	15.514	16.908	14.529	16.700	16.835	- Rupiah
Valas	3.507	2.898	5.860	6.296	4.554	4.672	8.422	9.213	11.642	13.315	7.421	10.071	8.534	7.997	7.317	14.139	13.266	8.859	- Foreign Exchange
f. Kewajiban Lainnya	13.731	16.192	19.913	24.893	34.663	27.310	22.874	15.076	19.108	13.426	13.641	15.072	12.726	14.119	13.380	13.068	12.929	14.205	f. Other Liabilities
g. Setoran Jaminan	3.424	3.242	3.267	4.691	5.220	5.197	5.977	4.594	4.389	4.100	4.291	4.365	4.421	3.888	3.935	4.029	4.026	4.500	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	64.612	69.548	73.046	78.928	86.283	94.263	96.301	96.668	96.823	97.819	97.914	98.499	99.929	101.930	102.229	102.759	103.173	103.311	a. Paid-In Capital
b. Cadangan	5.285	10.649	13.997	18.696	21.765	24.067	24.054	24.078	24.075	23.845	24.358	25.370	27.733	27.683	27.747	27.780	27.768	27.804	b. Reserves
c. L/R tahun berjalan	29.463	24.897	28.334	35.015	30.606	41.389	45.215	5.063	9.528	15.174	19.438	24.332	29.331	34.279	38.949	43.363	49.057	53.986	c. Current Earnings /Loss
d. L/R tahun lalu	-27.173	-18.478	-6.880	1.736	35.346	53.110	52.805	100.023	99.194	96.470	93.088	87.083	78.940	77.391	77.056	76.375	76.591	76.318	d. Retained Earnings/Loss
e. Perkiraan tambahan modal disetor	53.970	37.082	42.248	45.413	37.815	39.659	40.958	41.040	40.720	41.274	42.676	42.246	42.583	45.268	45.377	46.262	46.541	48.140	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	1.737	14.464	14.946	14.863	1.047	1.159	1.454	1.209	1.236	948	1.945	1.928	1.986	2.036	1.778	4.781	2.528	4.592	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indikator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit	222.855	256.413	287.910	356.151	470.665	531.249	544.870	529.897	536.471	550.334	557.986	570.164	588.755	589.895	601.865	605.795	610.383	621.691	a. Credit ¹⁾
Rupiah	171.427	204.534	231.582	282.055	396.024	475.346	486.859	474.772	480.957	494.728	502.262	513.082	526.102	528.148	537.838	541.793	544.571	551.699	Rupiah
Valas	51.429	51.879	56.328	74.095	74.641	55.902	58.011	55.126	55.514	55.606	55.725	57.082	62.653	61.747	64.027	64.003	65.812	69.992	Foreign Exchange
b. Antar Bank	28.865	44.496	47.679	41.287	62.023	94.593	99.401	80.727	82.511	85.039	85.209	81.977	83.601	88.993	89.634	85.956	78.458	75.104	b. Inter-Bank
Giro	2.783	2.298	2.706	3.515	12.447	27.878	35.572	15.567	22.808	20.533	24.886	26.241	21.766	22.428	27.571	28.158	21.688	18.413	Demand Deposit
Inter Bank	11.758	28.756	29.772	15.574	26.395	41.792	39.551	38.737	42.487	38.858	35.915	29.700	36.355	40.906	38.902	33.060	30.500	27.413	Call Money
Deposito	3.551	3.773	3.994	3.187	3.728	4.467	4.228	7.192	4.864	5.576	5.350	7.139	3.751	4.635	3.199	6.659	5.156	5.239	Times Deposits
Lainnya	10.773	9.668	11.207	19.010	19.453	20.456	20.050	19.231	12.352	20.073	19.059	18.897	21.730	21.023	19.962	18.080	21.115	24.038	Others
c. Penempatan di BI	64.312	72.469	101.745	151.828	114.991	84.639	135.860	140.724	129.919	96.819	120.273	99.686	116.042	93.213	79.178	86.385	112.074	116.413	c. Placements at BI
Giro	35.500	41.850	52.290	78.113	33.759	32.352	39.818	42.549	50.565	34.604	52.302	35.560	37.524	37.254	36.118	35.967	36.291	58.489	Demand Deposit
SBI	15.991	10.121	29.736	46.200	36.763	31.161	42.320	61.160	53.734	40.370	59.783	55.478	43.123	40.108	36.684	24.242	22.122	19.438	Bank Indonesia Certificates (SBI)
Call Money	9.981	14.911	9.649	20.758	34.014	15.629	43.835	35.584	22.156	5.344	6.535	4.134	34.028	11.788	6.375	22.412	47.913	38.136	Call Money
Lainnya	2.840	5.587	10.070	6.756	10.455	5.497	9.887	1.430	3.465	16.500	1.652	4.514	1.368	4.063	0	3.765	5.748	350	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	12.384	10.920	11.093	29.617	28.742	41.298	35.425	25.709	28.324	28.448	29.781	33.383	31.596	33.449	34.233	37.211	36.520	41.025	d. Securities (not including recapitalization bonds)
e. Penyertaan	3.758	3.327	2.872	1.922	1.842	1.958	2.000	2.503	2.514	2.561	2.116	2.109	2.954	2.020	2.126	2.144	2.173	2.237	e. Equity Participation
f. Tagihan Lainnya	8.440	13.512	10.331	10.372	14.258	12.515	13.796	13.822	15.987	16.483	17.880	15.221	13.470	16.180	13.644	13.775	12.937	15.682	f. Other Claims
Sumber Dana																			Source of Funds
a. DPK	375.731	431.397	480.394	571.008	669.827	720.979	783.384	756.125	731.073	746.188	744.237	745.012	778.439	759.868	760.114	774.385	782.626	798.125	a. Third Party Funds
Rupiah	333.328	373.204	426.160	509.552	588.704	619.085	680.371	658.552	632.814	644.621	644.113	647.877	673.192	656.469	652.348	664.544	678.068	694.023	- Rupiah
Giro	63.449	70.509	88.947	121.749	123.438	110.569	136.512	129.371	109.630	109.282	111.735	109.220	123.442	115.329	111.199	106.581	108.557	111.417	Demand Deposits
Deposito	128.831	166.542	176.718	179.313	235.219	265.927	274.965	275.632	275.777	285.478	283.427	287.223	288.892	280.481	277.120	286.127	297.021	302.607	Times Deposits
Tabungan	141.048	136.153	160.496	208.490	230.047	242.589	268.894	253.549	247.407	249.861	248.952	251.434	260.858	260.659	264.029	271.835	272.490	280.000	Savings Deposits
Valas	42.403	58.192	54.234	61.456	81.123	101.894	103.013	97.573	98.260	101.567	100.123	97.135	105.247	103.399	107.766	109.841	104.558	104.102	- Foreign Exchange
Giro	19.762	23.813	23.377	24.865	28.329	37.455	36.090	34.205	35.300	36.931	35.442	34.064	46.415	42.389	44.009	45.113	38.607	37.697	Demand Deposits
Deposito	22.519	34.177	30.818	36.559	45.395	55.177	57.236	53.617	53.205	54.688	54.556	53.195	47.967	50.096	52.796	52.939	54.170	54.425	Times Deposits
Tabungan	123	203	38	33	7.399	9.262	9.687	9.751	9.755	9.948	10.126	9.876	10.865	10.914	10.960	11.789	11.780	11.980	Savings Deposits
b. Kewajiban kpd BI	7.486	7.673	6.493	5.881	5.446	4.565	4.409	4.452	4.452	4.453	4.372	4.731	4.330	4.378	4.262	4.295	4.211	4.288	b. Liabilities owed to BI
c. Antar Bank	43.599	33.734	33.422	41.998	52.023	45.425	45.539	31.499	34.968	33.764	43.558	38.202	36.811	40.612	37.378	32.496	32.893	36.597	c. Inter-Bank
d. Surat Berharga	9.259	8.559	9.379	9.259	5.631	5.010	5.043	5.069	5.034	4.982	5.020	4.961	6.585	5.840	5.836	5.809	5.801	5.774	d. Securities
e. Pinjaman yang Diterima	7.417	9.021	6.750	6.714	3.880	6.767	15.886	15.778	18.393	20.008	14.103	16.707	15.648	15.278	14.542	18.869	20.144	15.715	e. Loans received
Rupiah	4.645	6.666	4.482	4.118	3.618	3.325	8.629	8.101	8.065	8.013	7.798	7.772	8.237	8.398	8.353	5.969	8.119	8.110	- Rupiah
Valas	2.773	2.354	2.268	2.595	262	3.443	7.257	7.676	10.327	11.995	6.305	8.935	7.411	6.880	6.190	12.900	12.025	7.605	- Foreign Exchange
f. Kewajiban Lainnya	4.539	4.993	5.366	7.578	7.174	8.003	7.324	7.110	10.850	6.021	6.218	6.527	5.297	6.273	5.730	6.072	6.096	6.387	f. Other Liabilities
g. Setoran Jaminan	1.955	1.747	1.645	2.391	2.838	2.901	3.401	2.013	2.000	2.010	2.182	2.224	2.301	1.826	1.794	1.814	1.882	2.145	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	27.284	27.439	27.751	28.572	29.965	27.000	28.179	28.179	28.179	28.796	28.796	28.802	28.802	28.802	28.802	28.802	28.803	28.804	a. Paid-In Capital
b. Cadangan	1.880	5.933	8.097	10.837	12.363	12.410	12.402	12.402	12.402	11.987	11.986	12.617	13.567	13.567	13.567	13.567	13.567	13.567	b. Reserves
c. L/R tahun berjalan	12.501	9.185	9.644	13.332	13.159	14.650	18.050	1.691	3.404	5.494	6.977	8.652	10.709	12.836	14.563	16.200	18.692	20.919	c. Current Earnings /Loss
d. L/R tahun lalu	-14.278	-13.528	-12.107	-10.772	7.508	14.704	14.300	32.446	31.825	31.010	31.284	27.154	24.428	24.468	24.499	24.493	24.452	24.463	d. Retained Earnings/Loss
e. Perkiraan tambahan modal disetor	25.133	9.815	13.145	15.864	11.961	14.635	15.398	15.135	14.766	15.162	15.089	15.091	15.032	15.031	15.110	15.430	15.409	16.787	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	1.255	13.844	13.844	13.908	0	0	0	0	-	-	-	-	-	-	25	50	61	78	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Indikator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit	209.176	277.591	315.256	407.742	524.295	532.020	555.617	540.737	552.192	561.354	575.659	596.004	621.846	632.629	653.864	660.785	668.876	686.115	a. Credit ¹⁾
Rupiah	181.832	248.996	276.768	351.351	452.613	474.967	492.045	480.342	491.598	501.658	514.357	529.775	553.902	561.730	579.786	586.477	592.544	605.189	Rupiah
Valas	27.344	28.594	38.488	56.390	71.682	57.053	63.573	60.395	60.594	59.696	61.303	66.229	67.944	70.900	74.078	74.308	76.332	80.926	Foreign Exchange
b. Antar Bank	28.133	48.464	45.908	37.716	57.016	66.340	58.649	69.593	72.954	76.459	77.861	72.339	77.969	79.322	84.371	80.509	78.128	71.841	b. Inter-Bank
Giro	2.951	4.965	3.514	3.191	21.825	14.913	23.580	13.953	15.679	16.821	17.141	15.936	20.352	16.141	15.036	12.396	15.388	14.130	Demand Deposit
Inter Bank	13.068	27.163	23.795	16.692	16.350	32.450	17.242	35.075	35.511	37.472	39.547	35.700	35.997	41.653	48.279	46.163	42.543	39.136	Call Money
Deposito	2.141	4.455	3.887	2.783	5.355	6.266	4.842	6.615	7.491	8.340	7.886	6.531	6.930	6.373	6.894	7.119	6.437	5.903	Times Deposits
Lainnya	9.973	11.882	14.712	15.050	13.486	12.712	12.986	13.950	14.273	13.826	13.287	14.171	14.690	15.156	14.162	14.831	13.760	12.673	Others
c. Penempatan di BI	92.738	75.913	133.141	146.616	116.730	166.048	173.090	178.710	175.930	187.129	182.028	183.694	184.085	188.196	173.948	192.113	213.406	221.276	c. Placements at BI
Giro	30.341	43.510	49.313	54.966	32.354	46.731	42.473	41.453	41.591	45.468	42.245	40.714	44.391	45.389	40.931	43.515	42.889	66.393	Demand Deposit
SBI	53.903	15.898	79.344	83.476	73.834	111.076	118.589	122.521	123.624	122.440	128.151	130.250	121.209	98.769	107.177	96.202	79.965	68.687	Bank Indonesia Certificates (SBI)
Call Money	8.151	14.788	4.484	8.148	6.909	5.142	6.583	11.472	7.815	16.653	9.226	10.874	16.379	41.852	22.791	43.990	81.074	72.705	Call Money
Lainnya	344	1.716	-	26	3.633	3.099	5.444	3.266	2.900	2.569	2.407	1.856	2.106	2.185	3.050	8.406	9.478	13.492	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	19.034	23.809	29.702	55.471	59.650	69.578	69.002	68.946	67.551	63.530	62.103	65.215	65.011	66.475	67.831	68.355	68.730	82.504	d. Securities (not including recapitalization bonds)
e. Penyertaan	2.050	2.616	2.979	3.613	4.681	7.846	7.888	7.925	8.092	8.266	8.147	8.354	8.329	8.373	8.605	8.816	9.002	8.904	e. Equity Participation
f. Tagihan Lainnya	4.827	6.427	8.620	10.892	17.401	14.771	14.500	13.525	13.700	14.805	14.220	14.286	14.794	15.311	14.713	14.553	14.985	15.777	f. Other Claims
Sumber Dana																			Source of Funds
a. DPK	403.530	462.747	525.177	606.932	701.710	755.441	781.072	775.102	780.580	789.799	797.254	820.220	846.420	857.872	869.372	891.685	911.890	936.578	a. Third Party Funds
Rupiah	357.288	397.939	455.098	528.154	597.459	641.396	668.798	661.899	666.858	667.725	673.315	698.362	716.949	718.473	733.144	753.243	773.066	798.543	- Rupiah
Giro	60.240	58.170	68.884	91.502	89.607	105.063	104.102	103.673	106.934	106.323	105.076	117.186	121.744	119.866	122.729	122.629	129.036	140.954	Demand Deposits
Deposito	162.725	217.098	244.890	252.222	309.732	313.639	326.063	323.326	325.582	330.496	335.389	342.157	346.753	346.730	350.676	361.224	370.702	378.964	Times Deposits
Tabungan	134.323	122.671	141.324	184.429	198.120	222.693	238.632	234.899	234.342	230.907	232.850	239.019	248.453	251.876	259.739	269.390	273.328	278.625	Savings Deposits
Valas	46.242	64.808	70.079	78.778	104.251	114.046	112.274	113.203	113.722	122.073	123.938	121.858	129.471	139.399	136.228	138.442	138.825	138.035	- Foreign Exchange
Giro	27.402	32.992	35.216	36.676	47.875	53.000	49.827	50.561	49.376	56.068	56.970	56.003	58.890	63.887	57.355	59.043	58.976	58.822	Demand Deposits
Deposito	18.812	31.794	34.845	42.082	51.326	45.522	46.729	46.592	48.326	49.094	49.850	49.392	53.156	57.048	57.774	57.664	58.055	57.303	Times Deposits
Tabungan	28	21	17	21	5.051	15.523	15.718	16.050	16.020	16.912	17.118	16.462	17.424	18.464	21.099	21.734	21.794	21.910	Savings Deposits
b. Kewajiban kpd BI	4.105	3.739	4.151	3.109	3.910	2.655	2.780	2.826	2.578	2.858	2.877	2.152	2.600	2.082	2.326	2.013	1.903	1.890	b. Liabilities owed to BI
c. Antar Bank	18.512	31.276	40.308	49.041	48.388	35.877	37.640	37.073	40.745	43.677	43.879	42.622	44.358	47.689	47.655	46.894	44.052	47.176	c. Inter-Bank
d. Surat Berharga	2.631	2.721	2.537	4.768	5.383	6.459	6.415	5.132	5.146	4.450	3.834	3.788	3.765	3.742	3.944	3.913	3.864	5.346	d. Securities
e. Pinjaman yang Diterima	1.612	1.419	5.168	6.455	7.683	4.456	3.980	5.469	5.268	6.113	6.233	6.278	6.602	6.577	7.965	8.090	8.087	8.234	e. Loans received
Rupiah	1.094	876	1.576	2.754	3.391	3.227	2.815	3.933	3.954	4.792	5.117	5.142	5.480	5.460	6.838	6.851	6.846	6.980	- Rupiah
Valas	517	544	3.592	3.701	4.292	1.230	1.165	1.537	1.314	1.321	1.116	1.136	1.123	1.117	1.128	1.239	1.241	1.254	- Foreign Exchange
f. Kewajiban Lainnya	5.235	5.499	6.268	6.338	9.834	12.164	7.190	4.404	4.572	4.339	4.529	5.826	4.662	4.781	4.682	4.586	4.301	5.025	f. Other Liabilities
g. Setoran Jaminan	746	558	749	886	794	949	1.022	1.078	1.065	909	940	915	951	1.014	983	1.011	1.023	1.136	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	20.435	22.490	24.524	25.523	27.969	36.713	36.846	36.821	36.976	37.180	37.364	37.391	38.394	39.690	39.695	39.696	39.696	39.732	a. Paid-In Capital
b. Cadangan	1.461	2.462	3.332	4.646	5.186	6.047	6.047	6.123	6.123	6.124	6.142	6.200	7.123	7.077	7.168	7.168	7.077	7.170	b. Reserves
c. L/R tahun berjalan	10.571	9.294	9.822	11.735	4.809	13.715	14.205	1.695	3.408	5.301	6.898	8.757	10.463	12.222	14.043	15.948	17.706	19.649	c. Current Earnings / Loss
d. L/R tahun lalu	-13.590	-9.096	-925	4.468	14.948	21.065	21.284	35.487	35.485	35.249	34.328	34.049	31.184	30.978	31.303	31.286	31.376	31.200	d. Retained Earnings/Loss
e. Perkiraan tambahan modal disetor	26.223	27.146	28.197	28.848	26.893	25.235	25.660	25.948	26.032	26.032	27.420	27.165	27.365	29.242	29.287	29.674	29.893	30.189	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	176	155	229	150	0	5	224	205	200	0	0	0	0	0	0	-	50	2.049	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Indikator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Penyaluran Dana																			Distribution of Funds	
a. Kredit	15.101	16.842	19.114	23.863	27.122	34.165	35.700	35.104	36.231	37.570	38.554	40.497	42.323	43.358	44.815	45.936	46.318	47.313	a. Credit ¹⁾	
Rupiah	15.101	16.842	19.114	23.863	27.122	34.165	35.700	35.104	36.231	37.570	38.554	40.497	42.323	43.358	44.815	45.936	46.318	47.313	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Antar Bank	1.107	1.136	1.509	1.604	1.238	1.666	2.399	1.697	2.002	2.098	2.525	3.469	2.503	2.872	2.773	2.335	2.680	2.680	b. Inter-Bank	
Giro	58	266	297	440	121	104	92	91	96	84	88	96	105	104	111	109	93	139	Demand Deposit	
Inter Bank	215	380	720	556	205	560	1.322	537	892	955	907	1.071	2.115	1.219	1.571	1.411	924	1.200	Call Money	
Deposito	75	49	25	59	28	127	128	123	110	96	120	288	180	170	212	277	333	249	Times Deposits	
Lainnya	759	440	467	549	884	875	857	946	904	865	983	1.070	1.068	1.010	979	976	985	1.092	Others	
c. Penempatan di BI	4.362	4.892	5.558	9.238	8.503	9.178	10.053	9.610	8.786	9.385	9.286	10.005	11.592	12.696	11.700	13.884	16.062	14.839	c. Placements at BI	
Giro	1.265	1.502	1.666	2.021	1.678	2.153	2.193	2.222	2.188	2.381	2.339	2.468	2.639	2.672	2.761	2.834	2.951	4.513	Demand Deposit	
SBI	2.260	2.529	3.172	6.352	5.393	5.683	6.321	6.000	4.890	4.134	4.232	4.829	5.090	4.441	5.348	5.568	3.863	3.708	Bank Indonesia Certificates (SBI)	
Call Money	867	842	713	621	807	817	975	1.364	1.661	2.805	2.523	2.370	3.265	4.499	2.815	4.065	7.594	5.182	Call Money	
Lainnya	2	18	6	243	625	526	564	24	48	66	192	338	597	1.084	775	1.417	1.655	1.437	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	670	902	1.100	1.521	2.812	4.147	4.528	4.263	4.331	4.538	4.084	4.098	3.710	3.956	4.427	4.796	4.195	5.042	d. Securities (not including recapitalization bonds)	
e. Penyertaan	17	1	-	-	0	0	0	5	5	5	5	5	5	4	3	2	1	0	e. Equity Participation	
f. Tagihan Lainnya	3	104	52	187	61	23	74	129	59	71	207	167	397	493	451	373	373	371	f. Other Claims	
Sumber Dana																			Source of Funds	
a. DPK	19.166	21.970	24.423	30.491	33.213	40.500	43.980	42.557	43.049	44.741	45.062	46.560	49.740	50.886	52.033	54.271	55.742	56.375	a. Third Party Funds	
Rupiah	19.166	21.970	24.423	30.491	33.213	40.500	43.979	42.557	43.049	44.741	45.062	46.560	49.740	50.886	52.033	54.271	55.742	56.375	- Rupiah	
Giro	1.900	1.798	1.811	2.195	1.779	1.939	2.183	1.742	1.934	2.026	1.903	2.151	2.287	2.079	2.192	2.103	2.153	2.272	Demand Deposits	
Deposito	15.049	18.052	20.234	25.103	28.059	34.566	37.635	36.761	37.007	38.536	38.786	39.504	42.504	43.761	44.706	46.836	48.125	48.373	Times Deposits	
Tabungan	2.217	2.120	2.379	3.194	3.375	3.994	4.161	4.054	4.109	4.179	4.373	4.906	4.949	5.047	5.135	5.331	5.464	5.729	Savings Deposits	
Valas	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Giro	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Deposito	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	Times Deposits
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Savings Deposits
b. Kewajiban kpd BI	229	250	20	17	388	82	67	66	130	48	30	29	29	28	28	4	4	4	b. Liabilities owed to BI	
c. Antar Bank	341	309	802	2.017	1.088	1.912	2.272	1.435	1.387	2.069	1.492	1.349	2.159	1.567	1.726	2.386	2.053	2.395	c. Inter-Bank	
d. Surat Berharga	28	-	-	309	301	1.026	1.021	1.021	1.019	1.019	1.024	2.320	2.338	2.338	2.338	2.338	2.337	2.334	d. Securities	
e. Pinjaman yang Diterima	67	68	59	62	76	80	128	127	125	123	123	122	147	281	279	278	277	289	e. Loans received	
Rupiah	67	68	59	62	76	80	128	127	125	123	123	122	147	281	279	278	277	289	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Lainnya	240	129	161	226	244	365	311	102	111	112	128	130	141	137	170	155	155	156	f. Other Liabilities	
g. Setoran Jaminan	2	24	26	6	8	5	6	5	5	5	5	10	9	9	8	8	8	9	g. Guarantee Deposits	
Beberapa Komponen Modal																			Components of Capital	
a. Modal Disetor	1.839	1.984	2.258	3.042	3.693	4.265	4.295	4.578	4.578	4.618	4.716	5.216	5.216	5.724	6.014	6.533	6.693	6.793	a. Paid-In Capital	
b. Cadangan	122	160	194	200	217	257	254	182	182	195	213	212	219	225	225	225	225	225	b. Reserves	
c. L/R tahun berjalan	498	279	399	765	604	417	360	56	115	210	283	385	193	261	301	268	380	529	c. Current Earnings /Loss	
d. L/R tahun lalu	354	575	677	921	1.332	1.594	1.503	1.843	1.840	1.750	1.687	1.681	1.668	1.653	1.653	1.581	1.592	1.582	d. Retained Earnings/Loss	
e. Perkiraan tambahan modal disetor	38	-6	46	47	-1	55	89	120	101	151	174	114	172	191	204	331	258	264	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	63	64	87	256	459	444	444	528	331	331	296	998	1.009	1.062	867	448	393	328	f. Loan Capital	

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indikator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit	37.232	44.931	55.955	71.881	96.385	123.260	120.754	120.372	122.361	124.765	127.329	129.472	132.740	135.688	138.023	139.450	142.040	143.956	a. Credit ¹⁾
Rupiah	37.209	44.889	55.919	71.529	95.751	122.732	120.244	119.875	122.082	124.495	127.061	129.200	132.477	135.430	137.763	139.193	141.582	143.493	Rupiah
Valas	23	42	36	351	635	528	510	497	279	270	267	272	263	258	260	257	458	462	Foreign Exchange
b. Antar Bank	15.177	13.785	21.139	14.786	19.517	17.018	22.312	17.726	21.921	23.219	29.512	25.533	24.845	25.555	28.442	26.711	27.223	26.220	b. Inter-Bank
Giro	716	936	1.191	2.332	734	885	970	816	1.324	1.566	1.643	1.541	1.418	1.778	1.759	1.277	1.320	1.594	Demand Deposit
Inter Bank	535	1.923	6.042	4.285	5.923	4.563	8.392	4.944	7.519	6.641	11.777	8.198	7.327	8.334	9.963	6.433	5.530	5.044	Call Money
Deposito	12.425	9.104	12.018	6.400	11.216	10.240	11.434	10.358	11.439	12.816	13.652	12.405	13.236	13.393	13.972	16.409	18.027	16.916	Times Deposits
Lainnya	1.501	1.822	1.888	1.769	1.645	1.330	1.516	1.609	1.640	2.196	2.440	3.389	2.864	2.050	2.748	2.593	2.346	2.667	Others
c. Penempatan di BI	18.086	36.628	69.589	62.827	45.986	41.939	32.609	41.162	40.486	54.391	49.389	49.338	62.035	62.205	50.957	63.032	62.030	55.605	c. Placements at BI
Giro	4.001	7.286	14.196	20.972	8.677	8.643	8.793	8.008	7.980	8.560	9.188	10.325	9.623	10.624	9.924	10.159	10.169	16.298	Demand Deposit
SBI	8.045	17.297	43.115	34.842	26.260	17.374	10.645	12.641	15.642	16.880	23.711	22.969	19.498	15.815	15.815	17.104	12.620	8.145	Bank Indonesia Certificates (SBI)
Call Money	4.468	6.414	4.973	4.000	4.709	7.102	6.191	14.940	14.648	26.918	13.639	13.304	19.055	30.387	18.269	28.869	33.581	19.512	Call Money
Lainnya	1.573	5.630	7.304	3.014	6.340	8.821	6.980	5.574	2.216	2.034	2.852	2.740	13.859	8.500	6.949	6.900	5.660	11.650	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	1.290	3.477	3.654	9.503	10.212	9.766	9.750	8.130	8.322	7.297	6.048	5.221	4.282	4.128	4.000	4.023	3.579	3.116	d. Securities (not including recapitalization bonds)
e. Penyertaan	12	14	13	34	34	36	36	37	36	36	36	36	36	36	36	36	36	36	e. Equity Participation
f. Tagihan Lainnya	3	9	9	24	341	358	434	458	464	390	411	421	500	511	428	508	522	600	f. Other Claims
Sumber Dana																			Source of Funds
a. DPK	59.486	85.283	129.141	134.287	143.262	168.015	152.251	160.376	164.539	181.181	184.041	183.098	198.673	199.091	194.370	204.169	203.924	196.571	a. Third Party Funds
Rupiah	59.356	85.213	129.065	134.077	143.027	167.415	151.425	159.626	163.826	180.343	183.230	182.287	197.473	197.951	193.109	203.001	202.891	195.537	- Rupiah
Giro	30.401	50.631	74.692	69.123	70.653	77.911	63.553	70.395	72.769	83.080	80.198	78.320	92.380	87.266	81.182	86.880	81.172	76.292	Demand Deposits
Deposito	13.560	17.475	29.365	31.750	34.877	52.968	44.148	49.709	53.486	61.258	66.280	67.050	67.503	71.424	72.593	76.003	79.880	76.177	Times Deposits
Tabungan	15.395	17.107	25.008	33.205	37.497	36.536	43.724	39.522	37.571	36.004	36.751	36.917	37.590	39.261	39.334	40.119	41.838	43.068	Savings Deposits
Valas	130	70	75	209	235	599	826	750	713	838	812	811	1.201	1.141	1.261	1.168	1.033	1.034	- Foreign Exchange
Giro	62	43	31	167	93	330	294	249	236	225	206	210	625	659	711	632	563	564	Demand Deposits
Deposito	68	27	44	42	138	263	525	494	463	596	591	586	563	472	537	523	454	454	Times Deposits
Tabungan	-	-	-	1	4	6	7	8	14	17	16	16	12	10	13	14	17	17	Savings Deposits
b. Kewajiban kpd BI	256	212	144	99	882	49	41	39	39	37	37	37	33	28	25	23	23	23	b. Liabilities owed to BI
c. Antar Bank	3.685	2.705	4.307	5.733	10.092	5.842	13.084	7.028	6.874	7.273	6.353	6.802	6.900	6.483	5.671	6.970	6.724	8.271	c. Inter-Bank
d. Surat Berharga	2.343	2.131	3.026	2.997	2.887	2.340	2.340	2.340	2.340	2.339	2.498	2.344	2.340	2.251	2.251	2.067	2.067	2.067	d. Securities
e. Pinjaman yang Diterima	489	898	905	1.089	1.310	1.463	1.559	1.380	1.486	1.490	1.541	1.477	1.382	1.375	1.439	1.431	1.458	1.456	e. Loans received
Rupiah	489	898	905	1.089	1.310	1.463	1.559	1.380	1.486	1.490	1.541	1.477	1.382	1.375	1.439	1.431	1.458	1.456	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Lainnya	2.089	2.834	5.871	6.812	4.627	2.811	4.453	960	686	679	626	633	869	739	1.119	666	663	742	f. Other Liabilities
g. Setoran Jaminan	116	134	232	466	543	374	554	441	359	337	323	309	269	269	278	286	302	325	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	5.233	5.882	7.136	8.979	9.903	10.806	11.501	11.610	11.610	11.746	11.559	11.610	12.037	12.755	12.759	12.769	12.828	12.828	a. Paid-In Capital
b. Cadangan	939	1.274	1.782	2.367	3.072	4.192	4.190	4.210	4.207	4.378	4.847	5.160	5.527	5.526	5.499	5.532	5.584	5.528	b. Reserves
c. L/R tahun berjalan	2.391	2.797	3.908	4.530	5.751	6.242	6.488	940	1.583	2.443	3.099	3.867	4.748	5.306	5.775	6.426	7.081	7.489	c. Current Earnings /Loss
d. L/R tahun lalu	-202	43	-68	-75	22	1	4	7.044	6.959	5.922	3.532	1.833	333	277	130	143	226	217	d. Retained Earnings/Loss
e. Perkiraan tambahan modal disetor	4	-45	51	28	-200	-25	36	43	40	84	104	75	124	964	988	1.015	1.108	1.047	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	243	401	331	220	206	378	372	302	335	280	575	548	224	154	161	205	297	410	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indikator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit	30.914	36.937	40.833	58.520	75.849	80.303	80.977	79.913	80.247	81.795	84.391	88.165	94.779	88.693	92.476	95.106	96.567	96.378	a. Credit ¹⁾
Rupiah	9.904	16.088	18.166	23.634	33.360	42.357	43.962	45.122	45.665	47.047	48.295	49.293	53.544	49.403	50.555	52.260	52.284	49.196	Rupiah
Valas	21.009	20.849	22.667	34.886	42.489	37.947	37.015	34.791	34.582	34.748	36.096	38.872	41.236	39.290	41.922	42.845	44.283	47.182	Foreign Exchange
b. Antar Bank	4.068	8.335	6.901	7.137	14.821	18.094	16.828	16.952	16.085	16.489	13.818	13.875	15.313	14.877	14.073	14.513	14.064	12.806	b. Inter-Bank
Giro	615	1.056	639	803	3.727	4.189	5.348	4.672	4.726	4.702	3.177	4.869	3.941	2.979	2.844	3.994	3.028	3.170	Demand Deposit
Inter Bank	2.376	5.608	4.910	4.569	7.212	11.419	9.495	10.263	9.272	9.710	8.467	6.444	7.679	8.043	7.705	6.791	7.632	6.149	Call Money
Deposito	208	409	162	-	109	115	114	114	111	129	131	129	129	109	110	109	-	202	Times Deposits
Lainnya	869	1.262	1.190	1.765	3.773	2.370	1.871	1.903	1.973	1.966	2.045	2.430	3.565	3.745	3.414	3.620	3.404	3.285	Others
c. Penempatan di BI	11.079	8.009	10.266	16.566	15.687	20.167	23.781	24.819	24.078	23.470	22.048	22.150	23.307	20.371	20.280	20.846	21.692	25.066	c. Placements at BI
Giro	2.034	2.325	2.139	3.686	2.724	3.027	3.538	3.298	3.889	3.754	3.527	3.557	3.755	3.743	4.542	3.264	3.624	5.189	Demand Deposit
SBI	7.198	4.833	7.023	11.830	10.384	15.992	17.909	19.407	19.225	16.535	17.157	17.865	17.546	12.935	13.290	11.902	8.442	11.660	Bank Indonesia Certificates (SBI)
Call Money	1.814	841	1.082	296	1.542	1.077	2.110	2.073	956	3.169	1.358	723	2.000	2.882	1.823	5.671	7.052	6.861	Call Money
Lainnya	33	9	22	755	1.037	71	224	42	7	12	7	5	6	811	625	9	2.574	1.357	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	1.435	2.527	2.073	3.262	3.726	5.763	5.907	7.084	6.394	6.101	5.944	6.412	5.032	4.500	5.201	5.000	4.711	6.479	d. Securities (not including recapitalization bonds)
e. Penyertaan	238	122	36	37	40	73	73	82	83	87	87	87	91	89	89	91	91	91	e. Equity Participation
f. Tagihan Lainnya	2.086	2.321	2.328	2.523	4.727	3.969	4.117	4.747	4.952	4.756	4.615	4.693	4.732	4.399	4.260	4.142	4.045	4.434	f. Other Claims
Sumber Dana																			Source of Funds
a. DPK	28.293	34.484	35.927	54.934	76.902	91.205	94.761	94.819	92.532	93.784	88.384	91.590	99.058	91.985	93.078	95.037	97.549	97.617	a. Third Party Funds
Rupiah	12.639	15.411	16.112	26.779	37.691	50.991	54.321	54.025	53.874	55.020	53.309	55.871	59.575	53.361	52.392	52.673	54.216	54.608	Rupiah
Giro	2.895	3.251	2.715	4.112	4.976	7.610	7.136	7.247	7.119	6.621	6.358	7.684	7.803	7.727	8.557	8.892	8.689	8.027	Demand Deposits
Deposito	9.413	11.784	12.173	21.197	29.691	39.432	43.203	42.006	42.381	43.878	42.498	43.669	46.058	39.329	37.585	37.340	39.696	40.898	Times Deposits
Tabungan	331	376	1.224	1.471	3.023	3.949	3.983	4.772	4.374	4.522	4.453	4.518	5.714	6.304	6.250	6.441	5.832	5.683	Savings Deposits
Valas	15.654	19.073	19.815	28.154	39.211	40.214	40.440	40.793	38.658	38.763	35.074	35.719	39.482	38.624	40.686	42.364	43.333	43.009	Foreign Exchange
Giro	7.504	8.294	7.410	9.155	13.896	13.111	14.336	14.938	13.406	13.997	11.694	12.316	13.477	13.274	13.632	13.956	13.833	13.906	Demand Deposits
Deposito	8.150	10.779	12.405	18.999	25.315	23.975	22.668	21.615	21.050	20.429	16.510	16.668	19.413	17.965	19.418	20.815	21.673	20.938	Times Deposits
Tabungan	-	-	-	-	0	3.128	3.436	4.241	4.202	4.337	6.870	6.735	6.593	7.386	7.636	7.593	7.827	8.165	Savings Deposits
b. Kewajiban kpd BI	-	-	-	-	0	4	0	0	0	0	0	0	0	0	0	0	0	0	b. Liabilities owed to BI
c. Antar Bank	11.714	13.060	14.048	17.644	18.292	16.756	16.119	16.772	16.689	16.316	20.079	21.113	20.931	20.084	21.143	22.382	20.256	24.782	c. Inter-Bank
d. Surat Berharga	-	-	-	-	99	99	99	99	99	99	100	100	100	100	100	100	100	100	d. Securities
e. Pinjaman yang Diterima	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	218	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	222	402	416	588	2.411	952	835	858	1.159	865	871	682	713	679	632	638	738	882	f. Other Liabilities
g. Setoran Jaminan	124	101	175	134	91	119	143	198	172	206	187	158	150	90	127	153	90	97	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	7.599	8.377	8.002	9.434	10.673	11.650	11.650	11.650	11.650	11.650	11.650	11.650	11.650	11.130	11.130	11.130	11.324	11.324	a. Paid-In Capital
b. Cadangan	883	820	592	646	927	1.160	1.160	1.160	1.160	1.160	1.170	1.180	1.298	1.288	1.288	1.288	1.314	1.314	b. Reserves
c. L/R tahun berjalan	1.053	1.370	1.561	1.656	2.026	1.939	2.129	217	374	571	744	941	1.136	1.174	1.370	1.531	1.770	1.921	c. Current Earnings /Loss
d. L/R tahun lalu	-1.092	485	1.786	3.579	4.920	6.907	6.900	9.150	9.142	9.108	9.126	9.117	8.884	7.559	7.529	7.455	7.549	7.563	d. Retained Earnings/Loss
e. Perkiraan tambahan modal disetor	1.487	-437	-400	-343	-487	-366	-369	-365	-366	-323	-320	-348	-334	-331	-336	-330	-328	-336	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	-	-	456	329	382	331	329	371	371	371	371	371	700	700	700	1.727	1.727	1.727	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indikator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Distribution of Funds
a. Kredit	44.192	62.935	73.230	83.856	113.372	96.581	100.011	99.617	101.286	100.296	102.410	107.254	106.049	107.718	109.387	112.073	111.449	110.950	a. Credit ¹⁾
Rupiah	23.172	34.497	36.951	39.171	49.420	50.273	49.846	50.445	52.777	51.794	52.109	53.711	52.153	53.141	52.709	53.796	53.604	49.785	Rupiah
Valas	21.020	28.439	36.279	44.685	63.952	46.308	50.165	49.171	48.509	48.502	50.300	53.543	53.895	54.577	56.677	58.277	57.845	61.165	Foreign Exchange
b. Antar Bank	25.516	42.905	33.770	37.246	59.163	64.861	61.885	59.841	60.453	61.716	54.196	50.387	47.723	47.024	46.405	45.769	44.493	43.125	b. Inter-Bank
Giro	664	1.618	704	1.280	1.465	2.381	2.524	1.994	2.907	2.761	2.418	3.307	2.582	1.868	1.988	2.136	1.860	2.463	Demand Deposit
Inter Bank	12.349	26.595	18.075	17.040	25.350	37.859	34.882	35.227	35.253	36.996	30.190	25.189	22.733	23.147	22.291	20.776	18.945	18.002	Call Money
Deposito	1.710	2	-	5	-	-	-	-	-	-	-	-	227	-	-	-	-	-	Times Deposits
Lainnya	10.793	14.690	14.992	18.921	32.348	24.621	24.479	22.620	22.294	21.959	21.588	21.891	22.181	22.009	22.126	22.857	23.688	22.660	Others
c. Penempatan di BI	16.741	11.667	23.157	31.195	20.437	25.536	22.505	25.795	26.280	32.179	30.138	33.494	27.148	37.811	37.919	32.881	41.127	46.217	c. Placements at BI
Giro	3.825	5.792	6.187	7.808	4.735	4.596	4.550	4.478	4.712	4.603	4.924	5.109	5.015	5.071	4.948	4.967	5.072	7.571	Demand Deposit
SBI	6.290	3.577	16.654	21.163	13.885	18.156	16.332	19.396	20.332	21.164	22.403	22.208	17.798	21.592	30.413	21.247	20.301	30.945	Bank Indonesia Certificates (SBI)
Call Money	6.571	1.947	315	1.904	1.817	2.567	1.064	1.569	927	6.045	2.404	5.687	3.896	9.442	2.185	6.315	15.259	7.141	Call Money
Lainnya	54	351	-	320	0	217	559	351	310	368	407	491	439	1.706	373	352	494	560	Others
d. Surat Berharga (tidak termasuk obligasi rekap)	2.973	2.588	8.367	8.633	8.709	13.510	10.350	14.030	12.410	12.955	11.581	13.857	14.951	9.856	11.338	11.745	11.049	10.080	d. Securities (not including recapitalization bonds)
e. Penyertaan	85	43	23	12	29	32	13	13	13	13	13	13	13	13	13	13	13	13	e. Equity Participation
f. Tagihan Lainnya	2.765	3.213	4.462	4.837	14.157	7.346	6.987	7.185	7.595	8.236	8.238	7.964	7.678	8.553	7.678	7.824	7.778	7.614	f. Other Claims
Sumber Dana																			Source of Funds
a. DPK	74.796	92.057	92.040	113.182	128.377	120.812	117.594	119.911	119.865	126.570	121.473	126.736	123.707	122.893	123.813	124.517	122.153	126.948	a. Third Party Funds
Rupiah	35.443	36.423	42.586	55.743	60.349	59.332	57.731	60.241	60.825	65.539	63.506	69.519	67.478	66.129	66.513	66.573	64.612	67.999	- Rupiah
Giro	11.744	9.495	12.515	20.655	17.290	21.548	19.242	19.397	19.315	21.442	19.353	23.158	22.285	21.976	22.062	25.036	23.284	27.481	Demand Deposits
Deposito	21.149	24.087	26.629	31.398	38.405	31.884	32.267	33.477	34.498	35.830	36.374	38.457	38.088	36.170	37.409	34.284	34.278	33.642	Times Deposits
Tabungan	2.550	2.841	3.442	3.690	4.654	5.899	6.222	7.366	7.012	8.267	7.779	7.904	7.105	7.983	7.042	7.252	7.049	6.876	Savings Deposits
Valas	39.353	55.634	49.455	57.438	68.028	61.480	59.864	59.670	59.041	61.031	57.967	57.218	56.229	56.764	57.300	57.944	57.541	58.949	- Foreign Exchange
Giro	19.608	22.416	22.412	25.353	32.064	35.841	32.612	32.871	33.303	35.062	33.163	33.368	32.815	32.429	32.739	33.364	32.905	34.504	Demand Deposits
Deposito	19.407	33.218	27.042	28.045	26.547	14.693	16.270	15.553	14.673	14.711	13.577	12.802	12.172	12.710	12.561	12.487	12.327	12.226	Times Deposits
Tabungan	338	-	-	4.040	9.417	10.946	10.982	11.247	11.065	11.258	11.227	11.047	11.241	11.625	11.999	12.093	12.309	12.219	Savings Deposits
b. Kewajiban kpdl BI	-	-	-	-	648	948	731	388	394	53	65	-	-	-	-	-	-	17	b. Liabilities owed to BI
c. Antar Bank	11.491	18.334	26.566	21.357	28.764	23.069	19.890	19.756	21.284	26.176	23.681	25.249	18.870	24.419	24.537	24.661	27.651	28.000	c. Inter-Bank
d. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Lainnya	1.386	2.336	1.832	3.350	10.374	3.015	2.759	1.641	1.730	1.410	1.270	1.274	1.044	1.511	1.047	952	977	1.012	f. Other Liabilities
g. Setoran Jaminan	476	679	440	809	947	849	851	860	789	633	653	748	740	680	745	757	721	788	g. Guarantee Deposits
Beberapa Komponen Modal																			Components of Capital
a. Modal Disetor	2.221	3.376	3.376	3.376	4.080	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	a. Paid-In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	2.462	1.971	3.000	2.998	4.257	4.425	3.983	464	644	1.154	1.438	1.731	2.081	2.479	2.897	2.989	3.427	3.479	c. Current Earnings /Loss
d. L/R tahun lalu	2.496	3.044	3.757	3.614	6.616	8.838	8.814	14.053	13.943	13.430	13.133	13.250	12.444	12.457	11.942	11.416	11.396	11.292	d. Retained Earnings/Loss
e. Perkiraan tambahan modal disetor	133	609	1.210	970	(352)	126	144	160	146	168	210	148	224	171	125	142	201	189	e. Estimates of Additional Paid-In Capital
f. Modal pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

Ket: ¹⁾ Lihat Penjelasan hal iiiNote: ¹⁾ see explanation page iii

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
A. Pendapatan operasional	3.340	2.471	4.178	5.227	5.854	6.907	7.689	737	1.468	2.253	3.045	3.880	4.796	5.636	6.562	7.349	8.379	9.407	A. Operations Income	
1. Pendapatan bunga/bagi hasil/ margin	3.021	2.277	3.823	4.597	5.367	6.221	6.912	687	1.382	2.122	2.854	3.578	4.439	5.226	6.086	6.873	7.742	8.714	1. Income from interest/profit sharing/margin	
Penduduk	3.021	2.277	3.823	4.597	5.367	6.221	6.912	687	1.382	2.122	2.854	3.578	4.439	5.226	6.086	6.873	7.742	8.714	Citizens	
a. Dari Bank Indonesia	161	157	294	303	455	507	540	39	72	103	134	179	215	271	323	374	436	491	a. From Bank Indonesia	
b. Dari bank-bank lain	143	116	133	112	134	90	101	9	18	27	37	49	60	72	88	104	117	129	b. From other banks	
c. Dari pihak ketiga bukan bank	2.717	2.004	3.395	4.181	4.778	5.625	6.271	638	1.293	1.992	2.682	3.349	4.164	4.883	5.675	6.395	7.189	8.093	c. From Third Party non Banks	
Surat berharga	162	136	217	177	263	345	377	38	83	139	189	159	194	213	241	270	298	327	Securities	
Kredit yang diberikan	2.491	1.866	3.174	4.004	4.490	5.271	5.881	597	1.204	1.843	2.478	3.169	3.940	4.630	5.386	6.068	6.822	7.685	Credit disbursed	
Lainnya	65	2	4	1	25	9	13	3	6	10	15	22	30	39	49	57	69	82	Others	
Bukan penduduk	-	-	-	-	-	0	0	-	0	-	-	-	-	-	-	-	-	-	-	Non-citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head / Branch Offices outside of Indonesia
b. Dari bank-bank lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. From other banks
c. Dari pihak ketiga bukan bank	-	-	-	-	-	0	0	-	0	-	-	-	-	-	-	-	-	-	-	c. From Third Party non Banks
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Kredit yang diberikan	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	Others
2. Kenaikan nilai surat berharga	52	5	18	12	1	10	11	1	26	35	57	141	153	168	187	199	326	345	2. Increase in the value of securities	
3. Keuntungan Transaksi valuta asing/ derivatif	-	1	1	1	1	1	1	0	0	0	0	0	0	1	1	1	1	1	3. Profit from foreign exchange transactions / derivatives	
4. Deviden, komisi/ provisi/fee	96	95	92	122	117	106	121	13	26	35	44	69	88	106	126	91	98	107	4. Dividends, commissions, provisions/fees	
5. Lainnya	170	93	245	495	367	569	645	37	33	61	90	92	116	135	163	186	212	240	5. Others	
B. Beban operasional	2.741	2.360	3.854	4.369	5.078	6.654	7.307	807	1.392	2.095	2.813	3.556	4.590	5.275	6.127	6.907	7.822	8.638	B. Operations Expenses	
1. Beban bunga/bagi hasil	1.303	1.302	2.311	2.264	2.855	3.284	3.599	322	611	927	1.229	1.561	1.918	2.271	2.654	3.052	3.463	3.877	1. Interest/profit sharing charges	
Penduduk	1.275	1.302	2.311	2.255	2.850	3.278	3.599	322	611	927	1.229	1.561	1.917	2.270	2.653	3.049	3.460	3.874	Citizens	
a. Kepada Bank Indonesia	21	18	2	2	6	8	8	0	1	2	2	2	2	2	2	2	2	2	a. At Bank Indonesia	
b. Kepada bank-bank lain	32	20	48	66	94	95	107	12	21	32	42	51	60	70	80	91	104	118	b. At other banks	
c. Kepada pihak ketiga bukan bank	1.223	1.264	2.261	2.187	2.750	3.175	3.483	309	588	894	1.185	1.508	1.855	2.198	2.571	2.955	3.354	3.754	c. At third party non-banks	
Giro	80	76	107	103	137	68	75	8	14	22	29	36	45	54	63	71	80	89	Demand Deposit	
Simpanan berjangka	1.000	1.084	2.026	1.928	2.447	2.921	3.198	279	530	805	1.068	1.353	1.651	1.951	2.276	2.615	2.966	3.317	Time deposits	
Tabungan	104	90	119	114	117	124	137	11	22	34	45	58	76	87	101	117	132	144	Savings Deposit	
Pinjaman yang diterima	4	3	4	1	1	2	2	0	1	1	1	1	2	2	4	5	5	10	Loans received	
Surat berharga	23	6	-	32	37	46	56	10	20	30	41	56	77	98	120	141	163	184	Securities	
Lainnya	12	5	5	9	11	14	16	1	1	2	3	4	4	6	6	7	8	9	Others	
Bukan penduduk	-	-	-	8	5	7	0	0	0	0	0	0	1	1	1	1	1	1	1	Non-Citizens
a. Kantor Pusat/Cabang sendiri diluar Indonesia	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia
b. Kepada bank-bank lain	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	0	0	b. At other banks
c. Kepada pihak ketiga bukan bank	-	-	-	8	5	0	0	0	0	0	0	0	1	1	1	1	1	1	1	c. At third party non-banks
Giro	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Simpanan berjangka	-	-	-	8	5	0	0	0	0	0	0	0	1	1	1	1	1	1	1	Time deposits
Tabungan	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Savings Deposit
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	0	0	0	Others
Koreksi atas pendapatan bunga	27	-	-	-	0	0	0	-	-	-	-	-	-	-	-	2	2	2	2	Corrections to interest income
2. Kerugian transaksi valas/ derivatif	-	-	-	-	-	0	0	-	-	-	-	-	-	0	0	0	0	0	0	2. Losses on foreign exchange transactions / derivatives
3. Komisi/provisi	13	20	16	13	13	11	11	1	3	4	5	7	8	9	10	12	13	14	14	3. Commissions/fees
4. Penyusutan/amortisasi/ penghapusan	-	-	341	502	356	588	692	205	186	263	363	431	785	797	896	1.083	1.259	1.329	1.329	4. Depreciation/amortizations/ write-offs
5. Lainnya	1.398	1.038	1.186	1.591	1.854	2.771	3.004	279	593	901	1.215	1.557	1.879	2.198	2.567	2.760	3.087	3.417	3.417	5. Others
C. Laba Operasional	599	110	324	858	777	253	383	(70)	75	158	232	324	206	361	435	442	557	768	C. Operations Profit	
D. Pendapatan non-operasional	615	562	1.210	1.642	2.180	3.425	3.837	191	461	1.182	1.588	2.041	2.490	2.627	3.478	3.987	4.484	5.028	D. Non-Operations Income	
E. Beban non operasional	549	445	1.002	1.509	2.092	3.176	3.592	58	405	1.105	1.504	1.937	2.375	2.505	3.354	3.860	4.342	4.889	E. Non-Operations Expenses	
F. Laba non operasional	66	117	208	133	88	249	245	133	56	78	84	103	114	122	124	127	141	139	F. Non-Operations Profit	
G. Laba tahun berjalan	-	-	531	991	865	502	628	62	130	233	314	425	318	481	557	553	698	907	G. Current profit	
H. Laba (setelah taksiran pajak penghasilan)	498	162	399	765	604	417	360	56	115	210	283	385	140	261	301	268	380	529	H. Profit (after calculation of income taxes)	

