

STATISTIK PERBANKAN INDONESIA
INDONESIAN BANKING STATISTICS

KATA PENGANTAR FOREWARD

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

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

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

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

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

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

Jakarta, Januari 2014
Jakarta, January 2014

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

Jadwal Publikasi Kedepan

Edisi November 2013 akan diterbitkan pada minggu ke III bulan Januari 2014.

Tanda-tanda, dan Sumber Data

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

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

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

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

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Syariah (LBUS), dan Laporan Bulanan Bank Perkreditan Rakyat (Lapbul BPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan Oktober 2013 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 November s/d tanggal 15 Desember 2013.

Sampai dengan bulan Maret 2014 data dalam publikasi ini disediakan melalui website OJK (<http://www.ojk.go.id>) dan website BI (<http://www.bi.go.id>) selambat-lambatnya 1 minggu setelah edisi publikasi.

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Advance Release Calender (ARC)

November 2013 edition will be released on the 3rd week of January 2014.

Notes, Symbols and Sources of Data

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

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

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

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

1. The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, Sharia Bank Monthly Reports and Rural Bank Monthly Reports.
2. Data from the Commercial Bank Monthly Reports and the Sharia Bank Monthly Reports which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the October 2013 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 November until 15 December 2013.

Until March 2014, The data publication are also provided through OJK website (<http://www.ojk.go.id>) and BI website (<http://www.bi.go.id>) no later than 1 week after the edition.

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DAFTAR SINGKATAN LIST OF ABBREVIATION

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

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Aug	Sep	Okt		Nov
Penyaluran Dana																			<i>Distribution of Funds</i>
Bank Umum	1.702.520	2.015.221	2.282.179	2.765.912	3.412.463	4.036.091	4.172.672	4.134.322	4.156.001	4.231.772	4.281.774	4.318.181	4.377.116	4.395.148	4.472.336	4.637.620	4.627.191	4.721.849	<i>Commercial Banks</i>
Bank Perkreditan Rakyat	26.549	31.313	36.076	43.877	53.534	63.062	64.753	65.010	65.656	66.032	66.906	67.692	68.521	69.107	70.378	71.528	72.546	74.071	<i>Rural Banks</i>
SBI dan SBIS ¹⁾	203.863	166.518	212.116	139.316	117.983	76.573	81.158	87.947	92.579	94.190	98.327	98.565	83.035	76.837	73.167	83.044	100.420	107.950	<i>SBI and SBIS ¹⁾</i>
Sumber Dana																			<i>Source of Funds</i>
Bank Umum	1.718.965	1.990.345	2.180.934	2.563.562	3.093.848	3.410.851	3.542.518	3.494.393	3.505.837	3.572.036	3.621.187	3.671.658	3.711.769	3.736.834	3.794.384	3.918.543	3.884.976	3.955.499	<i>Commercial Banks</i>
Bank Perkreditan Rakyat	22.629	26.345	30.367	37.034	45.462	53.561	55.289	55.524	56.120	56.443	57.306	57.902	58.570	59.295	60.269	61.163	61.824	62.915	<i>Rural Banks</i>
Jumlah Aset																			<i>Total Assets</i>
Bank Umum	1.986.501	2.310.557	2.534.106	3.008.853	3.652.832	4.103.456	4.262.587	4.211.039	4.237.117	4.313.832	4.367.751	4.418.690	4.461.783	4.510.290	4.581.137	4.737.308	4.716.845	4.817.751	<i>Commercial Banks</i>
Bank Perkreditan Rakyat	27.741	32.533	37.554	45.742	55.799	65.698	67.397	67.610	68.284	68.645	69.446	70.240	71.901	72.091	73.858	74.440	75.491	75.017	<i>Rural Banks</i>
Jumlah Bank																			<i>Total Banks</i>
Bank Umum	130	124	121	122	120	120	120	120	120	120	120	120	120	120	120	120	120	120	<i>Commercial Banks</i>
Bank Perkreditan Rakyat	1.817	1.772	1.733	1.706	1.669	1.667	1.653	1.653	1.654	1.653	1.639	1.641	1.641	1.641	1.641	1.641	1.639	1.637	<i>Rural Banks</i>
Jumlah Kantor																			<i>Total Bank Offices</i>
Bank Umum	9.680	10.868	12.837	13.837	14.797	16.067	16.625	16.821	16.982	17.089	17.191	17.326	17.504	17.688	17.798	17.953	18.114	18.303	<i>Commercial Banks</i>
Bank Perkreditan Rakyat	3.250	3.367	3.644	3.910	4.172	4.404	4.425	4.448	4.470	4.499	4.518	4.549	4.568	4.584	4.612	4.630	4.656	4.669	<i>Rural Banks</i>