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
A. Pendapatan operasional	9.803	11.594	17.599	19.264	22.606	22.966	25.375	2.310	4.706	7.332	9.950	12.375	14.903	17.713	20.257	22.927	25.741	28.379	A. Operations Income
1. Pendapatan bunga/bagi hasil/ margin	8.888	10.721	16.293	17.465	20.580	21.054	23.082	2.080	4.320	6.511	8.917	11.229	13.543	16.117	18.471	20.880	23.448	25.810	1. Income from interest/profit sharing/margin
Penduduk	8.864	10.719	16.290	17.460	20.578	21.054	23.082	2.079	4.320	6.511	8.917	11.229	13.543	16.116	18.470	20.880	23.447	25.809	Citizens
a. Dari Bank Indonesia	993	1.586	4.872	3.912	4.080	2.582	2.743	128	254	440	644	835	1.051	1.294	1.505	1.717	1.968	2.162	a. From Bank Indonesia
b. Dari bank-bank lain	643	1.110	1.866	1.928	1.984	1.842	1.987	133	253	394	536	677	810	961	1.140	1.292	1.451	1.579	b. From other banks
c. Dari pihak ketiga bukan bank	7.229	8.022	9.551	11.619	14.514	16.629	18.353	1.819	3.812	5.677	7.737	9.717	11.683	13.860	15.825	17.871	20.028	22.069	c. From Third Party non Banks
Surat berharga	281	331	422	517	818	783	837	60	138	155	259	220	270	319	345	336	361	382	Securities
Kredit yang diberikan	6.934	7.684	9.118	11.091	13.680	15.831	17.489	1.757	3.655	5.491	7.468	9.493	11.407	13.534	15.473	17.527	19.657	21.676	Credit disbursed
Lainnya	14	8	11	11	16	15	26	2	19	31	9	4	6	7	7	8	10	10	Others
Bukan penduduk	24	3	3	5	2	0	0	0	0	0	0	0	0	1	0	0	0	0	Non-citizens
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	a. Head / Branch Offices outside of Indonesia
b. Dari bank-bank lain	-	3	3	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	b. From other banks
c. Dari pihak ketiga bukan bank	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. From Third Party non Banks
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Kredit yang diberikan	23	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
2. Kenaikan nilai surat berharga	145	57	193	257	273	74	205	53	56	218	235	233	242	250	250	261	304	335	2. Increase in the value of securities
3. Keuntungan Transaksi valuta asing/ derivatif	1	1	-	4	10	23	23	1	2	3	9	10	12	13	11	17	19	20	3. Profit from foreign exchange transactions / derivatives
4. Dividen, komisi/ provisi/fee	394	423	540	684	912	1.201	1.381	77	138	216	288	351	432	520	609	743	809	893	4. Dividends, commissions, provisions/fees
5. Lainnya	375	392	573	854	832	614	684	100	190	383	501	552	675	813	916	1.025	1.162	1.321	5. Others
B. Beban operasional	7.219	8.776	13.403	14.652	16.510	16.626	18.687	1.793	3.578	5.491	7.484	9.186	10.842	12.934	15.103	16.981	19.019	21.155	B. Operations Expenses
1. Beban bunga/bagi hasil	2.798	3.715	6.906	7.086	7.223	7.949	8.677	681	1.363	2.132	2.907	3.723	4.527	5.411	6.288	7.154	8.068	8.939	1. Interest/profit sharing charges
Penduduk	2.798	3.715	6.906	7.085	7.203	7.943	8.675	681	1.363	2.132	2.907	3.723	4.527	5.411	6.288	7.153	8.068	8.938	Citizens
a. Kepada Bank Indonesia	26	18	15	23	13	7	8	0	1	1	2	2	2	2	3	3	3	3	a. At Bank Indonesia
b. Kepada bank-bank lain	120	126	256	370	452	474	539	58	109	162	203	257	301	347	407	453	502	547	b. At other banks
c. Kepada pihak ketiga bukan bank	2.652	3.571	6.635	6.692	6.737	7.462	8.129	623	1.254	1.969	2.702	3.465	4.224	5.062	5.878	6.697	7.563	8.388	c. At third party non-banks
Giro	719	1.070	2.282	2.212	2.133	2.292	147	299	465	639	815	987	1.182	1.362	1.536	1.715	1.865	2.039	Demand Deposit
Simpanan berjangka	1.025	1.413	3.359	3.159	3.112	4.000	4.348	339	688	1.106	1.542	2.001	2.452	2.953	3.456	3.960	4.504	5.039	Time deposits
Tabungan	624	658	818	936	1.084	1.080	1.203	121	227	333	436	542	649	765	877	991	1.110	1.228	Savings Deposit
Pinjaman yang diterima	33	47	95	70	70	63	77	2	4	12	17	18	28	35	36	50	52	54	Loans received
Surat berharga	209	328	274	241	250	179	201	8	27	41	54	70	86	100	115	126	144	162	Securities
Lainnya	43	55	28	4	9	7	8	6	9	12	15	18	23	26	32	34	38	39	Others
Bukan penduduk	-	1	-	1	18	3	0	-	-	-	-	-	-	-	0	0	0	0	Non-Citizens
a. Kantor Pusat/Cabang sendiri diluar Indonesia	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia
b. Kepada bank-bank lain	-	-	-	1	-	0	0	-	-	-	-	-	-	-	-	-	-	-	b. At other banks
c. Kepada pihak ketiga bukan bank	-	1	-	-	18	3	0	-	-	-	-	-	-	-	0	0	0	0	c. At third party non-banks
Giro	-	-	-	-	3	2	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Simpanan berjangka	-	-	-	-	12	1	0	-	-	-	-	-	-	-	0	0	0	0	Time deposits
Tabungan	-	-	-	-	3	0	-	-	-	-	-	-	-	-	-	-	-	-	Savings Deposit
Pinjaman yang diterima	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Koreksi atas pendapatan bunga	-	-	-	-	2	2	2	-	-	-	-	-	-	-	-	1	1	1	Corrections to interest income
2. Kerugian transaksi valas/ derivatif	-	-	-	6	0	0	0	0	0	0	0	1	1	1	15	1	1	1	2. Losses on foreign exchange transactions / derivatives
3. Komisi/provisi	19	16	12	15	11	3	3	1	2	4	6	8	9	12	14	16	20	22	3. Commissions/fees
4. Penyusutan/amortisasi/ penghapusan	-	-	1.327	1.290	1.505	1.683	1.824	520	1.012	1.192	1.637	1.697	1.831	2.151	2.474	2.616	2.966	3.311	4. Depreciation/amortizations/ write-offs
5. Lainnya	4.402	5.045	5.157	6.255	7.771	6.991	8.182	592	1.200	2.163	2.934	3.758	4.474	5.359	6.312	7.194	7.964	8.882	5. Others
C. Laba Operasional	2.584	2.818	4.197	4.612	6.096	6.340	6.688	517	1.128	1.841	2.466	3.189	4.061	4.779	5.155	5.947	6.722	7.224	C. Operations Profit
D. Pendapatan non-operasional	2.284	3.215	6.193	6.889	7.436	8.342	9.362	1.147	1.934	2.912	3.851	4.527	5.398	6.227	7.315	8.239	9.287	10.133	D. Non-Operations Income
E. Beban non operasional	2.121	3.026	5.833	6.346	6.963	7.828	8.651	629	1.315	2.075	2.937	3.511	4.295	5.086	5.996	6.881	7.786	8.548	E. Non-Operations Expenses
F. Laba non operasional	163	189	360	543	473	515	710	518	619	838	914	1.016	1.103	1.141	1.319	1.356	1.501	1.585	F. Non-Operations Profit
G. Laba tahun berjalan	-	-	4.557	5.155	6.569	6.855	7.399	1.032	1.743	2.675	3.378	4.205	5.164	5.917	6.470	7.300	8.223	8.809	G. Current profit
H. Laba (setelah taksiran pajak penghasilan)	2.391	2.738	3.908	4.530	5.751	6.242	6.488	940	1.583	2.443	3.099	3.867	4.748	5.363	5.718	6.426	7.081	7.489	H. Profit (after calculation of income taxes)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
A. Pendapatan operasional	4.344	6.043	7.860	9.528	14.681	14.839	15.772	1.378	2.434	3.547	4.856	6.813	7.462	8.690	9.085	10.917	11.882	12.974	A. Operations Income	
1. Pendapatan bunga/bagi hasil/ margin	3.056	4.307	5.680	6.354	7.894	9.339	10.128	784	1.488	2.289	3.058	3.849	4.668	5.098	5.895	6.755	7.484	8.260	1. Income from interest/profit sharing/margin	
Penduduk	2.979	4.132	5.391	6.091	7.751	9.291	10.073	777	1.471	2.263	3.026	3.810	4.604	5.013	5.795	6.642	7.360	8.128	a. From Bank Indonesia	
a. Dari Bank Indonesia	688	675	796	1.028	955	1.242	1.318	106	203	307	402	505	647	685	775	858	915	997	b. From other banks	
b. Dari bank-bank lain	244	243	354	261	435	369	409	17	31	51	77	94	112	121	142	162	184	207	c. From Third Party non Banks	
c. Dari pihak ketiga bukan bank	2.047	3.214	4.241	4.801	6.361	7.679	8.347	654	1.237	1.905	2.547	3.211	3.845	4.207	4.878	5.623	6.261	6.924	Securities	
Surat berharga	147	269	358	316	427	602	683	64	125	183	235	290	281	311	352	392	432	467	Credit disbursed	
Kredit yang diberikan	1.668	2.766	3.777	4.318	5.902	6.897	7.472	582	1.100	1.698	2.286	2.887	3.526	3.853	4.478	5.177	5.768	6.388	Others	
Lainnya	232	180	107	168	32	180	191	7	13	24	26	33	38	43	48	53	61	69	Non-citizens	
Bukan penduduk	77	175	289	263	144	48	55	7	17	26	32	40	64	84	100	113	125	133	a. Head / Branch Offices outside of Indonesia	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	b. From other banks
b. Dari bank-bank lain	76	174	288	243	141	39	43	6	11	17	22	26	62	82	98	110	121	130	c. From Third Party non Banks	
c. Dari pihak ketiga bukan bank	2	1	1	20	3	9	11	1	6	9	10	14	2	2	2	2	4	2	2	Securities
Surat berharga	1	1	1	2	5	7	7	1	5	8	10	12	1	2	2	2	2	2	0	Credit disbursed
Kredit yang diberikan	1	-	-	18	3	3	3	-	0	1	0	2	0	0	0	0	2	0	0	Others
Lainnya	-	-	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	2. Increase in the value of securities transactions / derivatives
2. Kenaikan nilai surat berharga	-	8	8	24	50	116	87	72	87	106	166	115	144	186	120	296	269	304	4. Dividends, commissions, provisions/fees	
3. Keuntungan Transaksi valuta asing/ derivatif	650	996	1.296	1.931	5.504	3.881	3.886	321	504	731	1.079	1.000	1.798	2.445	1.902	2.590	2.711	2.825	5. Others	
4. Deviden, komisi/ provisi/fee	511	631	688	1.083	1.137	1.312	1.463	126	275	393	521	652	806	912	1.057	1.207	1.341	1.498		
5. Lainnya	127	101	187	135	96	190	207	74	80	29	32	1.195	46	51	111	68	77	86		
B. Beban operasional	3.270	4.403	6.213	7.601	12.268	12.625	13.328	1.185	2.093	2.963	4.139	5.964	6.074	7.134	7.549	9.192	9.824	10.737	B. Operations Expenses	
1. Beban bunga/bagi hasil	1.295	1.901	2.797	3.004	3.863	4.558	4.914	336	640	974	1.301	1.623	1.960	2.135	2.452	2.804	3.059	3.394	1. Interest/profit sharing charges	
Penduduk	1.139	1.632	2.527	2.619	3.489	4.320	4.658	322	624	949	1.268	1.580	1.908	2.075	2.380	2.721	2.966	3.292	Citizens	
a. Kepada Bank Indonesia	-	1	2	2	4	4	4	1	1	0	1	0	0	0	0	0	0	0	0	a. At Bank Indonesia
b. Kepada bank-bank lain	279	329	501	435	394	238	253	19	36	56	77	97	112	127	151	181	189	208	b. At other banks	
c. Kepada pihak ketiga bukan bank	860	1.302	2.024	2.183	3.091	4.078	4.400	302	587	893	1.191	1.482	1.796	1.947	2.229	2.540	2.777	3.084	c. At third party non-banks	
Giro	95	151	166	129	177	157	174	15	27	41	54	67	82	97	114	129	145	159	Demand Deposit	
Simpanan berjangka	585	1.077	1.700	1.896	2.709	3.611	3.888	266	513	777	1.038	1.293	1.575	1.683	1.917	2.150	2.389	2.654	Time deposits	
Tabungan	10	12	36	61	84	164	174	11	26	39	52	65	80	97	114	130	144	158	Savings Deposit	
Pinjaman yang diterima	2	-	17	-	-	-	3	0	0	0	1	1	-	-	-	-	-	-	Loans received	
Surat berharga	3	1	8	10	8	11	12	1	2	3	4	5	6	7	8	9	9	10	Securities	
Lainnya	165	61	97	86	112	135	148	9	18	33	41	51	53	65	76	122	89	103	Others	
Bukan penduduk	156	269	271	385	374	238	257	15	16	24	32	42	52	60	72	83	93	102	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	22	18	11	12	1	1	2	3	3	4	5	6	7	7	7	7	a. Head/Branch Offices outside of Indonesia
b. Kepada bank-bank lain	143	242	228	325	319	174	175	6	12	18	24	32	40	49	58	68	77	85	b. At other banks	
c. Kepada pihak ketiga bukan bank	14	27	42	38	37	53	70	8	3	4	5	7	8	6	7	8	9	10	c. At third party non-banks	
Giro	1	3	4	11	12	8	9	0	1	1	1	2	2	3	3	3	3	4	Demand Deposit	
Simpanan berjangka	9	22	34	24	24	42	43	4	2	3	4	5	5	3	4	4	5	6	Time deposits	
Tabungan	-	1	1	-	1	1	1	3	0	0	0	1	0	0	1	1	1	1	Savings Deposit	
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received	
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	Securities	
Lainnya	3	2	3	3	3	3	18	1	-	-	-	-	-	-	-	-	0	0	Others	
Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Corrections to interest income
2. Kerugian transaksi valuta/ derivatif	430	619	954	1.673	4.542	3.315	3.279	301	485	650	1.016	1.002	1.424	1.796	1.487	2.135	2.191	2.228	2. Losses on foreign exchange transactions / derivatives	
3. Komisi/provisi	43	57	85	134	203	252	288	31	38	61	90	110	134	173	199	233	256	280	3. Commissions/fees	
4. Penyusutan/amortisasi/ penghapusan	-	-	902	769	1.077	1.389	1.377	136	265	370	506	589	713	900	951	1.146	1.200	1.347	4. Depreciation/amortizations/ write-offs	
5. Lainnya	1.502	1.826	1.476	2.021	2.584	3.112	3.469	381	664	908	1.226	2.640	1.842	2.130	2.461	2.875	3.119	3.487	5. Others	
C. Laba Operasional	1.074	1.640	1.647	1.927	2.412	2.214	2.444	193	341	585	717	848	1.388	1.556	1.537	1.724	2.058	2.237	C. Operations Profit	
D. Pendapatan non-operasional	587	640	843	773	1.100	2.384	2.340	240	611	803	8.875	981	8.988	958	1.025	1.134	1.294	1.442	D. Non-Operations Income	
E. Beban non operasional	213	267	305	296	611	1.811	1.717	145	442	603	8.574	545	8.808	923	723	788	928	1.061	E. Non-Operations Expenses	
F. Laba non operasional	374	373	538	478	489	573	623	95	170	200	302	436	180	35	302	346	365	381	F. Non-Operations Profit	
G. Laba tahun berjalan	-	-	2.185	2.405	2.901	2.787	3.067	287	510	785	1.019	1.284	1.568	1.591	1.839	2.071	2.424	2.618	G. Current profit	
H. Laba (setelah taksiran pajak penghasilan)	1.053	1.370	1.561	1.656	2.026	1.939	2.129	217	374	571	744	941	1.136	1.174	1.370	1.531	1.770	1.921	H. Profit (after calculation of income taxes)	

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
A. Pendapatan operasional	18.679	20.704	28.786	29.119	35.132	28.819	31.486	17.415	33.099	46.777	60.115	71.754	83.664	23.699	26.115	28.500	32.143	34.382	A. Operations Income	
1. Pendapatan bunga/bagi hasil/ margin	6.619	10.905	14.509	14.736	16.171	13.796	14.872	1.098	2.309	3.127	4.313	5.454	6.572	7.646	8.833	9.771	10.926	12.014	1. Income from interest/profit sharing/margin	
Penduduk	6.207	10.243	13.677	13.930	15.582	13.652	14.716	1.089	2.290	3.098	4.270	5.398	6.505	7.568	8.743	9.669	10.811	11.888	Citizens	
a. Dari Bank Indonesia	877	726	1.270	1.786	1.695	1.514	1.644	119	229	359	500	636	774	928	1.102	1.287	1.473	1.697	a. From Bank Indonesia	
b. Dari bank-bank lain	936	1.608	1.226	1.133	1.279	609	664	68	304	127	198	251	419	493	588	429	602	673	b. From other banks	
c. Dari pihak ketiga bukan bank	4.394	7.908	11.181	11.011	12.608	11.529	12.409	902	1.757	2.613	3.572	4.511	5.312	6.147	7.052	7.953	8.736	9.518	c. From Third Party non Banks	
Surat berharga	573	1.399	2.231	1.787	2.065	1.949	2.068	132	254	358	536	681	703	802	950	1.119	1.153	1.225	Securities	
Kredit yang diberikan	3.623	6.093	8.930	9.155	10.212	9.573	10.332	767	1.498	2.249	3.027	3.819	4.597	5.328	6.083	6.813	7.559	8.266	Credit disbursed	
Lainnya	197	417	20	70	331	7	8	3	4	5	9	11	12	17	19	20	25	26	Others	
Bukan penduduk	412	662	832	806	589	144	155	10	19	29	42	56	68	78	90	102	115	126	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	4	8	50	89	88	10	12	0	1	2	5	8	11	9	13	17	21	24	a. Head / Branch Offices outside of Indonesia	
b. Dari bank-bank lain	406	644	754	701	401	127	137	9	18	26	36	46	55	66	75	83	91	99	b. From other banks	
c. Dari pihak ketiga bukan bank	2	11	28	17	100	7	7	0	0	1	1	2	2	2	3	3	3	4	c. From Third Party non Banks	
Surat berharga	2	11	28	16	10	7	7	0	0	1	1	2	2	2	2	3	3	4	Securities	
Kredit yang diberikan	-	-	-	-	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	Credit disbursed
Lainnya	-	-	-	-	90	0	0	-	-	-	-	0	0	0	0	0	0	0	0	Others
2. Naik/turun nilai surat berharga	1.027	195	2.334	1.302	1.022	1.374	1.386	157	261	420	652	682	925	1.352	1.607	1.926	2.215	2.221	2. Increase in the value of securities	
3. Keuntungan Transaksi valuta asing/ derivatif	8.555	6.618	8.395	8.665	13.199	9.238	10.402	15.747	29.737	41.973	53.423	63.460	73.510	11.666	12.237	13.052	14.887	15.619	3. Profit from foreign exchange transactions / derivatives	
4. Dividen, komisi/ provisi/fee	2.384	2.814	3.308	3.951	4.280	3.886	4.270	403	775	1.229	1.686	2.074	2.477	2.860	3.237	3.638	4.027	4.432	4. Dividends, commissions, provisions/fees	
5. Lainnya	94	171	240	464	460	525	557	10	17	28	41	84	180	175	201	114	88	96	5. Others	
B. Beban operasional	14.332	17.545	23.370	23.289	29.292	22.014	24.805	17.321	32.710	45.562	58.274	69.570	81.416	21.115	23.173	25.217	28.340	30.714	B. Operations Expenses	
1. Beban bunga/bagi hasil	2.221	4.805	7.015	6.210	6.425	4.893	5.307	385	891	990	1.433	1.788	2.164	2.762	3.190	3.390	3.917	4.196	1. Interest/profit sharing charges	
Penduduk	2.011	4.296	6.189	5.537	5.747	4.461	4.848	362	844	922	1.338	1.671	2.022	2.580	2.979	3.142	3.587	3.891	Citizens	
a. Kepada Bank Indonesia	1	3	6	3	32	210	186	0	0	0	0	0	0	0	0	0	0	0	a. At Bank Indonesia	
b. Kepada bank-bank lain	271	953	1.553	1.349	1.171	757	821	111	345	170	323	401	495	574	996	595	786	810	b. At other banks	
c. Kepada pihak ketiga bukan bank	1.739	3.340	4.630	4.186	4.545	3.494	3.841	251	499	752	1.015	1.270	1.528	2.006	1.983	2.546	2.800	3.081	c. At third party non-banks	
Giro	248	360	314	464	675	347	391	43	78	112	147	164	196	262	296	322	365	407	Demand Deposit	
Simpanan berjangka	1.436	2.354	3.776	3.156	3.416	2.882	3.153	186	377	577	773	981	1.183	1.342	1.519	1.718	1.839	2.056	Time deposits	
Tabungan	40	80	113	94	273	140	153	15	29	45	62	88	104	119	137	158	169	184	Savings Deposit	
Pinjaman yang diterima	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0	-	-	0	0	Loans received
Surat berharga	12	197	321	392	22	70	75	3	4	5	5	5	5	255	5	317	396	401	Securities	
Lainnya	3	349	106	79	160	55	67	4	11	14	28	33	40	28	26	31	31	32	Others	
Bukan penduduk	207	507	826	673	677	432	459	22	46	67	95	117	142	182	211	248	330	305	Non-Citizens	
a. Kantor Pusat/Cabang sendiri diluar Indonesia	193	433	678	551	534	399	422	19	40	58	78	99	120	152	177	201	225	248	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	1	43	121	90	39	20	21	2	4	7	11	14	16	19	21	25	28	31	b. At other banks	
c. Kepada pihak ketiga bukan bank	13	32	26	32	104	13	16	1	3	2	6	5	5	12	13	22	77	26	c. At third party non-banks	
Giro	2	4	13	25	10	5	4	0	1	1	3	3	4	4	5	5	6	7	Demand Deposit	
Simpanan berjangka	10	11	12	5	93	9	12	1	2	1	3	1	2	7	8	16	70	18	Time deposits	
Tabungan	1	-	1	2	1	0	0	0	0	0	0	0	0	1	1	1	1	1	Savings Deposit	
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received	
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities	
Lainnya	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	
Koreksi atas pendapatan bunga	3	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Corrections to interest income	
2. Kerugian transaksi valuta/ derivatif	7.068	5.386	7.690	7.430	9.535	6.108	7.183	15.546	29.423	41.328	52.669	62.591	72.491	10.612	11.057	11.695	13.486	14.152	2. Losses on foreign exchange transactions / derivatives	
3. Komisi/provisi	199	303	392	485	752	486	532	54	106	161	223	399	483	545	495	561	619	683	3. Commissions/fees	
4. Penyusutan/amortisasi/ penghapusan	-	-	2.383	2.063	3.497	3.401	3.598	697	1.004	1.154	1.376	1.563	2.296	2.626	2.862	3.362	3.620	4.268	4. Depreciation/amortizations/ write-offs	
5. Lainnya	4.841	7.049	5.890	7.101	9.083	7.125	8.185	639	1.286	1.929	2.573	3.228	3.983	4.570	5.569	6.210	6.698	7.415	5. Others	
C. Laba Operasional	4.347	3.159	5.416	5.830	5.841	6.805	6.680	94	389	1.215	1.841	2.184	2.248	2.584	2.942	3.283	3.803	3.668	C. Operations Profit	
D. Pendapatan non-operasional	1.960	1.447	2.124	1.877	5.710	6.571	6.823	743	936	1.483	1.762	1.698	2.046	2.163	2.210	2.307	2.518	2.768	D. Non-Operations Income	
E. Beban non operasional	1.253	733	1.072	1.326	3.783	5.228	5.687	131	155	786	939	672	394	319	172	279	296	235	E. Non-Operations Expenses	
F. Laba non operasional	707	714	1.052	550	1.927	1.343	1.136	612	781	697	823	1.025	1.653	1.844	2.038	2.029	2.222	2.533	F. Non-Operations Profit	
G. Laba tahun berjalan	-	-	6.468	6.380	7.767	8.148	7.816	699	1.158	1.898	2.642	3.184	3.866	4.385	4.932	5.256	5.962	6.142	G. Current profit	
H. Laba (setelah taksiran pajak penghasilan)	2.462	1.971	3.000	2.998	4.257	4.425	3.983	464	644	1.154	1.438	1.731	2.081	2.479	2.897	2.989	3.427	3.479	H. Profit (after calculation of income taxes)	

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Tagihan Komitmen	34.703	10.638	17.440	33.963	20.983	33.967	21.650	109.598	117.170	128.484	108.856	154.547	118.984	119.826	116.827	128.541	116.053	150.618	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	3.360	5.034	5.559	7.496	5.246	6.593	6.321	4.608	13.850	6.576	6.486	5.354	5.386	5.441	5.408	5.798	7.071	8.610	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	30.485	4.300	9.997	20.181	10.910	25.467	13.641	96.654	93.146	113.439	100.518	147.093	111.037	111.982	109.867	120.667	106.662	139.510	- Current spot purchases
- Lainnya	858	1.305	1.884	6.286	4.828	1.907	1.688	8.337	10.175	8.470	1.852	2.101	2.561	2.403	1.552	2.076	2.319	2.498	- Others
Kewajiban Komitmen	180.987	177.816	198.826	272.594	296.167	360.308	374.255	662.315	672.370	674.106	675.937	712.993	694.387	712.720	733.338	771.300	769.907	813.673	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	126.819	151.987	162.988	208.338	247.673	296.982	323.716	480.169	495.590	471.963	474.231	476.484	484.953	501.033	512.260	530.414	551.385	553.395	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	230	353	515	765	872	1.563	803	800	1.257	1.397	3.302	2.632	2.747	3.509	2.686	4.584	3.524	5.768	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	23.684	18.824	23.955	42.019	31.744	36.642	37.177	38.543	41.789	40.418	43.741	46.107	43.911	42.631	47.640	46.787	49.447	53.106	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	29.588	4.070	8.390	15.724	10.165	24.031	11.382	142.291	133.300	159.879	154.228	187.194	161.779	160.953	170.230	188.974	165.061	200.714	- Current spot sales
- Lainnya	666	2.581	2.978	5.748	5.713	1.090	1.177	512	433	449	436	576	998	4.593	523	542	490	691	- Others
Tagihan Kontinjensi	57.283	71.292	84.730	119.740	221.486	138.314	139.047	132.174	132.521	134.731	132.926	135.906	135.741	147.179	280.978	146.860	155.413	155.336	Claim Contingency
- Garansi yang diterima	48.659	58.770	68.627	102.454	138.537	114.922	115.923	108.800	108.598	110.930	108.641	111.790	111.685	122.760	125.087	121.392	129.550	129.073	- Guarantees received
- Pendapatan bunga dalam penyelesaian	7.705	11.149	15.460	15.383	69.873	16.090	15.498	21.709	22.739	22.557	23.140	22.940	22.843	23.119	154.592	24.148	24.482	25.057	- Adjusted interest income
- Lainnya	918	1.373	643	1.903	13.075	7.302	7.626	1.665	1.185	1.243	1.146	1.177	1.213	1.301	1.299	1.320	1.381	1.206	- Others
Kewajiban Kontinjensi	32.333	38.277	44.659	77.430	123.784	99.776	101.455	97.927	97.764	95.792	96.219	97.409	99.620	102.264	105.714	105.980	109.043	110.952	Liabilities Contingency
- Garansi yang diberikan	31.591	37.482	43.755	74.397	109.488	98.259	99.985	96.414	96.366	94.372	94.866	95.928	98.407	100.867	104.077	104.770	107.765	109.726	- Guarantees issued
- Lainnya	742	795	904	3.032	14.296	1.517	1.470	1.513	1.398	1.420	1.353	1.481	1.214	1.398	1.638	1.210	1.278	1.226	- Others
Lainnya	152.311	163.993	166.370	199.082	148.821	135.468	135.192	134.965	133.915	132.303	135.175	136.190	136.730	137.308	138.718	140.624	141.154	144.102	Others
- Penerusan Kredit	35.592	34.517	40.719	43.675	45.965	33.360	32.896	30.225	30.873	29.907	29.609	29.683	29.327	29.452	30.210	30.096	30.158	29.733	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	116.719	129.476	125.650	155.407	102.856	102.109	102.296	104.740	103.042	102.396	105.566	106.507	107.403	107.856	108.508	110.528	110.995	114.369	- Written-off Earning assets

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tagihan Komitmen	544	464	1.870	2.580	497	120	36	831	1.614	1.305	2.409	2.025	5.105	8.962	8.442	7.511	6.727	5.871	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	5	0	841	175	188	0	0	164	104	108	107	110	110	133	131	146	146	185	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	62	30	235	2.023	154	111	36	646	821	509	1.611	1.198	4.351	8.205	8.279	6.740	5.957	5.061	- Current spot purchases
- Lainnya	477	434	794	382	155	9	0	21	690	689	691	716	644	625	32	625	625	625	- Others
Kewajiban Komitmen	49.389	50.033	59.736	79.368	97.045	131.327	150.680	165.482	172.357	166.928	159.640	159.555	161.002	174.462	170.508	170.862	176.052	176.933	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	35.461	39.557	47.703	58.652	79.791	111.654	130.405	144.352	151.029	145.568	136.709	135.735	139.763	145.255	142.539	141.737	151.041	145.240	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	116	257	260	384	494	908	269	236	198	310	342	319	133	258	170	170	220	208	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	13.307	9.248	11.334	20.165	16.735	18.640	19.995	19.844	20.353	20.377	21.222	22.058	20.216	19.675	24.830	23.916	24.095	24.692	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	63	30	233	155	11	111	6	999	771	668	1.362	1.435	886	5.383	2.964	5.032	688	6.785	- Current spot sales
- Lainnya	442	941	205	13	14	14	6	51	6	6	5	7	4	3.891	5	7	8	8	- Others
Tagihan Kontinjensi	6.378	11.109	14.544	14.492	70.167	22.077	21.904	21.921	22.317	22.077	21.689	22.384	22.180	22.721	153.937	23.761	24.079	24.474	Claim Contingency
- Garansi yang diterima	2.838	2.796	2.728	2.430	3.279	4.144	4.090	3.895	3.934	3.742	3.746	3.945	3.795	4.000	3.967	4.275	4.371	4.475	- Guarantees received
- Pendapatan bunga dalam penyelesaian	3.339	7.763	11.578	10.944	65.584	10.964	10.527	16.695	17.540	17.431	17.149	17.609	17.528	17.790	149.051	18.545	18.713	18.998	- Adjusted interest income
- Lainnya	201	550	238	1.118	1.304	6.969	7.286	1.331	844	903	795	830	858	931	918	941	995	1.001	- Others
Kewajiban Kontinjensi	15.564	16.683	17.235	22.386	30.699	32.786	34.918	32.840	32.615	31.795	31.551	32.392	33.211	34.225	34.143	34.095	35.036	35.922	Liabilities Contingency
- Garansi yang diberikan	15.476	16.577	17.101	22.355	30.305	32.532	34.666	32.555	32.521	31.731	31.488	32.270	33.150	34.164	34.065	33.988	34.970	35.855	- Guarantees issued
- Lainnya	88	106	134	31	393	254	252	285	95	64	63	122	61	61	77	107	66	67	- Others
Lainnya	101.869	114.513	109.163	139.519	124.429	106.017	106.712	104.077	106.341	106.991	106.278	106.817	107.173	106.923	107.919	109.136	109.053	108.996	Others
- Penerusan Kredit	30.963	29.670	35.775	38.318	40.616	28.171	27.403	27.160	27.617	26.783	26.475	26.627	26.333	26.414	27.198	27.083	27.170	26.681	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	70.906	84.842	73.389	101.201	83.813	77.846	79.309	76.917	78.723	80.208	79.803	80.190	80.840	80.509	80.721	82.053	81.883	82.315	- Written-off Earning assets

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Tagihan Komitmen	2.431	2.149	5.081	11.644	7.199	7.485	5.332	43.313	40.098	51.112	39.681	48.435	43.336	43.427	40.922	48.413	43.613	53.005	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	-	18	2.206	1.127	654	0	141	141	162	140	139	141	144	129	130	182	351	364	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	2.123	1.535	2.346	5.016	1.972	6.166	4.101	35.482	32.409	43.782	38.912	47.625	42.115	42.450	40.232	47.720	42.370	51.786	- Current spot purchases
- Lainnya	307	596	529	5.501	4.573	1.319	1.089	7.690	7.528	7.190	630	668	1.077	848	560	511	891	855	- Others
Kewajiban Komitmen	58.748	64.526	78.586	116.802	127.426	129.811	132.078	226.040	224.028	221.922	231.260	239.518	239.236	250.917	252.239	261.087	265.743	277.801	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	52.195	57.653	68.281	93.638	110.519	113.094	118.457	179.883	176.994	165.743	177.966	178.489	180.247	194.003	193.609	194.703	203.204	204.308	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	107	94	246	366	358	607	486	500	1.004	1.040	1.070	1.233	1.038	1.244	1.338	1.406	1.562	1.552	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	4.297	4.495	7.137	12.666	8.968	10.018	9.347	9.315	11.843	11.279	12.997	13.775	13.994	14.062	14.552	14.731	15.831	17.484	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	2.069	1.743	1.487	4.877	2.255	5.090	2.735	36.026	33.907	43.583	38.921	45.583	43.094	41.072	42.441	49.911	44.789	53.895	- Current spot sales
- Lainnya	79	541	1.435	5.256	5.326	1.002	1.054	317	281	277	306	438	862	535	299	337	357	562	- Others
Tagihan Kontinjensi	1.752	2.575	2.086	3.216	15.110	3.963	3.787	3.990	4.146	3.600	4.433	3.864	3.752	4.079	4.191	4.175	7.757	4.305	Claim Contingency
- Garansi yang diterima	271	711	273	565	920	689	690	670	677	247	251	360	259	533	481	471	4.057	594	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.025	1.273	1.694	2.047	2.628	3.184	3.008	3.230	3.380	3.263	4.092	3.415	3.403	3.456	3.620	3.614	3.607	3.622	- Adjusted interest income
- Lainnya	456	590	119	605	11.561	90	90	90	90	90	90	90	90	90	90	90	93	89	- Others
Kewajiban Kontinjensi	5.148	6.571	8.940	17.381	32.307	18.056	18.531	17.997	18.005	18.023	18.438	18.493	19.611	20.641	21.933	22.127	23.300	23.443	Liabilities Contingency
- Garansi yang diberikan	4.633	5.964	8.202	14.400	18.422	16.831	17.392	16.853	16.805	16.725	17.210	17.193	18.474	19.331	20.400	21.047	22.107	22.306	- Guarantees issued
- Lainnya	515	607	738	2.981	13.885	1.225	1.139	1.144	1.200	1.298	1.229	1.300	1.137	1.310	1.534	1.081	1.192	1.137	- Others
Lainnya	43.480	42.802	48.860	50.754	15.274	18.109	18.480	24.909	18.995	19.149	19.203	19.416	19.662	20.538	20.662	21.353	21.559	21.614	Others
- Penerusan Kredit	2.712	2.822	2.869	2.883	2.854	2.873	2.879	758	852	780	783	680	686	690	694	705	712	680	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	40.769	39.980	45.991	47.870	12.420	15.236	15.601	24.151	18.143	18.369	18.421	18.736	18.976	19.848	19.968	20.648	20.847	20.934	- Written-off Earning assets

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Tagihan Komitmen	61	30	40	83	75	62	62	63	66	60	55	54	53	53	52	288	288	65	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	38	9	9	9	0	0	0	0	0	0	0	0	0	0	0	223	223	0	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	- Current spot purchases
- Lainnya	24	21	32	74	75	62	62	63	66	60	55	54	53	53	52	64	64	65	- Others
Kewajiban Komitmen	1.964	1.836	1.666	1.882	1.966	2.283	2.232	2.226	2.156	1.864	1.972	2.066	1.940	1.992	2.220	2.220	2.723	2.284	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	1.906	1.806	1.618	1.853	1.926	2.251	2.197	2.190	2.115	1.823	1.938	2.027	1.905	1.950	2.163	2.152	2.653	2.217	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	3	2	5	3	6	14	10	13	15	14	11	10	11	14	32	36	35	26	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	- Current spot sales
- Lainnya	27	27	44	25	34	17	25	23	26	27	23	28	25	28	25	32	35	41	- Others
Tagihan Kontinjensi	225	194	202	156	100	144	137	152	157	154	158	174	176	194	214	216	221	967	Claim Contingency
- Garansi yang diterima	-	-	-	-	-	2	1	1	1	1	1	1	1	1	1	1	1	1	- Guarantees received
- Pendapatan bunga dalam penyelesaian	222	179	177	147	95	141	136	148	153	150	154	170	172	189	203	213	218	966	- Adjusted interest income
- Lainnya	3	15	25	9	4	2	0	3	4	3	4	3	3	5	10	2	3	1	- Others
Kewajiban Kontinjensi	113	124	103	127	120	156	194	180	203	161	170	199	157	154	164	157	150	157	Liabilities Contingency
- Garansi yang diberikan	105	117	95	112	107	125	121	103	102	103	109	141	142	134	138	141	132	136	- Guarantees issued
- Lainnya	8	7	8	16	12	32	73	76	101	58	60	58	14	20	26	16	18	21	- Others
Lainnya	545	598	590	637	530	1.015	710	668	666	680	685	673	1.418	814	844	888	916	951	Others
- Penerusan Kredit	42	42	41	41	39	19	21	19	19	19	19	66	65	65	65	65	65	65	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	502	556	549	596	491	997	689	649	648	661	666	607	1.353	749	779	823	851	886	- Written-off Earning assets

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Tagihan Komitmen	40	42	28	336	35	493	515	641	1.873	440	446	609	715	751	721	732	675	689	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	10	16	10	21	15	8	9	11	40	25	18	12	14	23	7	18	11	11	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	-	-	-	-	0	14	-	91	1	1	20	44	-	-	-	-	0	11	- Current spot purchases
- Lainnya	30	26	18	315	20	471	507	539	1.832	415	407	553	701	727	714	715	665	667	- Others
Kewajiban Komitmen	1.238	1.677	2.208	3.820	6.799	10.683	11.276	11.800	11.957	11.591	11.825	11.900	11.130	11.564	11.334	11.431	11.824	12.988	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	1.197	1.625	2.136	3.426	6.548	10.258	10.865	11.145	11.366	11.081	11.297	11.226	10.368	10.810	10.568	10.672	11.113	12.261	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	3	-	5	12	14	24	28	40	28	22	34	35	19	33	23	28	38	41	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	7	2	18	25	13	361	320	422	423	379	404	548	685	673	675	655	607	632	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	1	-	-	-	-	14	-	91	19	19	35	46	-	-	-	-	0	0	- Current spot sales
- Lainnya	31	50	50	356	224	27	64	103	120	90	56	46	58	47	68	77	66	54	- Others
Tagihan Kontinjensi	1.434	479	624	599	876	1.996	2.066	2.267	1.768	833	803	845	856	949	757	830	844	981	Claim Contingency
- Garansi yang diterima	2	2	2	56	345	1.296	1.389	1.674	1.158	183	134	147	157	255	48	75	103	226	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.233	333	465	496	463	619	591	519	532	574	584	618	616	601	613	656	642	653	- Adjusted interest income
- Lainnya	200	145	157	47	68	80	87	75	79	76	85	79	83	93	96	99	99	102	- Others
Kewajiban Kontinjensi	1.035	1.523	2.856	5.788	9.198	10.052	10.666	10.913	10.435	9.557	9.764	9.671	9.299	9.591	10.039	10.556	10.909	11.325	Liabilities Contingency
- Garansi yang diberikan	919	1.451	2.833	5.783	9.193	10.046	10.660	10.906	10.433	9.557	9.763	9.670	9.298	9.586	10.038	10.550	10.908	11.324	- Guarantees issued
- Lainnya	115	72	23	5	5	6	6	7	2	1	1	1	1	6	1	5	1	1	- Others
Lainnya	4.613	4.433	4.807	5.112	5.257	5.043	5.432	4.515	6.541	4.396	4.402	4.427	4.321	4.533	4.587	4.629	4.580	4.676	Others
- Penerusan Kredit	1.875	1.982	2.035	2.280	2.389	2.297	2.593	2.288	2.385	2.325	2.333	2.310	2.243	2.283	2.253	2.243	2.212	2.308	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	2.738	2.451	2.772	2.832	2.868	2.746	2.840	2.226	4.156	2.071	2.069	2.117	2.078	2.250	2.334	2.385	2.369	2.368	- Written-off Earning assets

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Tagihan Komitmen	4.216	5.811	5.006	10.730	5.617	6.488	5.262	37.199	46.931	39.296	34.221	42.817	34.042	34.309	31.661	34.014	31.223	33.801	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	3.308	4.991	2.494	6.163	4.389	4.221	3.823	1.955	11.211	4.028	3.968	2.797	2.852	2.919	2.881	2.997	3.269	3.082	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	899	622	2.011	4.565	1.227	2.223	1.411	35.222	35.662	35.200	30.186	39.913	31.108	31.243	28.665	30.856	27.879	30.434	- Current spot purchases
- Lainnya	8	198	502	2	1	44	29	23	58	68	67	108	82	147	115	161	74	286	- Others
Kewajiban Komitmen	14.801	15.752	15.427	20.805	16.235	19.356	19.575	96.109	96.842	98.809	96.722	104.735	108.323	106.484	114.849	113.100	114.248	117.037	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	11.159	11.944	10.341	13.298	11.400	13.733	14.167	73.865	77.713	74.927	74.378	78.272	81.835	80.877	87.382	84.771	87.923	90.999	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	-	1	10	10	11	12	11	9	8	3	4	4	3	2	3	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2.663	2.217	2.068	2.890	2.913	3.129	3.233	4.271	4.358	3.718	4.456	4.912	4.262	3.808	3.430	3.752	4.676	3.893	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	903	579	1.779	4.530	1.809	2.456	2.136	17.943	14.760	20.153	17.833	21.488	22.177	21.704	23.986	24.485	21.622	22.116	- Current spot sales
- Lainnya	76	1.011	1.239	87	111	28	28	19	0	0	45	56	46	90	46	89	25	26	- Others
Tagihan Kontinjensi	16.530	19.379	20.284	29.927	41.419	32.304	32.484	29.667	26.838	31.263	31.302	32.798	31.788	33.720	34.915	32.462	36.070	36.630	Claim Contingency
- Garansi yang diterima	16.228	19.190	20.042	29.715	41.256	32.076	32.153	29.401	26.564	30.983	31.050	32.503	31.504	33.486	34.665	32.207	35.659	36.266	- Guarantees received
- Pendapatan bunga dalam penyelesaian	298	189	242	212	163	228	331	265	274	279	252	295	285	234	250	254	411	364	- Adjusted interest income
- Lainnya	3	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	0	0	- Others
Kewajiban Kontinjensi	3.759	4.647	4.507	6.801	9.972	7.825	7.453	7.379	7.686	7.886	7.514	8.045	8.293	8.271	9.215	9.409	9.626	9.785	Liabilities Contingency
- Garansi yang diberikan	3.743	4.644	4.506	6.801	9.971	7.825	7.453	7.379	7.686	7.886	7.514	8.045	8.293	8.271	9.215	9.408	9.625	9.785	- Guarantees issued
- Lainnya	16	3	1	-	0	-	-	-	-	-	-	-	-	-	-	1	1	0	- Others
Lainnya	1.233	1.014	1.217	1.362	1.736	1.953	1.783	563	623	624	616	609	617	970	1.070	1.091	1.528	1.631	Others
- Penerusan Kredit	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	1.233	1.014	1.217	1.362	1.736	1.953	1.783	563	623	624	616	608	616	970	1.070	1.091	1.528	1.630	- Written-off Earning assets

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tagihan Komitmen	27.412	2.142	5.415	8.590	7.562	19.319	10.442	27.551	26.588	36.270	32.044	60.607	35.733	32.324	35.030	37.583	33.527	57.187	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	2.364	2.349	2.338	2.334	2.275	2.253	2.294	2.266	2.237	2.259	2.231	3.071	4.969	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	27.400	2.113	5.406	8.577	7.557	16.953	8.093	25.213	24.254	33.947	29.789	58.312	33.463	30.084	32.691	35.351	30.456	52.218	- Current spot purchases
- Lainnya	12	29	9	13	5	2	1	0	1	48	1	1	4	2	80	1	0	0	- Others
Kewajiban Komitmen	54.846	43.992	41.203	49.917	46.696	66.849	58.413	160.658	165.029	172.991	174.518	195.218	172.757	167.302	182.187	212.600	199.318	226.631	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	24.901	39.402	32.909	37.471	37.488	45.992	47.625	68.735	76.373	72.822	71.943	70.734	70.836	68.137	75.998	96.379	95.451	98.371	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	-	-	-	-	-	-	0	1.834	1.027	1.542	1.957	1.118	2.942	1.666	3.938	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	3.382	2.862	3.398	6.273	3.114	4.494	4.282	4.691	4.812	4.666	4.662	4.814	4.754	4.413	4.152	3.734	4.237	6.404	- Current Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	26.552	1.717	4.891	6.163	6.089	16.360	6.506	87.232	83.844	95.455	96.078	118.642	95.622	92.794	100.838	109.545	97.962	117.917	- Current spot sales
- Lainnya	12	11	5	10	4	2	0	0	0	48	1	1	3	2	80	1	0	0	- Others
Tagihan Kontinjensi	30.964	37.556	46.991	71.351	93.815	77.829	78.670	74.178	77.295	76.804	74.541	75.842	76.987	85.516	86.964	85.417	86.440	87.979	Claim Contingency
- Garansi yang diterima	29.319	36.072	45.582	69.689	92.737	76.715	77.602	73.159	76.265	75.775	73.460	74.834	75.969	84.486	85.926	84.363	85.360	87.512	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.589	1.412	1.303	1.538	940	953	905	852	862	859	910	832	840	849	854	866	890	454	- Adjusted interest income
- Lainnya	56	73	105	124	138	161	163	166	168	171	172	175	178	181	184	187	191	13	- Others
Kewajiban Kontinjensi	6.714	8.729	11.018	24.947	41.489	30.900	29.692	28.618	28.820	28.371	28.782	28.610	29.049	29.382	30.221	29.635	30.023	30.320	Liabilities Contingency
- Garansi yang diberikan	6.714	8.729	11.018	24.947	41.489	30.900	29.692	28.618	28.820	28.371	28.782	28.610	29.049	29.382	30.221	29.635	30.023	30.320	- Guarantees issued
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	- Others
Lainnya	571	633	1.732	1.698	1.596	3.331	2.074	234	749	463	3.991	4.249	3.540	3.530	3.635	3.527	3.518	6.235	Others
- Penerusan Kredit	-	-	-	154	67	-	-	-	-	-	-	-	-	-	-	-	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	571	633	1.732	1.544	1.529	3.331	2.074	234	749	463	3.991	4.249	3.540	3.530	3.635	3.527	3.518	6.235	- Written-off Earning assets

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
CAR (%)	19,42	19,30	21,27	19,30	16,76	17,08	17,42	18,66	19,21	19,27	19,18	18,90	18,06	18,29	-	-	-	-	CAR (%)
• Modal	130.168	144.470	183.391	211.176	238.270	262.221	268.601	281.840	296.734	291.200	286.896	286.239	281.923	288.629	-	-	-	-	• Capital
• ATMR	670.140	748.541	862.145	1.094.196	1.421.448	1.534.989	1.541.598	1.510.098	1.544.988	1.511.520	1.496.158	1.514.283	1.561.219	1.578.325	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	-	-	-	-	18,58	18,02	17,80	17,58	16,70	16,44	16,52	16,99	16,90	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	-	-	-	-	289.276	293.059	286.931	285.869	291.863	295.554	301.321	308.131	314.512	• Capital
• ATMR	-	-	-	-	-	-	-	-	-	1.557.090	1.626.378	1.611.908	1.625.994	1.747.450	1.797.790	1.824.338	1.813.567	1.860.578	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,05	4,70	3,91	3,03	2,95	3,22	2,83	3,00	3,06	2,88	2,76	2,86	2,77	2,71	2,72	2,68	2,67	2,71	• Classified Earning assets to Earning assets (%)
- APYD	36.065	62.980,22	61.191,68	56.025,56	66.144,01	76.797,55	69.856,48	73.522,92	75.517,53	71.852,07	68.347,09	71.617,11	71.014,52	69.620,95	70.504,74	70.407,98	71.594,87	72.706,36	- Classified Earning assets
- Total Aktiva Produktif	1.182.899	1.339.752	1.565.103	1.851.990	2.242.282	2.385.255	2.464.256	2.452.293	2.465.617	2.498.726	2.472.593	2.506.945	2.566.145	2.567.905	2.595.958	2.630.445	2.686.327	2.682.253	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	175,54	127,25	126,88	193,95	168,12	138,56	157,55	243,59	139,24	129,08	155,15	146,80	138,43	135,44	147,72	129,87	137,91	134,29	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	39.944	43.210	47.918	49.137	64.068	78.994	77.526	77.878	80.357	77.717	83.179	77.417	77.310	79.628	79.761	79.758	81.658	80.123	- Earning assets Write-off Reserve
- PPAPWD	22.754	33.957	37.767	25.335	38.108	57.011	49.208	31.971	57.713	60.210	53.613	52.735	55.849	58.793	53.994	61.415	59.210	59.666	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,46	2,55	2,64	2,78	2,33	2,61	2,60	3,12	2,91	3,08	3,02	2,98	3,00	2,97	2,94	2,91	2,94	2,93	• ROA (%)
- Laba (Profit)	40.956	30.601	40.555	49.859	48.158	61.448	61.784	78.181	73.003	77.762	75.164	74.612	75.545	75.450	74.925	74.748	75.820	76.167	- Profit
- Rata-rata total aset	1.185.278	1.201.039	1.538.821	1.792.481	2.067.044	2.357.428	2.372.152	2.502.016	2.509.515	2.527.591	2.489.981	2.502.529	2.521.460	2.536.867	2.548.941	2.564.646	2.578.518	2.597.157	- Average Assets
• BOPO (%)	76,64	89,50	86,98	84,05	88,59	86,55	86,63	97,36	92,77	89,44	90,01	90,02	90,47	85,63	85,36	86,26	85,93	85,54	• Operations Expenses / Operations Income (%)
- Biaya Operasional	122.396	143.881	184.826	184.617	232.170	235.307	258.311	40.242	74.078	105.208	136.827	169.356	216.996	167.841	188.627	218.202	243.930	265.145	- Operations Expenses
- Pendapatan Operasional	159.697	160.762	212.499	219.653	262.061	271.883	298.180	41.333	79.853	117.624	152.013	188.136	239.857	196.015	220.966	252.950	283.856	309.976	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,56	2,64	3,06	3,55	4,49	3,68	4,03	3,66	3,68	3,61	3,44	3,76	3,50	3,57	4,10	4,41	3,69	3,83	• Liquid assets to liquid liabilities ratio
• LDR (%)	49,95	59,66	61,56	66,32	74,58	73,67	72,88	72,13	73,97	73,46	74,70	75,71	75,31	76,39	78,01	77,06	76,73	76,78	• LDR (%)
- Kredit (Credits)	559.470	695.648	792.297	1.002.012	1.307.688	1.397.578	1.437.930	1.405.640	1.428.788	1.456.114	1.448.309	1.492.224	1.541.319	1.551.416	1.591.914	1.610.033	1.624.725	1.653.842	- Credits
- Dana Pihak Ketiga	1.120.102	1.166.065	1.287.102	1.510.834	1.753.292	1.896.952	1.973.042	1.948.890	1.931.638	1.982.262	1.938.823	1.970.971	2.046.553	2.030.918	2.040.640	2.089.343	2.117.444	2.154.055	- Third Party Funds

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

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

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
CAR (%)	20,71	19,43	21,20	17,85	14,31	12,77	13,81	15,67	15,62	16,15	15,37	15,13	14,31	15,16	-	-	-	-	CAR (%)
• Modal	56.798	58.904	62.577	67.263	68.757	73.132	77.893	88.565	89.515	88.892	88.213	84.150	83.554	85.932	-	-	-	-	• Capital
• ATMR	274.294	303.098	295.153	376.844	480.330	572.633	563.841	565.169	572.901	550.335	573.828	556.196	583.980	566.983	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	-	-	-	-	15,10	14,46	14,17	14,19	13,80	13,45	14,04	14,27	14,89	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	-	-	-	-	88.997	90.390	84.468	84.970	84.863	84.299	87.291	90.399	95.737	• Capital
• ATMR	-	-	-	-	-	-	-	-	-	589.568	625.070	596.023	598.637	615.047	626.836	621.932	633.378	643.032	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,88	7,96	6,55	4,59	3,33	3,76	3,03	3,10	3,14	2,91	2,95	3,20	3,11	3,01	3,07	2,99	3,02	3,39	• Classified Earning assets to Earning assets (%)
- APYD	19.163	42.347	38.096	31.383	27.388	33.780	29.037	29.079	29.132	26.809	27.643	30.039	30.250	28.703	29.550	28.928	29.833	33.527	- Classified Earning assets
- Total Aktiva Produktif	494.112	532.254	581.590	683.347	823.508	897.254	958.452	937.018	927.060	922.449	936.809	938.396	971.295	954.742	961.775	967.857	987.192	988.878	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	208,22	131,76	131,12	266,35	258,87	149,09	151,62	400,80	197,96	167,49	202,26	211,39	160,97	169,53	196,40	151,93	177,80	151,02	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	23.548	28.093	29.480	27.665	28.965	37.888	36.087	36.284	37.299	35.033	37.135	38.228	37.128	38.085	38.897	38.217	39.723	40.416	- Earning assets Write-off Reserve
- PPAPWD	11.310	21.321	22.483	10.387	11.189	25.412	23.800	9.053	18.842	20.916	18.360	18.084	23.065	22.465	19.804	25.155	22.342	26.762	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,46	2,54	2,22	2,76	2,72	2,63	2,71	2,90	2,77	3,05	2,95	2,87	2,96	3,03	3,00	3,02	3,06	3,13	• ROA (%)
- Laba (Profit)	17.113	13.471	12.776	17.887	19.979	22.257	23.258	27.440	26.196	28.827	27.994	27.204	28.194	28.853	28.627	28.838	29.349	30.103	- Profit
- Rata-rata total aset	494.992	529.689	574.323	647.872	734.720	847.378	858.353	946.008	944.899	944.181	947.470	946.820	951.414	952.633	952.973	955.405	958.526	962.777	- Average Assets
• BOPO (%)	75,73	95,17	97,05	90,68	89,92	92,42	92,35	96,37	88,42	84,81	87,25	85,72	89,32	84,95	85,20	87,99	87,47	86,81	• Operations Expenses / Operations Income (%)
- Biaya Operasional	56.252	71.333	72.383	67.776	77.148	86.016	94.645	10.061	17.660	24.909	32.980	40.310	63.551	56.762	65.490	76.765	84.242	91.554	- Operations Expenses
- Pendapatan Operasional	74.278	74.957	74.585	74.745	85.799	93.067	102.480	10.440	19.974	29.369	37.798	47.027	71.148	66.822	76.863	87.248	96.307	105.465	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,92	2,56	3,17	3,58	4,15	3,36	3,96	3,31	3,60	3,74	3,64	3,71	3,57	3,71	4,16	4,83	4,16	4,34	• Liquid assets to liquid liabilities ratio
• LDR (%)	49,90	51,04	59,93	62,37	70,27	73,68	69,55	70,08	73,38	73,75	74,97	76,53	75,63	77,63	79,18	78,23	77,99	77,89	• LDR (%)
- Kredit (Credits)	222.855	256.413	287.910	356.151	470.665	531.249	544.870	529.897	536.471	550.334	557.986	570.164	588.755	589.895	601.865	605.795	610.383	621.691	- Credits
- Dana Pihak Ketiga	446.564	502.374	480.394	571.008	669.827	720.979	783.384	756.125	731.073	746.188	744.237	745.012	778.439	759.868	760.114	774.385	782.626	798.125	- Third Party Funds

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

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

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
CAR (%)	18,08	16,92	19,84	18,21	14,82	16,79	16,61	16,58	18,44	17,82	19,20	18,65	17,88	17,05	-	-	-	-	CAR (%)
• Modal	44.040	42.384	70.049	82.094	85.315	98.053	100.158	93.021	106.781	103.785	107.193	107.041	105.072	108.258	-	-	-	-	• Capital
• ATMR	243.559	250.453	353.108	450.710	575.699	584.138	603.116	560.966	579.083	582.527	558.228	573.882	587.546	634.821	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	-	-	-	-	17,60	17,83	17,36	16,77	15,72	15,65	15,95	16,24	15,82	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	-	-	-	-	103.333	106.463	105.966	105.919	110.810	113.577	116.449	118.631	119.021	• Capital
• ATMR	-	-	-	-	-	-	-	-	-	587.168	597.182	610.397	631.767	704.674	725.663	729.919	730.433	752.431	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	1,88	2,28	2,43	2,03	2,97	3,12	2,73	2,87	2,99	2,83	2,84	2,73	2,59	2,59	2,54	2,54	2,46	2,45	• Classified Earning assets to Earning assets (%)
- APYD	8.268	11.443	14.486	14.218	24.426	27.332	24.591	25.836	27.318	26.326	26.773	25.264	24.498	24.917	24.876	25.156	25.069	25.072	- Classified Earning assets
- Total Aktiva Produktif	440.714	500.822	596.214	700.622	821.136	875.721	899.511	901.547	915.104	929.012	943.339	925.408	947.235	963.051	980.303	991.613	1.018.931	1.024.939	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	173,05	126,10	123,48	141,48	121,45	137,76	223,02	263,07	123,38	118,57	121,24	122,93	148,84	122,86	127,90	122,53	122,95	126,38	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	9.196	7.576	10.621	11.334	21.335	26.049	25.460	26.034	26.487	26.292	24.992	25.075	25.996	27.046	26.086	25.994	26.199	26.113	- Earning assets Write-off Reserve
- PPAPWD	5.314	6.008	8.601	8.011	17.568	18.909	11.416	9.896	21.468	22.174	20.614	20.397	17.465	22.014	20.395	21.215	21.309	20.663	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,09	2,17	2,35	2,44	1,25	2,18	2,20	2,70	2,66	2,74	2,70	2,72	2,68	2,66	2,65	2,64	2,62	2,61	• ROA (%)
- Laba (Profit)	14.079	8.055	14.038	17.040	10.076	19.236	19.616	25.776	25.555	26.573	25.128	25.566	25.453	25.415	25.621	25.695	25.740	25.957	- Profit
- Rata-rata total aset	454.951	370.434	596.617	699.122	807.788	883.538	889.789	955.614	961.636	969.039	931.569	939.572	948.070	956.787	965.485	974.491	983.699	994.257	- Average Assets
• BOPO (%)	78,25	88,31	82,53	81,85	93,76	86,78	86,27	100,24	91,58	85,33	86,04	88,22	87,51	88,09	86,86	86,73	86,70	85,89	• Operations Expenses / Operations Income (%)
- Biaya Operasional	38.243	38.816	65.603	66.931	91.874	91.372	99.540	9.074	16.644	24.188	31.405	41.130	51.102	65.208	71.903	83.976	95.678	103.469	- Operations Expenses
- Pendapatan Operasional	48.873	43.952	79.491	81.770	97.989	105.286	115.378	9.052	18.174	28.345	36.498	46.620	58.395	74.028	82.778	96.823	110.358	120.463	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	2,06	2,20	2,92	3,67	5,25	3,86	4,02	3,91	3,85	3,56	3,09	3,76	3,19	3,36	3,92	4,31	3,36	3,43	• Liquid assets to liquid liabilities ratio
• LDR (%)	46,23	73,27	60,03	67,18	74,72	70,43	71,14	69,76	70,74	71,08	71,40	71,81	72,67	73,00	74,38	73,38	72,57	72,47	• LDR (%)
- Kredit (Credits)	209.176	277.591	315.256	407.742	524.295	532.020	555.617	540.737	552.192	561.354	542.861	562.230	583.530	593.406	613.181	619.748	626.921	642.693	- Credits
- Dana Pihak Ketiga	452.491	378.877	525.177	606.932	701.710	737.653	755.441	781.072	775.102	780.580	789.799	760.270	782.952	802.933	812.864	844.618	863.917	886.870	- Third Party Funds

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

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

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
CAR (%)	16,30	15,32	19,27	23,14	24,44	18,89	19,01	18,84	18,76	17,81	21,92	16,80	15,74	22,44	-	-	-	-	CAR (%)
• Modal	2.728	2.114	3.459	5.020	5.832	6.360	6.740	7.308	7.307	7.058	6.013	6.028	5.841	6.662	-	-	-	-	• Capital
• ATMR	16.732	13.802	17.951	21.694	23.858	33.673	35.451	38.788	38.949	39.633	27.429	35.878	37.112	29.686	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	-	-	-	-	20,49	20,98	20,58	19,61	20,35	15,95	15,57	19,66	19,15	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	-	-	-	-	5.945	6.221	6.265	6.169	6.768	6.822	6.707	6.790	6.826	• Capital
• ATMR	-	-	-	-	-	-	-	-	-	29.012	29.649	30.440	31.464	33.261	42.760	43.063	34.545	35.639	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,28	3,92	2,90	1,96	1,61	2,27	2,02	2,35	2,50	2,34	2,35	2,11	2,02	2,09	2,23	2,24	2,27	2,20	• Classified Earning assets to Earning assets (%)
- APYD	648	722	757	677	608	1.061	1.017	1.145	1.230	1.201	1.221	1.010	1.016	1.061	1.150	1.211	1.244	1.195	- Classified Earning assets
- Total Aktiva Produktif	19.735	18.404	26.141	34.610	37.729	46.770	50.318	48.628	49.256	51.216	51.925	47.934	50.181	50.678	51.575	54.098	54.878	54.340	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	137,19	121,91	177,72	144,47	184,60	153,41	147,74	139,28	173,65	142,59	137,63	198,04	165,82	199,16	140,65	167,64	172,75	185,35	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	512	415	500	643	692	978	1.003	1.042	1.073	1.095	1.036	1.035	1.226	1.262	1.293	1.243	1.347	1.356	- Earning assets Write-off Reserve)
- PPAPWD	373	340	282	445	375	638	679	748	618	768	753	523	739	634	920	742	780	732	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	2,79	0,96	2,08	2,99	2,20	1,20	1,35	1,40	1,45	1,70	1,90	2,07	1,39	1,55	1,57	1,35	1,52	1,76	• ROA (%)
- Laba (Profit)	603	182	531	991	865	547	628	748	781	933	926	1026	701	793	815	714	813	958	- Profit
- Rata-rata total aset	21.658	18.952	25.572	33.119	39.379	45.767	46.600	53.503	53.834	54.838	48.639	49.562	50.364	51.215	51.961	52.804	53.580	54.288	- Average Assets
• BOPO (%)	83,94	97,48	92,25	83,58	86,73	96,34	95,02	109,52	94,87	93,00	91,02	90,11	93,66	92,57	92,18	92,88	91,94	90,36	• Operations Expenses / Operations Income (%)
- Biaya Operasional	2.803	2.408	3.854	4.369	5.078	6.654	7.307	807	1.392	2.095	2.545	3.196	4.012	4.687	5.409	6.070	6.835	7.531	- Operations Expenses
- Pendapatan Operasional	3.340	2.471	4.178	5.227	5.854	6.907	7.689	737	1.468	2.253	2.796	3.547	4.284	5.063	5.868	6.535	7.435	8.334	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	1,78	1,54	2,49	2,08	2,25	2,53	2,35	2,43	2,41	2,55	2,86	2,81	3,05	3,11	3,06	3,08	2,77	2,89	• Liquid assets to liquid liabilities ratio
• LDR (%)	68,74	82,48	78,26	78,26	81,66	84,36	81,17	82,49	84,16	83,97	82,47	84,02	81,08	81,45	82,38	81,22	79,81	80,37	• LDR (%)
- Kredit (Credits)	15.101	16.842	19.114	23.863	27.122	34.165	35.700	35.104	36.231	37.570	33.332	34.938	35.466	36.017	36.982	37.861	37.995	38.788	- Credits
- Dana Pihak Ketiga	21.970	20.419	24.423	30.491	33.213	40.500	43.980	42.557	43.049	44.741	40.419	41.582	43.744	44.218	44.895	46.617	47.610	48.262	- Third Party Funds

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

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

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
CAR (%)	19,14	19,24	19,12	18,35	16,82	15,03	15,82	19,74	19,49	18,29	17,14	16,36	15,59	16,81	-	-	-	-	CAR (%)
• Modal	7.815	9.180	11.586	14.224	17.025	19.544	20.366	25.268	25.539	23.395	21.899	20.906	20.659	22.162	-	-	-	-	• Capital
• ATMR	40.831	47.725	60.591	77.533	101.190	130.010	128.744	128.029	131.063	127.916	127.783	127.817	132.546	131.857	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	-	-	-	-	19,97	15,68	16,16	16,78	15,92	16,21	14,83	15,62	15,85	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	-	-	-	-	24.342	22.609	21.538	20.986	22.786	23.549	23.290	23.939	24.515	• Capital
• ATMR	-	-	-	-	-	-	-	-	-	121.911	144.227	133.241	125.042	143.121	145.244	157.063	153.298	154.707	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	0,98	1,16	0,81	0,99	1,00	1,64	1,39	1,87	1,84	1,64	1,71	1,84	1,82	1,75	1,86	1,76	1,79	1,95	• Classified Earning assets to Earning assets (%)
- APYD	647	984	1.075	1.393	1.661	3.040	2.520	3.457	3.573	3.435	3.598	3.816	3.833	3.832	4.002	4.014	4.134	4.170	- Classified Earning assets
- Total Aktiva Produktif	66.255	85.078	131.845	140.981	166.823	185.597	181.225	185.326	193.959	209.185	210.541	206.960	210.718	219.027	215.478	227.690	230.879	213.326	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	113,03	111,47	143,57	105,63	110,82	105,37	115,83	106,86	93,29	82,77	90,10	95,18	88,47	114,99	151,59	101,89	95,12	139,70	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	943	1.236	1.570	1.906	2.499	3.353	3.147	3.042	3.438	3.271	3.608	3.641	3.637	3.856	3.939	3.907	3.901	4.083	- Earning assets Write-off Reserve
- PPAPWD	835	1.109	1.094	1.804	2.255	3.182	2.717	2.847	3.686	3.952	4.004	3.826	4.111	3.353	2.599	3.835	4.101	2.923	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,99	3,38	3,38	3,08	3,70	3,68	3,65	6,15	5,14	5,09	4,75	4,69	4,72	4,57	4,34	4,30	4,32	4,19	• ROA (%)
- Laba (Profit)	2.726	2.952	4.557	5.155	6.569	7.478	7.399	12.384	10.460	10.699	10.133	10.092	10.329	10.144	9.706	9.733	9.868	9.610	- Profit
- Rata-rata total aset	68.396	87.236	134.622	167.279	177.394	203.119	202.904	201.383	203.569	210.037	213.335	215.085	218.889	221.893	223.600	226.136	228.208	229.499	- Average Assets
• BOPO (%)	73,85	76,17	76,15	76,06	73,04	72,39	73,64	77,63	76,03	74,89	75,22	74,23	72,75	73,02	74,55	74,06	73,89	74,54	• Operations Expenses / Operations Income (%)
- Biaya Operasional	7.240	8.831	13.403	14.652	16.510	16.626	18.687	1.793	3.578	5.491	7.484	9.186	10.842	12.934	15.103	16.981	19.019	21.155	- Operations Expenses
- Pendapatan Operasional	9.803	11.594	17.599	19.264	22.606	22.966	25.375	2.310	4.706	7.332	9.950	12.375	14.903	17.713	20.257	22.927	25.741	28.379	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	10,80	8,68	6,26	7,74	8,91	9,83	11,08	10,30	8,99	8,66	8,94	9,83	9,43	8,54	10,26	8,81	8,37	9,41	• Liquid assets to liquid liabilities ratio
• LDR (%)	53,39	46,96	43,33	53,53	67,28	73,36	79,31	75,06	74,37	68,86	69,18	70,71	66,81	68,15	71,01	68,30	69,65	73,23	• LDR (%)
- Kredit (Credits)	37.232	44.931	55.955	71.881	96.385	123.260	120.754	120.372	122.361	124.765	127.329	129.472	132.740	135.688	138.023	139.450	142.040	143.956	- Credits
- Dana Pihak Ketiga	69.733	95.688	129.141	134.287	143.262	168.015	152.251	160.376	164.539	181.181	184.041	183.098	198.673	199.091	194.370	204.169	203.924	196.571	- Third Party Funds

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

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

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
CAR (%)	28,35	28,78	30,78	28,22	24,95	27,35	27,04	26,92	26,51	27,69	28,59	27,49	26,27	25,86	-	-	-	-	CAR (%)
• Modal	9.453	11.476	12.664	15.920	19.266	22.521	22.002	22.841	22.932	23.857	23.840	24.184	24.441	22.499	-	-	-	-	• Capital
• ATMR	33.349	39.878	41.151	56.416	77.216	82.334	81.375	84.841	86.507	86.162	83.389	87.985	93.028	86.993	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	-	-	-	-	27,04	27,43	26,35	25,28	23,98	23,02	23,47	22,67	22,65	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	-	-	-	-	24.012	24.322	24.467	24.764	22.962	23.065	24.100	23.328	23.395	• Capital
• ATMR	-	-	-	-	-	-	-	-	-	88.813	88.654	92.870	97.963	95.765	100.193	102.663	102.881	103.269	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	6,01	3,56	3,10	2,17	1,79	2,11	2,06	2,20	2,16	2,03	2,05	1,97	2,04	2,01	1,94	1,96	1,94	1,90	• Classified Earning assets to Earning assets (%)
- APYD	3.285	2.267	2.118	2.054	2.242	2.911	2.877	3.138	3.034	2.867	2.873	2.868	3.110	2.834	2.807	2.948	2.889	2.918	- Classified Earning assets
- Total Aktiva Produktif	54.647	63.588	68.277	94.740	125.190	137.788	139.962	142.584	140.658	141.132	140.215	145.505	152.669	141.131	144.478	150.267	149.087	153.299	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	111,10	114,72	113,96	126,44	105,92	105,67	125,76	87,36	94,47	105,71	95,30	113,29	89,40	95,28	99,87	105,52	104,47	98,83	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	2.140	1.819	1.470	1.527	2.009	2.409	2.183	2.150	2.203	2.199	2.219	2.241	2.331	2.186	2.292	2.603	2.557	2.537	- Earning assets Write-off Reserve
- PPAPWD	1.926	1.586	1.290	1.208	1.897	2.280	1.736	2.461	2.332	2.080	2.328	1.978	2.608	2.294	2.295	2.467	2.448	2.567	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,00	3,31	3,72	3,06	2,87	2,31	2,32	2,52	2,25	2,31	2,26	2,27	2,28	2,10	2,10	2,08	2,21	2,14	• ROA (%)
- Laba (Profit)	1.375	1.888	2.185	2.405	2.901	3.040	3.067	3.448	3.063	3.139	3.057	3.082	3.136	2.728	2.758	2.761	2.896	2.839	- Profit
- Rata-rata total aset	45.887	56.968	58.670	78.492	101.022	131.632	131.969	136.986	135.963	135.873	135.404	136.021	137.739	129.898	131.116	132.454	131.275	132.797	- Average Assets
• BOPO (%)	76,95	74,92	79,05	79,78	83,57	85,08	84,50	86,02	85,99	83,52	85,23	87,55	81,40	82,09	83,09	84,20	82,69	82,77	• Operations Expenses / Operations Income (%)
- Biaya Operasional	3.343	4.528	6.213	7.601	12.268	12.625	13.328	1.185	2.093	2.963	4.139	5.964	6.074	7.134	7.549	9.192	9.816	10.720	- Operations Expenses
- Pendapatan Operasional	4.344	6.043	7.860	9.528	14.681	14.839	15.772	1.378	2.434	3.547	4.856	6.813	7.462	8.690	9.085	10.917	11.871	12.953	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	0,51	0,60	0,51	0,49	0,64	0,86	0,80	0,82	0,80	0,79	0,81	0,92	0,84	0,87	1,02	1,03	0,90	0,85	• Liquid assets to liquid liabilities ratio
• LDR (%)	75,56	76,82	113,66	106,53	98,63	88,05	85,45	84,28	86,72	87,22	95,48	96,26	95,68	96,42	99,35	100,07	98,69	98,44	• LDR (%)
- Kredit (Credits)	30.914	36.937	40.833	58.520	75.849	80.303	80.977	79.913	80.247	81.795	84.391	88.165	94.779	88.693	92.476	95.106	95.937	95.764	- Credits
- Dana Pihak Ketiga	40.914	48.079	35.927	54.934	76.902	91.205	94.761	94.819	92.532	93.784	88.384	91.590	99.058	91.985	93.078	95.037	97.214	97.279	- Third Party Funds

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

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

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
CAR (%)	16,51	21,94	24,48	24,01	29,06	32,23	32,11	33,89	32,72	35,39	31,66	33,15	33,35	33,69	-	-	-	-	CAR (%)
• Modal	9.938	19.448	23.057	26.655	41.031	42.611	41.443	44.838	44.660	44.214	39.737	43.929	42.356	43.116	-	-	-	-	• Capital
• ATMR	60.210	88.645	94.192	111.000	141.205	132.200	129.071	132.305	136.485	124.948	125.500	132.524	127.007	127.986	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	-	-	-	-	30,33	30,41	29,70	30,51	28,07	28,16	25,62	28,32	26,25	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	-	-	-	-	-	42.646	43.053	44.227	43.063	43.676	44.242	43.484	45.044	45.019	• Capital
• ATMR	-	-	-	-	-	-	-	-	-	140.617	141.596	148.937	141.121	155.582	157.095	169.697	159.032	171.500	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,79	3,82	2,89	3,19	3,67	3,58	4,18	4,58	4,69	4,56	3,56	3,55	3,55	3,46	3,35	3,42	3,43	2,39	• Classified Earning assets to Earning assets (%)
- APYD	3.978	5.108	4.659	6.300	9.819	8.674	9.814	10.869	11.231	11.215	8.425	8.620	8.308	8.284	8.129	8.169	8.426	5.915	- Classified Earning assets
- Total Aktiva Produktif	104.885	133.870	161.035	197.690	267.897	242.124	234.787	237.190	239.581	245.732	236.800	242.741	234.047	239.275	242.349	238.919	245.368	247.683	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	120,37	113,73	106,43	174,18	173,95	126,19	108,87	133,87	91,54	95,22	187,85	90,77	88,95	89,54	90,88	97,39	96,37	93,33	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	3.549	3.952	4.276	6.061	8.567	8.317	9.646	9.326	9.856	9.827	14.189	7.196	6.992	7.193	7.254	7.793	7.931	5.617	- Earning assets Write-off Reserve)
- PPAPWD	2.949	3.475	4.018	3.480	4.925	6.591	8.860	6.966	10.767	10.321	7.554	7.927	7.861	8.033	7.982	8.002	8.230	6.019	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	5,22	2,90	4,35	3,83	3,89	4,00	3,54	4,02	3,31	3,55	3,71	3,55	3,60	3,49	3,43	3,24	3,30	3,08	• ROA (%)
- Laba (Profit)	5.054	3.849	6.468	6.380	7.767	8.889	7.816	8.384	6.947	7.591	7.925	7.641	7.732	7.518	7.398	7.008	7.154	6.700	- Profit
- Rata-rata total aset	96.816	132.524	148.597	166.598	199.670	222.291	220.809	208.522	209.614	213.624	213.564	215.469	214.983	215.380	215.877	216.310	216.889	217.774	- Average Assets
• BOPO (%)	75,71	82,80	81,18	79,98	83,38	76,39	78,78	99,46	98,83	97,40	96,94	96,96	97,31	89,10	88,73	88,48	88,17	89,33	• Operations Expenses / Operations Income (%)
- Biaya Operasional	14.139	17.136	23.370	23.289	29.292	22.014	24.805	17.321	32.710	45.562	58.274	69.570	81.416	21.115	23.173	25.217	28.340	30.714	- Operations Expenses
- Pendapatan Operasional	18.675	20.695	28.786	29.119	35.132	28.819	31.486	17.415	33.099	46.777	60.115	71.754	83.664	23.699	26.115	28.500	32.143	34.382	- Operations Income
Likuiditas																			Likuidity
• Aktiva terhadap Pasiva - Likuid (%)	0,79	2,01	0,68	0,68	0,93	0,77	0,91	0,79	0,72	0,75	0,76	0,75	0,73	0,72	0,93	0,93	0,76	0,81	• Liquid assets to liquid liabilities ratio
• LDR (%)	51,25	54,89	79,56	74,09	88,31	79,94	85,05	83,08	84,50	79,24	84,31	84,63	85,73	87,65	88,35	90,01	91,24	87,40	• LDR (%)
- Kredit (Credits)	44.193	62.935	73.230	83.856	113.372	96.581	100.011	99.617	101.286	100.296	102.410	107.254	106.049	107.718	109.387	112.073	111.449	110.950	- Credits
- Dana Pihak Ketiga	86.236	114.658	92.040	113.182	128.377	120.812	117.594	119.911	119.865	126.570	121.473	126.736	123.707	122.893	123.813	124.517	122.153	126.948	- Third Party Funds

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

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

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Net Interest Margin (NIM)																			Net Interest Margin (NIM)
• Bank Persero	6,23	5,78	5,77	6,03	6,07	5,80	5,81	7,29	6,55	6,48	6,40	6,31	6,26	6,28	6,26	6,12	6,10	6,09	• State Owned Banks
• BUSN Devisa	5,35	5,24	5,67	5,43	5,32	5,62	5,64	5,35	5,23	5,25	5,24	5,25	5,31	5,30	5,30	5,40	5,39	5,40	• Foreign Exchange Commercial Banks
• BUSN Non Devisa	8,52	5,35	6,80	7,98	7,25	7,86	7,97	9,00	9,46	9,62	9,70	9,46	9,48	9,49	9,47	9,20	9,11	9,24	• Non-Foreign Exchange Commercial Banks
• BPD Regional	10,45	9,56	8,20	7,24	8,52	7,82	7,88	9,06	9,36	8,93	9,03	8,96	8,90	8,95	8,86	8,77	8,75	8,72	• Development Banks
• Bank Campuran	3,46	3,81	4,59	4,03	3,75	3,78	3,77	3,77	3,59	3,72	3,74	3,76	3,77	3,75	3,79	3,82	3,82	3,81	• Joint Venture Banks
• Bank Asing	4,40	4,78	4,91	4,70	4,29	3,81	3,78	3,61	3,57	3,55	3,60	3,66	3,68	3,50	3,53	3,55	3,50	3,54	• Foreign Owned Banks
• Bank Umum	5,88	5,63	5,80	5,70	5,66	5,54	5,56	6,18	5,88	5,84	5,83	5,79	5,80	5,78	5,77	5,75	5,73	5,74	• Commercial Banks

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

Indikator	2004	2005	2006	2007	2008	2009		2010 ¹⁾											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Inti																			Tier One Capital
<100 miliar	51	44	39	30	22	11	11	7	7	8	7	7	5	4	5	5	2	-	<100 billion
≥100 miliar	83	87	91	100	102	110	110	108	108	107	106	106	108	108	107	107	109	111	≥100 billion
CAR																			Capital Adequacy Ratio
<12%	18	12	13	14	11	15	12	6	5	8	10	10	8	11	10	13	10	11	<12%
≥12%	116	119	117	116	113	106	109	109	110	107	103	103	105	101	102	99	101	100	≥12%
NPL																			Non Performing Loan Ratio
<5%	104	100	100	108	105	98	107	99	95	99	99	99	101	99	99	98	95	98	<5%
≥5%	30	31	30	22	19	23	14	16	20	16	14	14	12	13	13	14	16	13	≥5%
ROA																			Return on Asset Ratio
<1,5%	27	41	47	46	41	41	42	28	33	32	30	30	30	29	30	31	30	29	<1,5%
≥1,5%	107	90	83	84	83	80	79	87	82	83	83	83	83	83	82	81	81	82	≥1,5%
LDR																			Loan to Deposit Ratio
<50%	24	25	29	20	9	10	11	12	13	13	8	7	7	6	7	7	6	6	<50%
≥50%	110	106	101	110	115	111	110	103	102	102	105	106	106	106	105	105	105	105	≥50%

Ket : ¹⁾ tidak termasuk BUS, jumlah BUS berdasarkan tingkat rasio disajikan pada tabel 2.14

Note : ¹⁾ excluding Sharia Banks, Sharia Banks amount based on ratios shown in the table 2.14

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

Kelompok Bank	2004	2005	2006	2007	2008	2009		2010											Group of Bank
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Persero	518.975	565.585	621.212	741.988	847.563	900.104	979.078	946.008	943.789	942.665	957.337	944.216	974.384	959.952	957.180	974.858	986.613	1.005.481	State Owned Banks
BUSN Devisa	494.174	571.231	663.002	768.730	883.470	935.721	958.549	955.614	967.658	983.844	989.409	1.015.591	1.036.817	1.063.062	1.080.528	1.102.984	1.123.606	1.158.924	Foreign Exchange Commercial Banks
BUSN Non Devisa	23.307	26.283	29.657	39.012	42.467	52.449	55.762	53.503	54.164	56.846	57.727	59.883	70.265	66.484	67.835	70.881	72.247	73.401	Non-Foreign Exchange Commercial Banks
BPD	78.487	106.411	159.476	170.012	185.252	206.169	200.542	201.383	205.754	222.972	224.377	222.088	237.912	239.920	235.574	246.419	247.621	242.442	Regional Development Banks
Bank Campuran	50.026	59.639	64.421	90.480	118.131	132.710	135.675	136.986	134.941	135.691	134.000	138.486	146.331	136.164	139.644	143.155	144.225	149.401	Joint Venture Banks
Bank Asing	107.112	140.679	156.083	176.278	233.674	212.578	204.502	208.522	210.707	221.644	213.384	223.088	212.556	217.878	219.422	219.770	222.104	226.625	Foreign Owned Banks
Total	1.272.081	1.469.827	1.693.850	1.986.501	2.310.557	2.439.731	2.534.106	2.502.016	2.517.014	2.563.662	2.576.235	2.603.352	2.678.265	2.683.461	2.700.183	2.758.066	2.796.418	2.856.274	Total

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

Kelompok Bank	Desember 2005				Desember 2006				Desember 2007				Desember 2008				November 2009				Desember 2009				November 2010				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	
	Jumlah Bank (total banks)																												
Bank Persero	0	1	1	3	0	1	1	3	0	0	2	3	0	0	2	3	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	8	12	12	2	6	15	12	2	5	14	11	5	3	16	10	6	2	18	8	6	2	18	8	6	1	20	9	6	Foreign Exchange Commercial Banks
BUSN Non Devisa	30	7	0	0	28	8	0	0	26	9	1	0	24	8	1	0	20	10	1	0	21	9	1	0	21	9	1	0	Non-Foreign Exchange Commercial Banks
BPD	4	20	2	0	1	18	7	0	1	18	7	0	0	19	7	0	1	16	9	0	1	17	8	0	0	15	11	0	Regional Development Banks
Bank Campuran	3	14	1	0	2	14	1	0	0	15	2	0	1	8	6	0	1	8	7	0	1	8	7	0	1	8	6	0	Joint Venture Banks
Bank Asing	2	3	6	0	2	3	6	0	1	4	6	0	0	4	4	2	0	4	5	1	0	4	5	1	0	5	4	1	Foreign Owned Banks
Total	47	57	22	5	39	59	27	5	33	60	29	8	28	55	30	11	24	56	30	11	25	56	29	11	23	57	31	11	Total

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

Peringkat	Desember 2005			Desember 2006			Desember 2007			Desember 2008			November 2009			Desember 2009			November 2010			Rating
	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	
1	PT Bank Mandiri Tbk	255.315	17,37	PT Bank Mandiri Tbk	255.988	15,11	PT Bank Mandiri Tbk	306.563	15,43	PT Bank Mandiri Tbk	340.181	14,72	PT Bank Mandiri (Persero) Tbk	349.027	14,31	PT Bank Mandiri (Persero) Tbk	375.239	15,00	PT Bank Mandiri (Persero) Tbk	383.887	13,44	1
2	PT Bank Central Asia Tbk	150.741	10,26	PT Bank Central Asia Tbk	177.611	10,49	PT Bank Central Asia Tbk	218.615	11,01	PT BRI Tbk	250.134	10,83	PT BRI (Persero) Tbk	285.530	11,70	PT BRI (Persero) Tbk	318.447	12,73	PT BRI (Persero) Tbk	333.279	11,67	2
3	PT BNI Tbk	150.600	10,25	PT BNI Tbk	168.863	9,97	PT BRI Tbk	204.009	10,27	PT Bank Central Asia Tbk	246.702	10,68	PT Bank Central Asia Tbk	278.555	11,42	PT Bank Central Asia Tbk	283.182	11,32	PT Bank Central Asia Tbk	317.438	11,11	3
4	PT BRI	123.056	8,37	PT BRI	154.979	9,15	PT BNI Tbk	184.463	9,29	PT BNI Tbk	200.974	8,70	PT Bank Negara Indonesia Tbk	213.055	8,73	PT BNI (Persero) Tbk	226.911	9,07	PT BNI (Persero) Tbk	222.436	7,79	4
5	PT Bank Danamon Indonesia Tbk	66.820	4,55	PT Bank Danamon Indonesia Tbk	79.708	4,71	PT Bank Danamon Indonesia Tbk	86.684	4,36	PT Bank Danamon Indonesia Tbk	104.842	4,54	PT Bank CIMB Niaga Tbk	102.249	4,19	PT Bank CIMB Niaga, Tbk	106.889	4,27	PT Bank CIMB Niaga, Tbk	141.457	4,95	5
6	PT BI Tbk	47.311	3,22	PT BI Tbk	48.316	2,85	PT Bank Niaga Tbk	54.733	2,76	PT CIMB Niaga Tbk	69.305	3,00	PT Bank Danamon Indonesia Tbk	97.661	4,00	PT Bank Danamon Indonesia Tbk	96.806	3,87	PT Bank Danamon Indonesia Tbk	106.001	3,71	6
7	PT Bank Niaga Tbk	41.363	2,81	PT Bank Niaga Tbk	46.464	2,74	PT Pan Indonesia Bank Tbk	51.384	2,59	PT Pan Indonesia Bank Tbk	63.628	2,75	PT Pan Indonesia Bank Tbk	74.867	3,07	PT Pan Indonesia Bank, Tbk	76.270	3,05	PT Pan Indonesia Bank, Tbk	101.701	3,56	7
8	PT Pan Indonesia Bank Tbk	35.917	2,44	PT Pan Indonesia Bank Tbk	39.229	2,32	PT BI Tbk	50.941	2,56	PT Bank Permata Tbk	54.220	2,35	PT Bank Internasional Indonesia Tbk	55.886	2,29	PT BI Tbk	58.737	2,35	PT Bank Permata Tbk	72.761	2,55	8
9	PT Bank Permata Tbk	34.412	2,34	Citibank N.A	38.169	2,25	Citibank N.A	45.021	2,27	PT BI Tbk	54.068	2,34	PT Bank Permata Tbk	55.779	2,29	PT BTN (Persero)	58.481	2,34	PT BI Tbk	70.431	2,47	9
10	Citibank N.A	33.008	2,25	PT Bank Permata Tbk	37.869	2,24	PT Bank Permata Tbk	39.131	1,97	Citibank N.A	53.503	2,32	PT Bank Tabungan Negara (Persero)	52.492	2,15	PT Bank Permata Tbk	56.213	2,25	PT BTN (Persero), Tbk	65.879	2,31	10
	Total	938.543	63,85	Total	1.047.196	61,82	Total	1.241.544	62,50	Total	1.437.557	62,22	Total	1.565.100	64,15	Total	1.657.176	66,24	Total	1.815.270	63,55	

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aktiva Produktif	1.182.899	1.339.752	1.565.103	1.851.990	2.242.282	2.385.255	2.464.256	2.452.293	2.465.617	2.498.726	2.519.629	2.554.073	2.622.523	2.626.125	2.655.514	2.691.238	2.748.821	2.746.843	Earning Assets
a. Lancar	1.099.158	1.216.190	1.446.264	1.742.691	2.108.571	2.225.080	2.321.463	2.293.328	2.303.854	2.348.324	2.370.632	2.397.919	2.469.467	2.475.979	2.501.832	2.536.267	2.592.740	2.589.642	a. Current
b. DPK	53.305	64.863	67.604	65.257	80.607	96.843	86.232	100.958	101.655	93.217	93.043	97.630	94.251	94.967	96.562	97.923	97.310	97.489	b.Special Mention
c. Kurang Lancar	13.203	18.077	10.909	6.901	11.472	16.122	11.729	14.186	14.116	12.725	12.774	12.972	11.440	11.359	11.493	12.173	13.343	12.391	c. Sub-Standard
d. Diragukan	4.387	11.581	5.955	3.523	5.500	10.736	9.591	8.849	8.976	9.100	9.403	10.369	12.715	9.315	8.823	9.274	9.468	10.206	d.Doubtful
e. Macet	12.847	29.040	34.370	33.619	36.131	36.474	35.241	34.554	36.314	35.360	33.832	35.183	34.650	35.804	36.792	35.466	35.961	36.995	e. Lost
Non Performing Earning Asset (Nominal)	30.437	58.698	51.234	44.043	53.104	63.332	56.560	57.589	59.406	57.185	56.009	58.524	58.805	56.478	57.108	56.913	58.772	59.591	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,57	4,38	3,27	2,38	2,37	2,66	2,30	2,35	2,41	2,29	2,22	2,29	2,24	2,15	2,15	2,11	2,14	2,17	Non Performing Earning Asset Ratio (%)
Kredit	559.470	695.648	792.297	1.002.012	1.307.688	1.397.578	1.437.930	1.405.640	1.428.788	1.456.114	1.486.329	1.531.556	1.586.492	1.597.980	1.640.430	1.659.145	1.675.633	1.706.403	Credit
a. Lancar	484.673	583.543	680.805	900.094	1.190.245	1.252.055	1.307.983	1.259.928	1.280.899	1.318.349	1.349.950	1.388.689	1.448.425	1.458.751	1.497.862	1.515.174	1.530.843	1.560.810	a. Current
b. DPK	49.622	59.516	63.436	61.150	75.571	92.107	82.399	96.882	97.308	88.857	89.369	93.660	90.735	90.964	93.234	94.677	93.660	93.388	b.Special Mention
c. Kurang Lancar	10.902	15.337	9.183	5.874	8.177	13.709	9.772	12.007	11.974	10.694	9.984	10.942	9.912	9.752	10.056	10.727	11.921	11.101	c. Sub-Standard
d. Diragukan	4.224	11.062	5.869	3.489	5.406	8.792	8.132	7.553	7.704	7.919	8.211	8.644	8.435	8.174	7.659	8.094	8.225	9.068	d.Doubtful
e. Macet	10.048	26.191	33.005	31.405	28.290	30.915	29.644	29.270	30.904	30.295	28.871	29.622	28.985	30.339	31.618	30.364	30.984	32.036	e. Lost
Non Performing Loan (Nominal)	25.174	52.589	48.057	40.767	41.872	53.416	47.548	48.830	50.582	48.908	47.066	49.207	47.332	48.265	49.333	49.185	51.130	52.205	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,50	7,56	6,07	4,07	3,20	3,82	3,31	3,47	3,54	3,36	3,17	3,21	2,98	3,02	3,01	2,96	3,05	3,06	Non Performing Loan Ratio (%)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aktiva Produktif	494.112	532.254	581.590	683.347	823.508	897.254	958.452	937.018	927.060	922.449	936.809	938.396	971.295	954.742	961.775	967.857	987.192	988.878	Earning Assets
a. Lancar	449.826	457.324	514.140	626.735	766.622	822.167	894.206	865.083	856.805	857.312	871.227	868.273	902.552	886.960	892.974	898.535	916.451	914.990	a. Current
b. DPK	27.926	32.572	34.770	31.412	36.546	50.290	43.339	53.448	50.493	47.469	46.609	49.185	46.637	48.750	48.906	49.950	50.110	49.507	b. Special Mention
c. Kurang Lancar	7.643	11.630	5.102	2.723	3.034	5.240	3.516	3.869	3.578	3.625	4.057	4.208	3.663	3.318	3.609	4.280	4.981	4.339	c. Sub-Standard
d. Diragukan	1.428	9.356	2.899	1.237	2.285	3.877	3.790	3.340	3.171	3.655	3.812	4.369	6.729	3.428	3.066	3.165	3.341	4.246	d. Doubtful
e. Macet	7.289	21.372	24.678	21.240	15.021	15.680	13.601	11.277	12.341	10.388	11.103	12.361	11.713	12.285	13.220	11.927	12.309	15.796	e. Lost
Non Performing Earning Asset (Nominal)	16.360	42.358	32.679	25.201	20.340	24.796	20.907	18.486	19.090	17.668	18.972	20.939	22.105	19.032	19.895	19.372	20.631	24.382	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	3,31	7,96	5,62	3,69	2,47	2,76	2,18	1,97	2,06	1,92	2,03	2,23	2,28	1,99	2,07	2,00	2,09	2,47	Non Performing Earning Asset Ratio (%)
Kredit	222.855	256.413	287.910	356.151	470.665	531.249	544.870	529.897	536.471	550.334	557.986	570.164	588.755	589.895	601.865	605.795	610.383	621.691	Credit
a. Lancar	183.555	189.292	224.579	303.693	418.002	460.247	483.886	460.489	470.062	487.898	495.356	503.843	526.187	525.634	535.925	539.413	542.926	551.468	a. Current
b. DPK	26.190	29.308	32.528	29.310	35.069	48.274	42.156	52.488	48.899	45.542	45.102	47.169	44.868	46.507	47.327	48.365	48.166	47.173	b. Special Mention
c. Kurang Lancar	6.487	9.962	4.374	2.701	2.973	5.145	3.410	3.677	3.474	3.471	3.236	4.047	3.620	3.287	3.559	4.152	4.973	4.333	c. Sub-Standard
d. Diragukan	1.337	8.887	2.839	1.237	2.275	3.869	3.756	3.259	3.145	3.629	3.788	3.886	3.569	3.388	3.027	3.138	3.215	4.138	d. Doubtful
e. Macet	5.287	18.965	23.589	19.210	12.346	13.713	11.663	9.985	10.892	9.794	10.505	11.219	10.511	11.079	12.026	10.728	11.103	14.579	e. Lost
Non Performing Loan (Nominal)	13.111	37.813	30.803	23.148	17.594	22.727	18.828	16.920	17.510	16.893	17.528	19.152	17.700	17.754	18.612	18.018	19.291	23.051	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	5,88	14,75	10,70	6,50	3,74	4,28	3,46	3,19	3,26	3,07	3,14	3,36	3,01	3,01	3,09	2,97	3,16	3,71	Non Performing Loan Ratio (%)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aktiva Produktif	440.714	500.822	596.214	700.622	821.136	875.721	899.511	901.547	915.104	929.012	943.339	965.747	990.516	1.012.409	1.030.428	1.042.711	1.070.666	1.078.370	Earning Assets
a. Lancar	420.960	474.357	565.801	670.749	774.507	821.745	851.445	850.051	859.775	877.516	890.670	911.426	938.354	959.385	976.403	988.087	1.016.435	1.023.901	a. Current
b. DPK	12.865	17.070	18.274	19.016	27.134	29.780	27.546	29.001	32.310	29.572	30.724	32.162	30.667	30.570	31.612	32.181	31.821	32.251	b. Special Mention
c. Kurang Lancar	2.670	3.737	3.341	2.068	2.570	6.547	4.004	5.658	5.881	4.404	4.186	4.132	3.531	3.967	4.232	4.291	4.628	4.389	c. Sub-Standard
d. Diragukan	2.010	1.406	2.203	1.432	2.269	4.141	3.256	3.046	3.351	3.155	3.266	3.590	3.656	3.665	3.498	3.742	3.554	3.538	d. Doubtful
e. Macet	2.209	4.253	6.595	7.356	14.656	13.508	13.261	13.472	13.787	14.364	14.549	14.437	14.308	14.822	14.682	14.411	14.228	14.291	e. Lost
Non Performing Earning Asset (Nominal)	6.889	9.396	12.139	10.856	19.495	24.196	20.520	22.176	23.019	21.924	22.002	22.159	21.495	22.455	22.412	22.444	22.410	22.219	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	1,56	1,88	2,04	1,55	2,37	2,76	2,28	2,46	2,52	2,36	2,33	2,29	2,17	2,22	2,18	2,15	2,09	2,06	Non Performing Earning Asset Ratio (%)
Kredit	209.176	277.591	315.256	407.742	524.295	532.020	555.617	540.737	552.192	561.354	575.659	596.004	618.780	632.629	653.864	660.785	668.876	686.115	Credit
a. Lancar	190.280	251.811	285.540	378.247	484.022	484.176	512.733	495.117	502.214	515.116	527.798	546.438	571.178	584.259	604.231	610.444	618.927	635.815	a. Current
b. DPK	12.703	16.846	18.087	18.860	25.975	29.102	26.910	28.053	31.612	29.113	30.254	31.798	30.392	30.157	31.211	31.817	31.473	31.957	b. Special Mention
c. Kurang Lancar	2.556	3.617	3.069	1.981	2.514	5.269	3.208	4.877	5.054	3.932	4.036	3.977	3.446	3.876	4.112	4.201	4.385	4.195	c. Sub-Standard
d. Diragukan	1.987	1.383	2.198	1.416	2.223	3.372	2.972	2.893	3.179	2.964	3.067	3.398	3.509	3.519	3.352	3.578	3.402	3.364	d. Doubtful
e. Macet	1.650	3.934	6.363	7.237	9.560	10.101	9.795	9.797	10.133	10.228	10.559	10.393	10.255	10.818	10.958	10.744	10.688	10.783	e. Lost
Non Performing Loan (Nominal)	6.193	8.934	11.629	10.635	14.298	18.742	15.974	17.567	18.366	17.124	17.663	17.767	17.210	18.213	18.422	18.523	18.475	18.342	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	2,96	3,22	3,69	2,61	2,73	3,52	2,88	3,25	3,33	3,05	3,07	2,98	2,78	2,88	2,82	2,80	2,76	2,67	Non Performing Loan Ratio (%)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aktiva Produktif	19.735	18.404	26.141	34.610	37.729	46.770	50.318	48.628	49.256	51.216	51.925	54.723	63.278	59.540	61.006	63.793	64.989	64.658	Earning Assets
a. Lancar	18.518	17.069	24.650	33.177	36.296	44.447	48.063	46.073	46.460	48.629	49.336	52.005	60.021	56.782	57.927	60.648	61.805	61.484	a. Current
b. DPK	600	688	867	935	964	1.472	1.463	1.699	1.896	1.649	1.642	1.734	2.066	1.580	1.914	1.912	1.857	1.918	b. Special Mention
c. Kurang Lancar	214	154	122	75	145	232	217	187	205	198	171	189	338	307	196	238	294	249	c. Sub-Standard
d. Diragukan	53	83	94	65	116	167	128	170	168	205	206	194	211	199	217	207	235	256	d. Doubtful
e. Macet	351	411	409	357	208	452	448	499	527	536	570	601	642	674	753	788	799	753	e. Lost
Non Performing Earning Asset (Nominal)	618	647	625	497	468	851	792	856	900	939	948	984	1.192	1.179	1.166	1.233	1.328	1.257	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	3,13	3,52	2,39	1,44	1,24	1,82	1,57	1,76	1,83	1,83	1,82	1,80	1,88	1,98	1,91	1,93	2,04	1,94	Non Performing Earning Asset Ratio (%)
Kredit	15.101	16.842	19.114	23.863	27.122	34.165	35.700	35.104	36.231	37.570	38.554	40.497	45.390	43.358	44.815	45.936	46.318	47.313	Credit
a. Lancar	13.891	15.323	17.653	22.468	25.690	31.852	33.451	32.555	33.445	34.988	35.970	37.785	42.195	40.680	41.739	42.819	43.193	44.145	a. Current
b. DPK	600	787	867	935	964	1.472	1.462	1.698	1.895	1.648	1.638	1.731	2.022	1.579	1.913	1.912	1.850	1.912	b. Special Mention
c. Kurang Lancar	214	167	122	75	145	222	212	187	205	198	171	186	336	228	196	211	242	249	c. Sub-Standard
d. Diragukan	49	95	93	65	116	167	128	170	164	205	205	193	211	198	216	207	234	255	d. Doubtful
e. Macet	348	469	379	320	207	452	448	494	522	531	570	601	627	673	750	788	799	753	e. Lost
Non Performing Loan (Nominal)	611	732	594	460	468	841	787	851	890	934	947	981	1.173	1.099	1.162	1.206	1.275	1.256	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4.05	4,34	3,11	1,93	1,73	2,46	2,20	2,42	2,46	2,49	2,46	2,42	2,58	2,53	2,59	2,62	2,75	2,65	Non Performing Loan Ratio (%)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aktiva Produktif	66.255	85.078	131.845	140.981	166.823	185.597	181.225	185.326	193.959	209.185	210.541	206.960	210.718	219.027	215.478	227.690	230.879	213.326	Earning Assets
a. Lancar	65.086	83.286	129.815	138.560	163.857	179.824	176.715	177.526	186.358	202.708	203.636	199.606	203.178	213.012	207.853	219.984	223.462	205.779	a. Current
b. DPK	519	943	1.121	1.195	1.581	3.233	2.313	5.193	4.835	3.457	3.981	4.158	4.573	4.254	4.415	4.348	3.849	4.037	b. Special Mention
c. Kurang Lancar	193	140	160	178	168	422	350	599	613	767	458	608	348	411	409	413	575	450	c. Sub-Standard
d. Diragukan	144	122	141	174	143	393	319	245	377	268	368	465	416	398	435	465	436	497	d. Doubtful
e. Macet	313	587	609	874	1.075	1.725	1.528	1.675	1.775	1.986	2.098	2.124	2.204	2.265	2.368	2.373	2.557	2.563	e. Lost
Non Performing Earning Asset (Nominal)	650	849	909	1.227	1.385	2.541	2.197	2.520	2.765	3.021	2.924	3.197	2.967	3.074	3.211	3.250	3.568	3.509	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	0,98	1,00	0,69	0,87	0,83	1,37	1,21	1,36	1,43	1,44	1,39	1,54	1,41	1,40	1,49	1,43	1,55	1,65	Non Performing Earning Asset Ratio (%)
Kredit	37.232	44.931	55.955	71.881	96.385	123.260	120.754	120.372	122.361	124.765	127.329	129.472	132.740	135.688	138.023	139.450	142.040	143.956	Credit
a. Lancar	36.066	43.147	53.942	69.477	93.449	117.641	116.386	112.800	115.041	118.421	120.621	122.343	125.386	128.477	130.543	131.901	134.741	136.530	a. Current
b. DPK	519	949	1.121	1.194	1.579	3.210	2.308	5.186	4.772	3.444	3.892	4.068	4.485	4.161	4.324	4.259	3.755	3.943	b. Special Mention
c. Kurang Lancar	193	139	155	172	160	418	332	510	526	682	451	582	342	405	401	407	570	445	c. Sub-Standard
d. Diragukan	144	122	140	174	142	305	236	245	290	267	367	375	415	397	406	420	434	490	d. Doubtful
e. Macet	310	573	598	864	1.056	1.687	1.492	1.631	1.732	1.951	1.997	2.105	2.113	2.248	2.350	2.354	2.540	2.547	e. Lost
Non Performing Loan (Nominal)	647	834	892	1.209	1.358	2.410	2.060	2.386	2.548	2.901	2.816	3.062	2.870	3.050	3.157	3.181	3.544	3.482	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	1,74	1,86	1,59	1,68	1,41	1,95	1,71	1,98	2,08	2,32	2,21	2,36	2,16	2,25	2,29	2,28	2,49	2,42	Non Performing Loan Ratio (%)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
Aktiva Produktif	54.647	63.588	68.277	94.740	125.190	137.788	139.962	142.584	140.658	141.132	140.215	145.505	152.669	141.131	144.478	150.267	149.728	153.927	Earning Assets
a. Lancar	47.000	58.153	62.684	89.164	119.252	131.566	133.713	135.915	133.946	135.131	134.211	139.555	146.087	135.044	138.391	143.846	143.489	147.674	a. Current
b. DPK	4.737	3.751	3.788	4.150	4.323	3.657	3.697	3.718	3.928	3.268	3.264	3.186	3.643	3.470	3.545	3.831	3.625	3.624	b. Special Mention
c. Kurang Lancar	1.436	561	1.158	700	790	869	958	1.168	1.185	1.149	1.159	1.170	1.274	1.138	1.085	950	929	968	c. Sub-Standard
d. Diragukan	365	296	214	234	233	537	483	589	494	431	413	429	409	329	312	496	546	425	d. Doubtful
e. Macet	1.109	827	432	491	592	1.159	1.111	1.182	1.089	1.152	1.167	1.165	1.255	1.151	1.145	1.144	1.139	1.235	e. Lost
Non Performing Earning Asset (Nominal)	2.910	1.684	1.804	1.425	1.615	2.566	2.552	2.940	2.768	2.732	2.740	2.763	2.938	2.618	2.541	2.589	2.614	2.629	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	5,33	2,65	2,64	1,50	1,29	1,86	1,82	2,06	1,97	1,94	1,95	1,90	1,92	1,85	1,76	1,72	1,75	1,71	Non Performing Earning Asset Ratio (%)
Kredit	30.914	36.937	40.833	58.520	75.849	80.303	80.977	79.913	80.247	81.795	84.391	88.165	94.779	88.693	92.476	95.106	96.567	96.378	Credit
a. Lancar	24.750	32.099	36.100	54.044	70.679	74.616	75.273	74.004	74.146	76.376	79.031	82.850	88.815	83.217	86.992	89.304	90.973	90.861	a. Current
b. DPK	4.199	3.392	3.259	3.550	3.630	3.182	3.209	3.188	3.470	2.840	2.788	2.687	3.175	3.010	3.105	3.369	3.109	2.979	b. Special Mention
c. Kurang Lancar	641	371	835	218	726	860	949	1.092	1.095	1.040	1.061	1.095	1.182	1.026	955	819	817	894	c. Sub-Standard
d. Diragukan	346	277	209	228	228	500	453	463	464	400	379	403	389	313	296	480	530	409	d. Doubtful
e. Macet	978	797	430	481	587	1.145	1.094	1.166	1.072	1.139	1.132	1.130	1.217	1.127	1.129	1.134	1.139	1.235	e. Lost
Non Performing Loan (Nominal)	1.965	1.446	1.474	926	1.540	2.505	2.496	2.721	2.631	2.578	2.572	2.628	2.789	2.466	2.379	2.433	2.486	2.538	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	6,36	3,91	3,61	1,58	2,03	3,12	3,08	3,40	3,28	3,15	3,05	2,98	2,94	2,78	2,57	2,56	2,57	2,63	Non Performing Loan Ratio (%)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aktiva Produktif	104.885	133.870	161.035	197.690	267.897	242.124	234.787	237.190	239.581	245.732	236.800	242.741	234.047	239.275	242.349	238.919	245.368	247.683	Earning Assets
a. Lancar	95.427	120.465	149.174	184.305	248.037	225.332	217.322	218.679	220.511	227.028	221.553	227.054	219.275	224.797	228.284	225.168	231.099	235.815	a. Current
b. DPK	6.506	9.732	8.784	8.549	10.059	8.411	7.873	7.900	8.193	7.802	6.823	7.205	6.665	6.345	6.170	5.701	6.049	6.152	b. Special Mention
c. Kurang Lancar	1.011	1.842	1.026	1.157	4.766	2.811	2.685	2.705	2.654	2.583	2.742	2.665	2.285	2.218	1.962	2.002	1.935	1.995	c. Sub-Standard
d. Diragukan	375	305	405	380	455	1.621	1.615	1.459	1.416	1.386	1.337	1.322	1.293	1.309	1.308	1.225	1.357	1.364	d. Doubtful
e. Macet	1.565	1.525	1.647	3.300	4.580	3.950	5.292	6.447	6.794	6.934	4.345	4.495	4.529	4.607	4.624	4.824	4.929	2.357	e. Lost
Non Performing Earning Asset (Nominal)	2.951	3.672	3.077	4.837	9.801	8.382	9.592	10.611	10.864	10.902	8.424	8.482	8.107	8.134	7.895	8.050	8.220	5.716	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,81	2,74	1,91	2,45	3,66	3,46	4,09	4,47	4,53	4,44	3,56	3,49	3,46	3,40	3,26	3,37	3,35	2,31	Non Performing Earning Asset Ratio (%)
Kredit	44.193	62.935	73.230	83.856	113.372	96.581	100.011	99.617	101.286	100.296	102.410	107.254	106.049	107.718	109.387	112.073	111.449	110.950	Credit
a. Lancar	36.132	51.871	62.991	72.166	98.403	83.523	86.254	84.962	85.990	85.550	91.173	95.431	94.664	96.485	98.432	101.293	100.083	101.991	a. Current
b. DPK	5.413	8.234	7.575	7.301	8.355	6.867	6.354	6.269	6.659	6.269	5.695	6.206	5.793	5.551	5.354	4.955	5.307	5.423	b. Special Mention
c. Kurang Lancar	812	1.080	628	727	1.659	1.794	1.662	1.665	1.621	1.372	1.029	1.054	986	930	832	937	934	985	c. Sub-Standard
d. Diragukan	361	297	389	369	422	580	588	525	462	453	405	390	343	359	362	271	409	412	d. Doubtful
e. Macet	1.475	1.453	1.647	3.292	4.533	3.816	5.153	6.196	6.554	6.652	4.107	4.173	4.263	4.393	4.406	4.617	4.716	2.139	e. Lost
Non Performing Loan (Nominal)	2.648	2.830	2.664	4.389	6.614	6.190	7.403	8.386	8.637	8.477	5.541	5.617	5.591	5.682	5.600	5.824	6.059	3.536	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	5,99	4,50	3,64	5,23	5,83	6,41	7,40	8,42	8,53	8,45	5,41	5,24	5,27	5,27	5,12	5,20	5,44	3,19	Non Performing Loan Ratio (%)