Ket : ¹⁾ Sertifikat Bank Indonesia Syariah

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



DATA BANK UMMUM

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Peyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	2.470.380	2.487.835	2.527.989	2.573.056	2.601.768	2.647.930	2.725.674	2.705.601	2.736.684	2.787.372	2.844.812	2.909.085	2.982.436	3.045.511	3.091.429	3.170.805	3.182.949	3.241.040	a. Credit
- Kepada Pihak Ketiga	2.452.856	2.470.111	2.510.651	2.555.839	2.585.345	2.631.002	2.707.862	2.688.143	2.718.717	2.768.371	2.824.217	2.887.478	2.959.123	3.021.126	3.067.402	3.147.210	3.159.476	3.214.397	- To Third Party
Rupiah	2.051.193	2.074.552	2.110.038	2.146.193	2.175.819	2.215.458	2.281.021	2.258.437	2.296.744	2.333.275	2.375.249	2.431.072	2.501.879	2.550.463	2.563.483	2.615.707	2.645.356	2.658.529	Rupiah
Valas	401.663	395.559	400.613	409.645	409.526	415.544	426.841	429.705	421.974	435.096	448.968	456.406	457.244	470.664	503.919	531.503	514.120	555.868	Foreign Exchange
- Kepada Bank Lain	17.524	17.724	17.337	17.217	16.423	16.928	17.812	17.458	17.966	19.000	20.595	21.607	23.313	24.384	24.027	23.595	23.473	26.643	- Inter Bank Credit
Rupiah	9.422	9.673	9.505	9.767	9.851	10.024	10.596	10.546	11.294	12.042	12.371	13.107	14.123	15.072	15.037	15.587	15.775	16.144	Rupiah
Valas	8.102	8.050	7.833	7.450	6.572	6.904	7.215	6.912	6.672	6.958	8.224	8.501	9.190	9.312	8.989	8.008	7.697	10.499	Foreign Exchange
b. Penempatan pada Bank Lain	188.328	188.716	172.011	183.218	173.652	168.532	166.623	159.142	199.425	219.424	201.706	196.967	166.884	205.794	184.504	211.452	196.390	182.582	b. Interbank Placement
- Giro	50.377	58.383	50.825	61.207	61.856	61.363	58.212	60.515	76.159	86.152	70.087	75.646	50.955	75.859	75.425	80.832	78.350	73.122	- Demand Deposit
- Inter Bank Call Money	93.557	90.687	81.325	78.914	74.700	69.517	76.279	66.852	83.709	88.371	80.998	79.050	70.806	90.194	69.911	85.452	78.544	71.870	- Inter Bank Call Money
- Deposito Berjangka	42.214	37.729	37.850	41.210	35.059	35.456	30.370	30.107	37.951	42.912	47.568	39.457	41.834	36.827	37.114	41.343	36.807	34.740	- Time Deposits
- Lainnya	2.181	1.917	2.011	1.887	2.037	2.197	1.761	1.669	1.606	1.988	3.052 ¹⁾	2.814 ¹⁾	3.289	2.914	2.053	3.825	2.690	2.849	- Others
c. Penempatan pada Bank Indonesia	482.620	479.261	472.976	505.407	493.142	524.437	580.697	562.533	506.847	500.886	524.578	490.240	512.592	453.788	465.921	475.606	462.291	467.916	c. Placement to Bank Indonesia
- Giro	260.665	261.529	264.766	267.078	269.233	271.175	289.254	282.128	279.300	282.198	286.281	286.373	296.954	292.888	295.310	305.147	303.916	310.856	- Demand Deposit
- Fine Tune Operation (FTO)	93.000	127.276	98.527	155.766	154.363	149.183	198.835	201.545	155.814	143.552	131.062	130.876	95.543	45.719	34.721	45.289	45.702	34.205	- Fine Tune Operation (FTO)