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

Kelompok Bank	Jumlah Bank <i>(Total Banks)</i>														Group of Bank
	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		
	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	NPL <=5%	NPL >5%	
Bank Persero	3	2	3	2	3	2	3	2	3	1	4	0	4	0	State Owned Banks
BUSN Devisa	27	7	25	10	30	5	30	5	27	8	30	4	32	4	Foreign Exchange Commercial Banks
BUSN Non Devisa	30	7	27	9	29	7	30	3	26	4	28	3	26	5	Non-Foreign Exchange Commercial Banks
BPD	24	2	25	1	25	1	24	2	23	3	25	1	23	3	Regional Development Banks
Bank Campuran	9	9	10	7	15	2	13	2	13	3	14	2	13	2	Joint Venture Banks
Bank Asing	8	3	10	1	6	5	5	5	6	4	6	4	7	3	Foreign Owned Banks
Total	101	30	100	30	108	22	105	19	98	23	107	14	105	17	Total

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	2.158	3.188	3.165	2.121	1.857	2.856	2.494	1.842	1.860	1.984	2.016	2.004	1.868	2.154	2.214	2.230	2.256	2.535	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	172	1.192	1.101	737	911	672	774	818	804	752	834	888	919	826	574	517	1.139	1.234	2. Mining
3. Perindustrian	12.548	26.734	19.383	14.593	14.674	15.181	12.411	12.743	13.066	10.818	10.467	10.635	10.462	10.793	11.042	11.047	11.081	11.940	3. Manufacturing
4. Listrik, gas dan air	306	390	266	96	22	17	18	601	597	18	16	21	34	115	21	116	148	336	4. Electricity, gas and water
5. Konstruksi	851	2.860	1.698	1.642	1.856	3.170	2.316	2.039	2.244	2.208	2.264	2.827	2.416	2.421	2.571	2.453	2.775	2.884	5. Construction
6. Perdagangan, restoran dan hotel	5.343	7.433	10.200	8.940	8.040	13.842	12.254	9.834	10.372	10.701	10.844	11.466	10.706	12.039	12.293	11.907	12.116	14.034	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.629	1.971	2.131	841	1.565	1.955	1.762	2.226	2.138	2.292	2.343	2.376	2.217	2.299	2.662	2.791	3.073	3.109	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	2.251	3.378	3.057	2.798	3.226	4.215	3.373	3.397	3.778	3.804	3.775	3.972	3.641	3.314	3.261	3.345	3.292	3.002	8. Business Services
9. Jasa sosial/masyarakat	442	739	393	263	291	879	756	1.069	1.224	1.256	1.350	1.406	1.700	1.942	2.065	1.864	2.048	1.850	9. Social Services
10. Lain-lain	3.484	4.704	6.663	8.735	9.430	10.628	11.388	14.262	14.499	15.074	13.156	13.611	13.368	12.362	12.631	12.917	13.202	11.282	10. Others

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	1.651	2.177	2.004	1.133	855	1.524	1.200	809	771	765	799	846	685	821	842	899	950	1.270	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	27	669	923	346	367	76	89	84	80	84	85	118	232	70	71	49	898	952	2. Mining
3. Perindustrian	7.273	21.458	14.042	10.301	7.950	7.127	5.659	5.688	5.814	4.191	4.270	4.677	4.545	4.432	4.606	4.381	4.262	5.110	3. Manufacturing
4. Listrik, gas dan air	-	170	261	78	15	12	12	4	6	4	6	6	20	7	7	7	38	46	4. Electricity, gas and water
5. Konstruksi	566	2.463	1.221	1.027	919	1.653	1.152	745	902	875	871	1.052	857	816	904	854	934	1.068	5. Construction
6. Perdagangan, restoran dan hotel	2.975	5.354	7.101	5.576	3.900	7.213	6.189	3.304	3.590	3.890	4.222	4.567	3.899	5.344	5.652	5.287	5.468	7.504	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	748	1.205	961	373	473	614	522	684	610	687	690	720	670	626	873	705	710	721	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	574	1.814	1.577	1.216	476	793	656	865	872	1.004	983	1.114	702	560	447	546	600	650	8. Business Services
9. Jasa sosial/masyarakat	337	588	230	41	66	264	262	269	306	292	284	294	486	546	548	533	553	577	9. Social Services
10. Lain-lain	1.540	1.914	2.484	3.055	2.574	3.451	3.088	4.467	4.557	5.101	5.318	5.758	5.605	4.533	4.662	4.758	4.877	5.152	10. Others

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	232	727	952	730	756	1.040	1.031	813	877	919	920	934	941	994	1.002	939	918	905	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	96	128	106	131	249	213	343	351	344	252	354	363	308	430	402	277	144	199	2. Mining
3. Perindustrian	1.919	2.720	3.384	2.654	3.392	4.230	3.249	3.508	3.706	3.305	3.216	3.019	2.874	3.484	3.554	3.700	3.590	3.517	3. Manufacturing
4. Listrik, gas dan air	303	220	1	17	5	1	2	593	585	4	4	5	6	100	7	100	101	276	4. Electricity, gas and water
5. Konstruksi	76	212	311	404	626	822	611	607	661	599	745	848	784	858	877	830	899	919	5. Construction
6. Perdagangan, restoran dan hotel	1.606	1.434	2.499	2.653	3.405	5.191	4.737	5.062	5.110	5.021	4.858	5.189	5.003	4.901	4.889	4.849	4.922	4.815	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	808	728	808	431	1.047	800	559	694	740	788	846	866	768	892	962	1.251	1.539	1.560	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.321	1.267	1.321	1.379	2.328	2.940	2.236	2.166	2.519	2.454	2.445	2.508	2.581	2.421	2.468	2.439	2.302	1.953	8. Business Services
9. Jasa sosial/masyarakat	63	106	122	177	188	507	430	586	613	641	703	731	823	993	1.086	911	842	847	9. Social Services
10. Lain-lain	867	1.392	2.125	2.058	2.301	2.998	2.777	3.186	3.209	3.143	3.571	3.305	3.121	3.141	3.174	3.227	3.217	3.351	10. Others

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	50	57	8	5	1	7	6	16	3	17	19	20	26	27	28	30	33	30	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1	2	3	3	0	1	1	5	4	7	7	8	13	5	7	16	15	22	2. Mining
3. Perindustrian	131	78	65	67	37	82	91	72	82	92	98	105	143	149	149	208	245	193	3. Manufacturing
4. Listrik, gas dan air	-	-	-	-	0	-	-	-	1	1	-	0	0	0	0	0	0	0	4. Electricity, gas and water
5. Konstruksi	44	34	41	7	20	36	36	93	99	118	120	111	169	127	133	128	127	130	5. Construction
6. Perdagangan, restoran dan hotel	113	183	149	151	134	187	169	173	188	245	255	268	267	284	307	314	316	315	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	23	19	16	12	12	43	45	47	43	42	36	37	36	37	41	39	41	49	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	49	103	67	72	93	216	196	201	213	169	177	171	223	185	202	193	206	213	8. Business Services
9. Jasa sosial/masyarakat	10	25	25	14	19	31	29	22	22	28	24	32	44	44	48	52	53	57	9. Social Services
10. Lain-lain	175	231	219	129	151	239	213	223	236	215	212	230	252	240	248	224	240	248	10. Others

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	84	97	108	145	188	245	217	165	168	251	238	164	187	284	315	342	334	314	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	5	3	6	4	3	7	3	16	17	62	44	47	60	63	63	62	58	60	2. Mining
3. Perindustrian	33	19	26	34	87	114	84	180	195	251	246	260	254	278	286	277	275	381	3. Manufacturing
4. Listrik, gas dan air	1	-	1	-	2	4	4	4	5	9	6	9	8	7	7	9	8	14	4. Electricity, gas and water
5. Konstruksi	140	130	105	191	266	635	494	576	568	598	510	795	587	601	635	616	795	751	5. Construction
6. Perdagangan, restoran dan hotel	282	278	285	407	423	762	667	635	831	889	869	775	870	929	954	937	886	984	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	30	19	36	21	22	37	79	134	126	155	151	103	95	97	102	116	101	106	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	97	98	65	100	86	163	176	73	82	83	77	87	44	58	53	75	76	73	8. Business Services
9. Jasa sosial/masyarakat	14	20	16	19	14	55	18	165	171	179	216	223	224	236	257	242	472	252	9. Social Services
10. Lain-lain	133	172	245	287	268	388	319	438	385	425	459	599	539	497	484	509	538	548	10. Others

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	142	94	28	67	53	39	38	38	38	30	37	36	25	23	23	16	16	16	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	-	-	-	-	-	125	86	111	111	108	107	109	70	27	24	23	23	-	2. Mining
3. Perindustrian	1.485	1.067	838	593	953	1.346	1.232	1.209	1.186	1.150	1.158	1.160	1.260	1.074	1.066	1.077	1.113	1.131	3. Manufacturing
4. Listrik, gas dan air	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	26	1	1	3	13	12	13	15	11	11	11	14	13	13	14	18	14	14	5. Construction
6. Perdagangan, restoran dan hotel	270	154	137	94	124	306	318	424	416	418	392	405	438	357	254	285	281	304	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	20	0	309	-	6	314	414	524	477	478	477	505	503	501	519	518	518	520	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	172	52	19	7	197	37	64	64	64	62	62	61	59	59	61	61	77	87	8. Business Services
9. Jasa sosial/masyarakat	2	-	-	8	-	18	16	14	14	14	19	19	15	13	13	13	13	14	9. Social Services
10. Lain-lain	94	78	141	153	194	308	314	321	315	307	309	319	405	399	406	423	430	454	10. Others

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	-	38	65	41	5	2	2	1	1	3	3	4	4	4	4	5	5	0	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	888	1.927	64	252	291	249	252	251	248	240	238	245	235	230	7	88	0	1	2. Mining
3. Perindustrian	1.707	1.392	1.028	943	2.255	2.281	2.097	2.085	2.082	1.829	1.478	1.414	1.385	1.377	1.380	1.405	1.595	1.609	3. Manufacturing
4. Listrik, gas dan air	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	-	20	19	11	12	12	10	2	2	7	7	7	7	7	7	7	6	2	5. Construction
6. Perdagangan, restoran dan hotel	97	30	29	59	55	183	173	236	237	238	248	262	228	225	236	235	242	112	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	-	-	1	3	5	147	144	143	144	143	143	146	145	145	165	163	164	153	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	39	44	8	24	46	67	46	27	28	31	31	32	31	31	31	31	32	26	8. Business Services
9. Jasa sosial/masyarakat	16	-	-	3	4	5	1	13	98	102	105	107	108	110	113	114	114	104	9. Social Services
10. Lain-lain	676	916	1.450	3.053	3.942	3.245	4.678	5.628	5.796	5.883	3.289	3.401	3.446	3.552	3.657	3.776	3.900	1.530	10. Others

Tabel 1.49 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi Per Lokasi Bank Penyalur - November 2010
(Non Performing Loan of Commercial Banks Based on Economic Sector by Banks Location - November 2010)

Miliar Rp (Billion Rp)

Lokasi	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, gas dan air (Electricity, gas and Water)	Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transportation, cargo storage and communi- cations)	Jasa Dunia usaha (Business Services)	Jasa sosial/ masyarakat (Social Services)	Lain-lain (Others)	Location
Jawa Barat	61	24	1.000	3	260	1.693	24	242	236	1.430	Jawa Barat
Banten	93	1	76	6	112	339	4	34	19	524	Banten
DKI Jakarta	907	997	6.626	304	979	4.277	2.530	1.982	1.011	4.855	DKI Jakarta
D.I Yogyakarta	9	0	38	-	26	158	2	23	7	131	D.I Yogyakarta
Jawa Tengah	174	5	613	1	63	1.104	21	60	37	516	Jawa Tengah
Jawa Timur	242	9	1.522	0	93	1.834	92	89	91	915	Jawa Timur
Bengkulu	11	2	3	-	16	58	2	3	8	44	Bengkulu
Jambi	72	0	28	-	2	175	5	5	5	83	Jambi
Nanggroe Aceh Darussalam	31	4	181	1	101	332	5	18	26	169	Nanggroe Aceh Darussalam
Sumatera Utara	315	2	1.096	6	323	875	89	59	48	495	Sumatera Utara
Sumatera Barat	132	23	8	0	13	177	25	10	5	72	Sumatera Barat
Riau	79	37	121	-	53	225	10	22	18	232	Riau
Kepulauan Riau	37	3	29	1	65	226	8	22	7	153	Kepulauan Riau
Sumatera Selatan	64	0	61	-	23	86	19	35	9	154	Sumatera Selatan
Bangka Belitung	1	0	0	-	2	7	0	0	0	15	Bangka Belitung
Lampung	49	3	51	9	74	412	27	15	6	165	Lampung
Kalimantan Selatan	32	13	76	-	58	131	83	29	4	89	Kalimantan Selatan
Kalimantan Barat	11	0	4	-	16	83	1	36	3	62	Kalimantan Barat
Kalimantan Timur	15	46	12	-	140	185	67	68	62	228	Kalimantan Timur
Kalimantan Tengah	2	1	0	-	23	33	1	2	1	25	Kalimantan Tengah
Sulawesi Tengah	24	7	28	4	8	156	1	5	18	69	Sulawesi Tengah
Sulawesi Selatan	68	37	247	0	167	406	15	129	48	352	Sulawesi Selatan
Sulawesi Utara	18	0	29	-	48	184	3	15	8	136	Sulawesi Utara
Sulawesi Tenggara	2	-	0	-	2	36	0	0	46	14	Sulawesi Tenggara
Sulawesi Barat	3	-	1	-	24	50	1	1	4	26	Sulawesi Barat
Gorontalo	5	19	7	0	32	56	6	4	2	27	Gorontalo
Nusa Tenggara Barat	15	0	3	-	5	122	1	2	5	49	Nusa Tenggara Barat
Bali	9	0	13	-	56	221	61	57	48	88	Bali
Nusa Tenggara Timur	2	0	0	-	24	72	1	0	29	49	Nusa Tenggara Timur
Maluku	8	2	1	0	46	27	2	1	1	24	Maluku
Papua	3	0	7	2	18	58	1	0	18	61	Papua
Maluku Utara	0	-	1	-	8	11	0	4	1	15	Maluku Utara
Irian Jaya Barat	0	-	4	-	5	13	1	4	1	18	Irian Jaya Barat
Lainnya	42	-	55	-	-	213	-	25	18	-	Others
Total	2.535	1.234	11.940	336	2.884	14.034	3.109	3.002	1.850	11.282	Total

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	14.459	27.519	25.979	19.892	22.953	31.634	26.630	25.494	26.361	25.574	25.364	26.801	25.813	26.344	28.032	27.965	29.603	32.816	Total Working Capital
Total Investasi	7.866	20.467	15.509	12.230	9.607	11.365	9.719	10.810	11.283	10.103	10.426	10.866	10.204	10.454	9.732	9.325	9.355	9.421	Total Investment
Total Konsumsi	2.850	4.603	6.569	8.645	9.313	10.417	11.199	12.526	12.938	13.229	11.276	11.540	11.315	11.467	11.569	11.897	12.172	9.969	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	8.567	20.363	17.868	11.951	11.028	14.928	12.042	9.921	10.242	9.649	9.780	10.914	10.114	10.200	12.604	11.892	13.208	16.862	Total Working Capital
Total Investasi	3.421	15.630	10.535	8.221	4.092	4.527	3.858	4.055	4.125	3.834	4.172	4.392	3.903	3.788	2.282	2.270	2.160	2.280	Total Investment
Total Konsumsi	1.124	1.820	2.400	2.976	2.474	3.272	2.928	2.944	3.143	3.410	3.576	3.847	3.682	3.767	3.726	3.856	3.923	3.908	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	2.200	3.446	5.385	5.311	7.512	10.910	9.288	9.493	10.037	9.887	9.915	10.139	9.703	10.346	9.793	10.238	10.191	10.013	Total Working Capital
Total Investasi	3.308	4.099	4.127	3.274	4.496	4.861	3.937	5.045	5.220	4.198	4.278	4.430	4.491	4.835	5.565	5.167	5.130	5.038	Total Investment
Total Konsumsi	686	1.388	2.118	2.050	2.290	2.971	2.750	3.028	3.108	3.040	3.470	3.199	3.016	3.032	3.064	3.118	3.155	3.291	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	372	431	316	277	248	371	356	402	408	464	506	508	650	583	611	667	723	674	Total Working Capital
Total Investasi	48	70	60	55	69	232	219	230	256	256	230	244	272	277	305	315	313	338	Total Investment
Total Konsumsi	190	230	219	129	151	239	212	219	227	213	211	228	251	239	246	223	238	244	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	359	421	446	670	776	1.612	1.394	1.484	1.687	1.880	1.846	1.973	1.905	2.088	2.184	2.170	2.363	2.253	Total Working Capital
Total Investasi	180	244	204	256	320	414	349	475	486	634	542	536	440	478	503	512	650	687	Total Investment
Total Konsumsi	108	169	242	284	262	383	317	427	375	386	428	552	525	485	470	501	530	541	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	1.276	1.008	877	657	1.148	1.428	1.399	1.646	1.601	1.574	1.577	1.619	1.618	1.378	1.279	1.320	1.316	1.344	Total Working Capital
Total Investasi	645	359	456	116	198	769	783	759	719	701	687	690	770	689	695	690	740	741	Total Investment
Total Konsumsi	45	78	141	153	194	308	314	316	311	303	309	319	401	399	406	423	430	454	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	1.686	1.850	1.088	1.027	2.240	2.384	2.153	2.549	2.386	2.121	1.742	1.647	1.822	1.749	1.562	1.678	1.803	1.670	Total Working Capital
Total Investasi	264	65	127	309	432	562	573	246	477	479	517	574	328	387	381	370	361	336	Total Investment
Total Konsumsi	697	916	1.450	3.053	3.942	3.245	4.678	5.592	5.774	5.877	3.283	3.395	3.441	3.546	3.657	3.776	3.895	1.530	Total Consumption

Tabel 1.57 Non Performing Loan Bank Umum Berdasarkan Jenis Penggunaan Per Lokasi Bank Penyalur - November 2010
(Non Performing Loan of Commercial Banks Based on Type of Use by Banks Location - November 2010)
Miliar Rp (*Billion Rp*)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Location
Jawa Barat	3.287	488	1.198	Jawa Barat
Banten	524	207	477	Banten
DKI Jakarta	14.566	5.464	4.438	DKI Jakarta
D.I Yogyakarta	235	42	116	D.I Yogyakarta
Jawa Tengah	1.968	173	452	Jawa Tengah
Jawa Timur	3.580	557	749	Jawa Timur
Bengkulu	92	29	27	Bengkulu
Jambi	274	32	69	Jambi
Nanggroe Aceh Darussalam	588	132	148	Nanggroe Aceh Darussalam
Sumatera Utara	2.218	637	452	Sumatera Utara
Sumatera Barat	255	143	66	Sumatera Barat
Riau	437	137	223	Riau
Kepulauan Riau	383	67	100	Kepulauan Riau
Sumatera Selatan	242	73	137	Sumatera Selatan
Bangka Belitung	12	0	12	Bangka Belitung
Lampung	602	71	137	Lampung
Kalimantan Selatan	274	162	78	Kalimantan Selatan
Kalimantan Barat	102	60	54	Kalimantan Barat
Kalimantan Timur	467	168	187	Kalimantan Timur
Kalimantan Tengah	60	5	22	Kalimantan Tengah
Sulawesi Tengah	209	52	57	Sulawesi Tengah
Sulawesi Selatan	896	261	312	Sulawesi Selatan
Sulawesi Utara	261	51	129	Sulawesi Utara
Sulawesi Tenggara	85	6	10	Sulawesi Tenggara
Sulawesi Barat	54	33	21	Sulawesi Barat
Gorontalo	99	34	25	Gorontalo
Nusa Tenggara Barat	142	15	45	Nusa Tenggara Barat
Bali	232	238	84	Bali
Nusa Tenggara Timur	115	21	42	Nusa Tenggara Timur
Maluku	79	12	22	Maluku
Papua	105	14	48	Papua
Maluku Utara	22	4	15	Maluku Utara
Irian Jaya Barat	23	7	16	Irian Jaya Barat
Lainnya	328	25	-	Others
Total	32.816	9.421	9.969	Total

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

Lokasi	2004	2005	2006	2007	2008	2009		2010											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jawa Barat	1.395	2.603	2.589	2.672	3.345	3.733	3.707	3.807	3.961	4.032	4.162	4.351	4.208	4.317	4.542	4.560	4.648	4.973	Jawa Barat
Banten	244	375	656	715	605	1.035	919	951	942	992	1.030	1.069	1.026	1.051	1.104	1.028	1.049	1.208	Banten
DKI Jakarta	17.715	32.432	26.535	20.907	25.773	29.789	26.701	28.249	29.272	26.684	24.341	24.854	24.272	24.748	24.859	24.406	25.786	24.467	DKI Jakarta
D.I Yogyakarta	62	152	244	391	181	347	290	271	282	302	307	358	348	356	349	355	314	393	D.I Yogyakarta
Jawa Tengah	495	1.669	2.332	1.706	1.742	2.219	1.934	1.805	1.870	2.125	2.024	2.211	2.115	2.154	2.225	2.144	2.195	2.593	Jawa Tengah
Jawa Timur	2.105	3.737	4.796	4.065	2.771	4.316	3.964	4.008	3.985	3.944	3.907	4.263	4.082	4.221	4.376	4.452	4.464	4.886	Jawa Timur
Bengkulu	29	44	64	73	65	101	86	83	101	102	111	123	117	124	118	121	124	148	Bengkulu
Jambi	71	338	341	260	214	327	300	229	216	225	233	246	227	260	250	247	254	375	Jambi
Nanggroe Aceh Darussalam	57	104	55	88	177	399	300	386	392	444	457	496	489	559	591	654	777	869	Nanggroe Aceh Darussalam
Sumatera Utara	784	3.265	3.836	3.308	1.799	2.918	2.536	2.450	2.544	2.564	2.785	2.882	2.807	2.856	3.016	3.057	3.076	3.307	Sumatera Utara
Sumatera Barat	160	281	301	289	244	383	368	304	374	383	399	494	414	433	455	517	471	464	Sumatera Barat
Riau	257	1.493	1.002	444	438	695	585	649	640	668	677	710	869	712	786	885	729	798	Riau
Kepulauan Riau	-	-	-	231	312	580	528	463	491	540	538	550	475	479	474	528	520	550	Kepulauan Riau
Sumatera Selatan	133	236	199	208	276	344	327	387	398	385	393	409	365	378	397	397	453	453	Sumatera Selatan
Bangka Belitung	9	24	31	33	26	103	89	87	87	91	92	99	24	25	25	26	26	24	Bangka Belitung
Lampung	77	128	186	272	439	550	504	410	471	627	642	725	662	648	628	615	641	809	Lampung
Kalimantan Selatan	74	701	511	379	433	588	300	246	255	256	280	340	308	301	317	318	366	515	Kalimantan Selatan
Kalimantan Barat	120	205	178	207	202	250	228	220	256	291	301	310	215	218	233	239	246	216	Kalimantan Barat
Kalimantan Timur	147	316	410	490	450	702	532	559	638	737	685	834	690	717	737	766	930	822	Kalimantan Timur
Kalimantan Tengah	29	77	48	43	47	80	63	55	56	63	64	66	68	68	76	78	79	87	Kalimantan Tengah
Sulawesi Tengah	46	148	243	290	262	454	355	340	335	264	267	281	234	236	268	284	295	318	Sulawesi Tengah
Sulawesi Selatan	453	1.820	1.815	1.683	716	1.278	1.114	1.118	1.168	1.195	1.248	1.259	1.138	1.201	1.219	1.291	1.340	1.469	Sulawesi Selatan
Sulawesi Utara	132	205	245	250	257	340	299	305	304	389	410	432	409	415	439	429	442	441	Sulawesi Utara
Sulawesi Tenggara	55	119	93	81	93	89	81	75	89	96	96	98	84	83	83	77	92	101	Sulawesi Tenggara
Sulawesi Barat	-	-	-	73	45	83	61	55	62	70	76	102	69	75	75	71	78	108	Sulawesi Barat
Gorontalo	19	47	51	117	105	146	112	101	111	120	116	122	107	127	144	138	147	158	Gorontalo
Nusa Tenggara Barat	47	65	71	139	141	191	164	138	146	152	155	166	159	160	162	163	165	202	Nusa Tenggara Barat
Bali	147	272	465	409	245	591	527	539	545	512	630	659	530	526	586	578	553	554	Bali
Nusa Tenggara Timur	188	210	59	65	75	127	140	101	99	136	134	143	144	144	152	151	161	177	Nusa Tenggara Timur
Maluku	21	33	34	30	47	74	58	50	57	72	75	101	96	108	109	116	117	113	Maluku
Papua	32	43	55	72	72	141	112	133	138	149	134	151	152	157	143	158	160	168	Papua
Maluku Utara	6	7	16	19	47	60	38	30	33	39	43	45	42	35	35	38	37	41	Maluku Utara
Irian Jaya Barat	-	-	-	15	22	32	27	48	48	33	34	38	38	45	37	36	42	46	Irian Jaya Barat
Lainnya	67	1.441	598	743	205	348	195	178	209	226	221	217	353	326	325	325	353	353	Others
Total	25.175	52.589	48.057	40.767	41.872	53.416	47.548	48.830	50.575	48.908	47.066	49.207	47.332	48.265	49.333	49.248	51.130	52.205	Total

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

Kelompok Bank	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0												Group of Bank
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
1. Bank Persero	-	-	-	-	270	209	196	130	138	136	144	140	136	133	139	131	143	144	1. State Owned Banks	
2. BUSN Devisa	-	-	-	-	273	448	457	279	434	423	971	424	444	435	434	449	477	483	2. Foreign Exchange Commercial Banks	
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks	
4. BPD	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4. Regional Development Banks	
5. Bank Campuran	-	-	-	-	157	231	226	113	111	108	107	109	136	150	156	172	219	240	5. Joint Venture Banks	
6. Bank Asing	-	-	-	-	2.505	2.088	3.029	1.282	1.340	1.370	1.359	1.388	1.387	1.419	1.441	1.437	1.516	603	6. Foreign Owned Banks	
7. Bank Umum	-	-	-	-	3.205	2.977	3.908	1.804	2.023	2.037	2.582	2.062	2.103	2.138	2.171	2.189	2.356	1.470	7. Commercial Banks	

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

Kelompok Bank	2004	2005	2006	2007	2008	2009		2010 ^{*)}											Group of Bank
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Bank Persero	-	-	-	8.178	7.812	11.401	9.784	7.508	7.969	8.674	8.996	9.882	9.069	9.418	9.716	9.474	9.890	11.770	1. State Owned Banks
2. Bank Pemerintah Daerah	-	-	-	1.130	1.195	1.974	1.661	1.985	2.123	2.301	2.325	2.523	2.497	2.627	2.666	2.676	2.863	2.863	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	-	6.942	7.440	9.027	8.467	8.764	9.026	8.938	9.225	9.407	9.107	9.448	9.626	9.841	9.840	9.921	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	-	1.331	2.356	2.392	2.809	5.441	5.630	5.834	2.881	3.014	2.854	2.743	3.024	3.453	3.111	2.069	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	-	17.581	18.803	24.795	22.720	23.698	24.748	25.747	23.427	24.826	23.527	24.236	25.032	25.443	25.704	26.623	Total

Ket: Lihat penjelasan hal. iv
^{*)} Sementara

Note: See the explanation page iv
^{*)} Provisional

Tabel 1.61 Non Performing Loan Rincian Kredit MKM Menurut Kelompok Bank
(NPL Details of Micro, Small & Medium Credit and by Group of Bank)
Miliar Rp (Billion Rp)

Kelompok Bank	2004	2005	2006	2007	2008	2009		2010 ^{*)}											Group of Bank
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Bank Persero	-	-	-	-	7.812	11.401	9.784	7.508	7.969	8.674	8.996	9.882	9.069	9.418	9.716	9.474	9.890	11.770	1. State Owned Banks
Mikro	-	-	-	-	4.137	5.336	4.941	2.105	2.267	3.087	3.168	3.278	3.340	3.430	3.455	3.456	3.546	3.652	Micro
Kecil	-	-	-	-	1.490	2.471	2.085	2.395	2.519	2.540	2.638	2.957	2.623	2.716	2.794	2.764	2.842	3.401	Small
Menengah	-	-	-	-	2.185	3.595	2.758	3.009	3.184	3.047	3.191	3.647	3.106	3.273	3.467	3.254	3.501	4.717	Medium
2. BPD	-	-	-	-	1.195	1.974	1.661	1.985	2.123	2.301	2.325	2.523	2.497	2.627	2.666	2.676	2.863	2.863	2. Regional Development Banks
Mikro	-	-	-	-	494	621	540	618	630	725	734	754	738	748	744	738	764	762	Micro
Kecil	-	-	-	-	482	826	697	806	856	897	926	1.019	996	1.043	1.084	1.083	1.127	1.100	Small
Menengah	-	-	-	-	219	528	424	561	637	678	665	750	764	836	839	856	972	1.001	Medium
3. Bank Swasta Nasional	-	-	-	-	7.440	9.027	8.467	8.764	9.026	8.938	9.225	9.407	9.107	9.448	9.626	9.841	9.840	9.921	3. Commercial Banks
Mikro	-	-	-	-	1.829	2.321	2.132	2.136	2.164	1.986	2.090	1.978	1.844	2.008	2.072	2.136	2.137	2.218	Micro
Kecil	-	-	-	-	2.313	2.577	2.399	2.486	2.587	2.602	2.676	2.818	2.761	2.842	2.968	3.054	3.069	3.125	Small
Menengah	-	-	-	-	3.299	4.128	3.936	4.142	4.276	4.350	4.459	4.612	4.502	4.598	4.586	4.650	4.635	4.578	Medium
4. Bank Asing dan Campuran	-	-	-	-	2.356	2.392	2.809	5.441	5.630	5.834	2.881	3.014	2.854	2.743	3.024	3.453	3.111	2.069	4. Foreign Owned Banks and Joint Venture Banks
Mikro	-	-	-	-	1.567	1.448	1.888	4.430	4.617	4.844	1.872	2.116	1.807	1.825	2.044	2.439	2.061	1.143	Micro
Kecil	-	-	-	-	151	213	211	395	480	491	500	472	488	500	543	564	577	451	Small
Menengah	-	-	-	-	638	731	711	617	533	499	509	425	560	418	437	450	473	475	Medium
Jumlah	-	-	-	-	18.803	24.795	22.720	23.698	24.748	25.747	23.427	24.826	23.527	24.236	25.032	25.443	25.704	26.623	Total

Ket: ^{*)} SementaraNote: ^{*)} Provisional

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010 ^{*)}											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
Modal Kerja	-	-	-	-	10.393	14.358	12.667	10.752	11.230	11.889	12.261	12.875	12.337	12.704	13.329	13.450	13.729	15.265	Working Capital
- Properti	-	-	-	-	171	322	264	966	1.015	928	999	1.206	1.113	1.109	1.132	1.093	1.296	1.426	- Property
- Agrobisnis	-	-	-	-	271	310	285	15	16	22	24	20	19	18	20	21	20	20	- Agro-business
- Lainnya	-	-	-	-	9.951	13.726	12.119	9.771	10.199	10.938	11.239	11.649	11.205	11.577	12.177	12.335	12.413	13.819	- Others
Investasi	-	-	-	-	2.365	3.125	2.841	2.811	2.955	2.925	3.012	3.133	2.831	3.099	3.051	2.797	2.949	2.983	Investment
- Properti	-	-	-	-	70	206	64	217	258	272	285	291	239	235	251	243	217	237	- Property
- Agrobisnis	-	-	-	-	518	586	597	48	8	19	20	26	30	33	37	33	37	36	- Agro-business
- Lainnya	-	-	-	-	1.777	2.333	2.181	2.547	2.689	2.634	2.707	2.816	2.563	2.831	2.763	2.520	2.695	2.710	- Others
Konsumsi	-	-	-	-	6.046	7.312	7.212	10.135	10.564	10.933	8.154	8.819	8.359	8.433	8.653	9.197	9.027	8.375	Consumption
- KPR dan Apartemen s.d Tipe 70	-	-	-	-	1.430	1.853	1.631	2.038	2.075	2.066	2.141	2.499	2.491	2.465	2.448	2.517	2.663	2.631	- Housing and Apartement up to Type 70
- KPR dan Apartemen > Tipe 70	-	-	-	-	1.052	1.450	1.301	906	964	907	893	806	777	759	866	901	800	856	- Housing and Apartement > Type 70
- Ruko dan Rukan	-	-	-	-	161	224	207	112	127	121	121	140	133	138	181	173	174	174	- Shop houses and Shop-offices
- Lainnya	-	-	-	-	3.403	3.786	4.073	7.079	7.398	7.840	4.998	5.374	4.959	5.071	5.159	5.605	5.390	4.714	- Others
Jumlah	-	-	-	-	18.803	24.795	22.720	23.698	24.748	25.747	23.427	24.826	23.527	24.236	25.032	25.443	25.704	26.623	Total

Ket: ^{*)} SementaraNote: ^{*)} Provisional

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010 ^{*)}											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	-	-	-	-	1.134	1.506	1.441	636	604	781	798	725	615	826	866	865	861	918	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	-	-	-	-	100	87	93	90	82	95	128	157	286	119	125	195	104	110	2. Mining
3. Perindustrian	-	-	-	-	3.774	3.063	2.603	2.471	2.517	2.476	2.437	2.582	2.412	2.581	2.606	2.598	2.637	2.681	3. Manufacturing
4. Listrik, gas dan air	-	-	-	-	8	17	18	12	15	17	15	20	20	20	21	20	21	28	4. Electricity, gas and water
5. Konstruksi	-	-	-	-	888	1.445	1.183	1.111	1.157	1.073	1.170	1.438	1.280	1.264	1.307	1.251	1.421	1.573	5. Construction
6. Perdagangan, restoran dan hotel	-	-	-	-	6.301	8.683	7.879	5.981	6.441	6.816	7.052	7.118	6.613	8.030	8.280	8.192	8.250	9.503	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	-	-	-	-	394	437	414	594	560	575	594	595	587	577	565	586	599	563	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	-	-	-	-	1.108	1.721	1.396	886	1.025	979	1.074	1.117	938	933	941	1.044	1.106	1.125	8. Business Services
9. Jasa sosial/masyarakat	-	-	-	-	270	312	292	574	684	727	757	804	985	976	1.072	994	1.185	1.015	9. Social Services
10. Lain-lain	-	-	-	-	6.736	7.523	7.401	11.341	11.664	12.207	9.402	10.269	9.791	8.910	9.249	9.698	9.520	9.107	10. Others
Jumlah	-	-	-	-	20.712	24.795	22.720	23.698	24.748	25.747	23.427	24.826	23.527	24.236	25.032	25.443	25.704	26.623	Total

Ket: ^{*)} SementaraNote: ^{*)} Provisional

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

Kelompok Bank	2004	2005	2006	2007	2008	2009		2010											Group of Bank
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Persero																			State Owned Banks
- Non Performing Penerusan Kredit	6.912	5.549	7.244	4.844	5.780	5.519	4.895	5.060	5.359	5.338	4.616	4.911	4.766	5.458	4.761	4.742	4.728	5.428	- Non Performing Channelling Credit
- Total Penerusan Kredit	30.963	29.670	35.766	38.318	40.613	28.171	27.403	27.160	27.617	26.783	26.475	26.627	26.324	26.405	27.189	27.074	27.162	26.672	- Total Channelling Credit
- Rasio Non Performing (%)	22	18,70	20,26	12,64	14,23	19,59	17,86	18,63	19,40	19,93	17,44	18,44	18,10	20,67	17,51	17,52	17,41	20,35	- Non Performing Ratio (%)
BUSN Devisa																			Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	1.130	1.295	1.628	1.742	1.850	1.941	1.945	561	652	584	585	477	478	478	460	478	479	435	- Non Performing Channelling Credit
- Total Penerusan Kredit	2.710	2.822	2.869	2.883	2.854	2.873	2.879	758	852	780	783	679	684	688	692	704	710	679	- Total Channelling Credit
- Rasio Non Performing (%)	42	45,89	56,73	60,42	64,81	67,55	67,55	73,98	76,55	74,85	74,76	70,25	69,83	69,49	66,36	67,92	67,51	64,14	- Non Performing Ratio (%)
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	15	15	12	12	11	4	4	4	4	4	4	4	25	21	21	21	21	21	- Non Performing Channelling Credit
- Total Penerusan Kredit	42	42	41	41	39	15	18	15	15	15	16	16	62	62	62	62	62	62	- Total Channelling Credit
- Rasio Non Performing (%)	35	34,52	30,03	29,95	28,89	28,01	23,66	28,00	28,00	28,00	27,94	27,94	39,84	34,11	34,05	34,15	34,18	34,19	- Non Performing Ratio (%)
BPD																			Regional Development Banks
- Non Performing Penerusan Kredit	1.005	1.150	1.196	1.202	1.359	1.402	1.404	1.327	1.436	1.431	1.470	1.447	1.395	1.458	1.461	1.461	1.449	1.453	- Non Performing Channelling Credit
- Total Penerusan Kredit	1.875	1.982	2.035	2.280	2.389	2.297	2.593	2.288	2.385	2.325	2.333	2.310	2.243	2.283	2.253	2.243	2.212	2.308	- Total Channelling Credit
- Rasio Non Performing (%)	54	58,04	58,80	52,73	56,88	61,03	54,14	58,00	60,20	61,53	63,01	62,67	62,18	63,88	64,82	65,15	65,50	62,97	- Non Performing Ratio (%)
Bank Campuran																			Joint Venture Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)
Bank Asing																			Foreign Owned Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)
Bank Umum																			Commercial Banks
- Non Performing Penerusan Kredit	9.062	8.009	10.081	7.801	9.000	8.866	8.247	6.952	7.451	7.358	6.676	6.860	6.663	7.416	6.702	6.703	6.677	7.337	- Non Performing Channelling Credit
- Total Penerusan Kredit	35.591	34.517	40.710	43.675	45.962	33.356	32.893	30.222	30.870	29.904	29.606	29.679	29.314	29.439	30.197	30.083	30.145	29.720	- Total Channelling Credit
- Rasio Non Performing (%)	25	23,20	24,76	17,86	19,58	26,58	25,07	23,00	24,14	24,60	22,55	23,12	22,73	25,19	22,19	22,28	22,15	24,69	- Non Performing Ratio (%)

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

Indikator	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		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)(%)	
Giro	281.412	24,95	338.011	26,26	405.551	26,84	430.000	24,53	464.379	24,48	465.222	23,85	511.936	23,14	Demand Deposits
Rupiah	193.854	17,19	249.564	19,39	309.335	20,47	307.743	17,55	324.641	17,11	332.198	17,03	366.443	16,56	Rupiah
Valas	87.558	7,76	88.447	6,87	96.216	6,37	122.257	6,97	139.738	7,37	133.024	6,82	145.493	6,58	Foreign Exchange
Deposito	565.033	50,09	615.163	47,79	666.708	44,13	824.704	47,04	878.046	46,29	899.783	46,13	1.026.006	46,38	Time Deposits
Rupiah	455.038	40,34	510.008	39,62	540.982	35,81	675.983	38,56	738.416	38,93	761.844	39,05	880.661	39,81	Rupiah
Valas	109.995	9,75	105.155	8,17	125.726	8,32	148.722	8,48	139.630	7,36	137.939	7,07	145.345	6,57	Foreign Exchange
Tabungan	281.492	24,96	333.928	25,94	438.574	29,03	498.587	28,44	554.527	29,23	585.707	30,03	674.272	30,48	Savings Deposits
Rupiah	281.268	24,94	333.873	25,94	434.480	28,76	476.717	27,19	515.662	27,18	544.411	27,91	619.981	28,03	Rupiah
Valas	224	0,02	55	0,00	4.095	0,27	21.870	1,25	38.865	2,05	41.295	2,12	54.291	2,45	Foreign Exchange
Total DPK	1.127.937	100	1.287.102	100	1.510.834	100	1.753.292	100	1.896.952	100	1.950.712	100	2.212.215	100	Total Third Party Funds
Rupiah	930.160	82,47	1.093.445	84,95	1.284.797	85,04	1.460.443	83,30	1.578.719	83,22	1.638.454	83,99	1.867.085	84,40	Rupiah
Valas	197.777	17,53	193.657	15,05	226.037	14,96	292.849	16,70	318.233	16,78	312.258	16,01	345.129	15,60	Foreign Exchange

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

Indikator	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		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)(%)	
Giro	94.322	21,86	112.324	23,38	146.613	25,68	151.767	22,66	148.024	20,53	172.602	22,03	149.113	18,68	Demand Deposits
Rupiah	70.509	16,34	88.947	18,52	121.749	21,32	123.438	18,43	110.569	15,34	136.512	17,43	111.417	13,96	Rupiah
Valas	23.813	5,52	23.377	4,87	24.865	4,35	28.329	4,23	37.455	5,20	36.090	4,61	37.697	4,72	Foreign Exchange
Deposito	200.719	46,53	207.536	43,20	215.871	37,81	280.614	41,89	321.104	44,54	332.201	42,41	357.032	44,73	Time Deposits
Rupiah	166.542	38,61	176.718	36,79	179.313	31,40	235.219	35,12	265.927	36,88	274.965	35,10	302.607	37,91	Rupiah
Valas	34.177	7,92	30.818	6,42	36.559	6,40	45.395	6,78	55.177	7,65	57.236	7,31	54.425	6,82	Foreign Exchange
Tabungan	136.356	31,61	160.534	33,42	208.524	36,52	237.446	35,45	251.851	34,93	278.581	35,56	291.980	36,58	Savings Deposits
Rupiah	136.153	31,56	160.496	33,41	208.490	36,51	230.047	34,34	242.589	33,65	268.894	34,32	280.000	35,08	Rupiah
Valas	203	0,05	38	0,01	33	0,01	7.399	1,10	9.262	1,28	9.687	1,24	11.980	1,50	Foreign Exchange
Total DPK	431.397	100	480.394	100	571.008	100	669.827	100	720.979	100	783.384	100	798.125	100	Total Third Party Funds
Rupiah	373.204	86,51	426.160	88,71	509.552	89,24	588.704	87,89	619.085	85,87	680.371	86,85	694.023	86,96	Rupiah
Valas	58.192	13,49	54.234	11,29	61.456	10,76	81.123	12,11	101.894	14,13	103.013	13,15	104.102	13,04	Foreign Exchange

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

Indikator	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		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) (%)	
Giro	91.163	19,70	104.100	19,82	128.178	21,12	137.481	19,59	158.063	20,92	153.929	19,71	199.776	21,33	Demand Deposits
Rupiah	58.170	12,57	68.884	13,12	91.502	15,08	89.607	12,77	105.063	13,91	104.102	13,33	140.954	15,05	Rupiah
Valas	32.992	7,13	35.216	6,71	36.676	6,04	47.875	6,82	53.000	7,02	49.827	6,38	58.822	6,28	Foreign Exchange
Deposito	248.892	53,79	279.736	53,27	294.304	48,49	361.058	51,45	359.162	47,54	372.792	47,73	436.267	46,58	Time Deposits
Rupiah	217.098	46,91	244.890	46,63	252.222	41,56	309.732	44,14	313.639	41,52	326.063	41,75	378.964	40,46	Rupiah
Valas	31.794	6,87	34.845	6,63	42.082	6,93	51.326	7,31	45.522	6,03	46.729	5,98	57.303	6,12	Foreign Exchange
Tabungan	122.692	26,51	141.341	26,91	184.450	30,39	203.171	28,95	238.217	31,53	254.350	32,56	300.535	32,09	Savings Deposits
Rupiah	122.671	26,51	141.324	26,91	184.429	30,39	198.120	28,23	222.693	29,48	238.632	30,55	278.625	29,75	Rupiah
Valas	21	0,00	17	0,00	21	0,00	5.051	0,72	15.523	2,05	15.718	2,01	21.910	2,34	Foreign Exchange
Total DPK	462.747	100	525.177	100	606.932	100	701.710	100	755.441	100	781.072	100	936.578	100	Total Third Party Funds
Rupiah	397.939	85,99	455.098	86,66	528.154	87,02	597.459	85,14	641.396	84,90	668.798	85,63	798.543	85,26	Rupiah
Valas	64.808	14,01	70.079	13,34	78.778	12,98	104.251	14,86	114.046	15,10	112.274	14,37	138.035	14,74	Foreign Exchange

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

Indikator	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		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) (%)	
Giro	1.798	8,19	1.811	7,41	2.195	7,20	1.779	5,36	1.939	4,79	2.184	4,96	2.272	4,03	Demand Deposits
Rupiah	1.798	8,19	1.811	7,41	2.195	7,20	1.779	5,36	1.939	4,79	2.183	4,96	2.272	4,03	Rupiah
Valas	-	-	-	-	-	-	0	0	-	-	0	0	-	-	Foreign Exchange
Deposito	18.052	82,17	20.234	82,85	25.103	82,33	28.059	84,48	34.566	85,35	37.635	85,57	48.373	85,81	Time Deposits
Rupiah	18.052	82,17	20.234	82,85	25.103	82,33	28.059	84,48	34.566	85,35	37.635	85,57	48.373	85,81	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	0	0	-	-	Foreign Exchange
Tabungan	2.120	9,65	2.379	9,74	3.194	10,48	3.375	10,16	3.994	9,86	4.161	9,46	5.729	10,16	Savings Deposits
Rupiah	2.120	9,65	2.379	9,74	3.194	10,48	3.375	10,16	3.994	9,86	4.161	9,46	5.729	10,16	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	21.970	100	24.423	100	30.491	100	33.213	100	40.500	100	43.980	100	56.375	100	Total Third Party Funds
Rupiah	21.970	100	24.423	100	30.491	100	33.213	100	40.500	100	43.979	100	56.375	100	Rupiah
Valas	-	-	-	-	-	-	0	0	-	-	0	0	-	-	Foreign Exchange

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

Indikator	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		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)(%)	
Giro	50.674	59,42	74.723	57,86	69.289	51,60	70.746	49,38	78.241	46,57	63.848	41,94	76.856	39,10	Demand Deposits
Rupiah	50.631	59,37	74.692	57,84	69.123	51,47	70.653	49,32	77.911	46,37	63.553	41,74	76.292	38,81	Rupiah
Valas	43	0,05	31	0,02	167	0,12	93	0,07	330	0,20	294	0,19	564	0,29	Foreign Exchange
Deposito	17.502	20,52	29.409	22,77	31.792	23,67	35.015	24,44	53.231	31,68	44.673	29,34	76.630	38,98	Time Deposits
Rupiah	17.475	20,49	29.365	22,74	31.750	23,64	34.877	24,34	52.968	31,53	44.148	29,00	76.177	38,75	Rupiah
Valas	27	0,03	44	0,03	42	0,03	138	0,10	263	0,16	525	0,34	454	0,23	Foreign Exchange
Tabungan	17.107	20,06	25.008	19,37	33.205	24,73	37.498	26,17	36.540	21,75	43.728	28,72	43.085	21,92	Savings Deposits
Rupiah	17.107	20,06	25.008	19,37	33.205	24,73	37.497	26,17	36.536	21,75	43.724	28,72	43.068	21,91	Rupiah
Valas	-	-	-	-	-	-	1	0	4	0	4	0	17	0	Foreign Exchange
Total DPK	85.283	100	129.141	100	134.287	100	143.262	100	168.015	100	152.251	100	196.571	100	Total Third Party Funds
Rupiah	85.213	99,92	129.065	99,94	134.077	99,84	143.027	99,84	167.415	99,64	151.425	99,46	195.537	99,47	Rupiah
Valas	70	0,08	75	0,06	209	0,16	235	0,16	599	0,36	826	0,54	1.034	0,53	Foreign Exchange

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

Indikator	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		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)(%)	
Giro	11.544	33,48	10.125	28,18	13.267	24,15	18.872	24,54	20.721	22,72	21.472	22,66	21.934	22,47	Demand Deposits
Rupiah	3.251	9,43	2.715	7,56	4.112	7,48	4.976	6,47	7.610	8,34	7.136	7,53	8.027	8,22	Rupiah
Valas	8.294	24,05	7.410	20,62	9.155	16,67	13.896	18,07	13.111	14,38	14.336	15,13	13.906	14,25	Foreign Exchange
Deposito	22.563	65,43	24.577	68,41	40.196	73,17	55.007	71,53	63.407	69,52	65.871	69,51	61.836	63,35	Time Deposits
Rupiah	11.784	34,17	12.173	33,88	21.197	38,59	29.691	38,61	39.432	43,23	43.203	45,59	40.898	41,90	Rupiah
Valas	10.779	31,26	12.405	34,53	18.999	34,59	25.315	32,92	23.975	26,29	22.668	23,92	20.938	21,45	Foreign Exchange
Tabungan	376	1,09	1.224	3,41	1.471	2,68	3.023	3,93	7.077	7,76	7.418	7,83	13.847	14,19	Savings Deposits
Rupiah	376	1,09	1.224	3,41	1.471	2,68	3.023	3,93	3.949	4,33	3.983	4,20	5.683	5,82	Rupiah
Valas	-	0,00	-	-	-	-	0	0	3.128	3	3.436	4	8.165	8	Foreign Exchange
Total DPK	34.484	100	35.927	100	54.934	100	76.902	100	91.205	100	94.761	100	97.617	100	Total Third Party Funds
Rupiah	15.411	44,69	16.112	44,85	26.779	48,75	37.691	49,01	50.991	55,91	54.321	57,32	54.608	55,94	Rupiah
Valas	19.073	55,31	19.815	55,15	28.154	51,25	39.211	50,99	40.214	44,09	40.440	42,68	43.009	44,06	Foreign Exchange