- Fasbi	107.249	68.885	93.304	63.873	52.631	84.394	65.431	59.415	51.620	49.269	84.826	60.563	104.724	102.115	124.388	102.546	97.452	105.363	- Fasbi
- Lainnya	21.706	21.571	16.380	18.690	16.915	19.685	27.178	19.445	20.113	25.867	22.409	12.427	15.371	13.066	11.503	22.624	15.220	17.492	- Others
d. Surat Berharga	449.426	443.975	442.062	423.549	428.016	429.092	429.946	438.448	447.191	455.037	457.632	468.078	449.670	458.791	460.675	485.539	506.638	530.804	d. Securities
- Sertifikat Bank Indonesia (SBI)	91.719	83.578	83.758	69.432	70.838	76.573	81.158	87.947	92.579	94.190	98.327	98.565	83.035	76.837	73.167	83.044	100.420	107.950	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SPN)	4.052	3.992	5.165	4.382	4.424	3.485	1.920	2.017	1.681	4.938	3.779	7.584	10.275	18.318	19.571	19.999	18.520	19.537	- Treasury Bills
- Obligasi	287.232	289.405	289.182	286.143	291.259	286.069	282.960	287.547	293.956	298.588	298.100	302.912	301.838	308.846	312.470	321.936	323.930	339.266	- Bonds
- Lainnya	66.422	67.000	63.957	63.592	61.496	62.965	63.909	60.937	58.975	57.321	57.426	59.017	54.522	54.789	55.466	60.560	63.767	64.051	- Others
e. Penyertaan	14.056	14.219	14.229	14.375	14.565	14.606	15.065	15.085	15.082	14.459	14.438	14.438	15.110	15.507	15.529	15.696	15.806	15.808	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	72.134	72.825	73.516	72.403	72.671	72.850	69.931	71.691	72.157	71.529	72.404	71.277	73.294	74.403	77.036	77.693	84.322	79.304	f. Impairment on Financial Assets
- Kredit yang diberikan	66.520	67.399	68.052	67.052	67.189	67.984	65.389	66.770	67.460	68.740	64.944 ¹⁾	65.015 ¹⁾	67.604	68.243	70.658	71.827	78.234	72.674	- Credit
- Surat Berharga	2.150	3.402	2.138	3.928	2.108	2.108	2.105	2.136	2.135	2.047	2.037 ¹⁾	2.033 ¹⁾	2.101	2.151	2.087	2.325	2.271	2.368	- Securities
- Lainnya	3.464	2.025	3.326	1.423	3.374	2.758	2.437	2.785	2.561	742	5.423 ¹⁾	4.230 ¹⁾	3.589	4.009	4.291	3.541	3.817	4.262	- Others
g. Tagihan Spot dan Derivatif	8.016	7.720	7.370	7.356	7.137	7.533	8.229	8.145	8.246	8.161	8.501	9.633	9.389	13.603	24.757	26.656	20.838	26.204	g. Spot and Derivatives Claims
h. Tagihan Lainnya	154.156	140.505	131.705	168.920	161.225	171.110	176.507	173.677	170.369	174.905	157.703	158.463	167.742	127.752	152.486	174.173	157.958	178.191	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	2.955.833	2.961.417	2.984.050	3.049.956	3.070.604	3.130.518	3.225.198	3.205.006	3.207.342	3.243.136	3.299.350	3.349.660	3.374.272	3.392.927	3.440.207	3.526.188	3.520.890	3.563.362	a. Third Party Funds
Rupiah	2.516.672	2.511.915	2.534.560	2.591.133	2.598.755	2.653.701	2.757.530	2.720.131	2.712.820	2.749.311	2.810.352	2.816.403	2.843.895	2.843.380	2.863.890	2.910.414	2.915.359	2.944.303	Rupiah
Giro	530.661	520.646	505.959	539.191	513.237	537.730	567.801	539.847	529.177	545.965	582.871	563.069	597.833	577.112	575.270	586.301	570.582	579.604	Demand Deposit
Tabungan	874.930	881.225	905.391	917.469	928.278	947.636	1.010.488	990.399	982.631	974.296	984.782	986.939	990.719	1.019.789	1.019.866	1.041.941	1.036.545	1.051.840	Saving
Simpanan Berjangka	1.111.080	1.110.044	1.123.210	1.134.473	1.156.790	1.168.335	1.179.242	1.189.885	1.201.012	1.229.050	1.242.699	1.266.395	1.255.343	1.246.479	1.268.754	1.282.172	1.308.232	1.312.858	Time Deposits
Valas	439.161	449.502	449.491	458.824	471.849	476.817	467.668	484.875	494.522	493.825	488.999	533.257	530.377	549.546	576.317	615.773	605.531	619.060	Foreign Exchange
Giro	187.603	188.400	190.429	187.009	193.887	197.883	199.270	215.958	222.423	208.263	208.604	234.163	229.414	236.631	247.599	270.853	272.050	290.449	Demand Deposit
Tabungan	64.270	67.130	65.159	63.990	65.558	64.669	66.342	71.446	72.221	73.138	73.496	74.175	75.290	76.038	78.168	84.072	84.667	86.624	Saving
Simpanan Berjangka	187.288	193.972	193.903	207.824	212.404	214.266	202.056	197.471	199.878	212.424	206.899	224.919	225.673	236.877	250.550	260.848	248.815	241.987	Time Deposits
b. Kewajiban kepada Bank Indonesia	1.958	1.842	1.891	1.702	1.787	2.366	1.864	1.889	1.831	1.719	1.601	2.500	1.697	1.724	1.805	2.086	1.555	1.598	b. Liabilities to BI
c. Kewajiban kepada Bank lain	127.361	117.787	110.495	119.598	103.372	107.904	124.697	104.438	114.905	127.253	126.400	125.648	133.384	120.911	114.063	131.998	118.165	121.550	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	37.070	36.328	37.894	35.626	40.816	40.832	42.116	41.737	44.688	52.547	51.487	50.020	51.156	52.746	52.883	53.452	52.442	54.465	d. Issued Securities
e. Pinjaman yang Diterima	69.025	72.254	72.969	72.316	63.009	61.992	75.341	71.293	71.139	74.622	72.968	72.306	71.583	82.232	87.999	99.548	93.361	105.324	e. Loans received
Rupiah	11.745	11.510	11.375	11.606	11.559	11.511	12.229	12.045	11.943	13.498	13.029	12.747	13.547	14.583	13.917	15.164	15.100	15.601	Rupiah
Valas	57.279	60.745	61.594	60.709	51.450	50.481	63.112	59.248	59.197	61.124	59.939	59.560	58.036	67.648	74.082	84.385	78.260	89.723	Foreign Exchange
f. Kewajiban Spot dan Derivatif	8.238	7.703	8.351	8.070	7.605	7.094	7.928	7.602	7.302	7.445	7.207	9.032	9.863	15.168	25.580	28.392	21.939	28.269	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	59.091	58.246	51.893	56.650	54.086	55.765	60.342	57.750	54.081	60.524	57.492	57.501	64.877	65.948	66.398	71.203	71.073	75.399	g. Other Liabilities
h. Setoran Jaminan	4.656	4.629	4.870	4.909	4.834	4.380	5.031	4.677	4.549	4.790	4.682	4.991	4						