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

Indikator	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		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)(%)	
Giro	31.911	34,66	34.927	37,95	46.009	40,65	49.354	38,44	57.389	47,50	51.854	44,10	61.985	48,83	Demand Deposits
Rupiah	9.495	10,31	12.515	13,60	20.655	18,25	17.290	13,47	21.548	17,84	19.242	16,36	27.481	21,65	Rupiah
Valas	22.416	24,35	22.412	24,35	25.353	22,40	32.064	24,98	35.841	29,67	32.612	27,73	34.504	27,18	Foreign Exchange
Deposito	57.305	62,25	53.671	58,31	59.443	52,52	64.952	50,59	46.577	38,55	48.537	41,28	45.868	36,13	Time Deposits
Rupiah	24.087	26,17	26.629	28,93	31.398	27,74	38.405	29,92	31.884	26,39	32.267	27,44	33.642	26,50	Rupiah
Valas	33.218	36,08	27.042	29,38	28.045	24,78	26.547	20,68	14.693	12,16	16.270	13,84	12.226	9,63	Foreign Exchange
Tabungan	2.841	3,09	3.442	3,74	7.730	6,83	14.071	10,96	16.845	13,94	17.203	14,63	19.095	15,04	Savings Deposits
Rupiah	2.841	3,09	3.442	3,74	3.690	3,26	4.654	3,63	5.899	4,88	6.222	5,29	6.876	5,42	Rupiah
Valas	-	0,00	-	-	4.040	4	9.417	7	10.946	9	10.982	9	12.219	10	Foreign Exchange
Total DPK	92.057	100	92.040	100	113.182	100	128.377	100	120.812	100	117.594	100	126.948	100	Total Third Party Funds
Rupiah	36.423	39,57	42.586	46,27	55.743	49,25	60.349	47,01	59.332	49,11	57.731	49,09	67.999	53,56	Rupiah
Valas	55.634	60,43	49.455	53,73	57.438	50,75	68.028	52,99	61.480	50,89	59.864	50,91	58.949	46,44	Foreign Exchange

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

Peringkat	Desember 2005			Desember 2006			Desember 2007			Desember 2008			November 2009			Desember 2009			November 2010			Rating
	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks)	
1	PT Bank Mandiri	198.893	17,63	PT Bank Mandiri	197.438	15,34	PT Bank Mandiri	235.802	15,61	PT Bank Mandiri	273.566	15,60	PT Bank Mandiri (Persero) Tbk	279.033	14,71	PT Bank Mandiri (Persero) Tbk	299.722	15,36	PT Bank Mandiri (Persero) Tbk	304.908	13,78	1
2	PT Bank Central Asia Tbk	129.556	11,49	PT Bank Central Asia Tbk	152.737	11,87	PT Bank Central Asia Tbk	189.178	12,52	PT Bank Central Asia Tbk	209.535	11,95	PT Bank Central Asia Tbk	235.598	12,42	PT BRI (Persero) Tbk	254.790	13,06	PT Bank Central Asia Tbk	268.766	12,15	2
3	PT BNI Tbk	116.021	10,29	PT BNI Tbk	135.912	10,56	PT BRI	164.997	10,92	PT BRI	201.093	11,47	PT Bank Rakyat Indonesia (Persero) Tbk	230.415	12,15	PT Bank Central Asia Tbk	244.666	12,54	PT BRI (Persero) Tbk	266.676	12,05	3
4	PT BRI	96.924	8,59	PT BRI	124.674	9,69	PT BNI Tbk	145.567	9,63	PT BNI Tbk	162.775	9,28	PT Bank Negara Indonesia (Persero) Tbk	176.096	9,28	PT BNI (Persero) Tbk	188.656	9,67	PT BNI (Persero) Tbk	181.039	8,18	4
5	PT Bank Danamon Indonesia Tbk	44.417	3,94	PT Bank Danamon Indonesia Tbk	54.378	4,22	PT Bank Danamon Indonesia Tbk	58.047	3,84	PT Bank Danamon Indonesia Tbk	74.492	4,25	PT Bank CIMB Niaga, Tbk	82.494	4,35	PT Bank CIMB Niaga, Tbk	86.258	4,42	PT Bank CIMB Niaga, Tbk	118.652	5,36	5
6	PT BIL Tbk	36.739	3,26	PT Bank Niaga Tbk	39.148	3,04	PT Bank Niaga Tbk	45.108	2,99	PT Bank CIMB Niaga Tbk	51.560	2,94	PT Bank Danamon Indonesia Tbk	67.387	3,55	PT Bank Danamon Indonesia Tbk	67.782	3,47	PT Bank Danamon Indonesia Tbk	73.237	3,31	6
7	PT Bank Niaga Tbk	34.389	3,05	PT BIL Tbk	37.033	2,88	PT BIL Tbk	37.006	2,45	PT Pan Indonesia Bank Tbk	46.254	2,64	PT Pan Indonesia Bank, Tbk	54.836	2,89	PT Pan Indonesia Bank, Tbk	56.307	2,89	PT Pan Indonesia Bank, Tbk	70.962	3,21	7
8	PT Bank Permata Tbk	28.302	2,51	PT Bank Permata Tbk	28.660	2,23	Citibank N.A	31.828	2,11	PT BIL Tbk	43.712	2,49	PT Bank Permata Tbk	44.892	2,37	PT BIL Tbk	47.515	2,44	PT Bank Permata Tbk	58.022	2,62	8
9	PT Pan Indonesia Bank Tbk	27.290	2,42	Citibank N.A	27.062	2,10	PT Pan Indonesia Bank Tbk	31.364	2,08	PT Bank Permata Tbk	42.803	2,44	PT Bank Internasional Indonesia Tbk	44.565	2,35	PT Bank Permata Tbk	45.751	2,35	PT BIL Tbk	57.896	2,62	9
10	Citibank N.A	25.978	2,30	PT Lippo Bank Tbk	26.693	2,07	PT Lippo Bank Tbk	30.366	2,01	Citibank N.A	34.289	1,96	PT Bank Tabungan Negara (Persero)	35.435	1,87	PT BTN (Persero)	40.216	2,06	PT BTN (Persero) Tbk	45.503	2,06	10
	Total	738.509	65,47	Total	823.735	64,00	Total	999.284	64,15	Total	1.140.078	65,03	Total	1.250.751	65,93	Total	1.331.664	68,27	Total	1.445.661	65,35	

Tabel 1.73 Komposisi DPK Berdasarkan Lokasi Penghimpunan - November 2010
(Composition of Third Party Funds Based on Location - November 2010)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Savings Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
Jawa Barat	26.106	5.117	66.443	3.601	69.541	6.910	162.091	15.628	177.719	8,03	Jawa Barat
Banten	7.766	2.284	17.512	764	23.284	2.662	48.563	5.710	54.273	2,45	Banten
DKI Jakarta	187.038	107.536	166.190	31.044	512.916	111.073	866.144	249.652	1.115.796	50,44	DKI Jakarta
D.I Yogyakarta	2.844	403	10.808	281	7.460	513	21.112	1.197	22.309	1,01	D.I Yogyakarta
Jawa Tengah	13.061	2.539	46.794	2.047	34.516	2.210	94.370	6.796	101.166	4,57	Jawa Tengah
Jawa Timur	29.754	7.516	78.625	5.865	78.171	8.003	186.551	21.384	207.935	9,40	Jawa Timur
Bengkulu	1.170	21	2.594	23	900	9	4.664	53	4.718	0,21	Bengkulu
Jambi	2.166	338	6.655	149	3.158	85	11.979	572	12.550	0,57	Jambi
Nanggroe Aceh Darussalam	4.467	127	7.440	76	5.563	44	17.469	247	17.716	0,80	Nanggroe Aceh Darussalam
Sumatera Utara	15.287	3.647	39.766	2.588	39.008	5.210	94.061	11.445	105.506	4,77	Sumatera Utara
Sumatera Barat	4.126	369	9.088	110	5.117	143	18.331	621	18.952	0,86	Sumatera Barat
Riau	7.129	1.311	16.528	391	8.712	526	32.370	2.228	34.598	1,56	Riau
Sumatera Selatan	5.514	1.851	14.996	369	15.566	483	36.076	2.702	38.779	1,75	Sumatera Selatan
Kepulauan Riau	4.017	2.662	6.781	1.270	3.536	573	14.334	4.504	18.838	0,85	Kepulauan Riau
Bangka Belitung	1.544	184	4.465	80	2.112	152	8.122	416	8.538	0,39	Bangka Belitung
Lampung	3.005	645	7.950	175	3.961	407	14.915	1.227	16.143	0,73	Lampung
Kalimantan Selatan	4.072	666	10.521	362	4.648	426	19.242	1.453	20.695	0,94	Kalimantan Selatan
Kalimantan Barat	3.809	570	11.541	282	5.935	149	21.286	1.001	22.287	1,01	Kalimantan Barat
Kalimantan Timur	8.490	2.473	18.814	1.466	15.079	1.251	42.382	5.190	47.573	2,15	Kalimantan Timur
Kalimantan Tengah	2.765	59	4.550	33	1.510	18	8.825	110	8.935	0,40	Kalimantan Tengah
Sulawesi Tengah	1.596	58	3.948	65	1.459	27	7.004	151	7.154	0,32	Sulawesi Tengah
Sulawesi Selatan	5.543	859	18.723	467	9.989	448	34.255	1.774	36.028	1,63	Sulawesi Selatan
Sulawesi Utara	2.105	273	5.103	225	3.431	211	10.638	709	11.347	0,51	Sulawesi Utara
Sulawesi Barat	470	1	1.069	0	117	0	1.657	1	1.658	0,07	Sulawesi Barat
Gorontalo	359	11	1.174	10	585	14	2.118	36	2.154	0,10	Gorontalo
Sulawesi Tenggara	1.273	76	3.390	54	1.149	15	5.813	145	5.958	0,27	Sulawesi Tenggara
Nusa Tenggara Barat	1.530	85	4.427	70	1.942	32	7.899	187	8.087	0,37	Nusa Tenggara Barat
Bali	5.908	2.011	15.371	1.372	11.423	877	32.702	4.260	36.962	1,67	Bali
Nusa Tenggara Timur	2.724	29	4.807	60	2.710	44	10.241	132	10.373	0,47	Nusa Tenggara Timur
Maluku	1.225	39	2.478	31	1.599	33	5.303	103	5.406	0,24	Maluku
Papua	6.841	804	7.457	108	3.959	378	18.257	1.291	19.548	0,88	Papua
Maluku Utara	506	48	1.534	5	618	7	2.659	61	2.720	0,12	Maluku Utara
Irian Jaya Barat	2.228	24	2.435	47	962	57	5.625	127	5.752	0,26	Irian Jaya Barat
Lainnya	1	859	2	800	2.356	28	4.015	4.043	0,18		Others
Total	366.443	145.493	619.981	54.291	880.661	145.345	1.867.085	345.129	2.212.215	100	Total

Tabel 1.74 Penghimpunan DPK Berdasarkan Lokasi Penghimpunan
(Deposits of Third Party Funds Based on Location of Deposits)
Miliar Rp (Billion Rp)

Lokasi	2004	2005	2006	2007	2008	2009		2010											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jawa Barat	76.805	87.899	104.431	119.504	135.580	149.457	154.212	151.892	151.957	153.738	154.650	158.952	164.822	167.078	166.682	170.138	175.575	177.719	Jawa Barat
Banten	15.611	21.706	27.317	28.310	33.011	35.912	39.103	39.185	38.056	41.191	43.962	44.108	47.445	46.530	45.994	46.631	49.655	54.273	Banten
DKI Jakarta	504.412	586.432	620.919	751.466	868.803	948.887	995.417	982.294	967.783	994.088	993.045	1.012.718	1.057.986	1.042.332	1.054.018	1.075.943	1.094.360	1.115.796	DKI Jakarta
D.I Yogyakarta	10.215	11.453	13.908	15.323	16.834	19.362	19.679	19.772	19.820	20.122	20.263	20.558	21.119	21.521	21.224	21.464	21.734	22.309	D.I Yogyakarta
Jawa Tengah	46.731	52.950	62.701	70.139	80.782	88.803	91.223	90.940	90.571	92.869	93.573	94.843	98.029	97.725	97.428	100.554	100.552	101.166	Jawa Tengah
Jawa Timur	95.325	111.909	127.851	143.778	171.426	189.786	193.720	191.172	190.364	192.713	192.040	195.383	199.013	199.445	199.006	202.293	203.256	207.935	Jawa Timur
Bengkulu	1.771	2.066	2.760	3.482	4.143	4.081	3.967	4.082	4.079	4.164	4.192	4.284	4.458	4.622	4.614	4.643	4.688	4.718	Bengkulu
Jambi	5.285	5.707	7.535	9.321	10.069	10.452	10.843	10.750	10.787	11.471	11.340	11.463	12.161	11.753	11.696	12.440	12.439	12.550	Jambi
Nanggroe Aceh Darussalam	7.900	13.511	21.956	18.341	20.464	18.834	19.215	17.444	16.775	16.873	16.377	17.101	17.399	16.762	17.134	18.952	18.129	17.716	Nanggroe Aceh Darussalam
Sumatera Utara	45.008	51.589	60.126	71.021	83.941	91.781	94.458	94.218	93.946	94.963	93.546	94.267	98.546	98.805	100.365	102.485	103.951	105.506	Sumatera Utara
Sumatera Barat	8.150	9.109	11.490	13.974	15.349	16.853	17.728	17.820	17.644	17.595	17.492	17.462	17.858	18.344	17.986	18.569	18.711	18.952	Sumatera Barat
Riau	23.559	28.558	40.074	30.155	31.760	30.548	30.892	29.874	30.044	33.889	33.549	33.843	34.337	33.680	33.106	35.424	34.960	34.598	Riau
Sumatera Selatan	15.116	17.848	21.068	24.867	30.058	30.881	34.119	33.360	33.213	35.293	35.148	35.030	35.788	36.791	36.875	37.835	38.218	38.779	Sumatera Selatan
Kepulauan Riau ¹	-	-	-	13.587	16.341	16.661	17.088	16.464	16.698	17.297	17.052	17.077	17.967	17.422	17.539	19.293	19.085	18.838	Kepulauan Riau ¹
Bangka Belitung	2.999	3.497	4.728	6.384	6.828	7.558	7.469	7.617	7.638	8.004	8.200	8.188	8.264	8.104	8.142	8.293	8.294	8.538	Bangka Belitung
Lampung	6.442	7.419	9.496	14.789	21.559	14.309	14.836	14.591	14.511	14.732	14.579	14.862	15.722	15.709	15.893	16.122	15.861	16.143	Lampung
Kalimantan Selatan	6.885	8.122	10.813	12.798	16.026	17.312	18.164	18.113	18.109	18.664	18.682	18.773	19.605	19.602	19.549	20.327	20.248	20.695	Kalimantan Selatan
Kalimantan Barat	8.891	10.291	12.793	14.965	17.570	18.660	18.995	19.031	18.860	19.524	19.868	20.184	20.829	20.921	21.002	21.562	21.728	22.287	Kalimantan Barat
Kalimantan Timur	17.713	23.281	30.596	34.316	41.518	41.879	43.719	42.205	42.571	46.590	45.276	44.621	47.935	47.001	46.103	49.366	48.690	47.573	Kalimantan Timur
Kalimantan Tengah	3.353	4.109	5.510	6.530	6.909	8.020	7.708	8.013	8.090	8.379	8.459	8.470	8.956	8.903	8.768	9.139	9.005	8.935	Kalimantan Tengah
Sulawesi Tengah	2.884	3.313	4.448	5.171	5.721	6.063	6.301	6.315	6.313	6.414	6.273	6.351	6.891	6.843	6.884	7.018	7.018	7.154	Sulawesi Tengah
Sulawesi Selatan	14.660	17.239	21.952	24.794	29.013	31.535	34.271	32.859	32.537	32.385	31.918	32.387	33.838	34.408	34.486	35.081	35.219	36.028	Sulawesi Selatan
Sulawesi Utara	4.616	4.862	6.057	7.133	8.941	9.836	10.082	10.020	10.095	10.324	10.354	10.352	10.694	10.884	11.065	11.218	11.038	11.347	Sulawesi Utara
Sulawesi Barat ¹	-	-	-	1.076	1.451	1.463	1.440	1.490	1.474	1.516	1.477	1.480	1.665	1.680	1.552	1.594	1.696	1.658	Sulawesi Barat ¹
Gorontalo	833	1.011	1.392	1.641	1.833	1.929	1.909	1.927	1.958	1.928	1.944	1.939	2.101	2.133	2.077	2.183	2.171	2.154	Gorontalo
Sulawesi Tenggara	1.976	2.202	3.218	3.977	4.563	5.079	5.207	5.336	5.265	5.250	5.258	5.242	5.652	5.676	5.627	5.769	5.935	5.958	Sulawesi Tenggara
Nusa Tenggara Barat	3.339	3.770	4.441	5.402	6.363	7.163	7.101	7.165	7.143	7.261	7.282	7.433	7.797	7.685	7.800	7.904	8.110	8.087	Nusa Tenggara Barat
Bali	15.303	17.186	19.030	23.522	28.524	31.863	32.247	32.525	32.454	32.542	32.555	32.717	33.649	34.336	35.029	35.734	36.500	36.962	Bali
Nusa Tenggara Timur	4.360	4.910	6.628	7.296	8.005	9.194	9.119	9.255	9.306	9.231	9.211	9.391	9.767	9.844	9.772	9.829	9.737	10.373	Nusa Tenggara Timur
Maluku	2.892	3.248	3.993	4.413	4.671	5.089	5.101	5.236	5.134	5.143	5.052	5.037	5.318	5.412	5.360	5.440	5.403	5.406	Maluku
Papua	7.126	8.857	15.096	13.276	14.227	16.667	16.344	16.517	16.210	16.454	16.382	17.102	18.678	18.470	18.417	18.761	19.885	19.548	Papua
Maluku Utara	760	1.025	2.184	2.576	2.800	2.709	2.673	2.795	2.638	2.695	2.632	2.604	2.743	2.760	2.649	2.765	2.773	2.720	Maluku Utara
Irian Jaya Barat ¹	-	-	-	4.506	5.084	5.106	5.334	5.091	4.963	5.282	5.133	5.155	5.603	5.846	5.527	5.513	5.279	5.752	Irian Jaya Barat ¹
Lainnya	2.187	2.860	2.596	3.000	3.126	3.223	3.358	3.520	3.443	3.680	3.687	3.839	3.398	3.565	3.412	3.780	3.983	4.043	Others
Total	963.105	1.127.937	1.287.102	1.510.834	1.753.292	1.896.952	1.973.042	1.948.890	1.930.446	1.982.262	1.980.450	2.013.216	2.096.036	2.082.595	2.092.779	2.144.064	2.173.884	2.212.215	Total

Ket: ¹ Data tersedia mulai Januari 2007Note: ¹ Data available since January 2007

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

Indikator	2004	2005	2006	2007	2008	2009			2010										Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			Demand Deposits
Rupiah	-	-	-	-	2,90	2,46	2,39	1,76	1,80	2,07*)	2,18	2,18	2,45	2,28	2,30	2,28	2,24	2,19	Rupiah
Valas	-	-	-	-	1,05	0,48	0,41	0,29	0,28	0,26*)	0,30	0,29	0,28	0,27	0,25	0,25	0,24	0,22	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	-	10,71	7,01	6,77	5,62	5,68	5,60	5,85	5,83	6,57	6,60	6,60	6,61	6,59	6,58	Rupiah
Valas	-	-	-	-	3,40	1,87	1,74	1,19	1,21	1,30	1,36	1,26	1,34	1,45	1,32	1,28	1,27	1,22	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	-	11,17	7,64	7,45	6,87	6,67	6,69	6,89	6,89	6,89	6,91	6,90	6,95	6,86	6,90	Rupiah
Valas	-	-	-	-	4,18	2,21	2,14	2,15	1,60	1,58	1,53	1,42	1,41	1,37	1,35	1,28	1,22	1,24	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	-	10,32	8,16	7,89	6,99	6,84	6,96	6,97	6,85	6,83	6,85	6,88	6,96	6,93	6,96	Rupiah
Valas	-	-	-	-	3,94	2,28	2,32	2,17	2,18	1,62	1,59	1,56	1,64	1,72	1,60	1,51	1,45	1,50	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	-	10,34	10,24	9,54	7,33	7,12	7,84	7,69	7,46	7,27	7,38	7,38	7,38	7,25	7,22	Rupiah
Valas	-	-	-	-	3,08	2,72	2,72	1,83	1,27	1,74	2,01	1,91	1,71	1,90	1,93	1,94	1,98	1,94	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	-	3,11	2,80	2,79	2,27	2,30	2,54	2,54	2,50	2,54	2,41	2,50	2,54	2,55	2,56	Rupiah
Valas	-	-	-	-	1,21	0,61	0,50	0,34	0,34	0,35	0,30	0,29	0,30	0,30	0,28	0,26	0,26	0,24	Foreign Exchange

Ket.: Data tersedia mulai Januari 2008
 *) Revisi

Note: Data available since January 2008
 *) Revised

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9			2 0 1 0									Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Giro																			Demand Deposits
Rupiah	-	-	-	-	3,23	2,77	2,52	1,02	0,93	1,85*)	1,88	1,74	2,48	2,03	2,13	2,16	2,14	2,12	Rupiah
Valas	-	-	-	-	1,24	0,72	0,42	0,06	0,05	0,08*)	0,17	0,16	0,14	0,11	0,15	0,15	0,14	0,42	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	-	10,07	6,75	6,49	3,94	3,41	4,40	4,38	4,43	6,40	6,46	6,40	6,34	6,37	6,66	Rupiah
Valas	-	-	-	-	3,99	2,52	2,44	1,43	1,67	1,51	1,53	1,28	1,42	1,50	1,45	1,44	1,44	1,32	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	-	10,44	7,56	7,34	7,05	6,67	6,74	6,72	6,69	6,70	6,74	6,73	6,70	6,66	6,71	Rupiah
Valas	-	-	-	-	5,28	3,36	3,20	3,19	2,28	2,69	2,28	2,04	1,81	1,81	1,65	1,64	1,61	1,52	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	-	10,59	8,35	7,70	6,93	6,76	6,93	6,83	6,71	6,68	6,60	6,59	6,60	6,56	6,71	Rupiah
Valas	-	-	-	-	3,99	3,06	2,95	2,76	2,74	2,46	2,00	2,02	1,94	1,97	1,77	1,68	1,68	1,57	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	-	11,32	10,60	9,35	7,19	6,99	7,82	7,62	7,55	7,30	7,37	7,27	7,10	7,09	6,52	Rupiah
Valas	-	-	-	-	3,59	2,83	2,74	2,00	1,21	2,50	2,62	2,65	2,29	2,26	2,34	2,29	2,28	1,71	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	-	2,79	2,57	2,62	1,77	1,77	2,20	2,18	2,20	2,30	2,07	2,30	2,33	2,33	2,68	Rupiah
Valas	-	-	-	-	2,80	1,00	0,53	0,19	0,19	0,20	0,20	0,21	0,23	0,23	0,23	0,23	0,23	0,39	Foreign Exchange

Ket.: Data tersedia mulai Januari 2008
*) Revisi

Note: Data available since January 2008
*) Revised

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

Indikator	2004	2005	2006	2007	2008	2009			2010										Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			Demand Deposits
Rupiah	-	-	-	-	2,61	1,98	2,09	1,91	1,93	1,80	2,08	2,05	2,05	1,98	2,03	2,03	2,11	2,12	Rupiah
Valas	-	-	-	-	1,80	0,65	0,68	0,63	0,62	0,53	0,56	0,55	0,54	0,51	0,46	0,47	0,45	0,42	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	-	11,20	7,12	6,85	6,00	6,13	6,24	6,59	6,57	6,57	6,51	6,56	6,60	6,66	6,66	Rupiah
Valas	-	-	-	-	4,18	1,80	1,71	1,47	1,46	1,43	1,52	1,49	1,47	1,65	1,39	1,35	1,35	1,32	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	-	11,55	7,52	7,31	6,57	6,36	6,38	6,59	6,59	6,58	6,57	6,56	6,66	6,72	6,71	Rupiah
Valas	-	-	-	-	4,82	1,95	1,85	1,43	1,31	1,53	1,65	1,60	1,64	1,66	1,60	1,46	1,39	1,52	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	-	9,86	7,73	7,68	6,39	6,30	6,42	6,57	6,38	6,41	6,44	6,51	6,73	6,74	6,71	Rupiah
Valas	-	-	-	-	4,26	2,16	2,06	1,61	1,33	1,55	1,69	1,66	1,75	1,94	1,74	1,61	1,60	1,57	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	-	9,56	9,31	9,09	6,58	6,32	6,83	6,86	6,53	6,42	6,42	6,45	6,61	6,51	6,52	Rupiah
Valas	-	-	-	-	3,10	2,78	3,04	1,56	1,52	1,54	1,52	1,33	1,32	1,52	1,38	1,45	1,74	1,71	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	-	3,32	2,97	2,88	2,61	2,73	2,84	2,85	2,70	2,67	2,61	2,58	2,65	2,67	2,68	Rupiah
Valas	-	-	-	-	0,82	0,79	0,79	0,62	0,63	0,67	0,57	0,52	0,52	0,53	0,45	0,43	0,43	0,39	Foreign Exchange

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

Indikator	2004	2005	2006	2007	2008	2009			2010										Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			Demand Deposits
Rupiah	-	-	-	-	4,68	3,70	3,59	3,64	3,47	3,53	3,43	2,89	3,43	3,48	3,61	3,48	3,52	3,83	Rupiah
Valas	-	-	-	-	-	-	0,94	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	-	11,64	8,55	8,65	6,81	7,48	7,54	7,64	7,61	7,72	7,75	7,74	7,87	8,19	8,16	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	-	11,77	9,05	9,00	8,31	8,62	8,45	8,55	8,53	8,61	8,68	8,73	8,77	8,82	8,87	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	-	11,35	9,56	9,44	9,03	9,01	8,75	8,88	8,74	8,67	8,84	8,87	8,95	9,01	9,08	Rupiah
Valas	-	-	-	-	-	-	2,00	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	-	11,52	10,81	10,49	9,44	9,25	8,95	10,23	9,51	9,22	9,32	9,34	9,26	9,22	9,23	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	-	4,28	3,35	3,33	3,17	3,06	3,05	3,06	2,60	3,16	3,18	3,21	3,28	3,23	3,43	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Indikator	2004	2005	2006	2007	2008	2009			2010										Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			Demand Deposits
Rupiah	-	-	-	-	3,16	3,11	3,02	3,13	3,13	2,86	2,93	3,25	3,28	3,32	3,23	3,11	2,96	2,79	Rupiah
Valas	-	-	-	-	1,33	0,76	0,79	0,76	0,74	0,70	0,73	0,69	0,64	0,64	0,64	0,63	0,63	0,63	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	-	10,07	7,73	7,69	7,26	7,16	7,35	7,43	7,37	7,42	7,73	7,74	7,66	7,59	7,69	Rupiah
Valas	-	-	-	-	4,03	3,34	3,22	3,04	2,90	2,75	2,68	2,17	1,97	1,99	1,97	1,88	1,77	1,88	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	-	9,41	8,28	8,28	8,07	8,08	8,13	8,21	8,12	8,13	8,24	8,18	8,14	8,09	8,22	Rupiah
Valas	-	-	-	-	3,27	3,94	3,96	3,88	3,30	2,86	2,72	2,18	2,12	2,03	1,98	1,93	2,04	1,92	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	-	10,18	9,14	9,16	8,92	8,67	8,22	8,28	8,10	8,14	8,37	8,75	8,75	8,69	8,85	Rupiah
Valas	-	-	-	-	4,47	4,25	4,18	3,79	3,72	3,72	3,49	3,16	2,95	2,70	2,69	2,68	2,51	1,58	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	-	8,74	11,69	11,33	9,83	9,35	9,12	8,95	8,90	8,82	8,98	9,26	9,27	8,77	8,97	Rupiah
Valas	-	-	-	-	3,25	4,48	4,48	3,30	3,11	3,06	3,12	3,19	3,18	3,85	3,90	2,35	1,29	1,30	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	-	3,62	3,33	3,37	3,15	2,84	2,88	2,86	3,13	3,23	3,24	3,26	3,12	3,08	3,10	Rupiah
Valas	-	-	-	-	1,88	2,00	2,11	1,36	1,56	1,66	1,66	1,28	1,51	1,36	1,42	1,04	0,99	0,98	Foreign Exchange

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

Indikator	2004	2005	2006	2007	2008	2009			2010										Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			Demand Deposits
Rupiah	-	-	-	-	1,46	2,35	2,62	1,91	1,63	1,85	1,88	1,90	1,79	1,47	1,79	1,81	1,86	1,50	Rupiah
Valas	-	-	-	-	0,33	0,25	0,20	0,20	0,26	0,17	0,18	0,18	0,15	0,13	0,14	0,15	0,13	0,11	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	-	11,06	6,67	6,44	6,57	6,54	6,56	6,51	6,49	6,44	6,39	6,40	6,44	6,40	6,28	Rupiah
Valas	-	-	-	-	2,91	1,30	1,01	0,92	0,92	1,00	0,95	0,99	1,07	1,19	1,19	1,15	1,11	1,08	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	-	12,63	7,35	7,06	7,24	6,95	6,91	6,83	6,91	6,88	6,85	6,83	6,85	6,89	6,97	Rupiah
Valas	-	-	-	-	3,93	1,73	1,55	1,29	1,23	0,94	0,88	0,86	1,13	1,10	1,14	1,06	1,07	1,07	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	-	11,14	7,78	7,78	7,62	7,51	7,30	7,10	7,11	6,90	6,88	6,89	6,96	6,99	7,03	Rupiah
Valas	-	-	-	-	4,07	1,47	1,40	1,19	1,16	0,96	0,82	0,94	1,24	1,33	1,61	1,53	1,56	1,54	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	-	10,76	9,31	8,97	7,42	7,78	7,37	7,30	7,31	7,38	7,12	6,79	6,84	6,84	6,83	Rupiah
Valas	-	-	-	-	2,49	1,70	1,83	1,65	1,79	1,98	2,25	2,13	0,83	1,64	1,41	1,68	1,82	1,69	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	-	5,04	2,91	2,83	3,24	3,16	3,12	2,97	3,01	2,51	2,35	2,46	2,44	2,51	2,63	Rupiah
Valas	-	-	-	-	0,75	0,43	0,41	0,39	0,38	0,29	0,18	0,27	0,27	0,23	0,24	0,18	0,20	0,19	Foreign Exchange

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

Indikator	2004	2005	2006	2007	2008	2009			2010										Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
Giro																			Demand Deposits
Rupiah	-	-	-	-	1,16	0,85	0,86	0,62	0,93	1,11	1,32	1,28	1,25	1,19	1,28	1,20	0,90	1,18	Rupiah
Valas	-	-	-	-	0,10	0,07	0,09	0,05	0,04	0,04	0,04	0,03	0,04	0,04	0,03	0,03	0,02	0,03	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 Bulan																			1 month deposit
Rupiah	-	-	-	-	10,03	5,88	5,85	4,68	4,51	4,26	5,69	5,61	5,60	5,61	5,56	5,44	3,80	3,69	Rupiah
Valas	-	-	-	-	1,23	0,29	0,28	0,19	0,19	0,18	0,30	0,39	0,62	0,38	0,37	0,29	0,17	0,17	Foreign Exchange
Deposito 3 Bulan																			3 month deposit
Rupiah	-	-	-	-	11,65	6,75	6,57	5,10	5,07	5,19	6,40	6,38	6,36	6,40	6,37	6,33	4,68	4,68	Rupiah
Valas	-	-	-	-	2,39	0,65	0,66	0,49	0,45	0,42	0,57	0,50	0,63	0,59	0,66	0,62	0,42	0,37	Foreign Exchange
Deposito 6 Bulan																			6 month deposit
Rupiah	-	-	-	-	10,64	7,45	7,18	5,85	5,73	5,43	6,56	6,49	6,50	6,52	6,47	6,45	5,51	5,56	Rupiah
Valas	-	-	-	-	2,63	0,83	0,77	0,53	0,53	0,47	0,93	0,93	1,02	0,85	0,79	0,79	0,37	0,38	Foreign Exchange
Deposito 12 Bulan																			12 month deposit
Rupiah	-	-	-	-	9,87	9,81	9,67	8,13	8,01	8,12	8,32	7,84	6,50	6,93	6,82	6,70	4,98	4,35	Rupiah
Valas	-	-	-	-	3,45	2,46	2,42	0,76	1,04	0,75	1,86	1,33	1,02	1,40	1,91	2,09	1,13	1,21	Foreign Exchange
Tabungan																			Savings Deposits
Rupiah	-	-	-	-	3,98	2,61	2,67	2,48	2,52	2,55	2,56	2,62	2,91	2,49	2,54	2,52	2,54	2,36	Rupiah
Valas	-	-	-	-	0,17	0,08	0,08	0,04	0,04	0,03	0,02	0,03	0,03	0,04	0,04	0,03	0,04	0,02	Foreign Exchange

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

Peringkat	Desember 2005			Desember 2006			Desember 2007			Desember 2008			November 2009			Desember 2009			November 2010			Rating
	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	
1	PT Bank Mandiri Tbk	100.780	14,49	PT Bank Mandiri Tbk	106.492	13,69	PT Bank Mandiri Tbk	125.280	12,50	PT BRI	161.130	12,32	PT BRI (Persero) Tbk.	198.430	14,20	PT BRI (Persero) Tbk.	206.117,20	14,53	PT BRI (Persero) Tbk.	234.290	13,73	1
2	PT BRI	75.352	10,83	PT BRI	90.295	11,40	PT BRI	114.361	11,41	PT Bank Mandiri Tbk	156.900	12,00	PT Bank Mandiri (Persero) Tbk	174.181	12,46	PT Bank Mandiri (Persero) Tbk	178.042,53	12,55	PT Bank Mandiri (Persero) Tbk	210.573	12,34	2
3	PT BNI Tbk	62.375	8,97	PT BNI Tbk	66.494	8,39	PT BNI Tbk	87.774	8,76	PT Bank Central Asia Tbk	112.686	8,62	PT BNI (Persero) Tbk	119.300	8,54	PT Bank Central Asia Tbk.	122.991,25	8,67	PT Bank Central Asia Tbk.	142.710	8,36	3
4	PT Bank Central Asia Tbk	54.125	7,78	PT Bank Central Asia Tbk	61.549	7,77	PT Bank Central Asia Tbk	82.503	8,23	PT BNI Tbk	111.044	8,49	PT Bank Central Asia Tbk.	116.062	8,30	PT BNI (Persero) Tbk	119.991,28	8,46	PT BNI (Persero) Tbk	126.044	7,39	4
5	PT Bank Danamon Indonesia Tbk	35.896	5,16	PT Bank Danamon Indonesia Tbk	41.062	5,18	PT Bank Danamon Indonesia Tbk	51.107	5,10	PT Bank Danamon Indonesia Tbk	64.376	4,92	PT Bank CIMB Niaga, Tbk	76.695	5,49	PT Bank CIMB Niaga, Tbk	82.157,81	5,79	PT Bank CIMB Niaga, Tbk	99.428	5,83	5
6	PT Bank Niaga Tbk	29.362	4,22	PT Bank Niaga Tbk	33.208	4,19	PT Bank Niaga Tbk	41.843	4,18	PT Bank CIMB Niaga Tbk	50.117	3,83	PT Bank Danamon Indonesia Tbk	59.439	4,25	PT Bank Danamon Indonesia Tbk	60.161,69	4,24	PT Bank Danamon Indonesia Tbk	72.990	4,28	6
7	PT Bank Permata Tbk	22.218	3,19	PT Bank Permata Tbk	23.825	3,01	PT Pan Indonesia Bank Tbk	29.026	2,90	PT Pan Indonesia Bank Tbk	36.588	2,80	PT Pan Indonesia Bank, Tbk	39.788	2,85	PT Pan Indonesia Bank, Tbk	41.283,65	2,91	PT Pan Indonesia Bank, Tbk	53.724	3,15	7
8	PT BI	20.318	2,92	PT BI	21.190	2,67	PT BI	28.189	2,81	PT Bank Permata Tbk	34.880	2,67	PT Bank Permata Tbk	39.462	2,82	PT Bank Permata Tbk	41.243,48	2,91	PT BTN (Persero)	50.784	2,98	8
9	PT BTN	15.360	2,21	Citibank N.A	20.849	2,63	PT Bank Permata Tbk	25.989	2,59	PT BI	34.757	2,66	PT Bank Tabungan Negara (Persero)	39.337	2,81	PT BTN (Persero)	40.718,93	2,87	PT BI Tbk	48.848	2,86	9
10	PT Pan Indonesia Bank Tbk	15.143	2,18	PT Pan Indonesia Bank Tbk	19.164	2,42	PT BTN	22.352	2,23	PT BTN	32.022	2,45	PT Bank Internasional Indonesia Tbk	34.972	2,50	PT BI Tbk	37.114,12	2,62	PT Bank Permata Tbk	47.756	2,80	10
	Total	430.930	61,95	Total	486.126	61,36	Total	608.424	60,72	Total	794.500	60,76	Total	897.666	64,23	Total	929.821,93	65,53	Total	1.087.146	63,71	

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009			2010									Economic Sector	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian																			1. Agriculture, hunting and agricultural facilities
- Rupiah	-	-	-	-	14,38	13,20	13,10	11,52	11,54	12,12	12,00	11,82	11,75	11,87	11,74	11,66	11,60	11,55	- Rupiah
- Valas	-	-	-	-	7,73	5,56	5,60	4,57	4,42	5,07	5,11	4,98	4,93	4,95	5,13	4,69	4,65	4,59	- Foreign Exchange
2. Pertambangan																			2. Mining
- Rupiah	-	-	-	-	14,83	12,10	10,95	10,11	9,93	10,30	10,48	10,59	10,67	10,61	10,40	10,27	10,43	10,34	- Rupiah
- Valas	-	-	-	-	5,44	4,70	4,47	4,27	4,49	4,12	4,04	4,23	4,18	4,00	4,09	4,06	4,16	4,10	- Foreign Exchange
3. Perindustrian																			3. Manufacturing
- Rupiah	-	-	-	-	13,92	11,97	11,81	11,51	11,46	11,39	11,23	11,13	10,88	10,93	10,77	10,87	10,84	10,83	- Rupiah
- Valas	-	-	-	-	6,62	5,44	5,43	4,92	4,84	4,65	4,58	4,45	4,31	4,37	4,32	4,47	4,22	4,24	- Foreign Exchange
4. Listrik, gas dan air																			4. Water, gas and electricity
- Rupiah	-	-	-	-	11,27	9,49	9,42	8,95	9,22	8,98	8,99	8,91	10,17	9,87	9,88	8,55	8,53	8,44	- Rupiah
- Valas	-	-	-	-	6,28	4,46	4,29	4,24	5,31	5,04	4,97	5,17	5,08	4,29	4,20	3,85	3,71	3,63	- Foreign Exchange
5. Konstruksi																			5. Construction
- Rupiah	-	-	-	-	14,18	13,46	13,30	13,26	13,06	12,68	12,55	12,37	12,26	12,16	12,01	11,97	12,04	12,01	- Rupiah
- Valas	-	-	-	-	6,89	5,77	6,07	6,08	6,43	6,05	5,98	6,03	5,86	5,81	5,71	5,51	5,24	5,38	- Foreign Exchange
6. Perdagangan, restoran dan hotel																			6. Trade, restaurants and hotels
- Rupiah	-	-	-	-	15,69	14,98	14,67	14,59	14,54	14,55	14,52	14,39	14,20	14,07	14,01	13,95	13,87	13,78	- Rupiah
- Valas	-	-	-	-	7,58	6,30	6,20	7,06	6,87	5,53	5,28	5,31	5,24	5,39	5,21	5,14	5,02	4,84	- Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi																			7. Transportation, warehousing and communications
- Rupiah	-	-	-	-	12,72	10,55	10,45	10,17	10,34	10,41	10,38	10,50	10,35	10,19	10,20	10,27	10,29	10,19	- Rupiah
- Valas	-	-	-	-	6,49	5,37	5,76	5,26	5,43	5,74	5,72	5,90	5,83	6,03	5,77	5,68	5,68	5,59	- Foreign Exchange
8. Jasa Dunia usaha																			8. Business Services
- Rupiah	-	-	-	-	14,22	13,29	13,01	12,25	12,14	12,34	12,34	12,24	12,10	12,42	12,20	12,11	12,07	12,02	- Rupiah
- Valas	-	-	-	-	6,52	5,19	4,94	3,74	3,79	3,92	3,89	4,02	3,69	3,61	3,37	3,33	3,35	3,55	- Foreign Exchange
9. Jasa sosial/masyarakat																			9. Social Services
- Rupiah	-	-	-	-	14,67	14,70	14,59	14,31	14,15	14,05	13,94	14,12	14,44	14,49	13,99	14,51	14,55	14,42	- Rupiah
- Valas	-	-	-	-	5,02	5,21	5,49	1,08	0,68	0,67	0,63	3,16	3,33	3,32	4,42	3,39	4,10	4,20	- Foreign Exchange
10. Lain-lain																			10. Others
- Rupiah	-	-	-	-	15,71	15,84	15,74	12,68	12,70	13,96	14,06	14,16	13,99	13,89	13,80	13,89	13,83	13,84	- Rupiah
- Valas	-	-	-	-	3,85	0,62	0,67	3,36	2,17	2,76	2,82	2,63	3,13	2,78	3,27	3,03	2,54	2,82	- Foreign Exchange

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009			2010										Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja																			Working Capital
- Rupiah	-	-	-	-	14,63	13,54	13,27	12,66	12,68	12,95	12,89	12,75	12,63	12,68	12,65	12,58	12,57	12,51	- Rupiah
- Valas	-	-	-	-	6,44	5,11	5,02	4,31	4,32	4,31	4,26	4,27	4,15	4,16	4,11	4,16	4,01	4,02	- Foreign Exchange
Investasi																			Investment
- Rupiah	-	-	-	-	13,99	12,66	12,55	12,41	12,43	12,21	12,11	12,06	12,19	12,15	11,87	11,93	11,91	11,87	- Rupiah
- Valas	-	-	-	-	7,01	5,93	5,88	6,16	6,11	5,60	5,41	5,49	5,29	5,21	5,24	5,03	5,02	5,10	- Foreign Exchange
Konsumsi																			Consumption
- Rupiah	-	-	-	-	15,82	15,92	15,81	12,63	12,60	13,91	14,02	14,16	13,97	13,93	13,80	13,88	13,81	13,80	- Rupiah
- Valas	-	-	-	-	3,85	0,62	0,67	2,42	1,11	2,10	2,21	2,01	1,71	1,72	1,93	1,68	1,31	0,43	- Foreign Exchange

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

Kelompok Bank	2004	2005	2006	2007	2008	2 0 0 9			2 0 1 0										Group of Bank
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Persero																			State Owned Banks
Jumlah Bank	5	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	2112	2.171	2.548	2.765	3.134	3.779	3.854	3.881	3.884	3.884	3.887	3.892	3.905	4.012	4.047	4.058	4.082	4.122	Total Bank Offices
BUSN Devisa																			Foreign Exchange Commercial Banks
Jumlah Bank	34	34	35	35	32	33	34	35	35	35	35	37	36	36	36	36	36	36	Total Banks
Jumlah Kantor	3947	4.113	4.395	4.694	5.196	6.137	6.181	6.187	6.214	6.234	6.240	6.249	6.249	6.331	6.358	6.383	6.424	6.507	Total Bank Offices
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
Jumlah Bank	38	37	36	36	36	31	31	30	30	30	31	30	31	31	31	31	31	31	Total Banks
Jumlah Kantor	688	709	759	778	875	980	976	969	978	978	979	980	982	1.024	1.026	1.052	1.059	1.103	Total Bank Offices
BPD																			Regional Development Banks
Jumlah Bank	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	Total Banks
Jumlah Kantor	1064	1.107	1.217	1.205	1.310	1.378	1.358	1.365	1.369	1.369	1.369	1.369	1.369	1.396	1.398	1.399	1.404	1.409	Total Bank Offices
Bank Campuran																			Joint Venture Banks
Jumlah Bank	19	18	17	17	15	17	16	16	16	16	16	16	16	15	15	15	15	15	Total Banks
Jumlah Kantor	59	64	77	96	168	284	238	238	239	238	239	239	239	258	260	260	260	262	Total Bank Offices
Bank Asing																			Foreign Owned Banks
Jumlah Bank	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	Total Banks
Jumlah Kantor	69	72	114	142	185	237	230	230	230	230	230	229	228	225	229	227	227	230	Total Bank Offices
Total																			Total
Jumlah Bank	133	131	130	130	124	121	121	121	121	121	122	123	123 ¹⁾	122	122	122	122	122	Total Banks
Jumlah Kantor	7939	8.236	9.110	9.680	10.868	12.795	12.837	12.870	12.914	12.933	12.944	12.958	12.972	13.246	13.318	13.379	13.456	13.633	Total Bank Offices

Ket.: ¹⁾ termasuk BNI Syariah yang mulai beroperasi pada bulan Juni 2010Note: ¹⁾ including BNI Syariah which began operating in June 2010

Tabel 1.86 Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank - Oktober 2010
(Growth of Total Branch Offices Based on Banks Location - October 2010)

Lokasi	2004	2005	2006	2007	2008	2009			2010										Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jawa Barat	281	282	292	309	324	334	337	338	340	340	341	344	345	349	350	360	353	353	Jawa Barat
Banten	52	53	57	59	61	64	66	68	66	66	67	69	70	71	71	71	72	71	Banten
DKI Jakarta	442	428	435	442	464	506	506	513	513	514	516	519	519	523	528	532	530	529	DKI Jakarta
D.I Yogyakarta	41	41	42	44	47	50	51	51	51	53	53	53	53	53	53	53	53	53	D.I Yogyakarta
Jawa Tengah	246	232	247	258	263	271	271	272	273	275	277	281	281	283	284	286	284	285	Jawa Tengah
Jawa Timur	325	334	339	350	355	363	365	367	367	370	371	372	380	381	383	386	385	385	Jawa Timur
Bengkulu	15	17	18	19	21	21	21	21	21	21	22	22	22	22	22	22	22	22	Bengkulu
Jambi	35	36	39	39	41	44	44	44	44	44	44	44	45	45	45	45	45	45	Jambi
Nanggroe Aceh Darussalam	46	48	50	53	57	65	65	65	65	67	67	67	67	67	67	67	70	70	Nanggroe Aceh Darussalam
Sumatera Utara	128	130	135	141	146	156	161	164	164	165	165	166	167	167	170	171	172	173	Sumatera Utara
Sumatera Barat	66	65	66	67	70	71	71	71	71	71	71	71	71	72	72	73	73	74	Sumatera Barat
Riau	56	60	62	65	69	73	76	77	77	77	79	80	81	82	82	83	83	83	Riau
Sumatera Selatan	55	58	60	63	64	67	67	68	68	70	70	70	71	72	73	73	73	74	Sumatera Selatan
Kepulauan Riau	33	33	40	45	47	49	49	50	49	50	51	51	51	51	51	51	51	52	Kepulauan Riau
Bangka Belitung	11	11	12	13	17	18	20	21	20	21	21	21	20	21	21	21	21	21	Bangka Belitung
Lampung	39	39	43	43	45	45	45	45	45	45	45	46	46	47	47	49	48	48	Lampung
Kalimantan Selatan	50	52	53	54	55	62	63	63	63	64	65	65	65	65	65	66	66	67	Kalimantan Selatan
Kalimantan Barat	47	49	49	51	58	62	62	62	62	63	64	64	64	64	64	64	65	65	Kalimantan Barat
Kalimantan Timur	68	72	79	84	87	98	98	98	99	100	100	100	100	100	100	101	100	100	Kalimantan Timur
Kalimantan Tengah	24	23	26	27	33	36	36	36	36	36	36	38	38	38	38	38	38	38	Kalimantan Tengah
Sulawesi Tengah	26	24	25	28	29	32	32	32	32	34	34	34	34	34	34	34	34	34	Sulawesi Tengah
Sulawesi Selatan	95	92	92	100	111	111	111	113	113	113	113	115	114	114	114	114	114	114	Sulawesi Selatan
Sulawesi Utara	42	44	48	48	49	50	52	52	52	53	53	53	53	52	53	53	53	53	Sulawesi Utara
Sulawesi Barat	8	8	8	8	9	11	11	11	11	12	12	12	12	12	12	12	12	12	Sulawesi Barat
Gorontalo	15	15	13	10	11	11	12	12	12	12	12	12	12	13	13	13	13	13	Gorontalo
Sulawesi Tenggara	21	20	21	22	23	25	25	25	25	25	25	25	25	25	25	25	25	27	Sulawesi Tenggara
Nusa Tenggara Barat	30	31	32	33	36	34	35	35	35	35	35	35	36	37	37	37	37	37	Nusa Tenggara Barat
Bali	75	70	70	72	73	72	72	72	72	73	73	73	73	73	73	73	73	74	Bali
Nusa Tenggara Timur	37	35	39	39	40	43	43	43	43	43	43	43	46	46	46	46	46	46	Nusa Tenggara Timur
Maluku	20	20	22	23	24	25	25	25	25	25	25	25	27	27	28	30	29	29	Maluku
Papua	33	31	32	35	38	41	41	41	41	41	41	46	46	46	46	46	46	46	Papua
Maluku Utara	11	11	11	12	13	13	13	13	13	14	14	14	14	14	14	14	14	14	Maluku Utara
Irian Jaya Barat	14	14	14	15	18	19	19	19	19	19	19	21	22	22	22	22	22	22	Irian Jaya Barat
Di Luar Indonesia	16	17	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17	Outside Indonesia
Total	2.503	2.495	2.589	2.689	2.816	2.959	2.982	3.004	3.004	3.028	3.041	3.068	3.087	3.105	3.120	3.148	3.139	3.146	Total

Halaman ini sengaja dikosongkan

DATA BANK SYARIAH

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan ¹⁾	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Penyaluran Dana	14.793	20.222	25.927	32.304	48.264	60.068	64.355	65.719	66.314	66.854	68.497	69.596	73.266	76.151	77.505	80.954	83.815	88.010	Fund Disbursements
a. Pembiayaan	11.324	15.232	20.445	26.149	38.199	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	a. Financing
Rupiah	10.698	14.458	19.530	24.878	35.879	43.916	44.938	45.166	46.507	48.138	49.762	51.313	53.649	55.451	57.497	58.241	60.101	62.941	Rupiah
Valas	627	774	915	1.270	2.320	1.810	1.948	1.974	1.972	2.068	1.889	1.910	2.152	2.182	2.779	2.729	2.894	3.000	Foreign Exchange
b. Antar Bank	718	1.054	991	1.437	1.978	2.512	3.036	3.150	3.348	3.337	3.156	3.263	3.458	3.413	3.495	3.609	3.640	4.001	b. Inter-Bank
c. Penempatan di BI	1.968	3.180	3.641	3.238	5.189	7.888	10.393	11.321	9.837	8.635	8.604	7.823	8.343	9.014	7.507	9.852	11.191	12.164	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	671	730	829	1.302	2.683	3.644	3.786	3.851	4.358	4.406	4.790	5.014	5.346	5.741	5.889	5.975	5.665	5.559	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	6	6	41	79	83	83	83	83	83	83	88	88	88	88	88	88	88	e. Equity participation
f. Tagihan Lainnya	105	21	15	138	136	215	171	173	208	187	213	185	229	263	251	460	236	256	f. Other claims
Sumber Dana	12.914	17.296	22.337	27.948	40.591	52.909	57.762	58.290	58.637	58.699	59.440	60.214	63.649	66.139	66.752	70.360	72.221	75.531	Sources of Funds
a. DPK	11.718	15.581	20.672	25.473	36.852	47.887	52.271	53.163	53.299	52.811	54.043	55.067	58.078	60.462	60.972	63.912	66.478	69.086	a. Third Party Funds
Rupiah	10.897	14.752	19.818	24.324	35.449	46.153	50.266	51.086	51.243	50.742	52.018	53.020	55.794	58.198	58.492	61.269	63.810	66.207	Rupiah
Giro Wadiah	1.421	1.836	3.180	2.925	3.741	5.106	5.403	5.177	5.618	4.961	5.072	5.173	9.010	9.367	6.188	6.418	6.264	7.342	Wadiah Demand Deposit
Deposito Mudharabah	6.242	8.546	10.208	12.919	19.273	26.060	28.484	29.655	29.391	29.210	30.215	30.548	28.595	30.561	33.993	35.589	37.621	38.281	Mudharabah Time Deposits
Tabungan Mudharabah	3.234	4.370	6.430	8.480	12.436	14.986	16.379	16.254	16.234	16.571	16.730	17.299	18.189	18.270	18.311	19.262	19.925	20.583	Mudharabah Savings Accounts
Valas	822	829	854	1.149	1.403	1.734	2.006	2.077	2.056	2.069	2.025	2.047	2.284	2.264	2.479	2.643	2.667	2.879	Foreign Exchange
Giro Wadiah	118	209	236	424	498	646	798	865	969	920	893	881	1.028	971	1.103	989	852	881	Wadiah Demand Deposit
Deposito Mudharabah	704	620	618	726	870	996	1.111	1.104	980	1.033	999	1.036	1.094	1.114	1.167	1.455	1.607	1.773	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	-	35	93	96	108	107	117	133	130	161	179	210	199	208	225	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	33	32	32	32	68	6	6	6	6	5	5	5	5	4	4	4	4	3	b. Liabilities at BI
c. Antar Bank	483	980	874	1.499	2.419	3.322	3.717	3.392	3.444	3.910	3.596	3.472	3.843	3.937	4.151	4.765	4.016	4.642	c. Inter-Bank
d. Surat Berharga	162	265	268	350	311	340	340	340	340	395	340	340	340	340	340	340	340	325	d. Money Instruments
e. Pinjaman yang Diterima	415	207	181	161	150	523	512	512	512	506	308	307	299	298	298	290	289	287	e. Loans received
Rupiah	415	204	181	161	150	523	512	512	512	506	308	307	299	298	298	290	289	287	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	91	209	285	401	727	767	845	819	960	983	1.072	960	1.020	1.033	929	989	1.020	1.109	f. Other Liabilities
g. Setoran Jaminan	10	25	25	32	64	64	69	58	76	88	76	63	65	64	58	60	75	79	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	728	951	991	1.017	1.752	1.801	1.946	2.279	2.279	2.284	2.637	3.137	4.138	4.592	4.592	5.092	5.911	5.911	a. Paid-In Capital
b. Cadangan	99	230	268	275	335	449	449	449	449	449	465	439	434	464	464	464	490	490	b. Reserves
c. L/R tahun berjalan	167	239	355	481	432	634	790	83	179	328	425	301	506	604	680	852	978	1.112	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	(36)	-76	27	149	152	308	315	959	959	907	824	753	733	527	527	527	527	527	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	(1)	132	142	132	466	466	468	135	135	135	689	689	689	1.073	1.073	573	572	572	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	1.094	2.395	2.358	1.761	2.824	2.142	3.076	3.373	2.972	2.425	3.027	1.656	2.734	2.576	1.882	2.310	2.783	3.287	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	15.210	20.880	26.722	33.016	49.555	61.359	66.090	67.436	67.963	68.543	70.146	71.125	75.205	78.140	79.641	83.454	85.881	90.387	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	18	22	23	29	32	31	31	31	32	33	34	34	33	33	33	33	34	34	Total Banks
Jumlah Kantor ¹⁾	337	436	509	568	790	987	998	1.108	1.146	1.233	1.230	1.268	1.302	1.364	1.347	1.388	1.391	1.410	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gerai Muamalat
¹⁾ Revisi

Note : ¹⁾ Not including Muamalat Outlets
¹⁾ Revised

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

Indikator	2004	2005	2006	2007	2008	2009		2010										Indicator	
						Nov	Des	Jan ¹⁾	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penyaluran Dana	12.144	16.132	19.839	25.663	33.026	42.966	46.386	46.810	47.153	47.537	49.470	50.950	59.218	62.132	62.670	65.298	68.035	71.216	Fund Disbursements
a. Pembiayaan	9.627	12.405	16.113	20.717	26.109	33.491	34.452	34.765	35.980	37.481	38.795	40.817	46.260	47.728	49.679	50.190	51.988	54.666	a. Financing
Rupiah	9.025	11.652	15.224	19.602	24.422	32.339	33.190	33.459	34.670	36.057	37.357	39.375	44.560	46.037	47.706	48.285	49.903	52.499	Rupiah
Valas	601	753	889	1.115	1.688	1.153	1.261	1.306	1.311	1.424	1.438	1.442	1.701	1.691	1.974	1.906	2.085	2.168	Foreign Exchange
b. Antar Bank	353	373	535	672	1.016	1.141	1.415	1.548	1.483	1.367	1.413	1.579	1.843	1.686	1.693	1.771	1.972	2.131	b. Inter-Bank
c. Penempatan di BI	1.655	2.986	2.715	3.286	3.827	5.207	7.345	7.266	6.372	5.392	5.690	5.001	5.986	7.157	5.590	7.344	8.620	9.054	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	401	341	457	766	1.859	2.830	2.922	2.982	3.028	3.031	3.287	3.284	4.831	5.223	5.376	5.450	5.140	5.040	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	6	6	41	79	83	83	83	83	83	83	88	88	88	88	88	88	88	e. Equity participation
f. Tagihan Lainnya	103	21	14	182	136	213	169	165	206	183	203	182	210	251	244	455	226	237	f. Other claims
Sumber Dana	11.376	15.041	18.509	23.960	30.546	40.303	43.858	44.203	44.391	44.753	45.806	46.910	54.239	56.442	57.046	59.798	61.170	63.744	Sources of Funds
a. DPK	10.291	13.667	17.216	21.966	27.734	36.392	39.624	40.403	40.431	40.317	41.627	42.700	49.499	51.676	52.139	54.721	56.440	58.467	a. Third Party Funds
Rupiah	9.477	12.843	16.380	20.880	26.498	34.849	37.881	38.567	38.644	38.476	39.857	40.891	47.441	49.664	49.916	52.337	54.054	55.872	Rupiah
Giro Wadiah	1.266	1.609	2.523	2.624	2.250	3.418	3.612	3.635	4.064	3.490	3.761	3.685	7.868	8.114	4.904	5.170	5.119	5.921	Wadiah Demand Deposit
Deposito Mudharabah	5.462	7.539	8.456	10.555	14.588	19.603	21.510	22.323	21.952	22.056	23.119	23.602	23.578	25.586	29.092	30.398	31.679	32.168	Mudharabah Time Deposits
Tabungan Mudharabah	2.749	3.695	5.401	7.702	9.659	11.828	12.759	12.609	12.627	12.931	12.976	13.604	15.995	15.964	15.920	16.769	17.256	17.783	Mudharabah Savings Accounts
Valas	814	825	836	1.085	1.237	1.543	1.743	1.836	1.788	1.840	1.770	1.809	2.058	2.012	2.223	2.384	2.386	2.595	Foreign Exchange
Giro Wadiah	115	207	232	262	465	588	683	773	848	851	807	810	986	918	1.076	952	819	853	Wadiah Demand Deposit
Deposito Mudharabah	699	617	604	823	772	955	1.060	1.063	940	989	963	999	1.072	1.093	1.145	1.431	1.566	1.740	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	-	-	-	-	-	-	-	0	0	0	1	1	1	1	2	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	33	32	32	32	68	6	6	6	6	5	5	5	5	4	4	4	4	3	b. Liabilities at BI
c. Antar Bank	413	684	603	1.049	1.736	2.739	3.005	2.606	2.715	3.153	2.858	2.866	3.306	3.321	3.575	3.717	3.306	3.788	c. Inter-Bank
d. Surat Berharga	140	244	247	329	311	340	340	340	340	395	340	340	340	340	340	340	340	325	d. Money Instruments
e. Pinjaman yang Diterima	412	205	179	154	150	123	112	112	112	103	105	104	96	95	95	87	86	85	e. Loans received
Rupiah	412	201	179	154	150	123	112	112	112	103	105	104	96	95	95	87	86	85	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	78	186	215	400	513	667	735	704	746	737	835	856	948	959	853	888	942	1.018	f. Other Liabilities
g. Setoran Jaminan	9	23	17	31	35	36	36	32	41	43	35	39	46	46	40	42	53	58	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	728	951	991	1.001	1.701	1.801	1.946	2.279	2.279	2.284	2.637	3.137	4.138	4.592	4.592	5.092	5.911	5.911	a. Paid-In Capital
b. Cadangan	99	230	268	275	335	449	449	449	449	449	465	439	434	464	464	464	490	490	b. Reserves
c. U/R tahun berjalan	194	266	310	459	499	488	499	41	93	190	230	275	311	399	464	607	703	803	c. Current Earnings (Profit/Loss)
d. U/R tahun Lalu	(34)	(43)	24	143	138	288	295	793	794	758	741	705	705	499	499	499	499	499	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	(1)	132	142	132	466	466	468	135	135	135	689	689	689	1.073	1.073	573	572	572	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	1.094	2.395	2.358	2.599	2.824	2.142	3.076	3.373	2.972	2.425	3.027	1.656	2.734	2.576	1.882	2.310	2.783	3.287	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	12.527	17.111	21.151	27.286	34.036	44.185	48.014	48.451	48.714	49.171	51.095	52.687	61.123	64.122	64.804	67.783	70.108	73.532	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	3	3	3	3	5	6	6	6	7	8	9	10	10	10	10	10	11	11	Total Banks
Jumlah Kantor ¹⁾	263	301	346	398	576	701	711	820	852	934	918	970	1.058	1.113	1.111	1.151	1.154	1.171	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gerai MuamalatNote : ¹⁾ Not including Muamalat Outlets

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

Indikator	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Indicator
						Nov	Des	Jan ¹⁾	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana	2.649	4.090	6.087	10.099	15.238	17.102	17.969	18.910	19.161	19.317	19.027	18.645	14.048	14.019	14.836	15.656	15.780	16.793	Fund Disbursements
a. Pembiayaan	1.698	2.827	4.332	7.227	12.090	12.235	12.435	12.375	12.499	12.726	12.856	12.406	9.541	9.905	10.596	10.780	11.006	11.275	a. Financing
Rupiah	1.672	2.807	4.305	6.910	11.457	11.578	11.748	11.707	11.838	12.081	12.405	11.938	9.089	9.414	9.791	9.956	10.198	10.443	Rupiah
Valas	25	20	26	318	632	657	687	668	661	645	451	468	452	491	805	823	809	833	Foreign Exchange
b. Antar Bank	366	681	457	996	962	1.371	1.621	1.603	1.865	1.970	1.743	1.684	1.615	1.727	1.802	1.838	1.668	1.870	b. Inter-Bank
c. Penempatan di BI	313	194	926	1.254	1.362	2.681	3.048	4.055	3.465	3.242	2.914	2.823	2.357	1.857	1.917	2.509	2.570	3.109	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	270	389	372	622	824	814	864	869	1.330	1.376	1.503	1.730	515	518	513	524	525	519	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity participation
f. Tagihan Lainnya	3	-	1	-	-	2	1	8	2	3	10	2	20	12	8	5	10	19	f. Other claims
Sumber Dana	1.538	2.258	3.828	7.061	10.044	12.606	13.903	14.087	14.245	13.946	13.634	13.304	9.410	9.697	9.706	10.561	11.050	11.787	Sources of Funds
a. DPK	1.428	1.914	3.456	6.045	9.118	11.495	12.648	12.760	12.867	12.495	12.416	12.367	8.579	8.786	8.833	9.191	10.038	10.619	a. Third Party Funds
Rupiah	1.420	1.909	3.438	6.003	8.952	11.304	12.385	12.518	12.599	12.266	12.161	12.128	8.354	8.534	8.576	8.932	9.756	10.335	Rupiah
Giro Wadiah	155	228	657	836	1.490	1.688	1.791	1.541	1.554	1.471	1.311	1.488	1.142	1.253	1.284	1.248	1.144	1.422	Wadiah Demand Deposit
Deposito Mudharabah	780	1.007	1.752	3.416	4.684	6.457	6.974	7.332	7.438	7.154	7.096	6.946	5.017	4.974	4.900	5.191	5.942	6.113	Mudharabah Time Deposits
Tabungan Mudharabah	485	675	1.030	1.751	2.777	3.159	3.620	3.645	3.607	3.641	3.754	3.694	2.194	2.307	2.392	2.493	2.669	2.801	Mudharabah Savings Accounts
Valas	8	5	18	42	166	191	263	241	268	229	255	239	226	252	256	259	282	284	Foreign Exchange
Giro Wadiah	3	2	4	29	33	58	116	92	121	69	86	72	42	53	26	37	33	33	Wadiah Demand Deposit
Deposito Mudharabah	5	3	14	13	98	41	51	42	40	44	36	37	22	22	21	24	41	33	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	-	35	93	96	108	107	117	133	130	161	178	209	198	207	223	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities at BI
c. Antar Bank	71	296	271	902	684	583	712	786	729	757	738	607	537	616	576	1.048	710	854	c. Inter-Bank
d. Surat Berharga	22	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Money Instruments
e. Pinjaman yang Diterima	4	3	1	1	0	400	400	400	400	403	203	203	203	203	203	203	203	202	e. Loans received
Rupiah	4	2	1	1	0	400	400	400	400	403	203	203	203	203	203	203	203	202	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	12	23	70	73	214	100	111	115	214	246	236	104	72	74	76	101	78	91	f. Other Liabilities
g. Setoran Jaminan	2	2	8	19	29	28	33	26	35	45	41	24	19	18	19	19	22	21	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	-	-	-	16	51	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Paid-In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	(27)	(28)	45	81	(66)	146	291	42	86	139	195	27	195	205	216	244	274	309	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	(3)	(33)	3	6	14	20	20	165	165	149	83	49	28	28	28	28	28	28	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	1.094	2.395	2.358	2.599	2.824	2.142	3.076	3.373	2.972	2.425	3.027	1.656	2.734	2.576	1.882	2.310	2.783	3.287	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	2.684	3.596	5.571	9.252	15.519	17.174	18.076	18.985	19.250	19.372	19.050	18.438	14.082	14.018	14.837	15.671	15.773	16.856	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	15	19	20	26	27	25	25	25	25	25	25	24	23	23	23	23	23	23	Total Banks
Jumlah Kantor ¹⁾	74	133	163	170	214	286	287	288	294	299	312	298	244	251	236	237	237	239	Total Bank Offices ¹⁾

Ket : ¹⁾ Tidak Termasuk Gerai Muamalat
¹⁾ Revisi

Note : ¹⁾ Not including Muamalat Outlets
¹⁾ Revised

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Umum Syariah	12.527	17.111	21.151	27.286	34.036	44.185	48.014	48.451	48.714	49.171	51.095	52.687	61.123	64.122	64.804	67.783	70.108	73.532	Syariah Commercial Banks
Unit Usaha Syariah	2.684	3.769	5.571	9.252	15.519	17.174	18.076	18.985	19.250	19.372	19.050	18.438	14.082	14.018	14.837	15.671	15.773	16.856	Syariah Business Units

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Pembiayaan	11.324	15.232	20.445	27.944	38.195	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	Financing
a. Lancar	10.650	14.027	18.583	25.494	35.076	39.977	41.931	41.329	42.058	44.065	45.505	46.725	49.310	50.812	52.845	54.240	56.237	59.092	a. Current
b. Dalam Perhatian Khusus	405	776	891	1.319	1.610	3.216	3.074	3.757	4.120	3.867	3.837	3.958	4.321	4.433	4.960	4.324	4.271	4.222	b. Special Mention
c. Kurang Lancar	122	201	353	321	525	898	435	621	822	1.067	1.028	1.007	769	947	865	833	1.098	1.230	c. Sub-Standard
d. Diragukan	66	73	236	267	224	746	582	397	232	165	259	312	305	244	380	352	328	330	d. Doubtful
e. Macet	81	155	383	543	759	889	865	1.036	1.248	1.043	1.022	1.221	1.097	1.197	1.226	1.221	1.060	1.068	e. Lost
Non Performing Financing (Nominal)	269	429	971	1.131	1.509	2.534	1.882	2.053	2.302	2.275	2.309	2.540	2.170	2.388	2.470	2.406	2.486	2.628	Non Performing Financing (Nominal)
Rasio Non Performing Financing (%)	2,37	2,82	4,75	4,05	3,95	5,54	4,01	4,36	4,75	4,53	4,47	4,77	3,89	4,14	4,10	3,95	3,95	3,99	Non Performing Financing Ratio (%)

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

Indikator	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		Indicators
	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro Wadiah	2.045	13,13	2.847	14,71	3.750	13,39	4.238	11,50	5.752	12,01	6.202	11,86	8.224	11,90	Wadiah Current
Rupiah	1.836	11,78	2.562	13,24	3.459	12,35	3.741	10,15	5.106	10,66	5.403	10,34	7.342	10,63	Rupiah
Valas	209	1,34	285	1,47	291	1,04	498	1,35	646	1,35	798	1,53	881	1,28	Foreign Exchange
Deposito Mudharabah	9.166	58,83	10.656	55,08	14.807	52,86	20.143	54,66	27.056	56,50	29.595	56,62	40.054	57,98	Mudharabah Deposits
Rupiah	8.546	54,85	10.109	52,25	13.971	49,88	19.273	52,30	26.060	54,42	28.484	54,49	38.281	55,41	Rupiah
Valas	620	3,98	546	2,82	836	2,98	870	2,36	996	2,08	1.111	2,13	1.773	2,57	Foreign Exchange
Tabungan Mudharabah	4.370	28,04	5.845	30,21	9.453	33,75	12.471	33,84	15.079	31,49	16.475	31,52	20.808	30,12	Mudharabah savings
Rupiah	4.370	28,04	5.845	30,21	9.453	33,75	12.436	33,74	14.986	31,30	16.379	31,33	20.583	29,79	Rupiah
Valas	-	0,00	-	0,00	-	0,00	35	0,10	93	0,19	96	0,18	225	0,33	Foreign Exchange
Total DPK	15.581	100	19.347	100	28.011	100	36.852	100	47.887	100	52.271	100	69.086	100	Total Third Party Funds
Rupiah	14.752	94,68	18.516	95,70	26.884	95,98	35.449	96,19	46.153	96,38	50.266	96,16	66.207	95,83	Rupiah
Valas	829	5,32	831	4,30	1.127	4,02	1.403	3,81	1.734	3,62	2.006	3,84	2.879	4,17	Foreign Exchange

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	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro Wadiah																			Wadiah Current
Rupiah	1,16	1,13	1,28	1,07	1,21	0,95	1,04	1,01	0,99	1,09	1,02	1,10	1,27	1,03	1,04	0,99	1,34	1,21	Rupiah
Valas	2,18	1,47	1,12	1,08	0,95	0,40	0,38	0,37	0,37	0,36	0,33	0,36	0,60	0,43	0,36	0,37	1,59	0,43	Foreign Exchange
Deposito Mudharabah																			Mudharabah Deposits
Rupiah	8,61	8,66	9,75	7,97	8,61	7,32	7,48	5,84	6,85	7,22	7,02	6,70	6,86	7,06	7,04	6,85	1,34	6,68	Rupiah
Valas	1,97	3,68	3,87	5,71	2,69	2,27	3,18	2,80	2,48	2,86	2,71	2,74	2,82	3,01	3,90	2,48	1,59	3,82	Foreign Exchange
Tabungan Mudharabah																			Mudharabah savings
Rupiah	7,07	3,96	3,72	3,32	3,61	3,29	2,76	2,50	2,43	2,87	2,55	2,69	2,66	2,67	2,53	2,95	3,04	3,32	Rupiah
Valas	-	-	-	0,63	0,92	2,74	1,01	1,01	0,97	0,63	0,98	0,99	0,93	0,92	0,86	0,87	0,86	0,95	Foreign Exchange

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	13,72	10,35	11,34	15,97	16,34	17,47	17,78	16,83	17,54	16,48	16,46	15,67	14,64	14,45	14,50	14,78	14,54	15,23	1. Agriculture, hunting and agricultural facilities
- Rupiah	13,72	10,46	11,50	15,97	16,36	17,47	17,78	16,83	17,54	16,48	16,46	15,67	14,64	14,45	14,50	14,78	14,59	15,48	- Rupiah
- Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
2. Pertambangan	12,24	8,16	12,58	12,59	15,57	15,40	15,44	14,21	11,74	10,39	10,31	10,46	10,99	10,44	10,82	10,56	11,61	11,42	2. Mining
- Rupiah	14,63	11,41	15,49	13,96	10,39	13,26	14,20	13,36	10,29	8,88	8,72	8,89	8,76	7,73	8,49	8,07	9,17	8,61	- Rupiah
- Valas	8,81	2,67	1,52	10,33	22,74	21,53	18,51	16,13	14,96	14,51	14,44	14,51	14,01	14,06	13,85	13,93	14,79	15,12	- Foreign Exchange
3. Perindustrian	20,25	11,92	12,17	15,01	14,68	15,20	15,48	14,66	15,68	16,33	15,05	14,72	14,59	13,72	14,05	13,89	13,02	12,95	3. Manufacturing
- Rupiah	20,60	12,20	12,33	16,33	15,58	15,05	15,34	14,66	15,70	16,35	15,06	14,72	14,59	13,73	14,05	13,90	13,98	13,95	- Rupiah
- Valas	7,63	3,79	4,98	6,40	2,49	39,42	39,77	15,19	12,40	10,10	11,14	13,02	-	-	-	-	0,96	0,23	- Foreign Exchange
4. Listrik, gas dan air	19,49	15,77	15,17	15,40	13,90	14,72	15,30	15,31	15,19	15,21	15,54	15,51	15,54	15,49	14,93	14,79	15,70	15,47	4. Electricity, gas and water
- Rupiah	20,66	15,86	15,17	15,80	18,97	15,56	16,18	16,14	15,89	15,82	15,80	15,70	15,71	15,65	15,68	15,44	16,55	16,40	- Rupiah
- Valas	7,00	12,00	-	9,27	10,42	10,80	10,76	10,79	10,70	10,68	9,70	9,59	9,55	8,58	7,92	7,89	6,21	6,67	- Foreign Exchange
5. Konstruksi	14,53	10,74	10,47	15,51	13,67	13,16	13,49	12,97	13,07	13,02	12,77	12,82	12,87	12,41	11,88	11,94	12,18	12,57	5. Construction
- Rupiah	15,18	11,48	11,29	16,03	13,90	13,78	14,15	13,61	13,73	13,69	13,56	13,09	13,23	12,77	12,18	12,31	12,76	12,92	- Rupiah
- Valas	8,28	1,54	-	3,20	8,85	4,60	4,60	5,57	5,49	7,08	6,46	9,48	8,93	8,64	8,51	8,22	6,16	8,33	- Foreign Exchange
6. Perdagangan, restoran dan hotel	14,87	12,63	8,71	15,78	17,00	19,09	19,34	19,07	20,34	20,12	20,19	19,93	19,87	19,95	19,90	19,74	19,50	19,49	6. Trading, restaurants and hotels
- Rupiah	15,17	13,30	8,73	15,75	17,08	19,18	19,49	19,23	20,53	20,33	20,41	20,14	20,08	20,11	20,07	19,90	19,84	19,83	- Rupiah
- Valas	9,27	2,90	7,01	16,40	15,00	12,45	12,04	11,85	11,85	11,24	11,20	10,81	10,75	11,25	11,08	11,08	7,85	7,84	- Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi	16,31	14,46	16,09	14,28	16,00	15,29	15,24	15,03	15,53	15,27	14,86	14,39	14,34	14,13	14,12	14,27	14,45	14,24	7. Transportation, warehousing and communications
- Rupiah	16,76	14,83	16,55	15,54	16,85	15,75	15,80	15,59	16,23	15,83	15,43	15,41	15,42	15,17	15,30	15,44	15,46	15,24	- Rupiah
- Valas	8,25	8,05	10,50	6,75	9,49	8,72	8,12	8,07	7,65	7,66	7,33	5,20	5,33	5,29	4,91	4,95	5,76	5,86	- Foreign Exchange
8. Jasa Dunia usaha	15,67	13,30	15,09	15,19	15,97	15,27	15,26	14,32	14,50	14,81	14,62	14,64	14,84	14,79	14,36	14,26	14,43	14,42	8. Business Services
- Rupiah	16,31	13,78	15,31	15,85	16,82	15,57	15,54	14,55	14,71	15,04	14,77	14,84	14,99	14,93	14,73	14,58	14,71	14,77	- Rupiah
- Valas	7,96	4,06	4,63	6,57	3,93	7,87	8,22	8,24	8,24	8,28	7,75	6,95	7,93	7,97	5,19	5,43	5,96	4,77	- Foreign Exchange
9. Jasa sosial/masyarakat	13,95	10,75	10,66	12,95	14,04	16,11	16,89	17,18	17,63	17,54	17,27	17,22	17,10	17,18	17,11	17,01	17,69	17,11	9. Social Services
- Rupiah	14,04	11,06	11,15	12,95	14,04	16,11	16,89	17,18	17,63	17,54	17,27	17,22	17,10	17,18	17,11	17,01	17,69	17,11	- Rupiah
- Valas	7,45	0,01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
10. Lain-lain	13,38	12,45	11,01	11,49	11,60	11,04	11,04	10,92	11,73	11,61	11,45	10,74	10,60	10,48	10,32	10,44	10,51	10,46	10. Others
- Rupiah	13,38	12,51	11,12	11,58	11,82	11,40	11,41	11,28	12,11	11,98	11,79	11,03	10,88	10,78	10,66	10,78	10,81	10,75	- Rupiah
- Valas	4,67	0,65	8,69	0,47	0,09	0,17	0,13	0,11	0,09	0,09	0,10	0,20	0,31	0,39	1,02	0,83	0,96	0,79	- Foreign Exchange

Tabel 2.9 Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan
(Average of Margin Rates of Financing Based on Type of Use)
 Persen (Percent)

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010 ^{a)}											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Modal Kerja	15,57	12,22	11,71	15,51	16,49	16,85	16,99	16,26	16,59	16,66	16,33	16,19	16,19	16,12	15,85	15,74	15,77	15,73	Working Capital
Rupiah	15,90	12,63	11,97	15,92	19,34	16,95	17,15	16,44	16,80	16,91	16,58	16,43	16,47	16,40	16,30	16,16	16,28	16,24	Rupiah
Valas	8,09	4,53	1,45	8,51	4,26	13,71	12,55	11,46	10,94	10,73	10,11	10,03	10,18	10,06	8,20	8,30	7,59	7,44	Foreign Exchange
Investasi	15,20	12,51	13,34	13,87	13,67	13,48	13,75	13,43	13,75	13,82	13,81	13,76	13,82	13,54	13,31	13,45	13,81	13,82	Investment
Rupiah	15,89	13,36	13,80	14,59	18,04	13,95	14,22	13,87	14,21	14,24	14,15	14,09	14,09	13,78	13,57	13,71	14,08	14,11	Rupiah
Valas	8,52	2,13	6,01	7,41	2,23	7,28	7,65	7,63	7,52	7,55	6,95	6,95	7,63	7,74	7,73	7,75	7,77	7,15	Foreign Exchange
Konsumsi	13,24	12,33	10,99	11,48	11,58	11,01	11,03	10,91	11,72	11,60	11,44	10,73	10,59	10,47	10,31	11,08	10,51	10,45	Consumption
Rupiah	13,25	12,37	11,10	11,56	14,32	11,37	11,40	11,27	12,09	11,96	11,78	11,01	10,87	10,77	10,65	11,15	10,80	10,74	Rupiah
Valas	4,67	0,91	8,69	0,47	0,01	0,17	0,13	0,11	0,09	0,09	0,10	0,20	0,31	0,39	1,02	3,53	0,96	0,79	Foreign Exchange

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
Penyaluran dana	-	-	-	1.107	1.591	1.914	1.995	2.002	2.034	2.060	2.122	2.174	2.228	2.303	2.278	2.372	2.470	2.465	Distribution of funds
Pembiayaan	-	-	-	877	1.257	1.576	1.587	1.587	1.654	1.691	1.757	1.817	1.874	1.926	1.954	1.980	2.042	2.041	Financing
Antar Bank Aktiva	-	-	-	230	334	338	408	415	380	369	365	357	354	377	324	392	428	424	Interbank Assets
Sumber Dana																			Source of Funds
Dana Pihak Ketiga	-	-	-	708	570	1.228	1.251	1.283	1.310	1.310	1.346	1.386	1.386	1.419	1.396	1.458	1.531	1.518	Third Party Funds
Tabungan Wadiah	-	-	-	87	10	220	234	239	246	243	245	248	249	260	250	261	272	263	Wadiah Savings
Tabungan Mudharabah	-	-	-	204	280	293	319	320	320	318	324	338	324	330	307	336	359	358	Mudharabah Savings
Deposito Mudharabah	-	-	-	417	280	716	697	725	744	749	777	799	813	829	839	861	900	897	Deposit Mudharabah
Antar Bank Pasiva	-	-	-	174	-	317	353	348	350	377	392	404	441	468	464	490	493	503	Interbank Liabilities
Pinjaman yang diterima	-	-	-	52	8	55	57	49	52	50	48	46	50	54	56	51	55	54	Loan received
Kewajiban lainnya	-	-	-	3	271	14	18	17	17	17	17	16	17	19	22	20	18	18	Other Liabilities
Beberapa komponen modal																			Some Components of Capital
Modal disetor	-	-	-	176	222	699	751	733	735	739	742	776	790	794	795	802	806	782	Paid up Capital
Cadangan	-	-	-	21	28	414	456	440	439	444	443	466	474	465	468	469	469	448	Reserve
L/R Tahun Berjalan	-	-	-	27	30	53	55	5	9	16	25	31	38	44	47	52	63	69	L / R year
L/R Tahun lalu	-	-	-	-9	-15	-22	-22	30	25	13	0	-17	-21	-23	-24	-23	-25	-25	L / R year ago

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aset	-	-	-	1.203	1.693	2.051	2.126	2.139	2.180	2.203	2.260	2.324	2.374	2.447	2.429	2.522	2.619	2.615	Assets
Pembiayaan	-	-	-	882	1.257	1.576	1.587	1.587	1.654	1.691	1.757	1.817	1.874	1.926	1.954	1.980	2.042	2.041	Financing
Lancar	-	-	-	807	1.151	1.444	1.475	1.470	1.530	1.566	1.631	1.688	1.744	1.788	1.814	1.833	1.889	1.888	Current
Kurang Lancar	-	-	-	22	35	43	31	38	44	44	39	40	40	45	43	44	47	46	Sub Standard
Diragukan	-	-	-	22	21	34	31	22	22	25	31	33	30	32	33	34	34	33	Doubtful
Macet	-	-	-	31	49	55	50	56	58	55	57	57	60	61	64	69	73	75	Lost
Non Performing Financing (Nominal)	-	-	-	75	105	132	112	117	124	125	126	130	130	138	140	147	153	154	Non Performing Financing (Nominal)
Non Performing Financing (%)	-	-	-	8,56	8,38	8,36	7,03	7,36	7,48	7,37	7,19	7,13	6,92	7,16	7,18	7,42	7,48	7,53	Non Performing Financing (%)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Umum Syariah (BUS)																			Sharia Commercial Banks
Jumlah Bank	3	3	3	3	5	6	6	6	7	8	9	10	10	10	10	10	11	11	Total Banks
Jumlah Kantor	263	301	346	398	576	701	711	820	852	934	918	970	1.058	1.113	1.111	1.151	1.154	1.171	Total Bank Offices
Unit Usaha Syariah (UUS)																			Sharia Business Units
Jumlah Bank	15	19	20	26	27	25	25	25	25	25	25	24	23	23	23	23	23	23	Total Banks
Jumlah Kantor	74	133	163	170	214	286	287	288	294	299	312	298	244	251	236	237	237	239	Total Bank Offices
BPR Syariah																			Sharia Rural Bank
Jumlah Bank	-	-	-	114	131	139	139	140	142	143	144	144	145	146	146	146	148	149	Total Banks
Jumlah Kantor	-	-	-	185	202	222	223	262	265	266	271	271	275	276	277	278	282	283	Total Bank Offices

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
CAR (%)	-	-	-	-	-	-	-	-	-	12,58	12,12	15,54	12,89	14,66	14,23	14,58	15,74	15,49	CAR (%)
- Modal	-	-	-	-	-	-	-	-	-	4.531	4.936	5.746	5.866	7.566	7.622	7.692	8.605	8.710	- Capital
- ATMR	-	-	-	-	-	-	-	-	-	36.000	40.719	36.975	45.492	51.615	53.570	52.752	54.672	56.246	- Risk Weighted Assets
KAP																			Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	-	-	-	-	-	-	-	-	-	94,88	95,22	95,14	95,60	95,52	95,29	95,75	96,12	96,07	Classified Earning assets to Earning assets (%)
- APYD	-	-	-	-	-	-	-	-	-	2.258	2.168	1.970	2.433	2.555	2.755	2.525	2.385	2.511	- Classified Earning Assets
- Total Aktiva Produktif	-	-	-	-	-	-	-	-	-	44.091	45.337	40.541	55.280	57.087	58.466	59.355	61.431	63.905	- Total Earning assets
Rentabilitas																			Profitability
NOM (%)	-	-	-	-	-	-	-	-	-	1,71	1,40	1,45	1,54	1,42	1,76	1,76	1,70	1,74	NOM (%)
- Pendapatan Operasional bersih	-	-	-	-	-	-	-	-	-	649	545	573	637	615	794	826	833	1.021	- Net Operations Income
- Rata-rata Aktiva produktif	-	-	-	-	-	-	-	-	-	37.950	39.016	39.632	41.381	43.242	45.162	46.993	48.952	58.722	- Average Earning Assets
ROA (%)	-	-	-	-	-	-	-	-	-	1,87	1,73	1,66	1,49	1,57	1,54	1,64	1,77	1,74	ROA (%)
- Laba	-	-	-	-	-	-	-	-	-	900	839	821	765	836	844	919	999	1.021	- Profit
- Rata-Rata total aset	-	-	-	-	-	-	-	-	-	48.003	48.540	49.558	51.486	53.291	54.730	56.133	56.608	58.722	- Average Assets
BOPO (%)	-	-	-	-	-	-	-	-	-	79,26	80,85	82,07	83,90	82,48	82,62	81,83	80,62	80,14	(Operations Expenses / Operations Income (%))
- Biaya Operasional	-	-	-	-	-	-	-	-	-	824	1.122	1.460	1.868	2.213	2.600	2.978	3.395	3.835	- Operations Expenses
- Pendapatan Operasional	-	-	-	-	-	-	-	-	-	1.040	1.387	1.779	2.226	2.683	3.147	3.640	4.211	4.785	- Operations Income
Likuiditas																			Likuidity
Short Term Mistmach (%)	-	-	-	-	-	-	-	-	-	18,17	18,77	19,27	18,12	19,14	19,01	19,55	20,61	19,81	Short Term Mistmach (%)
- Aktiva Jangka Pendek	-	-	-	-	-	-	-	-	-	6.974	7.291	7.766	7.864	9.066	8.817	9.643	10.323	10.269	- Short-Term Assets
- Kewajiban Jangka Pendek	-	-	-	-	-	-	-	-	-	38.392	38.840	40.306	43.404	47.368	46.383	49.315	50.077	51.839	- Short-Term Liabilities
FDR (%)	-	-	-	-	-	-	-	-	-	92,97	92,97	96,65	93,46	92,36	95,28	91,72	92,11	93,50	FDR (%)
- Pembiayaan	-	-	-	-	-	-	-	-	-	37.481	37.481	53.223	46.260	47.728	49.679	50.190	51.988	54.666	- Financing
- Dana Pihak Ketiga	-	-	-	-	-	-	-	-	-	40.317	40.317	55.067	49.499	51.676	52.139	54.721	56.440	58.467	- Third Party Funds

Ket : Data tersedia mulai posisi Maret 2010

Note : Data Available on March 2010

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

Indikator	2004	2005	2006	2007	2008	2009		2010												Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Modal Inti																				Tier One Capital
<100 miliar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<100 billion
≥100 miliar	-	-	-	-	-	-	-	-	6	6	6	8	8	10	10	10	10	11	11	≥100 billion
CAR																				Capital Adequacy Ratio
<12%	-	-	-	-	-	-	-	-	3	3	2	4	3	3	2	3	3	3	3	<12%
≥12%	-	-	-	-	-	-	-	-	3	3	4	4	6	7	8	7	7	8	8	≥12%
NPL																				Non Performing Loan Ratio
<5%	-	-	-	-	-	-	-	-	5	5	5	7	8	9	9	9	9	11	11	<5%
≥5%	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	-	-	≥5%
ROA																				Return on Asset Ratio
<1,5%	-	-	-	-	-	-	-	-	3	2	3	5	5	7	7	7	6	6	6	<1,5%
≥1,5%	-	-	-	-	-	-	-	-	3	4	3	3	4	3	3	3	4	5	5	≥1,5%
LDR																				Loan to Deposit Ratio
<50%	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1	1	1	1	1	<50%
≥50%	-	-	-	-	-	-	-	-	5	6	6	8	9	10	9	9	9	10	10	≥50%

Ket : Data tersedia mulai posisi Januari 2010

Note : Data Available on January 2010

Halaman ini sengaja dikosongkan

DATA BPR

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penyaluran Dana																			Fund Disbursements
a. Kredit	12.149	14.654	16.948	20.540	25.472	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	33.284	33.580	a. Credits
b. Antar Bank Aktiva	2.996	3.442	4.956	6.009	5.841	7.198	8.075	8.065	8.033	8.060	7.861	7.700	7.649	7.676	7.115	8.215	8.788	9.238	b. Inter-Bank Assets
Sumber Dana																			Source of Funds
a. DPK																			a. Third Party Funds
Deposito	7.860	9.421	11.190	12.701	14.204	16.939	17.280	17.722	18.155	18.457	18.797	19.013	19.297	19.558	19.751	20.299	20.768	21.060	Time Deposits
Tabungan	3.301	3.757	4.581	6.018	7.135	7.958	8.272	8.355	8.455	8.597	8.713	8.872	8.734	8.960	8.698	9.047	9.292	9.482	Savings Deposits
b. Antar Bank Pasiva	1.257	1.761	2.401	3.240	4.214	3.777	3.947	3.772	3.768	3.907	4.040	4.061	4.354	4.321	4.492	4.569	4.437	4.572	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	397	406	416	482	542	596	541	526	515	511	516	485	476	481	490	486	640	621	c. Loans received
d. Kewajiban Segera	96	107	145	189	250	330	328	362	403	355	281	299	269	269	296	274	303	304	d. Immediate Liabilities
Beberapa Komponen Modal																			Several Components of Capital
a. Modal Disetor	1.764	1.908	2.333	2.776	3.241	3.888	4.072	4.094	4.178	4.185	4.259	4.328	4.399	4.457	4.538	4.573	4.635	4.690	a. Paid-In Capital
b. Cadangan	353	484	697	828	1.098	1.029	1.033	1.091	1.113	1.175	1.236	1.276	1.304	1.303	1.296	1.304	1.276	1.283	b. Reserves
c. L/R Tahun Berjalan	539	604	509	663	849	1.074	1.158	112	240	382	527	665	805	932	1.021	1.112	1.179	1.382	c. Current Earnings (Profit/Loss)
d. L/R Tahun Lalu	72	131	129	38	-100	-107	-118	812	626	367	41	-24	-85	-106	-107	-124	-126	-141	d. Retained Earnings (Profit/Loss)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
LDR (%)	80,73	82,00	87,37	80,03	82,54	81,76	79,61	78,64	79,17	79,79	80,77	81,49	82,04	82,39	83,95	81,79	82,05	80,86	LDR (%)
- Total Kredit	12.149	14.654	16.953	20.684	25.480	27.993	28.012	28.343	28.905	29.496	30.211	30.877	31.514	32.088	32.864	32.863	33.314	33.609	- Total Credit
- Penghimpunan Dana	12.815	15.345	17.879	21.696	25.944	28.698	29.496	29.822	30.328	30.905	31.470	31.804	32.227	32.685	32.803	33.748	34.360	35.209	- Funds collected
- Modal Inti	2.233	2.525	1.525	4.149	4.926	5.541	5.691	6.218	6.183	6.063	5.935	6.085	6.187	6.263	6.345	6.430	6.239	6.356	- Core Capital
NPL (%)	7,59	7,97	9,73	7,98	9,88	7,52	6,90	7,24	7,21	7,03	7,03	6,78	6,53	6,64	6,64	6,78	6,79	6,78	NPL (%)
- Kredit Non Lancar	923	1.169	1.649	1.639	2.516	2.105	1.932	2.051	2.083	2.072	2.122	2.091	2.057	2.129	2.181	2.226	2.259	2.277	- Non Current Credits
- Total Kredit	12.149	14.654	16.948	20.540	25.472	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	33.284	33.580	- Total Credit
ROA (%)	3,22	2,96	2,21	2,39	2,61	3,19	3,08	3,55	3,74	3,91	4,00	3,98	3,95	3,86	3,67	3,46	3,20	3,37	ROA (%)
- L/R Tahun Berjalan	539	604	509	663	849	1.074	1.158	112	240	382	527	665	805	932	1.021	1.112	1.179	1.382	- Current Earnings (Profit/Loss)
- Total Aktiva	16.707	20.393	23.045	27.741	32.533	36.704	37.554	37.891	38.482	39.039	39.489	40.105	40.725	41.409	41.714	42.832	44.165	44.726	- Total Aktiva
ROE (%)	25,44	25,23	19,25	20,98	22,67	26,46	25,08	28,90	30,35	28,50	32,26	32,09	31,80	31,20	29,44	28,32	26,72	28,14	ROE (%)
- L/R Tahun Berjalan	539	604	509	663	849	1.074	1.158	112	240	382	527	665	805	932	1.021	1.112	1.179	1.382	- Current Earnings (Profit/Loss)
- Modal Disetor	1.764	1.908	2.333	2.776	3.241	3.888	4.072	4.094	4.178	4.185	4.259	4.328	4.399	4.457	4.538	4.573	4.635	4.690	- Paid-In Capital
- Cadangan Umum	353	484	312	384	506	542	546	555	565	1.175	639	645	663	666	666	665	661	667	- General Reserve

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

Lokasi	2004	2005	2006	2007	2008	2009		2010											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Jawa Barat	-	4.098	4.354	4.818	5.868	6.883	7.061	7.103	7.213	7.325	7.463	7.624	7.635	7.760	7.825	8.071	8.557	8.405	Jawa Barat
Banten	-	372	388	512	632	727	737	749	761	777	791	799	814	823	836	850	860	877	Banten
DKI Jakarta	-	228	350	489	571	643	708	722	748	761	779	821	833	850	822	841	859	859	DKI Jakarta
D.I. Yogyakarta	-	997	1.101	1.409	1.634	1.828	1.848	1.871	1.885	1.913	1.938	1.961	2.018	2.043	2.081	2.121	2.158	2.194	D.I. Yogyakarta
Jawa Tengah	-	5.069	5.665	6.723	7.790	8.955	9.190	9.214	9.306	9.385	9.477	9.585	9.752	9.987	9.940	10.218	10.505	10.704	Jawa Tengah
Jawa Timur	-	2.788	3.145	3.616	4.030	4.708	4.739	4.806	4.836	4.900	4.941	5.030	5.128	5.216	5.227	5.354	5.460	5.516	Jawa Timur
Bengkulu	-	15	15	18	23	25	25	25	25	25	26	26	27	26	27	27	28	28	Bengkulu
Jambi	-	62	140	216	205	244	244	253	268	270	280	277	286	295	296	305	312	317	Jambi
Nanggroe Aceh Darussalam	-	36	38	54	110	117	121	99	99	100	99	100	101	100	98	100	100	101	Nanggroe Aceh Darussalam
Sumatera Utara	-	341	376	419	495	570	580	598	598	604	611	617	625	629	629	639	658	671	Sumatera Utara
Sumatera Barat	-	413	537	733	901	931	1.025	1.012	1.009	1.002	1.002	1.024	1.050	1.040	1.007	1.052	1.073	1.107	Sumatera Barat
Riau	-	231	247	392	491	585	601	614	626	636	635	646	653	661	673	688	711	738	Riau
Kep. Riau	-	241	428	620	855	1.285	1.349	1.373	1.414	1.492	1.581	1.618	1.695	1.781	1.847	1.927	2.025	2.077	Kep. Riau
Sumatera Selatan	-	134	206	336	394	521	520	526	560	578	579	595	578	603	605	626	632	629	Sumatera Selatan
Bangka-Belitung	-	9	10	8	9	19	20	20	21	21	22	21	22	21	22	21	22	24	Bangka-Belitung
Lampung	-	2.975	3.038	3.516	3.563	2.985	3.037	3.123	3.227	3.329	3.246	3.266	3.288	3.224	3.278	3.345	3.444	3.500	Lampung
Kalimantan Selatan	-	94	107	167	260	267	250	252	265	250	266	264	273	284	276	292	298	327	Kalimantan Selatan
Kalimantan Barat	-	180	307	403	511	577	577	549	571	569	598	605	595	619	631	674	673	681	Kalimantan Barat
Kalimantan Timur	-	72	99	154	193	226	233	226	215	220	222	224	234	242	247	251	253	250	Kalimantan Timur
Kalimantan Tengah	-	1	3	7	10	29	28	27	40	39	39	41	41	42	40	45	45	46	Kalimantan Tengah
Sulawesi Tengah	-	61	89	134	209	254	254	239	254	237	237	263	262	266	274	289	288	290	Sulawesi Tengah
Sulawesi Selatan	-	76	119	194	272	320	336	339	350	341	341	341	349	358	371	379	388	423	Sulawesi Selatan
Sulawesi Utara	-	113	131	171	194	240	241	244	255	264	278	280	288	298	310	326	336	354	Sulawesi Utara
Sulawesi Tenggara	-	19	31	47	57	63	65	65	64	64	65	65	66	65	65	66	67	67	Sulawesi Tenggara
Sulawesi Barat	-	-	-	-	3	2	2	2	2	2	3	3	3	3	2	3	3	3	Sulawesi Barat
Gorontalo	-	13	22	23	21	26	26	26	26	27	26	27	27	28	28	28	29	29	Gorontalo
Nusa Tenggara Barat	-	260	321	375	456	519	535	535	527	537	537	549	548	560	551	562	551	581	Nusa Tenggara Barat
Bali	-	1.236	1.467	1.851	2.318	2.622	2.663	2.734	2.776	2.826	2.881	2.905	2.963	3.016	3.075	3.142	3.234	3.310	Bali
Nusa Tenggara Timur	-	20	23	35	64	107	109	113	116	119	123	126	130	133	137	137	141	147	Nusa Tenggara Timur
Maluku	-	84	127	160	210	217	210	216	216	215	205	206	217	211	219	215	212	214	Maluku
Papua	-	165	162	137	184	208	215	212	207	207	207	225	222	223	229	237	238	226	Papua
Maluku Utara	-	1	1	1	1	2	2	2	2	2	2	2	2	4	4	5	5	5	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	7	9	11	14	14	16	21	24	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	-	20.402	23.045	27.741	32.533	36.704	37.554	37.891	38.482	39.039	39.489	40.105	40.725	41.409	41.714	42.832	44.165	44.726	Total

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since June 2010

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

Total Aset	2004	2005	2006	2007	2008	2009		2010											Total Asset
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Aset BPR < 1 Miliar	285	147	111	85	56	51	46	48	43	39	41	43	37	33	32	34	33	29	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	1.168	1.010	835	651	536	440	429	428	419	410	389	376	373	379	370	367	352	347	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	422	491	479	527	511	490	479	461	448	456	458	464	456	444	453	437	427	417	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 m	283	361	455	554	669	765	779	798	808	813	824	830	849	860	862	877	895	913	Total Asset Rural bank > 10 Billion
Total	2.158	2.009	1.880	1.817	1.772	1.746	1.733	1.735	1.718	1.718	1.712	1.713	1.715	1.716	1.717	1.715	1.707	1.706	Total

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

Kolektibilitas	2004	2005	2006	2007	2008	2009		2010											Collektibility
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Kredit	12.149	14.654	16.948	20.540	25.472	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	33.284	33.580	Credit
a. Lancar	11.226	13.485	15.299	18.901	22.956	25.878	26.068	26.281	26.811	27.410	28.074	28.768	29.437	29.937	30.654	30.609	31.025	31.303	a. Current
b. Kurang Lancar	322	404	473	407	1.039	560	457	547	592	576	589	574	545	580	605	623	635	624	b. Sub-Standard
c. Diragukan	373	494	482	319	342	369	335	339	346	369	374	396	390	397	401	410	413	423	c. Doubtful
d. Macet	228	271	684	913	1.135	1.186	1.140	1.165	1.146	1.137	1.158	1.120	1.122	1.151	1.175	1.192	1.211	1.230	d. Lost
Non Performing Loan (Nominal)	923	1.169	1.649	1.639	2.516	2.105	1.932	2.051	2.083	2.072	2.122	2.091	2.057	2.129	2.181	2.226	2.259	2.277	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	7,59	7,98	9,73	7,98	9,88	7,52	6,90	7,24	7,21	7,03	7,03	6,78	6,53	6,64	6,64	6,78	6,79	6,78	Non Performing Ratio (%)

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

Lokasi	2004	2005	2006	2007	2008	2009		2010											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jawa Barat	-	280	413	379	408	451	417	425	425	423	428	435	431	445	443	459	456	461	Jawa Barat
Banten	-	33	36	42	43	73	70	72	59	62	65	65	68	72	74	76	94	86	Banten
DKI Jakarta	-	4	11	17	26	38	36	36	37	37	36	38	38	40	50	37	37	43	DKI Jakarta
D.I. Yogyakarta	-	71	93	83	80	98	80	92	100	99	100	103	102	106	109	110	116	119	D.I. Yogyakarta
Jawa Tengah	-	403	607	614	591	675	618	652	664	648	673	681	672	698	708	729	735	741	Jawa Tengah
Jawa Timur	-	151	184	170	157	180	155	167	173	170	175	182	183	196	206	210	207	203	Jawa Timur
Bengkulu	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Bengkulu
Jambi	-	1	4	9	11	16	14	14	14	14	15	14	15	15	14	14	14	14	Jambi
Nanggroe Aceh Darussalam	-	5	6	6	7	12	33	34	36	36	37	34	13	13	13	14	13	11	Nanggroe Aceh Darussalam
Sumatera Utara	-	22	33	27	29	35	35	37	36	37	33	34	34	35	36	38	40	41	Sumatera Utara
Sumatera Barat	-	27	33	32	40	68	67	72	61	65	72	74	78	79	89	90	97	96	Sumatera Barat
Riau	-	11	12	14	18	32	27	32	34	34	36	35	35	37	41	45	46	45	Riau
Kep. Riau	-	1	3	5	9	12	9	14	14	12	13	15	15	16	18	22	23	26	Kep. Riau
Sumatera Selatan	-	9	16	16	20	25	24	35	28	30	29	30	30	30	29	32	32	33	Sumatera Selatan
Bangka-Belitung	-	1	2	2	1	1	1	1	1	1	1	2	2	2	2	2	2	2	Bangka-Belitung
Lampung	-	33	45	58	90	108	84	90	97	98	95	69	72	68	59	59	59	58	Lampung
Kalimantan Selatan	-	8	5	5	5	10	9	9	9	9	10	10	10	10	10	10	9	10	Kalimantan Selatan
Kalimantan Barat	-	8	13	13	17	20	19	19	19	20	20	20	20	19	17	18	18	18	Kalimantan Barat
Kalimantan Timur	-	3	4	8	10	30	27	27	30	30	30	29	29	31	29	30	27	30	Kalimantan Timur
Kalimantan Tengah	-	0	0	0	0	1	1	1	2	1	1	1	1	1	2	2	2	2	Kalimantan Tengah
Sulawesi Tengah	-	1	3	2	4	4	4	4	5	4	5	4	5	5	5	5	5	5	Sulawesi Tengah
Sulawesi Selatan	-	7	9	11	11	14	13	14	14	12	20	20	21	22	21	20	21	20	Sulawesi Selatan
Sulawesi Utara	-	6	5	4	5	6	6	6	8	7	8	10	9	12	11	11	13	13	Sulawesi Utara
Sulawesi Tenggara	-	1	1	1	3	4	2	3	3	4	4	4	4	4	4	4	5	5	Sulawesi Tenggara
Sulawesi Barat	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Sulawesi Barat
Gorontalo	-	2	3	4	3	4	4	4	4	4	4	4	4	4	5	5	5	5	Gorontalo
Nusa Tenggara Barat	-	24	27	30	33	40	40	45	51	56	57	58	57	57	60	61	62	69	Nusa Tenggara Barat
Bali ^{*)}	-	55	74	78	71	135	126	132	144	144	143	103	93	95	107	105	104	104	Bali ^{*)}
Nusa Tenggara Timur	-	2	2	1	1	4	4	4	4	5	4	4	5	4	5	4	5	5	Nusa Tenggara Timur
Maluku	-	1	1	1	1	2	2	2	3	3	3	4	4	4	3	4	4	5	Maluku
Papua	-	3	3	4	5	7	6	7	7	7	7	8	8	8	8	8	8	9	Papua
Maluku Utara	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Maluku Utara
Irian Jaya Barat	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Irian Jaya Barat
Lainnya	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
Total	-	1.170	1.649	1.639	2.516	2.105	1.932	2.051	2.083	2.072	2.122	2.091	2.057	2.129	2.181	2.226	2.259	2.277	Total

Ket. : *)Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : *) Change location accordance region expansion since June 2010

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

Jenis	Desember 2005		Desember 2006		Desember 2007		Desember 2008		November 2009		Desember 2009		November 2010		Jenis
	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	9.421	71,48	11.190	70,95	12.701	67,85	14.204	66,56	16.939	68,03	17.280	67,63	21.060	68,95	Time Deposits
Tabungan	3.757	28,51	4.581	29,05	6.018	32,15	7.135	33,44	7.958	31,97	8.272	32,37	9.482	31,05	Savings Deposits
Total DPK	13.178	100	15.771	100	18.719	100	21.339	100	24.897	100	25.552	100	30.542	100	Total Third Party Funds

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - November 2010
(Composition of Third Party Funds of Rural Banks Based on Location - November 2010)