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Peyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	1.034.281	1.041.452	1.055.817	1.067.582	1.080.430	1.094.294	1.123.364	1.115.943	1.128.419	1.146.866	1.162.136	1.184.996	1.201.513	1.228.622	1.244.825	1.265.615	1.285.385	1.295.953	a. Credit
- Kepada Pihak Ketiga	1.026.096	1.033.109	1.047.497	1.059.131	1.071.848	1.085.626	1.114.279	1.106.845	1.118.930	1.136.637	1.151.702	1.174.225	1.190.263	1.216.555	1.233.648	1.255.994	1.275.573	1.285.761	- To Third Party
Rupiah	894.247	903.110	915.365	925.062	939.843	954.990	982.260	975.957	988.213	1.006.063	1.020.497	1.039.693	1.054.734	1.077.701	1.084.711	1.097.740	1.119.774	1.121.644	Rupiah
Valas	131.849	129.999	132.132	134.069	132.005	130.637	132.018	130.888	130.717	130.574	131.205	134.532	135.529	138.854	148.936	158.254	155.799	164.117	Foreign Exchange
- Kepada Bank Lain	8.185	8.343	8.319	8.450	8.582	8.667	9.085	9.098	9.489	10.229	10.434	10.771	11.251	12.066	11.177	9.621	9.812	10.192	- Inter Bank Credit
Rupiah	5.492	5.650	5.839	5.960	6.084	6.173	6.483	6.577	6.976	7.690	7.906	8.224	8.670	9.394	9.430	9.621	9.812	10.013	Rupiah
Valas	2.692	2.693	2.481	2.490	2.497	2.494	2.602	2.521	2.513	2.539	2.528	2.547	2.581	2.672	1.747	- ¹⁾	-	179	Foreign Exchange
b. Penempatan pada Bank Lain	51.359	53.074	39.947	37.133	37.152	39.634	46.221	37.729	46.406	45.980	50.503	49.863	39.812	53.619	43.352	51.452	45.821	38.616	b. Interbank Placement
- Giro	16.943	20.777	13.044	16.819	18.725	18.614	20.881	18.384	21.672	22.309	23.127	22.433	17.684	24.181	20.860	26.177	23.026	19.881	- Demand Deposit
- Inter Bank Call Money	30.676	28.310	22.146	18.746	16.014	17.331	23.047	16.757	21.655	21.133	22.879	24.803	18.615	25.871	19.698	22.243	19.473	16.234	- Inter Bank Call Money
- Deposito Berjangka	2.501	2.975	3.673	629	1.266	2.426	1.322	1.656	2.293	1.501	3.176	1.556	1.666	2.254	1.460	1.550	2.213	1.288	- Time Deposits
- Lainnya	1.240	1.012	1.084	938	1.146	1.262	972	932	786	1.037	1.321	1.071	1.847	1.313	1.482	1.110	1.213	- Others	
c. Penempatan pada Bank Indonesia	167.825	173.063	178.080	198.177	189.531	189.371	208.570	232.163	216.858	211.616	196.174	186.812	187.963	185.865	165.594	180.432	170.978	173.853	c. Placement to Bank Indonesia
- Giro	105.979	107.047	108.485	110.324	110.239	110.781	114.071	117.022	116.099	115.930	115.616	113.379	117.185	118.316	118.360	124.797	123.870	127.736	- Demand Deposit
- Fine Tune Operation (FTO)	29.283	35.175	33.045	59.204	55.742	50.441	61.799	94.244	77.945	69.387	60.439	53.555	39.820	12.058	11.181	18.464	19.312	16.700	- Fine Tune Operation (FTO)
- Fasbi	20.912	19.528	25.940	19.509	17.025	20.262	21.895	12.378	15.333	16.232	11.328	15.629	23.308	48.034	29.613	23.504	19.333	19.639	- Fasbi
- Lainnya	11.651	11.313	10.609	9.141	6.525	7.887	10.805	8.520	7.481	10.068	8.791	4.249	7.650	7.457	6.440	13.666	8.463	9.779	- Others
d. Surat Berharga	159.962	152.462	156.249	150.064	152.944	154.402	154.456	155.560	159.602	158.456	162.582	158.157	155.747	160.674	167.502	174.956	186.251	198.058	d. Securities
- Sertifikat Bank Indonesia (SBI)	41.798	36.763	37.942	31.212	33.225	36.868	40.470	43.239	45.275	47.293	48.903	47.448	44.072	36.880	34.883	36.316	47.270	53.537	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	1.170	700	1.420	1.473	1.594	984	988	715	384	289	644	625	1.342	9.278	11.956	12.842	11.174	10.860	- Treasury Bills
- Obligasi	94.724	93.018	95.372	95.715	96.836	95.549	90.998	90.842	94.076	91.024	93.050	91.009	92.698	97.118	103.570	106.916	108.120	112.952	- Bonds
- Lainnya	22.270	21.982	21.514	21.664	21.289	21.001	22.000	20.764	19.867	19.851	19.985	19.075	17.636	17.398	17.093	18.881	19.688	20.710	- Others
e. Penyertaan	7.116	7.136	7.149	7.161	7.332	7.342	7.441	7.454	7.463	6.832	6.850	6.855	6.889	6.911	6.901	7.050	7.143	7.140	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	23.283	23.568	23.964	22.727	22.812	22.987	22.335	22.795	22.914	23.065	23.081	21.715	23.485	23.666	25.031	25.194	25.314	25.443	f. Impairment on Financial Assets