Lokasi	Tabungan (Saving Deposits)	Deposito (Demand Deposit)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion of Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
Jawa Barat	1.343	4.665	6.008	19,67	Jawa Barat
Banten	108	380	489	1,60	Banten
DKI Jakarta	107	438	545	1,78	DKI Jakarta
D.I. Yogyakarta	433	1.039	1.473	4,82	D.I. Yogyakarta
Jawa Tengah	2.995	4.382	7.377	24,15	Jawa Tengah
Jawa Timur	1.076	2.368	3.444	11,28	Jawa Timur
Bengkulu	10	7	17	0,05	Bengkulu
Jambi	44	197	241	0,79	Jambi
Nanggroe Aceh Darussalam	19	21	40	0,13	Nanggroe Aceh Darussalam
Sumatera Utara	214	275	488	1,60	Sumatera Utara
Sumatera Barat	466	318	784	2,57	Sumatera Barat
Riau	248	271	519	1,70	Riau
Kep. Riau	185	1.488	1.673	5,48	Kep. Riau
Sumatera Selatan	208	251	459	1,50	Sumatera Selatan
Bangka-Belitung	6	15	21	0,07	Bangka-Belitung
Lampung	372	1.991	2.363	7,74	Lampung
Kalimantan Selatan	67	95	161	0,53	Kalimantan Selatan
Kalimantan Barat	265	297	562	1,84	Kalimantan Barat
Kalimantan Timur	59	100	159	0,52	Kalimantan Timur
Kalimantan Tengah	16	13	29	0,09	Kalimantan Tengah
Sulawesi Tengah	34	80	114	0,37	Sulawesi Tengah
Sulawesi Selatan	82	160	242	0,79	Sulawesi Selatan
Sulawesi Utara	69	196	265	0,87	Sulawesi Utara
Sulawesi Tenggara	27	28	55	0,18	Sulawesi Tenggara
Sulawesi Barat	1	1	2	0,01	Sulawesi Barat
Gorontalo	6	8	14	0,04	Gorontalo
Nusa Tenggara Barat	179	181	359	1,18	Nusa Tenggara Barat
Bali	734	1.524	2.259	7,39	Bali
Nusa Tenggara Timur	42	61	103	0,34	Nusa Tenggara Timur
Maluku	26	67	93	0,30	Maluku
Papua	33	127	160	0,52	Papua
Maluku Utara	2	2	4	0,01	Maluku Utara
Irian Jaya Barat	7	15	22	0,07	Irian Jaya Barat
Lainnya	0	0	0	-	Others
Total	9.482	21.060	30.542	100	Total

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since June 2010

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

Lokasi	2004	2005	2006	2007	2008	2009		2010											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jawa Barat	-	2.806	2.995	3.305	4.035	4.940	5.072	5.136	5.247	5.360	5.484	5.593	5.550	5.630	5.618	5.784	5.925	6.008	Jawa Barat
Banten	-	210	214	274	308	373	382	399	413	432	441	446	448	451	455	466	481	489	Banten
DKI Jakarta	-	143	218	288	305	370	420	433	448	455	453	463	500	503	522	518	530	545	DKI Jakarta
D.I. Yogyakarta	-	712	805	1.043	1.142	1.283	1.290	1.316	1.327	1.338	1.371	1.384	1.405	1.413	1.438	1.459	1.473	D.I. Yogyakarta	
Jawa Tengah	-	3.446	4.041	4.712	5.395	6.287	6.449	6.521	6.608	6.687	6.740	6.803	6.827	6.952	6.825	7.070	7.252	7.377	Jawa Tengah
Jawa Timur	-	1.740	2.077	2.349	2.476	2.912	2.964	3.022	3.036	3.090	3.147	3.200	3.238	3.291	3.246	3.353	3.414	3.444	Jawa Timur
Bengkulu	-	7	9	11	15	16	17	16	16	16	16	16	15	16	16	16	16	17	Bengkulu
Jambi	-	34	101	161	146	187	186	196	205	208	225	221	225	231	228	236	239	241	Jambi
Nanggroe Aceh Darussalam	-	23	26	34	57	60	37	63	63	64	64	64	46	45	38	40	39	40	Nanggroe Aceh Darussalam
Sumatera Utara	-	242	273	307	357	418	426	441	440	447	453	456	458	461	458	470	484	488	Sumatera Utara
Sumatera Barat	-	270	330	475	580	636	715	714	705	708	711	726	736	728	690	734	757	784	Sumatera Barat
Riau	-	126	183	293	350	417	417	426	434	445	446	452	459	470	479	494	507	519	Riau
Kep. Riau	-	203	357	476	657	1.039	1.071	1.111	1.146	1.215	1.286	1.312	1.370	1.439	1.489	1.558	1.637	1.673	Kep. Riau
Sumatera Selatan	-	97	156	258	308	395	386	395	418	436	436	454	434	452	453	460	464	459	Sumatera Selatan
Bangka-Belitung	-	6	7	8	8	17	17	18	19	19	19	18	19	18	19	18	18	21	Bangka-Belitung
Lampung	-	1.663	2.045	2.287	2.140	1.867	1.945	2.048	2.136	2.163	2.189	2.183	2.199	2.222	2.239	2.298	2.341	2.363	Lampung
Kalimantan Selatan	-	56	65	97	144	161	154	166	180	163	158	160	150	151	130	139	156	161	Kalimantan Selatan
Kalimantan Barat	-	138	247	319	399	466	470	452	468	472	492	492	485	503	515	559	558	562	Kalimantan Barat
Kalimantan Timur	-	49	64	89	114	142	152	146	137	142	143	144	151	155	159	161	162	159	Kalimantan Timur
Kalimantan Tengah	-	1	2	6	6	15	15	13	25	24	24	26	25	26	25	29	28	29	Kalimantan Tengah
Sulawesi Tengah	-	39	40	54	93	99	99	86	109	91	87	109	105	108	110	116	111	114	Sulawesi Tengah
Sulawesi Selatan	-	44	72	122	128	177	185	189	198	190	192	192	197	203	216	216	221	242	Sulawesi Selatan
Sulawesi Utara	-	69	97	126	145	171	171	176	186	193	207	212	222	231	240	255	258	265	Sulawesi Utara
Sulawesi Tenggara	-	16	28	42	50	52	55	54	53	53	54	53	55	53	53	55	55	55	Sulawesi Tenggara
Sulawesi Barat	-	-	-	-	2	1	1	1	1	1	3	3	2	2	1	2	2	2	Sulawesi Barat
Gorontalo	-	5	7	9	7	10	10	11	11	11	11	12	12	13	13	13	13	14	Gorontalo
Nusa Tenggara Barat	-	139	172	209	260	303	319	320	317	323	320	328	324	323	320	328	330	359	Nusa Tenggara Barat
Bali	-	787	949	1.179	1.455	1.759	1.803	1.876	1.912	1.952	1.984	2.000	2.013	2.054	2.088	2.133	2.210	2.259	Bali
Nusa Tenggara Timur	-	7	9	17	38	70	71	76	78	82	87	89	90	92	96	95	98	103	Nusa Tenggara Timur
Maluku	-	50	64	71	100	107	99	104	119	115	112	110	115	108	110	101	95	93	Maluku
Papua	-	56	119	95	119	147	152	154	156	156	153	170	165	166	169	174	174	160	Papua
Maluku Utara	-	0	0	0	0	1	1	1	1	1	1	2	2	2	3	3	3	4	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	15	7	10	12	12	14	19	22	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	-	13.184	15.771	18.719	21.339	24.897	25.552	26.077	26.611	27.055	27.509	27.885	28.031	28.517	28.449	29.346	30.060	30.542	Total

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since June 2010

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tabungan	-	-	-	-	7,16	6,47	6,32	6,20	6,03	6,06	5,98	6,00	6,03	5,97	5,94	5,95	5,77	5,68	Saving Deposits
Deposito	-	-	-	-	12,43	10,85	10,81	10,64	10,60	10,54	10,51	10,47	10,37	10,38	10,33	10,34	10,23	10,20	Time Deposits

Ket. Data tersedia mulai Desember 2008

Note : Data available on December 2008

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt ¹⁾	Nov	
1. Pertanian, perburuan dan sarana pertanian	-	-	-	-	38,70	38,31	39,21	39,12	39,07	38,99	38,85	38,76	38,92	38,84	38,71	38,34	-	-	1. Agriculture, hunting and agricultural facilities
2. Perindustrian	-	-	-	-	32,87	32,65	32,38	32,38	32,25	32,47	31,78	31,60	31,57	31,55	31,38	31,16	-	-	2. Manufacturing
3. Perdagangan, restoran dan hotel	-	-	-	-	33,60	34,61	34,32	34,21	34,05	33,92	33,72	33,67	33,45	33,36	33,35	33,18	-	-	3. Trade, restaurants and hotels
4. Jasa sosial/masyarakat	-	-	-	-	31,61	32,29	31,67	31,18	31,08	30,92	30,58	30,56	30,42	30,23	30,05	29,85	-	-	4. Social Services
5. Lain-lain	-	-	-	-	29,50	29,49	29,33	29,24	29,08	28,98	28,87	28,70	28,59	28,51	28,38	28,27	-	-	5. Others

Ket.: Data tersedia mulai Desember 2008

¹⁾ Data bulan Oktober 2010 bersambung di halaman 119 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

Note : Data available on December 2008

¹⁾ October 2010 data continued on page 119 because there are changes economic sector in the rural bank's monthly report

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

Sektor Ekonomi	2 0 1 0		Economic Sector
	Okt	Nov	
1 Pertanian, Perburuhan, dan Kehutanan	38,42	36,76	1. Agriculture, hunting, and forestry
2 Perikanan	38,25	32,65	2. Fishery
3 Pertambangan dan Penggalian	29,21	27,89	3. Mining and quarrying
4 Industri Pengolahan	32,60	31,18	4. Processing industry
5 Listrik, Gas dan Air	36,65	32,00	5. Electricity, gas and water
6 Konstruksi	32,28	32,09	6. Construction
7 Perdagangan Besar dan Eceran	32,85	33,03	7. Wholesale and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	26,75	27,76	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	32,61	30,15	9. Transportation, warehousing and communications
10 Perantara Keuangan	26,42	24,36	10. Financial intermediaries
11 Real Estate	27,99	27,31	11. Real estate
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	29,68	34,99	12. Government administration, land and compulsory social security
13 Jasa Pendidikan	33,11	31,29	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	31,00	30,40	14. Health services and social activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	30,64	29,41	15. Social services, social, cultural, entertainment and other individual
16 Jasa Perorangan yang Melayani Rumah Tangga	32,82	33,62	16. Individual services which serve households
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,26	29,49	17. Business activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	28,74	28,44	18. Not the business field - households
19 Bukan Lapangan Usaha - Lainnya	28,94	28,09	19. Not the business field - other

¹⁾ Merupakan sambungan halaman 118¹⁾ Continue from page 118

Tabel 3.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan
(Average of Credit Interest Rates of Rural Banks Based on Type of Use)
 Persen (Percent)

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja	-	-	-	-	34,43	35,08	34,83	34,64	34,60	34,45	34,28	34,15	34,03	33,95	33,86	33,66	33,31	33,35	Total Working Capital
Investasi	-	-	-	-	27,67	30,48	30,37	30,52	30,28	30,22	29,84	29,66	29,46	29,22	29,32	29,26	29,95	27,81	Total Investment
Konsumsi	-	-	-	-	29,57	29,45	29,14	29,01	28,81	28,71	28,54	28,46	28,36	28,24	28,12	27,98	28,82	28,18	Total Consumption
Ket. Data tersedia mulai Desember 2008										Note : Data available on December 2008									

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

Keterangan	2004	2005	2006	2007	2008	2009		2010											Information
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jumlah BPR	2.158	2.009	1.880	1.817	1.772	1.746	1.733	1.735	1.718	1.718	1.712	1.713	1.715	1.716	1.717	1.715	1.707	1.706	Total Rural Banks
Jumlah Kantor	3.507	3.110	3.173	3.250	3.367	3.617	3.644	3.663	3.671	3.718	3.750	3.789	3.820	3.848	3.857	3.816	3.833	3.880	Total Bank Offices

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - November 2010
(Growth of Total Rural Bank and Rural Bank Offices Based on Location - November 2010)

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
Jawa Barat	377	185	131	693	Jawa Barat
Banten	72	22	33	127	Banten
DKI Jakarta	25	8	17	50	DKI Jakarta
D.I. Yogyakarta	54	17	110	181	D.I. Yogyakarta
Jawa Tengah	264	443	244	951	Jawa Tengah
Jawa Timur	337	148	418	903	Jawa Timur
Bengkulu	3	3	4	10	Bengkulu
Jambi	11	4	3	18	Jambi
Nanggroe Aceh Darussalam	5	12	1	18	Nanggroe Aceh Darussalam
Sumatera Utara	53	23	3	79	Sumatera Utara
Sumatera Barat	103	29	19	151	Sumatera Barat
Riau	27	6	10	43	Riau
Kep. Riau	35	12	1	48	Kep. Riau
Sumatera Selatan	17	8	6	31	Sumatera Selatan
Bangka-Belitung	1	1	-	2	Bangka-Belitung
Lampung	24	24	6	54	Lampung
Kalimantan Selatan	22	3	1	26	Kalimantan Selatan
Kalimantan Barat	18	3	4	25	Kalimantan Barat
Kalimantan Timur	13	6	5	24	Kalimantan Timur
Kalimantan Tengah	2	-	-	2	Kalimantan Tengah
Sulawesi Tengah	9	8	5	22	Sulawesi Tengah
Sulawesi Selatan	21	4	3	28	Sulawesi Selatan
Sulawesi Utara	16	17	9	42	Sulawesi Utara
Sulawesi Tenggara	6	4	2	12	Sulawesi Tenggara
Sulawesi Barat	1	-	-	1	Sulawesi Barat
Gorontalo	4	3	-	7	Gorontalo
Nusa Tenggara Barat	29	45	4	78	Nusa Tenggara Barat
Bali	137	24	59	220	Bali
Nusa Tenggara Timur	9	1	1	11	Nusa Tenggara Timur
Maluku	2	4	2	8	Maluku
Papua	6	5	1	12	Papua
Maluku Utara	2	-	-	2	Maluku Utara
Irian Jaya Barat	1	-	-	1	Irian Jaya Barat
Lainnya	-	-	-	-	Others
Jumlah	1.706	1.072	1.102	3.880	Jumlah

Ket) : Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note) : Change location accordance region expansion since Juni 2010

DATA PERKREDITAN

Tabel 4.1 Kredit Bank Umum Berdasarkan Sektor Ekonomi
(Credit of Commercial Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	33.140	37.178	45.180	56.901	67.202	76.657	77.412	63.199	65.604	69.591	73.425	76.540	81.890	85.573	87.783	87.522	87.743	89.002	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	7.819	8.127	14.086	26.212	32.215	34.294	42.894	39.667	40.799	42.823	44.053	47.406	52.455	51.058	53.236	53.991	53.124	57.112	2. Mining
3. Perindustrian	144.917	171.288	184.023	205.610	271.187	243.799	247.440	238.855	241.991	242.383	246.979	253.652	264.973	259.077	264.026	261.339	259.112	264.012	3. Manufacturing
4. Listrik, gas dan air	5.986	5.367	7.224	7.920	18.475	23.524	24.560	26.885	24.499	24.705	25.076	25.619	25.501	24.388	24.717	29.146	30.281	31.339	4. Electricity, gas and water
5. Konstruksi	19.972	26.986	33.088	44.088	58.753	65.147	64.225	52.277	53.072	55.054	56.485	60.935	61.703	61.563	63.288	64.259	65.370	66.669	5. Construction
6. Perdagangan, restoran dan hotel	113.073	135.837	163.443	216.874	259.632	290.402	301.382	223.586	235.575	262.691	266.550	271.845	287.727	310.641	316.466	318.569	318.181	325.737	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	17.665	19.829	27.068	36.807	62.579	72.488	73.213	79.841	74.251	75.666	75.705	76.696	76.727	72.980	74.788	74.493	74.409	74.775	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	56.357	72.628	78.455	109.748	152.302	146.103	150.843	124.928	132.661	136.084	141.885	147.895	149.735	142.985	149.543	160.830	162.984	170.330	8. Business Services
9. Jasa sosial/masyarakat	8.047	10.029	12.040	13.882	15.747	16.115	17.038	26.892	27.812	28.612	28.811	28.297	49.101	48.858	53.844	46.897	48.353	46.086	9. Social Services
10. Lain-lain	152.495	208.378	227.690	283.970	369.596	429.049	438.923	529.510	532.521	518.505	527.360	542.671	536.679	540.857	552.736	562.099	576.077	581.340	10. Others
Jumlah	559.470	695.648	792.297	1.002.012	1.307.688	1.397.578	1.437.930	1.405.640	1.428.788	1.456.114	1.486.329	1.531.556	1.586.492	1.597.981	1.640.429	1.659.145	1.675.633	1.706.403	Total

Tabel 4.2 Kredit Bank Persero Berdasarkan Sektor Ekonomi
(Credit of State Owned Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	20.984	22.407	25.993	31.275	38.451	46.841	47.095	34.845	36.447	40.112	43.127	43.995	46.488	49.777	51.022	49.914	49.390	49.655	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	4.471	3.364	4.961	11.288	15.473	15.535	18.124	15.440	17.013	18.702	18.721	19.003	22.525	21.877	21.569	21.568	21.076	23.968	2. Mining
3. Perindustrian	60.489	67.369	72.736	74.594	98.878	94.566	94.201	92.009	89.997	91.221	91.949	92.747	101.813	94.579	94.836	94.531	91.884	92.876	3. Manufacturing
4. Listrik, gas dan air	3.868	3.880	5.221	4.762	12.702	14.965	15.175	15.235	14.481	14.402	14.437	14.631	12.857	11.465	11.557	13.979	14.600	15.347	4. Electricity, gas and water
5. Konstruksi	9.126	12.572	13.966	17.325	23.178	25.328	25.792	17.688	18.669	19.711	20.469	22.039	22.276	20.829	21.220	21.242	21.793	22.114	5. Construction
6. Perdagangan, restoran dan hotel	46.868	51.530	62.439	86.775	103.680	125.416	131.454	65.761	66.585	86.583	86.381	84.933	91.893	120.978	118.351	116.940	113.798	113.581	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	6.114	5.890	8.113	13.857	22.880	29.106	28.517	34.473	28.549	28.904	28.566	28.384	28.947	24.975	24.662	25.040	25.534	26.763	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	10.537	12.572	12.604	16.340	25.356	22.691	23.227	25.751	29.706	31.922	31.436	31.487	24.422	12.332	18.020	18.139	19.406	22.397	8. Business Services
9. Jasa sosial/masyarakat	2.424	3.219	4.429	4.371	3.345	3.464	3.772	4.116	4.338	4.804	4.982	4.410	11.059	10.492	9.971	9.851	9.769	9.464	9. Social Services
10. Lain-lain	57.973	73.611	77.450	95.564	126.723	153.337	157.513	224.581	230.685	213.973	217.916	228.535	226.475	222.591	230.657	234.590	243.133	245.525	10. Others
Jumlah	222.855	256.413	287.910	356.151	470.665	531.249	544.870	529.897	536.471	550.334	557.986	570.164	588.755	589.895	601.865	605.795	610.383	621.691	Total

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	8.053	8.713	11.156	15.212	19.032	18.847	20.229	18.972	19.915	19.165	20.065	22.268	23.669	23.915	24.446	25.359	26.744	27.313	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	2.231	3.232	6.421	10.612	11.069	11.354	14.403	13.877	13.330	14.054	14.671	16.916	17.677	17.551	19.302	19.277	19.223	19.665	2. Mining
3. Perindustrian	43.999	53.980	60.322	72.330	95.520	82.876	87.315	84.284	88.009	87.103	87.833	89.468	91.829	95.530	98.395	98.245	98.273	102.327	3. Manufacturing
4. Listrik, gas dan air	1.630	1.291	1.787	2.770	5.140	6.815	7.449	8.079	8.120	8.044	8.259	8.751	8.871	9.281	9.442	9.923	10.307	10.491	4. Electricity, gas and water
5. Konstruksi	7.503	10.175	12.322	18.167	23.303	24.317	25.640	21.721	21.976	22.722	23.261	24.833	25.310	27.548	28.160	28.410	28.002	28.537	5. Construction
6. Perdagangan, restoran dan hotel	52.831	67.870	81.018	103.927	125.572	127.382	131.868	119.680	128.536	133.403	136.942	142.960	150.494	146.337	153.090	154.151	156.592	162.463	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	9.420	11.027	13.028	17.429	26.323	29.488	31.269	31.804	32.386	32.844	33.143	34.060	33.298	34.202	35.651	34.500	33.879	33.458	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	27.965	37.061	42.303	59.648	79.004	78.036	80.482	56.741	59.072	60.992	65.453	68.756	75.412	78.403	79.698	88.140	89.071	92.639	8. Business Services
9. Jasa sosial/masyarakat	3.488	4.687	5.182	6.487	7.564	7.719	7.912	15.876	16.148	16.126	16.445	15.296	28.215	28.727	30.872	26.308	26.635	26.244	9. Social Services
10. Lain-lain	52.057	79.555	81.717	101.159	131.768	145.186	149.051	169.704	164.701	166.900	169.588	172.695	164.006	171.135	174.808	176.472	180.149	182.978	10. Others
Jumlah	209.176	277.591	315.256	407.742	524.295	532.020	555.617	540.737	552.192	561.354	575.659	596.004	618.780	632.629	653.864	660.785	668.876	686.115	Total

Tabel 4.4 Kredit BUSN Non Devisa Berdasarkan Sektor Ekonomi
(Credit of Non-Foreign Exchange Commercial Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	644	829	274	323	153	374	374	332	239	476	472	526	564	486	444	457	445	396	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	37	35	39	75	161	277	340	300	267	321	282	289	404	306	312	310	319	328	2. Mining
3. Perindustrian	1.206	1.217	1.215	1.529	1.618	2.001	2.208	2.017	2.022	2.287	2.234	2.286	2.718	2.637	2.770	2.762	2.399	2.406	3. Manufacturing
4. Listrik, gas dan air	4	4	4	6	11	54	54	48	52	54	67	68	70	66	68	69	70	69	4. Electricity, gas and water
5. Konstruksi	315	247	307	422	442	642	713	947	691	1.059	1.092	1.109	1.377	926	976	981	1.152	1.082	5. Construction
6. Perdagangan, restoran dan hotel	2.969	3.229	4.647	4.826	5.083	6.224	6.547	6.347	6.133	6.846	7.122	7.415	7.447	7.302	7.447	7.378	7.456	7.547	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	439	633	617	690	817	1.372	1.506	1.092	919	1.262	1.239	1.361	1.454	1.426	1.452	1.312	1.307	1.318	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.841	2.092	1.921	2.335	2.540	3.682	3.938	4.803	5.971	5.147	5.488	5.820	6.674	6.519	6.842	7.233	7.197	7.360	8. Business Services
9. Jasa sosial/masyarakat	524	531	659	929	1.382	2.002	1.917	783	750	808	794	833	1.259	1.245	1.336	1.393	1.390	1.401	9. Social Services
10. Lain-lain	7.123	8.025	9.430	12.728	14.915	17.537	18.103	18.433	19.186	19.310	19.764	20.790	23.422	22.445	23.168	24.041	24.582	25.407	10. Others
Jumlah	15.101	16.842	19.114	23.863	27.122	34.165	35.700	35.104	36.231	37.570	38.554	40.497	45.390	43.358	44.815	45.936	46.318	47.313	Total

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	1.324	1.640	2.030	2.275	3.182	3.927	3.721	3.531	3.420	3.683	3.498	3.515	3.718	4.015	3.993	4.367	4.210	4.439	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	33	56	58	43	270	670	675	643	642	633	619	679	712	760	740	757	764	801	2. Mining
3. Perindustrian	400	421	462	631	815	1.112	1.146	1.827	1.848	2.133	2.165	2.270	2.476	2.625	2.585	2.836	2.812	2.925	3. Manufacturing
4. Listrik, gas dan air	8	11	11	29	213	809	787	869	901	880	909	895	1.182	1.222	1.247	1.243	1.285	1.378	4. Electricity, gas and water
5. Konstruksi	2.148	2.503	3.790	5.140	6.458	10.263	7.704	7.465	7.459	7.468	7.540	9.082	8.587	8.859	9.484	10.010	10.398	10.837	5. Construction
6. Perdagangan, restoran dan hotel	6.293	7.539	8.242	9.619	12.060	15.231	15.280	13.819	15.755	16.225	15.217	14.610	15.836	16.067	16.340	16.366	16.048	17.147	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	286	375	400	463	1.655	1.857	1.887	1.851	1.838	1.769	1.809	1.685	1.717	1.705	1.718	1.664	1.649	1.803	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.964	1.774	1.802	2.198	3.401	4.999	5.264	2.612	2.756	2.897	2.709	2.759	2.772	2.995	2.357	2.868	2.871	3.035	8. Business Services
9. Jasa sosial/masyarakat	846	925	862	967	1.528	1.708	1.951	4.298	4.261	4.457	4.558	5.149	5.266	5.247	8.312	5.451	6.452	5.168	9. Social Services
10. Lain-lain	23.929	29.686	38.299	50.515	66.803	82.685	82.340	83.455	83.482	84.621	88.304	88.828	90.475	92.193	91.249	93.888	95.550	96.424	10. Others
Jumlah	37.232	44.931	55.955	71.881	96.385	123.260	120.754	120.372	122.361	124.765	127.329	129.472	132.740	135.688	138.023	139.450	142.040	143.956	Total

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	1.163	1.908	2.331	4.597	4.018	4.755	4.143	4.015	4.036	3.948	4.023	4.279	4.689	4.465	5.022	4.777	4.621	4.737	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	358	477	755	1.753	2.196	3.234	3.899	3.090	2.988	3.108	3.498	3.551	4.564	3.982	3.879	3.946	4.132	4.246	2. Mining
3. Perindustrian	18.977	18.989	17.451	23.774	30.568	29.630	29.258	28.695	28.961	29.031	29.643	31.041	31.369	28.759	29.579	29.552	30.636	30.157	3. Manufacturing
4. Listrik, gas dan air	236	56	186	313	256	288	286	299	298	294	280	277	274	190	185	534	554	561	4. Electricity, gas and water
5. Konstruksi	538	954	1.520	1.167	1.487	1.824	1.900	2.351	2.164	2.097	2.125	2.122	2.069	1.380	1.695	1.767	1.871	1.880	5. Construction
6. Perdagangan, restoran dan hotel	2.558	3.631	4.467	6.691	7.108	9.118	9.808	10.189	10.400	11.023	11.134	11.630	12.747	12.133	12.818	13.818	14.049	15.152	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	560	1.043	2.588	2.330	5.147	7.127	6.815	7.691	7.677	7.706	7.666	7.894	8.177	7.558	8.012	8.093	8.138	7.416	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	4.923	6.989	7.823	13.516	18.200	15.976	16.329	14.745	14.589	15.213	16.420	17.658	18.489	17.722	18.314	19.047	18.841	18.451	8. Business Services
9. Jasa sosial/masyarakat	347	376	396	461	602	920	973	1.088	1.312	1.421	1.453	1.423	1.831	1.886	2.108	2.649	2.740	2.585	9. Social Services
10. Lain-lain	1.253	2.513	3.315	3.917	6.267	7.433	7.565	7.751	7.822	7.953	8.150	8.290	10.570	10.618	10.865	10.922	10.986	11.194	10. Others
Jumlah	30.914	36.937	40.833	58.520	75.849	80.303	80.977	79.913	80.247	81.795	84.391	88.165	94.779	88.693	92.476	95.106	96.567	96.378	Total

Tabel 4.7 Kredit Bank Asing Berdasarkan Sektor Ekonomi
(Credit of Foreign Owned Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	972	1.681	3.397	3.220	2.366	1.914	1.850	1.504	1.548	2.207	2.239	1.958	2.761	2.916	2.857	2.647	2.334	2.462	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	688	963	1.852	2.440	3.047	3.224	5.453	6.317	6.560	6.006	6.263	6.967	6.573	6.583	7.434	8.134	7.610	8.104	2. Mining
3. Perindustrian	19.846	29.311	31.837	32.753	43.788	33.614	33.312	30.023	31.153	30.608	33.155	35.841	34.769	34.948	35.861	33.413	33.107	33.321	3. Manufacturing
4. Listrik, gas dan air	240	125	15	40	153	593	809	2.356	647	1.031	1.124	996	2.248	2.164	2.219	3.398	3.464	3.493	4. Electricity, gas and water
5. Konstruksi	341	536	1.183	1.866	3.885	2.774	2.478	2.105	2.113	1.996	1.997	1.750	2.084	2.020	1.754	1.849	2.154	2.220	5. Construction
6. Perdagangan, restoran dan hotel	1.554	2.038	2.631	5.035	6.130	7.032	6.426	7.789	8.167	8.612	9.755	10.297	9.310	7.825	8.421	9.915	10.237	9.849	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	846	862	2.322	2.039	5.756	3.537	3.218	2.930	2.883	3.180	3.281	3.311	3.133	3.114	3.294	3.884	3.901	4.017	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	9.128	12.139	12.002	15.711	23.801	20.719	21.603	20.277	20.568	19.914	20.379	21.415	21.967	25.013	24.313	25.402	25.598	26.449	8. Business Services
9. Jasa sosial/masyarakat	418	291	512	666	1.326	302	512	730	1.003	996	580	1.186	1.471	1.261	1.244	1.246	1.368	1.223	9. Social Services
10. Lain-lain	10.159	14.989	17.479	20.086	23.120	22.871	24.351	25.586	26.644	25.747	23.638	23.533	21.732	21.875	21.989	22.185	21.678	19.813	10. Others
Jumlah	44.193	62.935	73.230	83.856	113.372	96.581	100.011	99.617	101.286	100.296	102.410	107.254	106.049	107.718	109.387	112.073	111.449	110.950	Total

Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Lokasi Bank Penyalur - November 2010
(Credit of Commercial Banks Based on Economic Sector by Region - November 2010)
Miliar Rp (Billion Rp)

Lokasi	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, gas dan air (Electricity, gas and Water)	Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transportation, warehousing and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)	Location
Jawa Barat	1.897	413	20.176	158	3.964	26.823	6.955	6.125	4.020	65.127	Jawa Barat
Banten	183	90	3.683	29	1.330	4.413	187	4.231	1.053	22.543	Banten
DKI Jakarta	45.149	51.665	142.141	28.573	36.283	116.911	53.442	130.087	23.724	203.222	DKI Jakarta
D.I Yogyakarta	227	6	732	41	191	2.960	106	877	399	6.400	D.I Yogyakarta
Jawa Tengah	1.436	132	17.287	79	1.709	27.810	1.224	3.419	1.715	41.473	Jawa Tengah
Jawa Timur	3.372	630	40.476	510	4.665	40.298	3.842	5.897	3.485	48.141	Jawa Timur
Bengkulu	195	74	195	12	164	1.363	44	155	82	3.366	Bengkulu
Jambi	1.164	24	577	26	317	2.916	127	444	193	5.481	Jambi
Nanggroe Aceh Darussalam	142	62	1.213	12	782	3.443	35	357	205	9.369	Nanggroe Aceh Darussalam
Sumatera Utara	11.663	248	20.110	663	2.661	18.555	1.629	2.332	1.281	26.556	Sumatera Utara
Sumatera Barat	2.039	201	1.202	8	257	4.605	321	764	342	9.415	Sumatera Barat
Riau	4.870	206	1.632	65	1.056	6.067	706	2.037	591	11.695	Riau
Kepulauan Riau	3.484	44	1.684	50	1.769	6.233	310	1.141	388	11.954	Kepulauan Riau
Sumatera Selatan	129	102	2.209	90	939	2.262	549	926	298	6.094	Sumatera Selatan
Bangka Belitung	50	171	262	14	312	749	19	35	49	1.677	Bangka Belitung
Lampung	2.408	59	1.741	20	459	6.018	447	691	762	6.423	Lampung
Kalimantan Selatan	1.919	427	856	75	682	3.441	747	1.138	283	7.104	Kalimantan Selatan
Kalimantan Barat	1.792	26	943	73	440	3.257	695	558	244	6.652	Kalimantan Barat
Kalimantan Timur	1.192	1.341	1.175	161	2.914	6.251	1.731	3.377	1.470	12.042	Kalimantan Timur
Kalimantan Tengah	2.867	21	153	4	271	1.122	55	81	78	3.742	Kalimantan Tengah
Sulawesi Tengah	159	35	191	9	219	2.677	94	158	107	5.251	Sulawesi Tengah
Sulawesi Selatan	460	117	2.409	52	1.988	11.098	625	1.629	1.615	19.990	Sulawesi Selatan
Sulawesi Utara	182	38	257	17	401	3.290	87	477	196	7.727	Sulawesi Utara
Sulawesi Tenggara	73	0	10	0	18	494	2	15	250	1.248	Sulawesi Tenggara
Sulawesi Barat	53	1	25	0	84	974	35	11	100	2.236	Sulawesi Barat
Gorontalo	134	32	59	1	252	1.415	39	164	53	3.745	Gorontalo
Nusa Tenggara Barat	81	9	64	2	189	2.187	38	146	108	6.462	Nusa Tenggara Barat
Bali	513	63	781	12	494	8.765	178	1.139	859	10.684	Bali
Nusa Tenggara Timur	21	4	16	19	291	1.543	24	53	315	5.727	Nusa Tenggara Timur
Maluku	49	2	20	8	274	732	34	39	48	2.647	Maluku
Papua	167	30	353	23	662	2.049	51	125	532	4.237	Papua
Maluku Utara	7	0	21	2	139	514	11	51	44	1.435	Maluku Utara
Irian Jaya Barat	16	4	136	0	348	923	66	77	33	1.326	Irian Jaya Barat
Lainnya	909	833	1.224	532	143	3.581	319	1.577	1.164	147	Others
Total	89.002	57.112	264.012	31.339	66.669	325.737	74.775	170.330	46.086	581.340	Total

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	289.666	354.557	414.749	533.240	684.672	683.592	703.002	632.386	633.769	684.434	694.706	726.200	759.819	758.082	813.406	818.168	819.581	853.121	Total Working Capital
Total Investasi	118.723	134.400	151.209	186.218	255.900	286.905	297.939	289.897	301.162	296.420	307.248	305.649	336.888	339.204	325.780	327.658	332.986	330.066	Total Investment
Total Konsumsi	151.081	206.691	226.339	282.553	367.117	427.080	436.989	483.357	493.857	475.181	484.375	499.705	489.785	500.694	501.243	513.319	523.066	523.216	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	106.820	122.724	148.675	188.052	249.782	264.731	269.867	222.299	221.720	256.491	256.325	259.033	273.607	272.746	312.044	309.786	309.259	322.530	Total Working Capital
Total Investasi	59.314	61.413	62.928	73.733	96.237	114.726	118.994	118.607	119.829	120.726	124.443	122.907	131.693	129.973	105.928	106.601	108.129	108.555	Total Investment
Total Konsumsi	56.721	72.276	76.307	94.366	124.646	151.791	156.009	188.991	194.922	173.039	177.219	188.224	183.455	187.175	183.893	189.408	192.995	190.606	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	109.726	140.508	165.997	218.715	277.345	266.514	282.916	256.234	261.023	273.453	282.893	297.131	314.860	317.123	320.847	328.090	329.544	340.177	Total Working Capital
Total Investasi	47.488	57.821	67.699	88.028	115.543	120.667	123.993	124.372	128.093	122.543	124.433	127.550	142.523	148.156	160.773	158.702	161.345	165.054	Total Investment
Total Konsumsi	51.962	79.262	81.561	101.000	131.406	144.838	148.709	160.131	163.076	165.359	168.332	171.323	161.397	167.349	172.244	173.993	177.986	180.884	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	6.181	6.693	7.861	8.952	9.609	11.543	12.113	11.543	11.509	12.431	12.708	13.266	14.883	14.143	14.658	14.890	14.557	14.881	Total Working Capital
Total Investasi	1.814	2.142	1.836	2.208	2.609	5.145	5.549	5.283	5.942	5.894	6.134	6.490	7.122	6.805	7.021	7.031	7.206	7.051	Total Investment
Total Konsumsi	7.106	8.007	9.417	12.704	14.904	17.476	18.037	18.278	18.780	19.245	19.712	20.741	23.384	22.410	23.136	24.014	24.555	25.382	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	10.057	11.249	13.120	15.709	20.717	27.678	25.268	23.325	24.874	26.062	25.418	26.762	27.975	29.151	33.374	30.430	30.912	31.172	Total Working Capital
Total Investasi	3.295	4.036	4.574	5.690	8.896	12.911	13.169	13.674	14.086	14.522	14.219	14.553	14.678	14.748	14.596	15.509	15.923	16.719	Total Investment
Total Konsumsi	23.880	29.645	38.261	50.481	66.773	82.671	82.317	83.373	83.401	84.181	87.692	88.157	90.087	91.788	90.053	93.512	95.205	96.064	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	25.469	28.592	29.882	44.477	50.449	51.792	51.867	50.492	50.971	52.342	54.575	57.462	59.854	56.227	60.164	61.525	62.441	63.071	Total Working Capital
Total Investasi	4.191	5.832	7.636	10.126	19.133	21.079	21.544	21.872	21.647	21.723	21.919	22.626	24.731	22.037	21.680	22.710	23.203	22.195	Total Investment
Total Konsumsi	1.253	2.513	3.315	3.917	6.267	7.433	7.565	7.550	7.629	7.730	7.897	8.077	10.194	10.428	10.632	10.870	10.923	11.113	Total Consumption

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	31.412	44.791	49.214	57.336	76.771	61.333	60.971	68.493	63.673	63.655	62.787	72.546	68.640	68.691	72.318	73.447	72.868	81.290	Total Working Capital
Total Investasi	2.621	3.156	6.536	6.434	13.481	12.377	14.690	6.089	11.565	11.013	16.098	11.523	16.141	17.484	15.783	17.105	17.180	10.493	Total Investment
Total Konsumsi	10.159	14.989	17.479	20.086	23.120	22.333	22.871	24.351	26.048	25.627	23.524	23.185	21.268	21.544	21.286	21.521	21.402	19.168	Total Consumption

Tabel 4.16 Kredit Bank Umum Berdasarkan Jenis Penggunaan per Lokasi Bank - November 2010
(Credit of commercial Banks Based on Type of Use by Location of Banks - November 2010)
Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Location
Jawa Barat	61.850	14.544	59.263	Jawa Barat
Banten	13.328	2.788	21.627	Banten
DKI Jakarta	438.625	207.082	185.491	DKI Jakarta
D.I Yogyakarta	4.682	1.608	5.649	D.I Yogyakarta
Jawa Tengah	53.947	7.997	34.339	Jawa Tengah
Jawa Timur	92.051	18.871	40.393	Jawa Timur
Bengkulu	2.146	462	3.043	Bengkulu
Jambi	4.839	1.682	4.748	Jambi
Nanggroe Aceh Darussalam	5.963	935	8.722	Nanggroe Aceh Darussalam
Sumatera Utara	45.150	16.415	24.133	Sumatera Utara
Sumatera Barat	7.287	3.225	8.643	Sumatera Barat
Riau	10.400	7.969	10.556	Riau
Kepulauan Riau	11.334	4.862	10.862	Kepulauan Riau
Sumatera Selatan	5.406	2.487	5.705	Sumatera Selatan
Bangka Belitung	1.506	370	1.462	Bangka Belitung
Lampung	10.963	2.722	5.344	Lampung
Kalimantan Selatan	5.957	4.211	6.505	Kalimantan Selatan
Kalimantan Barat	4.978	3.413	6.289	Kalimantan Barat
Kalimantan Timur	12.490	8.407	10.757	Kalimantan Timur
Kalimantan Tengah	1.955	3.016	3.421	Kalimantan Tengah
Sulawesi Tengah	3.923	633	4.347	Sulawesi Tengah
Sulawesi Selatan	15.299	6.305	18.379	Sulawesi Selatan
Sulawesi Utara	4.250	1.188	7.233	Sulawesi Utara
Sulawesi Tenggara	815	206	1.089	Sulawesi Tenggara
Sulawesi Barat	1.155	328	2.037	Sulawesi Barat
Gorontalo	1.978	523	3.392	Gorontalo
Nusa Tenggara Barat	2.653	497	6.136	Nusa Tenggara Barat
Bali	9.558	4.201	9.728	Bali
Nusa Tenggara Timur	2.188	370	5.455	Nusa Tenggara Timur
Maluku	1.320	317	2.214	Maluku
Papua	3.769	732	3.726	Papua
Maluku Utara	739	158	1.327	Maluku Utara
Irian Jaya Barat	1.500	305	1.123	Irian Jaya Barat
Lainnya	9.118	1.235	78	Others
Total	853.121	330.066	523.216	Total

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

Lokasi	2004	2005	2006	2007	2008	2009		2010											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jawa Barat	43.643	54.179	63.398	77.007	97.419	110.769	113.367	112.289	115.828	116.807	118.751	121.531	123.932	126.715	129.452	131.376	133.117	135.657	Jawa Barat
Banten	8.571	13.645	17.957	20.754	28.254	30.216	31.399	31.205	31.266	32.563	32.039	32.804	34.469	34.707	35.569	36.573	37.161	37.742	Banten
DKI Jakarta	288.878	355.076	396.230	507.496	674.870	685.860	709.804	690.323	696.370	705.215	722.128	749.395	780.231	782.799	803.021	812.941	816.583	831.198	DKI Jakarta
D.I Yogyakarta	4.381	5.723	6.487	7.843	9.138	9.967	10.162	10.116	10.289	10.503	10.700	10.922	11.234	11.345	11.640	11.662	11.786	11.939	D.I Yogyakarta
Jawa Tengah	34.465	42.105	47.801	56.736	72.972	80.651	82.752	81.171	83.266	84.321	85.749	87.110	90.174	90.642	93.022	94.026	94.458	96.283	Jawa Tengah
Jawa Timur	52.438	67.082	74.028	92.270	115.892	125.646	128.479	125.317	128.143	132.120	134.496	137.885	143.692	143.882	147.103	148.951	149.391	151.315	Jawa Timur
Bengkulu	1.292	1.648	2.086	2.956	4.232	4.854	4.747	4.711	4.794	4.897	4.958	5.085	5.180	5.258	5.388	5.435	5.539	5.651	Bengkulu
Jambi	2.903	3.592	4.347	5.641	7.593	9.104	9.117	9.005	9.122	9.430	9.589	9.927	10.250	10.450	10.700	10.764	11.080	11.269	Jambi
Nanggroe Aceh Darussalam	3.120	3.396	4.610	6.606	9.334	12.243	12.496	12.225	12.674	13.305	13.671	14.021	14.434	14.822	15.091	14.880	15.343	15.620	Nanggroe Aceh Darussalam
Sumatera Utara	25.941	34.047	40.784	53.439	65.643	70.867	72.315	70.749	71.896	74.342	75.747	77.377	79.375	79.633	81.236	83.141	84.176	85.698	Sumatera Utara
Sumatera Barat	6.776	7.614	8.838	11.247	13.553	15.300	15.787	15.642	15.941	16.491	17.020	17.315	17.911	18.124	18.365	18.536	18.788	19.154	Sumatera Barat
Riau	14.134	17.655	20.454	15.787	20.304	23.900	24.186	23.970	24.275	24.999	25.600	26.194	26.619	27.026	27.667	27.837	28.352	28.926	Riau
Kepulauan Riau	-	-	-	13.566	17.524	21.390	21.987	21.535	22.116	22.865	23.892	24.321	24.933	25.556	26.043	26.159	26.733	27.058	Kepulauan Riau
Sumatera Selatan	7.399	9.072	10.617	8.136	10.605	11.605	11.890	11.748	11.869	11.976	11.597	11.954	12.062	12.106	13.021	13.140	13.305	13.598	Sumatera Selatan
Bangka Belitung	692	968	1.635	1.474	2.359	2.512	2.658	2.474	2.518	2.640	2.715	2.886	2.850	2.990	3.087	3.180	3.269	3.338	Bangka Belitung
Lampung	4.648	6.242	7.919	11.657	14.737	15.988	16.089	15.760	16.192	16.478	16.786	17.255	17.580	17.719	18.461	18.461	18.596	19.029	Lampung
Kalimantan Selatan	4.664	5.765	6.899	9.020	11.803	13.519	13.745	13.510	13.704	14.138	14.585	14.969	15.480	15.728	16.106	16.170	16.386	16.673	Kalimantan Selatan
Kalimantan Barat	4.111	4.836	5.448	6.830	9.182	11.069	11.461	11.132	11.383	11.808	12.076	12.623	13.096	13.273	13.728	13.790	14.088	14.679	Kalimantan Barat
Kalimantan Timur	8.753	11.093	12.458	15.731	20.474	24.498	24.976	24.646	25.346	25.738	26.220	26.969	28.131	28.672	29.426	30.002	30.846	31.653	Kalimantan Timur
Kalimantan Tengah	1.770	2.130	2.576	3.293	4.319	5.559	5.689	5.636	5.744	5.897	6.030	5.913	6.149	6.236	8.202	8.241	8.336	8.393	Kalimantan Tengah
Sulawesi Tengah	2.485	3.036	3.588	4.600	5.936	7.137	7.255	7.128	7.286	7.471	7.666	7.907	8.151	8.251	8.469	8.597	8.752	8.902	Sulawesi Tengah
Sulawesi Selatan	11.924	15.019	17.734	21.478	27.205	31.064	32.760	31.452	32.125	33.432	34.077	34.935	36.376	36.807	37.965	38.655	39.420	39.983	Sulawesi Selatan
Sulawesi Utara	3.430	4.054	5.133	6.650	9.048	10.471	10.630	10.484	10.654	11.031	11.228	11.455	11.700	11.787	12.025	12.227	12.406	12.671	Sulawesi Utara
Sulawesi Tenggara	1.234	1.581	1.993	998	1.693	1.685	1.711	1.712	1.778	1.830	1.860	1.906	1.968	1.994	2.042	2.057	2.088	2.110	Sulawesi Tenggara
Sulawesi Barat	-	-	-	1.515	2.065	2.624	2.670	2.663	2.780	2.891	2.954	3.042	3.174	3.224	3.317	3.355	3.433	3.521	Sulawesi Barat
Gorontalo	744	952	1.126	2.783	3.788	4.633	4.725	4.707	4.817	4.936	5.031	5.161	5.348	5.430	5.586	5.527	5.779	5.893	Gorontalo
Nusa Tenggara Barat	2.479	3.091	3.677	4.747	5.976	7.204	7.272	7.285	7.524	7.786	8.036	8.206	8.464	8.631	8.854	8.958	9.144	9.286	Nusa Tenggara Barat
Bali	7.797	9.549	10.606	12.592	16.298	18.880	19.498	19.297	19.634	19.977	20.496	20.862	21.325	21.515	22.151	22.504	22.881	23.487	Bali
Nusa Tenggara Timur	2.113	2.580	3.196	4.202	5.404	6.703	6.663	6.548	6.717	6.955	7.158	7.405	7.676	7.802	8.004	8.129	8.234	8.013	Nusa Tenggara Timur
Maluku	603	833	1.064	1.427	2.168	2.936	2.980	2.916	3.023	3.148	3.228	3.335	3.481	3.530	3.613	3.661	3.760	3.851	Maluku
Papua	2.071	2.502	3.420	3.536	4.905	6.294	6.352	6.102	6.235	6.580	6.733	7.041	7.468	7.638	7.838	7.929	8.096	8.228	Papua
Maluku Utara	330	440	648	837	1.246	1.660	1.665	1.682	1.724	1.821	1.863	1.917	1.986	2.012	2.056	2.075	2.165	2.224	Maluku Utara
Irian Jaya Barat	-	-	-	1.196	1.786	2.216	2.398	2.241	2.311	2.443	2.479	2.553	2.705	2.731	2.787	2.858	2.877	2.928	Irian Jaya Barat
Lainnya	5.683	6.143	5.541	7.959	9.964	8.556	8.242	8.256	8.882	9.279	9.173	9.376	8.890	8.947	9.396	9.007	9.267	10.431	Others
Total	559.470	695.648	792.297	1.002.012	1.307.688	1.397.578	1.437.930	1.405.640	1.428.224	1.456.114	1.486.329	1.531.556	1.586.492	1.597.981	1.640.429	1.660.801	1.675.633	1.706.403	Total

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
Kredit Kepada Pihak Tidak Terkait	549.358	681.214	779.716	987.064	1.298.182	1.379.387	1.419.711	1.390.064	1.413.415	1.439.111	1.467.499	1.510.627	1.563.967	1.581.759	1.622.075	1.640.214	1.657.723	1.687.962	Loan for non connected parties
a. Lancar	474.810	570.781	669.203	885.304	1.181.095	1.234.225	1.290.058	1.244.562	1.265.792	1.301.686	1.331.420	1.368.125	1.426.382	1.442.925	1.479.835	1.497.021	1.513.434	1.542.865	a. Current
b. DPK	49.663	59.346	62.683	61.070	75.304	91.876	82.184	96.722	97.095	88.602	89.146	93.428	90.380	90.634	92.978	94.073	93.226	93.038	b. Special Mention
c. Kurang Lancar	10.673	15.395	9.181	5.866	8.119	13.625	9.738	11.962	11.948	10.664	9.941	10.905	9.869	9.717	10.024	10.699	11.890	11.004	c. Sub-Standard
d. Diragukan	4.213	11.066	5.868	3.487	5.402	8.788	8.127	7.553	7.704	7.914	8.199	8.622	8.414	8.170	7.639	8.074	8.218	9.060	d. Doubtful
e. Macet	9.999	24.626	32.781	31.337	28.262	30.874	29.605	29.265	30.876	30.246	28.792	29.546	28.924	30.313	31.600	30.347	30.955	31.995	e. Lost
Non Performing Loan Pihak Tidak Terkait	24.886	51.087	47.829	40.690	41.784	53.286	47.469	48.780	50.528	48.824	46.933	49.073	47.206	48.200	49.263	49.120	51.063	52.060	Non Performing Loan of non connected parties
Rasio Non Performing Loan Pihak Tidak Terkait (%)	4,43	7,36	6,04	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	Non Performing Loan of non connected parties ratio (%)
Kredit Kepada Pihak Terkait	12.033	12.912	12.582	14.948	9.506	18.191	18.219	15.576	15.373	16.924	18.886	20.929	22.525	16.221	18.354	18.931	17.910	18.440	Loan for connected parties
a. Lancar	11.719	11.710	11.601	14.791	9.150	17.830	17.925	15.366	15.107	16.588	18.530	20.564	22.043	15.826	18.028	18.241	17.408	17.945	a. Current
b. DPK	279	913	753	80	267	231	215	160	213	254	223	231	356	331	257	623	435	350	b. Special Mention
c. Kurang Lancar	11	43	2	8	57	85	34	45	26	29	43	36	43	35	32	29	31	97	c. Sub-Standard
d. Diragukan	5	15	1	1	4	4	5	0	0	5	11	22	21	4	19	21	7	8	d. Doubtful
e. Macet	19	232	224	68	28	41	40	4	27	49	79	76	62	26	19	18	30	41	e. Lost
Non Performing Loan Pihak Terkait	35	289	228	77	89	130	79	50	54	83	133	134	126	65	70	68	68	146	Non Performing Loan of non connected parties
Rasio Non Performing Loan Pihak Terkait (%)	0,01	0,04	0,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	Non Performing Loan of non connected parties ratio (%)

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Bank Persero	-	-	-	-	4.652	5.986	6.143	5.059	5.123	5.089	5.219	5.356	5.522	5.620	5.928	5.761	6.000	6.045	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	9.501	11.722	12.055	10.995	10.422	10.183	21.620	10.024	10.470	10.515	10.691	11.276	11.126	11.284	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	-	3	2	2	1	2	3	2	3	1	1	1	3	3	1	4. Regional Development Banks
5. Bank Campuran	-	-	-	-	2.259	2.802	2.851	2.077	2.088	2.111	2.129	2.148	2.826	3.028	3.046	3.122	3.382	3.400	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	13.287	13.785	15.000	12.899	13.292	12.882	13.459	13.697	12.318	12.623	12.467	12.810	12.539	11.761	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	29.701	34.296	36.051	31.030	30.926	30.268	42.429	31.227	31.136	31.787	32.134	32.972	33.051	32.492	7. Commercial Bank

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	8.339	6.874	7.707	7.680	7.694	7.580	7.585	1.868	2.021	1.779	1.992	1.843	1.762	1.902	1.839	2.144	2.136	2.135	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.149	1.173	1.536	1.461	884	658	618	315	294	263	256	256	597	591	576	231	227	208	2. Mining
3. Perindustrian	2.171	1.603	1.188	1.193	1.363	1.222	1.205	957	1.383	1.823	1.951	1.991	4.266	2.511	2.512	2.493	2.493	2.464	3. Manufacturing
4. Listrik, gas dan air	10.145	10.144	9.668	10.995	12.550	7.774	7.588	7.510	6.705	5.757	5.301	6.002	3.621	5.499	6.076	6.025	5.892	5.704	4. Electricity, gas and water
5. Konstruksi	1.982	2.878	11.946	13.204	15.957	9.426	8.940	4.702	5.428	5.931	5.821	5.993	6.017	6.087	6.247	6.204	6.344	6.208	5. Construction
6. Perdagangan, restoran dan hotel	404	379	908	1.217	766	659	630	3.879	3.905	3.673	3.726	3.884	3.828	3.943	4.097	4.075	4.162	4.111	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	4.537	2.626	2.105	2.684	2.873	2.466	2.472	2.126	2.400	2.360	2.290	2.367	2.351	2.344	2.347	2.341	2.371	2.318	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	591	575	541	684	580	464	370	148	161	137	128	177	165	159	196	217	201	207	8. Business Services
9. Jasa sosial/masyarakat	185	153	192	301	213	283	281	789	1.167	844	824	838	872	849	808	808	810	917	9. Social Services
10. Lain-lain	6.088	8.112	4.919	4.258	3.083	2.824	3.204	7.926	7.408	7.337	7.317	6.327	5.836	5.553	5.498	5.544	5.510	5.449	10. Others
Total	35.591	34.517	40.710	43.675	45.962	33.356	32.893	30.222	30.870	29.904	29.606	29.679	29.314	29.439	30.197	30.083	30.145	29.720	Total

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

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Berdasarkan Jenis Kredit																			Based on the type of credit
1. Kredit Usaha Kecil																			1. Small business loans
a. Dalam rangka penerusan kredit dari BI	2.933	2.915	3.034	3.043	2.972	2.856	2.839	2.846	1.070	1.270	1.190	1.206	1.098	1.097	1.096	1.097	1.092	1.101	a. within the framework of channeling credit from BI
b. Lainnya	5.191	8.624	9.976	11.359	13.386	6.206	6.203	6.699	1.299	1.518	1.828	5.527	5.655	5.459	6.092	6.056	6.060	5.930	b. Other
2. Bukan KUK																			2. Not KUK
a. Kredit Kelolaan	23.415	21.031	26.328	27.797	28.434	23.472	23.355	22.423	18.965	19.127	18.140	14.202	14.020	14.015	13.993	13.927	13.906	13.631	a. Loans
b. Dalam rangka penerusan kredit dari BI	605	297	405	424	261	331	331	333	79	138	137	127	123	121	120	73	73	72	b. natural order channeling credit from BI
c. Bantuan Proyek	2.762	800	240	310	306	84	83	82	57	48	48	57	57	57	58	57	94	57	c. Aid Project
d. Kredit kelolaan di luar bantuan proyek	493	534	365	221	200	201	199	165	6	6	6	7	7	9	9	10	24	10	d. Credit Channeling outside assistance project
3. Mudharabah Muqayaddah	192	316	362	522	403	346	346	344	8.747	8.763	8.556	8.481	8.719	8.682	8.828	8.864	8.897	8.918	3. Mudharabah Muqayaddah
Berdasarkan Golongan Penyalur																			Based Distribution Group
1. Koperasi	4.426	4.552	5.505	5.496	5.519	5.615	5.615	5.617	895	1.011	921	934	824	834	830	799	772	772	1. Cooperation
2. Lembaga Swadaya Masyarakat	1.770	493	649	641	597	600	599	602	8.344	8.281	8.094	8.021	8.108	8.149	8.220	8.231	8.308	8.234	2. Non-Governmental Organization
3. Swasta Lainnya	29.394	29.471	34.555	37.538	39.846	27.281	27.142	26.674	20.984	21.578	20.889	20.651	20.747	20.455	21.147	21.053	21.065	20.714	3. Other Private
Total	35.591	34.517	40.710	43.675	45.962	33.496	33.356	32.893	30.222	30.870	29.904	29.606	29.679	29.439	30.197	30.083	30.145	29.720	Total

Tabel 4.22 Kredit Berdasarkan Nilai
(Credit Based on Value)
Miliar Rp (Billion Rp)

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar ^{*)}	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Nilai Nominal Kredit																			Nominal Value of Credit
1. Bank Persero	-	-	-	-	-	-	-	531.084	532.397	545.706	558.639	570.514	589.543	588.176	602.376	549.619	611.650	623.121	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	-	-	-	540.918	517.660	526.030	575.960	596.395	619.041	590.416	652.886	518.552	654.605	686.775	2. Foreign Exchange Commercial Banks)
3. BUSN Non Devisa	-	-	-	-	-	-	-	35.115	31.906	32.983	38.558	39.781	45.409	36.019	44.838	38.803	44.139	46.989	3. Non-Foreign Exchange Commercial Banks)
4. BPD	-	-	-	-	-	-	-	120.566	118.944	121.284	126.887	128.914	132.747	131.472	137.217	128.398	139.505	142.180	4. Development Banks
5. Bank Campuran	-	-	-	-	-	-	-	79.887	80.216	81.770	84.366	88.151	94.756	88.693	92.499	76.154	95.981	96.459	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	-	-	-	99.597	101.169	100.204	102.384	106.917	105.987	106.969	109.433	92.706	111.537	111.431	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	-	-	-	1.407.167	1.382.292	1.407.977	1.486.794	1.530.672	1.587.483	1.541.745	1.639.249	1.404.232	1.657.417	1.706.955	7. Commercial Banks
Nilai Wajar Kredit																			Fair Value of Credit
1. Bank Persero	-	-	-	-	-	-	-	529.897	536.471	545.033	557.986	570.164	588.755	587.403	601.628	548.177	610.383	621.691	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	-	-	-	540.737	552.192	525.706	575.578	596.004	618.772	589.943	653.864	518.200	653.939	686.108	2. Foreign Exchange Commercial Banks)
3. BUSN Non Devisa	-	-	-	-	-	-	-	35.104	36.231	32.971	38.554	40.497	45.390	35.999	44.815	39.134	44.464	47.313	3. Non-Foreign Exchange Commercial Banks)
4. BPD	-	-	-	-	-	-	-	120.372	122.361	121.511	127.329	129.472	133.435	132.639	138.323	129.858	141.073	143.956	4. Development Banks
5. Bank Campuran	-	-	-	-	-	-	-	79.913	80.247	81.795	84.391	88.165	94.779	88.693	92.476	76.130	95.937	96.378	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	-	-	-	99.617	101.286	100.294	102.410	107.254	106.049	106.824	109.387	92.668	111.449	110.950	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	-	-	-	1.405.640	1.428.788	1.456.114	1.486.329	1.531.556	1.586.492	1.597.980	1.640.430	1.659.145	1.675.633	1.706.403	7. Commercial Banks

^{*)} Data Revisi

^{*)} Revised

Tabel 4.23 Pembiayaan Perbankan Syariah
(Financing of Syariah Banks)
Miliar Rp (*Billion Rp*)

Indikator	2004	2005	2006	2007	2008	2009		2010											Indicator
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Pembiayaan Musyarakah	1.165	3.124	2.335	4.406	7.411	10.359	10.412	10.363	10.725	11.216	11.632	11.950	12.420	12.645	13.323	13.305	13.943	14.353	Musyarakah Financing
Pembiayaan Mudharabah	1.961	1.898	4.062	5.578	6.205	6.506	6.597	6.556	6.592	6.716	6.933	7.231	7.593	7.856	8.207	8.292	8.411	8.895	Mudharabah Financing
Piutang Murabahah	7.478	9.487	12.624	16.553	22.486	25.570	26.321	26.532	27.288	28.269	28.922	29.744	31.108	32.027	33.310	33.967	34.831	36.214	Murabahah Accounts Receivable
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam Accounts Receivable
Piutang Istishna'	313	282	337	351	369	431	423	402	411	406	404	410	392	383	389	380	391	395	Istishna' Accounts Receivable
Lainnya	128	441	1.087	1.056	1.724	2.860	3.134	3.287	3.462	3.599	3.760	3.888	4.288	4.722	5.046	5.025	5.418	6.084	Others
Total	11.324	15.232	20.445	27.944	38.195	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	Total

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
1. Pertanian, perburuan dan sarana pertanian	872	687	701	837	1.177	1.330	1.331	1.386	1.325	1.563	1.555	1.661	1.678	1.671	1.675	1.671	1.707	1.992	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	276	395	375	511	965	1.009	1.047	1.002	958	1.116	1.072	1.081	1.098	1.073	1.090	1.096	1.051	1.057	2. Mining
3. Perindustrian	746	933	940	1.371	1.340	1.495	1.579	1.612	1.551	1.768	1.976	2.072	2.107	2.172	2.168	2.126	2.158	2.282	3. Manufacturing
4. Listrik, gas dan air	25	66	17	166	248	670	698	699	835	848	803	857	910	927	1.040	1.134	1.234	1.317	4. Electricity, gas and water
5. Konstruksi	1.164	1.548	1.637	2.371	3.368	3.648	3.516	3.515	3.504	3.831	3.976	3.930	4.083	3.996	4.319	4.015	4.322	4.202	5. Construction
6. Perdagangan, restoran dan hotel	1.518	1.716	3.041	4.152	4.426	5.719	5.000	5.732	5.577	6.114	6.186	6.397	6.787	6.855	7.062	7.136	7.404	7.422	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	942	1.261	1.165	1.569	2.759	3.168	3.349	3.208	3.067	3.499	3.552	3.565	3.575	3.554	3.519	3.435	3.433	3.545	7. Transport, cargo storage and communications
8. Jasa Dunia usaha	2.993	4.504	5.458	8.425	11.757	13.369	13.664	13.775	15.126	14.294	14.712	15.355	16.103	16.872	18.016	18.517	18.848	19.880	8. Business Services
9. Jasa sosial/masyarakat	937	1.208	1.456	1.904	2.463	2.704	2.661	2.537	2.455	2.596	2.622	2.687	2.755	2.736	2.613	2.694	2.862	2.910	9. Social Services
10. Lain-lain	2.018	2.952	5.655	6.639	9.693	12.616	14.042	13.673	14.080	14.577	15.196	15.618	16.705	17.776	18.771	19.146	19.975	21.335	10. Others
Total	11.492	15.270	20.445	27.944	38.195	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	Total

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

Lokasi	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
DI Aceh	-	-	-	279	538	817	849	859	924	1.011	1.063	1.112	1.202	1.287	1.356	1.368	1.455	1.535	DI Aceh
Sumatera Utara	-	-	-	1.668	2.369	2.787	2.840	2.844	2.882	2.941	3.012	3.098	3.198	3.283	3.365	3.402	3.403	4.479	Sumatera Utara
Sumatera Barat	-	-	-	398	602	806	833	844	873	921	941	989	1.052	1.144	1.233	1.272	1.327	1.387	Sumatera Barat
Sumatera Selatan	-	-	-	509	761	1.022	1.052	1.076	1.170	1.215	1.238	1.281	1.357	1.403	1.437	1.453	1.481	1.523	Sumatera Selatan
Bangka Belitung	-	-	-	39	41	37	37	38	44	52	62	76	86	92	98	101	124	129	Bangka Belitung
Jambi	-	-	-	145	275	404	411	413	425	442	458	474	496	545	572	591	615	647	Jambi
Bengkulu	-	-	-	175	201	238	235	236	237	238	245	254	265	276	284	289	297	309	Bengkulu
Riau	-	-	-	696	893	1.014	1.047	1.056	1.099	1.156	1.221	1.269	1.348	1.394	1.431	1.417	1.463	1.519	Riau
Kepulauan Riau	-	-	-	297	337	384	401	424	449	490	529	585	630	670	708	732	760	815	Kepulauan Riau
Lampung	-	-	-	235	368	500	515	531	546	571	591	623	726	732	771	789	833	865	Lampung
DKI Jakarta	-	-	-	12.959	18.172	20.799	21.158	21.070	21.517	22.129	22.565	22.648	23.123	23.402	24.514	24.447	25.214	25.711	DKI Jakarta
Jawa Barat	-	-	-	3.065	3.766	4.493	4.666	4.710	4.789	5.019	5.213	5.468	6.011	6.450	6.827	6.959	7.293	7.575	Jawa Barat
Banten	-	-	-	962	841	1.073	1.111	1.135	1.205	1.244	1.289	1.507	1.621	1.687	1.786	1.827	1.868	1.969	Banten
Jawa Tengah	-	-	-	1.240	1.958	2.535	2.611	2.668	2.756	2.846	3.027	3.157	3.314	3.426	3.542	3.640	3.770	3.900	Jawa Tengah
DI Yogyakarta	-	-	-	318	508	612	629	631	647	662	679	705	728	761	803	808	822	831	DI Yogyakarta
Jawa Timur	-	-	-	1.774	2.566	3.364	3.519	3.586	3.756	3.885	3.988	4.185	4.412	4.536	4.731	4.811	4.984	5.215	Jawa Timur
Bali	-	-	-	44	73	109	115	117	119	131	150	160	172	224	235	248	263	281	Bali
Kalimantan Barat	-	-	-	364	476	560	588	584	596	610	624	625	656	658	682	688	702	714	Kalimantan Barat
Kalimantan Tengah	-	-	-	21	25	37	37	37	37	36	37	44	57	61	66	69	74	103	Kalimantan Tengah
Kalimantan Timur	-	-	-	575	706	1.007	1.048	1.053	1.095	1.166	1.200	1.232	1.315	1.342	1.402	1.490	1.533	1.578	Kalimantan Timur
Kalimantan Selatan	-	-	-	570	795	830	847	840	843	848	870	931	1.010	1.089	1.102	1.113	1.115	1.134	Kalimantan Selatan
Sulawesi Utara	-	-	-	73	114	143	145	142	141	150	157	167	186	195	205	218	226	235	Sulawesi Utara
Gorontalo	-	-	-	71	63	87	86	86	98	108	115	120	132	136	140	148	152	160	Gorontalo
Sulawesi Barat	-	-	-	-	-	6	7	10	12	14	15	16	23	28	35	38	44	48	Sulawesi Barat
Sulawesi Tengah	-	-	-	98	136	160	163	159	170	190	199	226	262	290	308	324	341	363	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	161	180	161	157	154	153	153	157	159	181	182	183	181	182	182	Sulawesi Tenggara
Sulawesi Selatan	-	-	-	858	978	1.089	1.098	1.152	1.184	1.233	1.258	1.297	1.359	1.418	1.499	1.575	1.636	1.653	Sulawesi Selatan
Maluku	-	-	-	14	16	14	13	13	13	12	12	13	12	13	13	13	18	22	Maluku
Maluku Utara	-	-	-	33	36	36	35	34	34	34	35	37	42	50	54	57	73	83	Maluku Utara
NTB	-	-	-	200	261	375	396	411	429	445	448	464	478	498	518	511	523	541	NTB
NTT	-	-	-	15	24	32	33	32	33	34	36	37	41	45	50	56	65	70	NTT
Irian Jaya Barat	-	-	-	35	42	61	62	61	61	66	69	70	70	74	79	82	84	86	Irian Jaya Barat
Papua	-	-	-	53	77	130	140	132	139	150	147	190	235	238	243	251	254	262	Papua
Di Luar Indonesia	-	-	-	-	-	3	3	2	4	4	4	3	3	4	2	2	2	17	Outside Indonesia
Total	-	-	-	27.944	38.195	45.726	46.886	47.140	48.479	50.206	51.651	53.223	55.801	57.633	60.275	60.970	62.995	65.942	Total

Ket : Data tersedia mulai 2007

Note : Data available since 2007

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

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010											Economic Sector
						Nov	Des	Jan	Feb ¹⁾	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt ¹⁾	Nov	
1. Pertanian	707	886	1.058	1.340	1.745	1.947	2.002	2.032	2.084	2.126	2.214	2.259	2.302	2.360	2.398	2.390	-	-	1. Agriculture
2. Perindustrian	189	222	258	333	427	499	505	506	513	531	540	538	546	557	576	589	-	-	2. Manufacturing
3. Perdagangan, rumah makan dan penginapan	5.003	6.042	6.715	7.717	9.328	9.853	9.786	9.859	10.084	10.258	10.425	10.631	10.846	11.050	11.342	11.234	-	-	3. Trading, restaurants and hotels
4. Jasa-jasa	1.218	1.458	1.769	2.096	2.676	3.032	3.053	3.083	3.165	3.248	3.367	3.473	3.562	3.662	3.769	3.824	-	-	4. Social Services
5. Lain-lain	5.032	6.046	7.149	9.055	11.296	12.652	12.653	12.852	13.048	13.320	13.649	13.958	14.239	14.437	14.751	14.797	-	-	5. Others
Total	12.149	14.654	16.948	20.540	25.472	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	-	-	Total

Ket : ') Revisi

¹⁾ Data bulan Oktober 2010 bersambung di halaman 150 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

Note : ') Revised

¹⁾ October 2010 data continued on page 150 because there are changes economic sector in the rural bank's monthly report

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

Sektor Ekonomi	2 0 1 0		Economic Sector
	Okt ¹⁾	Nov	
1 Pertanian, Perburuhan, dan Kehutanan	2.526	2.701	1. Agriculture, hunting, and forestry
2 Perikanan	27	37	2. Fishery
3 Pertambangan dan Penggalian	30	37	3. Mining and quarrying
4 Industri Pengolahan	505	550	4. Processing industry
5 Listrik, Gas dan Air	16	15	5. Electricity, gas and water
6 Konstruksi	227	257	6. Construction
7 Perdagangan Besar dan Eceran	10.869	10.591	7. Wholesale and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	286	284	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	439	568	9. Transportation, warehousing and communications
10 Perantara Keuangan	29	31	10. Financial intermediaries
11 Real Estate	60	69	11. Real estate
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	88	130	12. Government administration, land and compulsory social security
13 Jasa Pendidikan	51	60	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	82	81	14. Health services and social activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.899	1.845	15. Social services, social, cultural, entertainment and other individual
16 Jasa Perorangan yang Melayani Rumah Tangga	275	290	16. Individual services which serve households
17 Kegiatan Usaha yang Belum Jelas Batasannya	1.639	1.631	17. Business activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	4.038	3.833	18. Not the business field - households
19 Bukan Lapangan Usaha - Lainnya	10.199	10.571	19. Not the business field - other
Total	33.284	33.580	Total

¹⁾ Merupakan sambungan halaman 149¹⁾ Continue from page 149

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

Jenis Penggunaan	2004	2005	2006	2007	2008	2 0 0 9		2 0 1 0											Type of Use	
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt ¹⁾	Nov	Nov		
Modal Kerja																			Working Capital	
- Pertanian	681	845	969	1.198	1.514	1.714	1.763	1.791	1.837	1.871	1.949	1.994	2.030	2.084	2.122	2.113	-	-	- Agriculture	
- Perindustrian	181	215	239	311	396	382	400	398	403	420	422	421	424	430	450	460	-	-	- Manufacturing	
- Perdagangan, rumah makan, dan penginapan	4.894	5.877	6.326	7.049	8.523	8.875	8.892	8.951	9.151	9.318	9.458	9.647	9.837	10.020	10.253	10.128	-	-	- Trading, restaurants and hotels	
- Jasa-jasa	991	1.176	1.452	1.678	2.053	2.150	2.197	2.286	2.266	2.326	2.398	2.490	2.551	2.611	2.707	2.741	-	-	- Social Services	
- Lain-lain	357	516	508	540	521	927	918	932	930	976	1.047	1.066	1.030	1.082	1.113	1.140	-	-	- Others	
Total Modal Kerja	7.103	8.630	9.494	10.776	13.007	14.047	14.169	14.359	14.587	14.912	15.274	15.618	15.872	16.227	16.645	16.582	-	-	Total Working Capital	
Investasi																			Investments	
- Pertanian	26	41	89	142	231	215	226	225	233	238	248	247	255	259	257	258	-	-	- Agriculture	
- Perindustrian	8	7	19	22	31	28	29	27	29	30	33	33	32	34	31	31	-	-	- Manufacturing	
- Perdagangan, rumah makan, dan penginapan	109	165	389	667	805	514	512	505	516	514	532	532	573	584	605	602	-	-	- Trading, restaurants and hotels	
- Jasa-jasa	228	282	317	418	623	590	594	517	595	597	633	631	649	670	658	649	-	-	- Social Services	
- Lain-lain	59	78	88	129	156	211	210	218	228	237	235	240	257	274	268	276	-	-	- Others	
Total Investasi	430	572	902	1.379	1.846	1.558	1.571	1.491	1.601	1.616	1.680	1.682	1.766	1.821	1.819	1.816	-	-	Total Investments	
Konsumsi																			Consumption	
- Kredit pemilikan rumah (KPR) yang dijamin dgn hak tanggungan pertama dgn tujuan untuk dihuni	-	-	75	127	168	208	237	246	242	239	263	279	281	309	324	327	-	-	- Housing Loan (mortgage) secured by first mortgage in order to live	
- Kredit pemilikan kendaraan bermotor	-	-	310	456	615	1.074	880	905	916	932	978	954	872	817	828	848	-	-	- Vehicle Loans	
- Kredit konsumsi lainnya	4.616	5.452	6.167	7.802	9.836	11.096	11.143	11.331	11.547	11.782	12.000	12.326	12.703	12.891	13.220	13.261	-	-	- Other consumer credit	
Total Konsumsi	4.616	5.452	6.553	8.386	10.619	12.378	12.261	12.482	12.706	12.954	13.241	13.559	13.856	14.018	14.371	14.437	-	-	Total Consumption	
Total	12.149	14.654	16.948	20.540	25.472	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	-	-	Total	

Ket : *) Revisi

¹⁾ Data bulan Oktober 2010 bersambung di halaman 152 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

Note : *) Revised

¹⁾ October 2010 data continued on page 152 because there are changes economic sector in the rural bank's monthly report

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

Sektor Ekonomi	2010		Economic Sector
	Okt	Nov	
Modal Kerja			Working Capital
- Pertanian, Perburuhan, dan Kehutanan	2.273	2.260	- Agriculture, hunting, and forestry
- Perikanan	25	36	- Fishery
- Pertambangan dan Penggalan	26	32	- Mining and quarrying
- Industri Pengolahan	446	455	- Processing industry
- Listrik, Gas dan Air	14	14	- Electricity, gas and water
- Konstruksi	207	230	- Construction
- Perdagangan Besar dan Eceran	10.160	9.790	- Wholesale and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	238	243	- Provision of accommodation and the provision of eating and drinking
- Transportasi, Pergudangan dan Komunikasi	310	380	- Transportation, warehousing and communications
- Perantara Keuangan	26	26	- Financial intermediaries
- Real Estate	56	64	- Real estate
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	82	122	- Government administration, land and compulsory social security
- Jasa Pendidikan	41	47	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	58	62	- Health services and social activities
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.431	1.329	- Social services, social, cultural, entertainment and other individual
- Jasa Perorangan yang Melayani Rumah Tangga	217	253	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	1.391	1.382	- Business activities are not clearly defined
- Bukan Lapangan Usaha - Rumah Tangga	0	-	- Not the business field - households
- Bukan Lapangan Usaha - Lainnya	22	0	- Not the business field - other
Total Modal Kerja	17.021	16.724	Total Working Capital
Investasi			Investment
- Pertanian, Perburuhan, dan Kehutanan	253	441	- Agriculture, hunting, and forestry
- Perikanan	2	2	- Fishery
- Pertambangan dan Penggalan	4	5	- Mining and quarrying
- Industri Pengolahan	59	95	- Processing industry
- Listrik, Gas dan Air	2	1	- Electricity, gas and water
- Konstruksi	20	27	- Construction
- Perdagangan Besar dan Eceran	709	801	- Wholesale and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	48	42	- Provision of accommodation and the provision of eating and drinking
- Transportasi, Pergudangan dan Komunikasi	129	188	- Transportation, warehousing and communications
- Perantara Keuangan	3	5	- Financial intermediaries
- Real Estate	4	5	- Real estate
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	7	8	- Government administration, land and compulsory social security
- Jasa Pendidikan	10	13	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	24	19	- Health services and social activities
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	468	515	- Social services, social, cultural, entertainment and other individual
- Jasa Perorangan yang Melayani Rumah Tangga	58	37	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	249	250	- Business activities are not clearly defined
- Bukan Lapangan Usaha - Rumah Tangga	0	-	- Not the business field - households
- Bukan Lapangan Usaha - Lainnya	13	-	- Not the business field - other
Total Investasi	2.061	2.453	Total Investment
Konsumsi			Consumption
- Kredit pembelian rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	361	373	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pembelian kendaraan bermotor	677	651	- Vehicle Loans
- Kredit konsumsi lainnya	13.164	13.380	- Other consumer credit
Total Konsumsi	14.201	14.403	Total consumption
Total	33.284	33.580	Total

1) Merupakan sambungan halaman 151

1) Continue from page 151

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

Lokasi	2004	2005	2006	2007	2008	2009		2010											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Jawa Barat	-	2.769	3.096	3.515	4.401	4.791	4.803	4.812	4.892	4.976	5.091	5.219	5.332	5.444	5.602	5.645	5.782	5.783	Jawa Barat
Banten	-	282	301	402	480	578	575	575	571	588	603	621	642	654	679	676	684	692	Banten
DKI Jakarta	-	141	254	365	423	450	473	491	508	520	530	549	555	574	581	560	577	590	DKI Jakarta
D.I. Yogyakarta	-	819	852	1.047	1.289	1.478	1.481	1.492	1.513	1.534	1.573	1.609	1.654	1.687	1.731	1.730	1.750	1.758	D.I. Yogyakarta
Jawa Tengah	-	3.901	4.399	5.280	6.355	7.380	7.399	7.449	7.567	7.680	7.831	7.959	8.121	8.250	8.451	8.381	8.441	8.479	Jawa Tengah
Jawa Timur	-	2.059	2.274	2.557	2.977	3.566	3.564	3.597	3.679	3.767	3.842	3.934	4.044	4.121	4.219	4.181	4.170	4.157	Jawa Timur
Bengkulu	-	10	11	12	17	18	19	19	19	19	19	19	20	20	21	21	21	21	Bengkulu
Jambi	-	45	95	144	161	180	183	184	188	192	196	201	204	206	209	210	212	214	Jambi
Nanggroe Aceh Darussalam	-	26	26	26	64	101	99	99	99	101	102	100	81	82	83	81	81	78	Nanggroe Aceh Darussalam
Sumatera Utara	-	257	283	319	382	435	438	439	444	451	458	465	474	478	485	480	487	488	Sumatera Utara
Sumatera Barat	-	287	372	514	660	720	757	762	771	779	788	808	821	827	823	824	829	829	Sumatera Barat
Riau	-	118	163	222	316	385	385	392	405	416	429	442	455	470	484	483	491	497	Riau
Kep. Riau	-	118	232	376	554	779	828	878	922	969	1.022	1.061	1.124	1.177	1.232	1.272	1.311	1.350	Kep. Riau
Sumatera Selatan	-	97	136	204	280	344	345	345	364	363	377	388	405	414	422	423	429	434	Sumatera Selatan
Bangka-Belitung	-	5	7	5	7	12	12	12	13	13	13	14	14	15	15	15	15	15	Bangka-Belitung
Lampung	-	1.951	2.247	2.787	3.398	2.398	2.281	2.380	2.461	2.567	2.655	2.763	2.729	2.708	2.784	2.799	2.877	2.930	Lampung
Kalimantan Selatan	-	78	76	105	180	200	196	192	190	188	220	217	224	242	225	219	219	239	Kalimantan Selatan
Kalimantan Barat	-	117	173	219	281	311	309	300	308	304	314	314	321	330	332	335	335	340	Kalimantan Barat
Kalimantan Timur	-	50	71	96	132	156	155	153	153	155	158	159	163	167	173	175	178	177	Kalimantan Timur
Kalimantan Tengah	-	1	3	4	9	21	19	20	22	26	31	35	37	38	38	38	36	35	Kalimantan Tengah
Sulawesi Tengah	-	54	75	113	180	194	188	202	199	186	172	185	190	200	208	210	213	206	Sulawesi Tengah
Sulawesi Selatan	-	58	89	142	218	259	263	268	277	279	283	291	296	304	315	319	334	349	Sulawesi Selatan
Sulawesi Utara	-	84	106	131	158	203	203	202	208	212	217	225	230	235	242	247	261	281	Sulawesi Utara
Sulawesi Tenggara	-	13	20	32	42	51	51	51	52	52	52	52	52	51	51	51	51	52	Sulawesi Tenggara
Sulawesi Barat	-	-	-	-	3	2	2	2	2	2	2	2	2	2	2	3	3	3	Sulawesi Barat
Gorontalo	-	8	13	14	15	21	20	20	20	20	20	20	21	21	21	21	21	21	Gorontalo
Nusa Tenggara Barat	-	197	237	283	341	417	424	428	433	440	444	446	446	449	453	449	437	457	Nusa Tenggara Barat
Bali	-	949	1.091	1.347	1.777	2.090	2.092	2.113	2.170	2.231	2.282	2.286	2.359	2.416	2.466	2.487	2.542	2.616	Bali
Nusa Tenggara Timur	-	17	17	25	50	90	88	85	90	94	96	100	103	110	115	116	118	123	Nusa Tenggara Timur
Maluku	-	73	111	137	167	177	167	181	174	177	179	175	171	166	164	166	158	155	Maluku
Papua	-	75	118	115	154	175	182	186	179	179	179	190	192	194	195	201	201	189	Papua
Maluku Utara	-	1	1	1	1	1	1	1	1	1	1	1	1	2	3	3	3	4	Maluku Utara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	16	8	11	11	13	16	18	18	Irian Jaya Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Lainnya
Total	-	14.659	16.948	20.540	25.472	27.983	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	33.284	33.580	Total

Ket :) Lokasi disesuaikan dgn daerah pemekaran mulai Juni 2010

Note : Change location accordance region expansion since Juni 2010

Tabel 4.29 Kredit MKM Menurut Sektor Ekonomi
(Micro, Small & Medium Credit based on economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2004	2005	2006	2007	2008	2009		2010*											Economic Sector
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pertanian	12.098	12.642	13.924	16.114	19.424	22.126	22.592	12.657	12.641	14.838	14.971	14.918	15.905	18.914	18.007	17.640	17.057	16.844	1. Agriculture
2. Pertambangan	911	971	1.311	1.527	1.823	4.656	4.261	2.203	3.894	5.325	5.572	6.234	6.892	7.198	6.096	6.317	6.585	6.617	2. Mining
3. Perindustrian	26.547	32.480	36.647	37.796	46.045	42.700	44.083	47.841	49.449	49.920	49.437	50.410	51.892	51.884	53.992	53.771	53.388	53.733	3. Manufacturing
4. Listrik	127	245	1.483	286	560	683	705	606	620	643	698	679	738	878	945	968	1.866	1.358	4. Electricity
5. Konstruksi	5.922	7.709	10.123	13.241	17.114	21.282	19.291	16.652	16.645	17.536	17.999	20.168	20.471	20.783	21.438	21.845	22.854	23.205	5. Construction
6. Perdagangan	67.226	87.515	107.288	134.574	157.132	183.436	187.980	137.899	142.988	163.912	164.564	164.945	173.311	190.340	194.145	192.389	190.067	193.706	6. Trading
7. Pengangkutan	6.029	6.485	6.605	7.200	8.639	9.215	9.306	11.216	11.303	11.596	11.687	11.684	12.124	12.405	11.964	12.068	12.325	12.395	7. Transportation
8. Jasa Dunia Usaha	15.550	20.657	23.514	30.519	40.851	43.250	44.128	41.589	44.842	48.293	49.048	49.636	47.628	46.263	46.986	52.817	53.461	53.764	8. Business Services
9. Jasa Sosial	4.269	5.292	6.020	6.670	7.586	8.741	8.746	13.700	14.146	14.436	14.614	15.161	30.973	30.429	35.316	29.150	30.194	28.292	9. Social Services
10. Lain-lain	132.414	180.912	203.528	254.870	334.773	388.719	396.293	405.133	411.801	454.773	461.690	476.981	475.850	471.475	481.023	492.767	505.628	516.631	10. Others
Total	271.093	354.908	410.442	502.796	633.945	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	Total

Ket: lihat penjelasan hal. iv
* Sementara

Note: see explanation page iv
* Provisional

Tabel 4.30 Kredit MKM Menurut Jenis Penggunaan
(*Micro, Small & Medium Credit based on type of use*)
Miliar Rp (*Billion Rp*)

Jenis Penggunaan	2004	2005	2006	2007	2008	2009		2010*											Type of Use
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Modal Kerja	111.636	142.633	171.118	204.765	247.442	275.282	279.264	246.809	256.181	291.424	293.068	298.053	313.167	317.244	341.675	337.936	340.147	346.006	Total Working Capital
Total Investasi	28.460	33.049	37.147	44.578	54.209	62.775	63.762	65.885	69.053	69.427	69.865	69.731	82.872	84.759	79.803	79.795	82.027	82.627	Total Investment
Total Konsumsi	130.997	179.225	202.177	253.453	332.294	386.750	394.359	376.802	383.095	420.423	427.347	443.032	439.745	448.565	448.435	462.001	471.250	477.912	Total Consumption
Jumlah	271.093	354.908	410.442	502.796	633.945	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	Total

Ket: lihat penjelasan hal. iv
* Sementara

Note: see explanation page iv
* Provisional

Tabel 4.31 Kredit MKM Menurut Kelompok Bank
(Micro, Small & Medium Credit based on Category of Bank)
Miliar Rp (*Billion Rp*)

Kelompok Bank	2004	2005	2006	2007	2008	2009		2010*											Category of Bank
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Bank Persero	99.010	122.189	144.935	176.740	230.152	278.631	285.134	221.413	226.554	289.496	294.964	300.551	306.786	311.415	318.488	321.090	324.973	334.095	1. State Owned Banks
2. BPD	34.700	42.462	52.859	67.774	87.655	110.272	107.675	107.298	109.195	111.440	113.880	116.354	119.332	120.995	123.565	123.957	125.957	127.218	2. Regional Development Banks
3. Bank Swasta Nasional	127.438	176.421	195.326	238.211	290.731	306.828	315.369	313.256	320.377	329.249	334.688	344.131	358.363	366.936	376.032	382.406	388.718	395.918	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	9.944	13.836	17.322	20.073	25.406	29.077	29.208	47.530	52.204	51.087	46.746	49.780	51.303	51.222	51.828	52.278	53.777	49.314	4. Joint Venture Banks and Foreign Owned Banks)
Jumlah	271.093	354.908	410.442	502.796	633.945	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	Total

Ket: lihat penjelasan hal. iv
* Sementara

Note: see explanation page iv
* Provisional

Tabel 4.32 Kredit MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(Micro, Small & Medium Credit based on Project Location)
Miliar Rp (Billion Rp)

Lokasi	2004	2005	2006	2007	2008	2009		2010*											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jawa Barat	55.168	71.749	81.153	77.588	97.334	109.965	112.595	104.498	106.927	116.266	118.196	119.012	127.201	126.001	128.879	131.181	131.630	128.613	Jawa Barat
Banten	-	-	-	21.447	29.250	30.238	30.899	30.675	31.219	33.313	33.530	33.916	36.084	36.902	38.171	38.846	39.453	39.364	Banten
DKI Jakarta	63.508	85.170	97.807	114.979	136.823	152.880	155.459	169.506	175.774	185.750	183.010	192.188	191.264	210.669	211.389	205.189	216.763	255.696	DKI Jakarta
D.I. Yogyakarta	3.634	4.729	5.345	6.421	7.843	8.816	8.956	7.926	8.048	9.068	9.234	9.461	9.705	9.597	9.824	10.121	10.147	9.732	D.I. Yogyakarta
Jawa Tengah	24.736	33.047	38.186	46.220	56.964	63.810	64.538	55.549	57.130	65.774	66.990	68.215	70.561	68.832	70.310	72.773	72.751	68.040	Jawa Tengah
Jawa Timur	33.798	44.009	49.836	60.790	74.109	83.794	85.526	76.853	78.235	87.800	89.214	90.553	93.733	92.603	95.413	97.381	97.338	93.595	Jawa Timur
Bengkulu	1.264	1.623	2.080	2.956	4.312	5.256	5.291	4.191	4.522	5.293	5.358	5.731	6.010	5.669	5.780	5.931	5.940	5.596	Bengkulu
Jambi	2.582	3.250	3.904	5.409	7.604	8.856	9.018	7.342	7.513	8.804	8.982	9.151	9.513	9.340	9.544	9.866	9.875	9.393	Jambi
Nanggroe Aceh Darussalam	2.775	3.338	4.438	6.249	9.080	11.881	12.045	10.729	11.031	12.513	12.854	13.171	13.604	13.459	13.810	14.026	14.156	13.731	Nanggroe Aceh Darussalam
Sumatera Utara	13.822	18.564	21.270	26.192	34.076	39.221	39.380	35.991	36.732	40.568	41.450	42.217	42.712	43.088	43.974	44.728	44.648	43.665	Sumatera Utara
Sumatera Barat	4.977	5.948	6.920	8.899	11.593	13.366	13.629	12.722	13.036	14.425	14.757	14.982	15.688	15.529	15.865	16.257	16.201	15.652	Sumatera Barat
Riau	9.052	11.736	14.449	12.171	16.681	19.711	19.799	17.932	18.279	20.130	20.589	21.337	22.095	22.094	22.643	22.265	22.951	22.626	Riau
Kep. Riau	5.960	7.616	9.386	10.234	14.006	17.803	17.995	16.081	16.504	18.683	19.032	19.704	20.305	20.271	21.186	21.569	21.823	21.299	Kep. Riau
Sumatera Selatan	-	-	-	6.041	7.566	8.293	8.419	7.511	7.554	7.532	8.013	8.194	7.893	8.564	9.062	9.985	9.451	9.107	Sumatera Selatan
Bangka-Belitung	-	-	-	1.229	1.740	2.212	2.247	1.907	1.943	2.254	2.427	2.439	2.560	2.548	2.608	2.710	2.749	2.654	Bangka-Belitung
Lampung	3.788	5.269	6.552	8.315	10.759	12.657	13.052	11.720	12.007	13.437	13.640	13.690	14.352	14.424	14.622	14.929	14.825	14.325	Lampung
Kalimantan Selatan	3.440	4.635	5.257	6.589	8.795	10.188	10.434	9.367	9.541	10.772	10.915	11.146	11.694	11.544	11.930	12.199	12.208	11.867	Kalimantan Selatan
Kalimantan Barat	3.467	4.232	4.961	6.149	7.669	9.252	9.440	8.628	8.861	9.829	10.024	10.283	10.616	10.603	10.945	11.202	11.292	11.085	Kalimantan Barat
Kalimantan Timur	5.964	7.671	9.003	11.194	13.959	16.216	16.303	15.050	15.476	17.128	17.485	17.775	18.644	18.737	19.602	19.827	19.859	19.553	Kalimantan Timur
Kalimantan Tengah	1.449	1.525	1.818	2.544	3.522	4.674	4.731	4.033	4.181	4.998	4.959	5.134	5.429	5.366	5.525	5.707	5.727	5.331	Kalimantan Tengah
Sulawesi Tengah	2.455	2.958	3.415	4.356	5.609	6.736	6.795	5.408	5.582	6.969	7.153	7.371	7.738	7.323	7.424	7.961	7.911	6.961	Sulawesi Tengah
Sulawesi Selatan	9.203	12.156	14.467	17.186	22.143	25.827	26.785	23.564	24.243	27.705	28.166	28.700	29.706	29.402	30.152	30.749	31.034	28.419	Sulawesi Selatan
Sulawesi Utara	3.845	4.785	5.565	5.950	8.214	9.503	9.676	9.420	9.582	11.061	11.753	12.250	12.653	12.332	12.720	13.109	13.186	12.362	Sulawesi Utara
Sulawesi Tenggara	-	-	-	1.061	1.780	1.793	1.805	624	587	462	592	703	1.040	912	1.561	2.035	2.086	2.473	Sulawesi Tenggara
Sulawesi Barat	-	-	-	1.380	2.022	2.821	3.002	1.231	1.380	1.757	1.339	1.160	1.265	1.175	1.171	1.298	1.284	1.087	Sulawesi Barat
Gorontalo	1.284	1.590	1.965	2.755	3.873	4.634	4.716	3.517	3.621	4.432	4.737	4.850	5.024	4.759	5.084	5.367	5.429	4.801	Gorontalo
Nusa Tenggara Barat	2.551	3.259	3.912	4.892	6.310	7.566	7.664	6.157	6.351	7.989	8.280	8.549	8.920	8.687	8.919	9.173	9.128	8.489	Nusa Tenggara Barat
Bali	7.054	8.797	9.708	11.537	14.532	16.758	17.115	16.060	16.392	17.603	18.041	18.258	18.689	18.589	18.969	19.527	19.643	19.231	Bali
Nusa Tenggara Timur	1.983	2.479	3.271	4.282	5.558	6.831	6.808	5.090	5.232	6.749	6.916	7.351	7.601	7.330	7.472	7.815	7.826	6.959	Nusa Tenggara Timur
Maluku	564	824	1.080	1.457	2.161	2.871	2.857	2.331	2.357	2.821	3.039	3.208	3.254	3.163	3.310	3.464	3.601	3.273	Maluku
Papua	1.908	2.407	3.127	3.149	4.376	5.594	5.620	4.842	4.875	6.058	6.221	6.363	6.594	6.332	6.537	6.738	6.818	6.377	Papua
Maluku Utara	372	497	647	818	1.228	1.642	1.646	1.178	1.223	1.501	1.540	1.582	1.611	1.585	1.682	1.771	1.852	1.749	Maluku Utara
Irian Jaya Barat	-	-	-	1.129	1.486	1.978	2.043	891	1.061	986	999	1.205	1.248	1.580	2.075	2.294	2.333	1.552	Irian Jaya Barat
Lainnya	491	1.046	920	1.227	967	1.166	1.097	972	1.328	845	845	967	779	1.559	1.755	1.737	1.509	1.886	Others
Total	271.093	354.908	410.442	502.796	633.945	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	Total

Ket: lihat penjelasan hal. iv
* Sementara

Note: see explanation page iv
* Provisional

Tabel 4.33 Rincian Kredit MKM Menurut Kelompok Bank
(Micro, Small & Medium Credit based on Category of Bank)
Miliar Rp (Billion Rp)

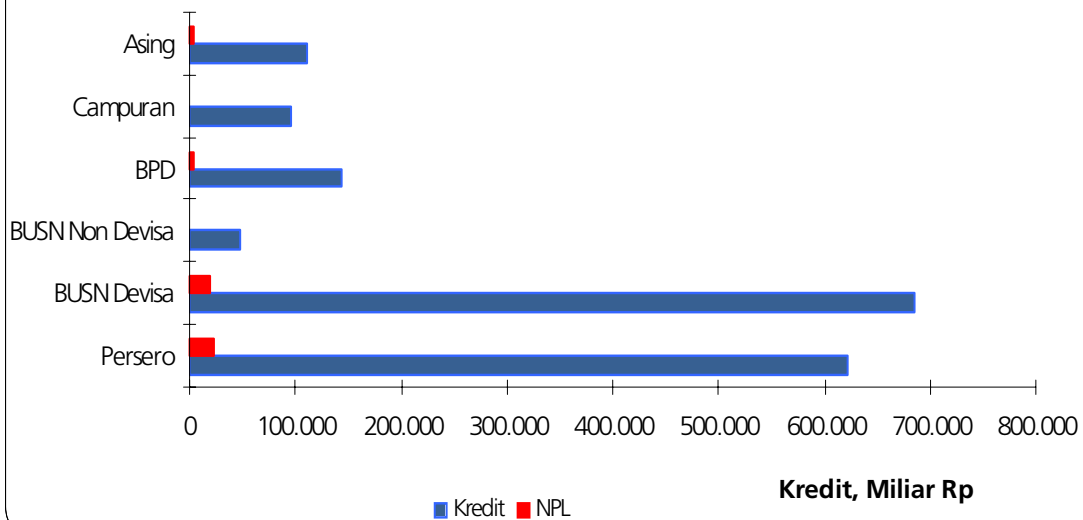
Kelompok Bank	2004	2005	2006	2007	2008	2009		2010*											Category of Bank
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Bank Persero	-	-	-	-	230.152	278.631	285.134	221.413	226.554	289.496	294.964	300.551	306.786	311.415	318.488	321.090	324.973	334.095	1. State Owned Banks
Mikro	-	-	-	-	99.483	113.548	114.355	43.617	44.552	100.425	101.313	102.428	104.889	106.185	107.636	107.306	107.537	109.321	Micro
Kecil	-	-	-	-	71.190	95.123	98.306	106.697	109.559	113.233	116.663	120.024	122.416	125.812	129.926	131.839	135.149	139.642	Small
Menengah	-	-	-	-	59.479	69.960	72.474	71.099	72.443	75.838	76.989	78.099	79.481	79.418	80.926	81.945	82.287	85.133	Medium
2. BPD	-	-	-	-	87.655	110.272	107.675	107.298	109.195	111.440	113.880	116.354	119.332	120.995	123.565	123.957	125.957	127.218	2. Regional Development Banks
Mikro	-	-	-	-	39.019	38.834	38.657	38.927	38.159	38.248	38.525	38.707	38.666	38.560	38.855	38.420	38.281	38.183	Micro
Kecil	-	-	-	-	43.377	63.412	61.922	61.607	64.090	65.922	67.982	70.144	72.708	74.160	76.092	76.823	78.696	79.905	Small
Menengah	-	-	-	-	5.258	8.025	7.095	6.764	6.945	7.270	7.373	7.503	7.959	8.275	8.618	8.715	8.980	9.130	Medium
3. Bank Swasta Nasional	-	-	-	-	290.731	306.828	315.369	313.256	320.377	329.249	334.688	344.131	358.363	366.936	376.032	382.406	388.718	395.918	3. Commercial Banks
Mikro	-	-	-	-	65.411	69.607	70.346	67.531	69.733	70.586	70.656	72.760	74.455	77.201	77.270	80.014	80.811	81.014	Micro
Kecil	-	-	-	-	96.410	107.325	110.221	114.513	117.022	120.292	122.317	125.853	131.287	135.059	139.762	141.933	145.435	148.436	Small
Menengah	-	-	-	-	128.911	129.897	134.802	131.212	133.622	138.372	141.715	145.517	152.622	154.677	159.000	160.458	162.472	166.468	Medium
4. Bank Asing dan Campuran	-	-	-	-	25.406	29.077	29.208	47.530	52.204	51.087	46.746	49.780	51.303	51.222	51.828	52.278	53.777	49.314	4. Foreign Owned Banks and Joint Venture Banks
Mikro	-	-	-	-	12.211	12.269	12.004	31.298	35.037	33.946	30.510	33.785	35.001	35.837	34.207	34.780	36.086	31.031	Micro
Kecil	-	-	-	-	3.227	4.761	4.857	5.197	5.670	5.503	5.575	5.639	5.601	5.653	6.002	6.031	6.101	6.225	Small
Menengah	-	-	-	-	9.968	12.047	12.347	11.035	11.497	11.638	10.662	10.355	10.701	9.732	11.619	11.466	11.590	12.058	Medium
Jumlah	-	-	-	-	633.945	724.808	737.385	689.497	708.329	781.273	790.279	810.816	835.784	850.569	869.913	879.731	893.425	906.545	Total

Ket: lihat penjelasan hal. iv
* Sementara

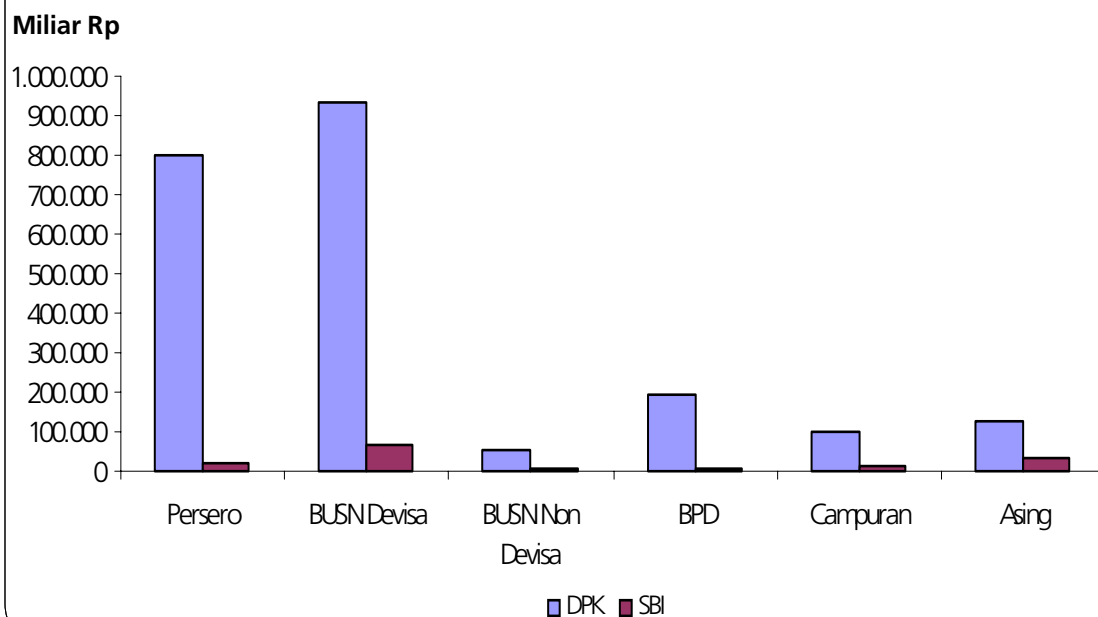
Note: see explanation page iv
* Provisional

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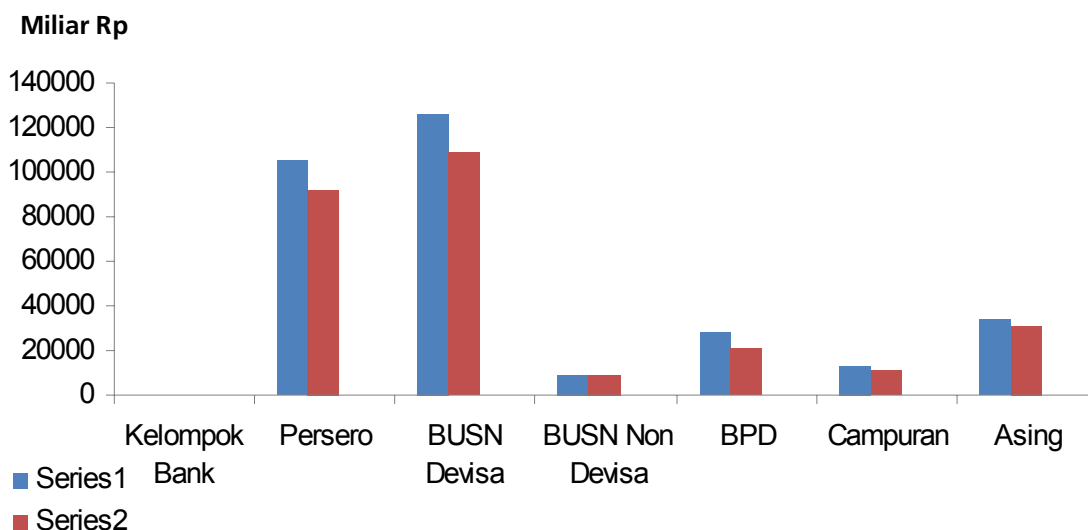
**Grafik 1. Kredit dan NPL Kelompok Bank
November 2010**



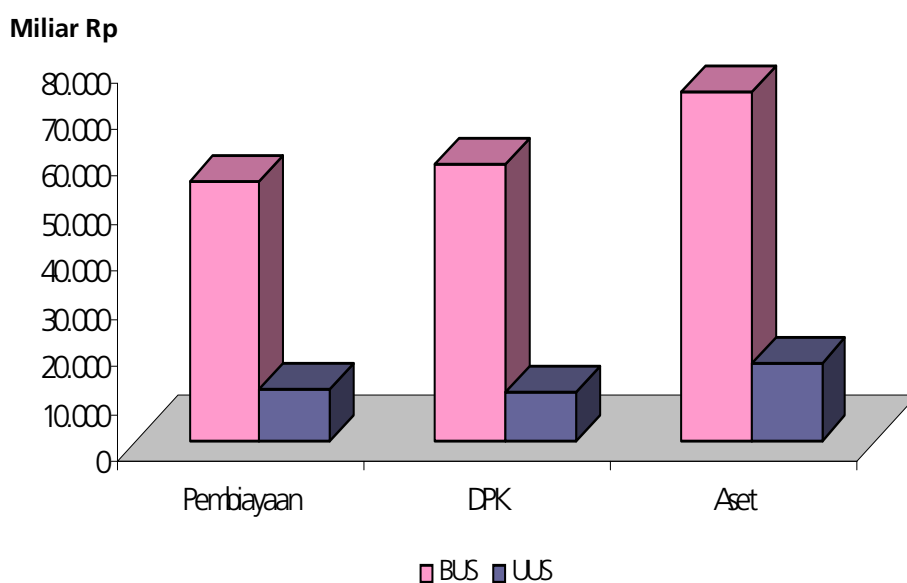
**Grafik 2. Dana Pihak Ketiga dan
SBI Kelompok Bank November 2010**



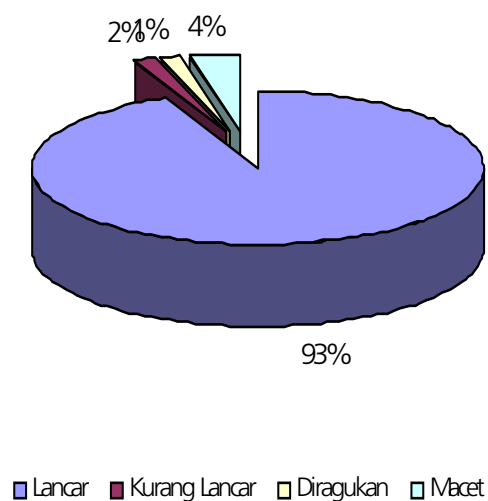
**Grafik 3. Pendapatan dan Beban Operasional
Kelompok Bank November 2010**



**Grafik 4. Pembiayaan, DPK dan Aset Perbankan Syariah
November 2010**



Grafik 5. Kolektibilitas Kredit BPR November 2010



Grafik 6. Kredit MKM Kelompok Bank November 2010