- Kredit yang diberikan	20.165	20.510	20.855	19.690	19.695	20.560	20.190	20.248	20.621	18.161 ¹⁾	18.096 ¹⁾	18.178 ¹⁾	20.274	20.320	21.450	22.232	22.097	21.853	- Credit
- Surat Berharga	1.893	3.231	1.966	3.769	1.936	1.931	1.936	1.950	1.940	1.849 ¹⁾	1.846 ¹⁾	1.856 ¹⁾	1.928	1.975	1.898	2.133	2.092	2.176	- Securities
- Lainnya	1.225	(172)	1.143	(732)	1.181	496	208	597	353	3.055 ¹⁾	3.138 ¹⁾	1.681 ¹⁾	1.283	1.371	1.683	828	1.125	1.414	- Others
g. Tagihan Spot dan Derivatif	1.595	1.479	1.445	1.513	1.464	1.478	1.430	1.442	1.420	1.335	1.307	1.330	1.638	2.400	4.165	4.484	3.670	4.810	g. Spot and Derivatives Claims
h. Tagihan Lainnya	68.824	65.418	65.402	75.599	76.466	85.480	87.650	84.452	84.892	91.152	80.290	85.634	87.526	62.755	83.805	86.745	73.846	93.925	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	1.235.649	1.250.280	1.266.392	1.280.972	1.291.125	1.310.431	1.353.149	1.362.861	1.366.764	1.376.721	1.371.061	1.401.000	1.388.005	1.417.093	1.444.523	1.467.392	1.473.669	1.497.036	a. Third Party Funds
Rupiah	1.062.033	1.073.848	1.096.356	1.106.516	1.114.501	1.126.646	1.173.913	1.177.064	1.173.470	1.185.234	1.175.406	1.200.564	1.191.448	1.210.439	1.223.102	1.228.404	1.240.216	1.259.079	Rupiah
Giro	179.124	181.851	179.175	176.931	183.108	182.855	198.251	195.227	192.784	200.676	196.075	197.510	199.243	209.168	200.634	198.474	196.336	199.074	Demand Deposit
Tabungan	386.535	390.657	407.184	415.527	416.720	424.624	433.712	438.518	437.191	434.565	435.543	433.915	434.133	445.772	449.313	451.573	447.733	452.514	Saving
Simpanan Berjangka	496.375	501.340	509.997	514.057	514.672	519.167	541.950	543.319	543.495	549.993	543.789	569.138	558.072	555.499	573.155	578.357	596.146	607.491	Time Deposits
Valas	173.616	176.432	170.035	174.456	176.624	183.786	179.236	185.797	193.295	191.487	195.655	200.437	196.557	206.664	221.421	238.989	233.453	237.957	Foreign Exchange
Giro	64.909	65.797	63.515	62.934	62.399	67.854	66.731	65.803	70.235	64.909	69.735	71.491	68.255	72.990	75.285	85.796	83.035	82.346	Demand Deposit
Tabungan	28.098	28.790	25.850	26.064	26.469	26.646	27.326	31.855	32.353	32.663	33.273	32.997	33.476	33.422	34.929	37.677	37.092	37.494	Saving
Simpanan Berjangka	80.609	81.845	80.671	85.458	87.756	89.286	85.179	88.139	90.707	93.915	92.647	95.949	94.826	100.252	111.207	115.516	113.326	118.116	Time Deposits
b. Kewajiban kepada Bank Indonesia	122	121	106	102	102	101	84	91	128	77	77	77	5	4	4	4	4	4	b. Liabilities to BI
c. Kewajiban kepada Bank lain	42.888	35.661	32.578	41.238	33.173	36.873	43.163	37.385	36.882	43.848	46.262	41.489	47.827	38.644	31.676	37.564	31.141	31.522	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	10.544	9.857	9.876	9.644	14.638	14.937	16.720	16.709	19.699	20.349	19.252	18.756	19.260	19.744	19.256	19.784	19.076	20.561	d. Issued Securities
e. Pinjaman yang Diterima	12.363	11.879	10.895	10.745	9.510	10.334	11.454	11.236	10.336	10.093	9.692	9.852	11.685	13.957	14.718	18.181	16.049	17.676	e. Loans received
Rupiah	2.729	2.718	2.703	2.970	2.932	2.908	2.820	2.945	2.795	2.762	2.465	2.127	2.732	3.489	2.846	3.556	3.501	3.748	Rupiah
Valas	9.633	9.161	8.192	7.775	6.577	7.426	8.635	8.291	7.541	7.331	7.228	7.725	8.953	10.468	11.872	14.625	12.548	13.928	Foreign Exchange
f. Kewajiban Spot dan Derivatif	718	648	859	680	607	595	640	709	668	640	582	698	976	1.890	3.443	4.176	3.165	4.533	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	25.333	24.746	22.486	24.419	24.798	24.824	27.877	24.964	24.096	26.396	24.909	24.881	26.121	25.378	24.530	28.338	29.238	31.439	g. Other Liabilities
h. Setoran Jaminan	1.640	1.592	1.627	1.681	1.727	1.179	1.145	1.112	1.119	1.215	1.292	1.287	1.199	1.275	1.377	1.414	1.384	1.469	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	43.787	43.908	43.934	44.052	44.052	43.878	44.383	44.884	44.896	45.420	45.542	45.873	47.992	48.481	47.025	48.943	49.128	49.532	a. Paid In Capital
b. Cadangan	10.990	10.994	11.000	11.006	11.00														

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Peyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	78.480	80.773	82.440	84.662	86.132	87.840	90.341	91.010	92.229	94.972	96.088	98.761	102.306	103.890	103.346	105.764	105.534	106.850	a. Credit
- Kepada Pihak Ketiga	77.753	80.016	81.651	83.848	85.317	86.978	89.451	90.127	91.353	94.056	95.191	97.791	101.253	102.789	102.226	104.646	104.423	105.760	- To Third Party
Rupiah	77.753	80.016	81.651	83.848	85.317	86.978	89.451	90.127	91.353	94.056	95.191	97.791	101.253	102.789	102.226	104.646	104.423	105.760	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	728	757	789	813	815	862	890	882	876	916	897	970	1.053	1.102	1.120	1.119	1.111	1.091	- Inter Bank Credit
Rupiah	728	757	789	813	815	862	890	882	876	916	897	970	1.053	1.102	1.120	1.119	1.111	1.091	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	2.476	1.924	1.796	2.271	1.972	2.008	2.519	1.933	1.702	2.679	2.441	1.977	2.110	2.265	1.121	1.561	1.410	1.635	b. Interbank Placement
- Giro	120	116	107	98	121	140	190	106	112	170	155	126	150	166	98	165	85	97	- Demand Deposit
- Inter Bank Call Money	1.365	873	560	850	745	890	1.020	855	667	1.233	907	659	891	1.156	201	562	402	420	- Inter Bank Call Money
- Deposito Berjangka	707	658	835	1.015	825	685	957	690	633	965	1.081	880	764	620	483	508	559	765	- Time Deposits
- Lainnya	283	277	295	308	282	292	352	282	290	311	298	313	306	323	340	326	365	352	- Others
c. Penempatan pada Bank Indonesia	18.796	17.763	18.184	19.519	19.169	19.767	24.844	22.715	20.900	25.081	24.852	25.825	25.204	22.316	21.289	20.991	18.942	17.644	c. Placement to Bank Indonesia
- Giro	7.239	7.327	7.612	7.686	7.808	7.952	8.179	8.446	8.385	8.571	9.005	8.961	8.973	9.121	9.147	8.844	9.127	9.124	- Demand Deposit
- Fine Tune Operation (FTO)	4.252	5.560	3.837	6.121	7.160	7.573	10.479	9.282	8.199	9.405	9.546	8.995	5.349	1.634	212	212	157	167	- Fine Tune Operation (FTO)
- Fasbi	5.868	3.700	5.278	4.239	2.552	2.721	3.203	2.831	2.836	4.415	3.756	5.708	8.372	9.446	9.860	9.786	7.481	5.780	- Fasbi
- Lainnya	1.438	1.176	1.457	1.474	1.520	2.983	2.156	1.474	1.479	2.690	2.546	2.161	2.511	2.114	2.070	2.149	2.176	2.573	- Others
d. Surat Berharga	9.988	10.006	9.938	9.606	9.715	9.827	9.843	10.573	11.331	11.072	11.198	10.686	10.640	10.357	10.737	11.045	12.977	13.029	d. Securitizess
- Sertifikat Bank Indonesia (SBI)	3.470	3.587	3.257	2.879	2.930	3.162	3.275	3.511	3.854	3.836	3.923	3.877	4.058	3.794	4.290	4.626	6.808	6.990	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	-	-	-	-	-	-	-	-	-	119 ¹⁾	119 ¹⁾	119	153	33	34	34	- Treasury Bills
- Obligasi	4.558	4.537	4.808	4.992	5.184	5.104	5.047	5.578	5.802	5.703	5.740	5.270	5.086	5.077	5.047	4.840	4.590	4.373	- Bonds
- Lainnya	1.960	1.883	1.873	1.735	1.601	1.561	1.521	1.484	1.675	1.533	1.535	1.421	1.379	1.367	1.247	1.545	1.546	1.632	- Others
e. Penyertaan	140	142	136	140	144	153	155	155	156	152	152	143	157	159	161	163	163	159	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.335	1.362	1.433	1.485	1.541	1.576	1.557	1.556	1.570	1.565	1.601	1.599	1.550	1.596	1.617	1.615	1.644	1.574	f. Impairment on Financial Assets
- Kredit yang diberikan	1.311	1.341	1.410	1.465	1.508	1.553	1.499	1.536	1.532	1.466	1.581	1.577	1.528	1.573	1.599	1.595	1.624	1.562	- Credit
- Surat Berharga	9	7	7	4	4	4	5	4	5	5	5	5	4	4	4	3	3	3	- Securitizess
- Lainnya	15	14	16	17	29	19	53	15	34	94	15	17	19	18	14	17	17	8	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	968	573	2.731	3.631	3.162	3.357	1.930	1.895	1.336	1.159	425	598	1.506	1.631	2.969	4.202	4.007	5.672	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	90.365	90.811	93.116	96.178	97.191	99.472	104.346	104.191	103.612	108.484	108.497	110.976	113.379	112.274	111.550	113.761	112.814	113.845	a. Third Party Funds
Rupiah	90.365	90.811	93.116	96.178	97.191	99.472	104.346	104.191	103.612	108.484	108.497	110.976	113.379	112.263	111.550	113.761	112.814	113.845	Rupiah
Giro	3.645	3.551	3.524	3.757	3.998	4.076	5.074	4.513	4.319	4.579	4.797	5.055	5.057	5.014	4.799	5.019	5.406	4.835	Demand Deposit
Tabungan	12.403	11.889	12.103	12.270	12.397	12.644	12.794	13.533	13.592	13.625	13.948	14.592	14.386	14.611	14.292	14.255	14.585	14.407	Saving
Simpanan Berjangka	74.317	75.370	77.489	80.152	80.796	82.752	86.478	86.145	85.701	90.281	89.752	91.329	93.936	92.638	92.459	94.487	92.823	94.604	Time Deposits
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	3.589	3.093	3.209	4.074	3.745	3.890	5.091	3.882	3.645	4.403	4.469	4.607	4.639	4.470	4.185	5.571	5.331	5.701	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	4.129	4.129	5.380	5.374	5.025	5.026	5.027	5.027	5.028	5.776	5.776	5.062	5.562	6.354	6.355	5.761	5.762	5.763	d. Issued Securities
e. Pinjaman yang Diterima	904	895	894	980	977	953	1.051	1.047	1.094	2.112	2.110	2.110	2.165	1.943	1.937	1.932	1.927	1.917	e. Loans received
Rupiah	904	895	894	980	977	953	1.051	1.047	1.094	2.112	2.110	2.110	2.165	1.943	1.937	1.932	1.927	1.917	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	59	59	59	-	-	-	-	-	-	-	-	-	-	6	-	-	102	102	g. Other Liabilities
h. Setoran Jaminan	6	7	8	8	8	9	8	5	5	5	5	5	5	7	7	7	6	6	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	7.231	7.260	7.260	7.466	7.466	7.605	7.806	7.821	7.815	7.841	8.005	8.221	8.804	8.853	8.548	8.563	8.779	8.829	a. Paid In Capital
b. Cadangan	250	257	257	257	257	257	257	264	266	266	266	273	298	298	299	300	300	300	b. Reserves
c. L/R Tahun lalu ¹⁾	4.384	4.335	4.335	4.335	4.335	4.335	4.335	7.066	7.015	6.995	6.942	6.931	6.895	6.835	6.805	6.804	6.804	6.776	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	1.283	1.524	1.751	2.003	2.247	2.479	2.790	276	538	788	1.068	1.359	1.637	1.929	2.198	2.488	2.727	2.968	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.409	2.602	2.530	2.544	2.536	2.471	2.406	2.373	2.506	2.419	2.297	2.790	2.558	2.527	2.435	2.540	2.431	2.336	e. Additional Paid In Capital
f. Modal Pinjaman	-	14	14	14	14	14	14	14	14	14	14	14	14	14	14	608	608	608	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata

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

³⁾ Angka-angka diperbaiki

¹⁾ LBU 2008 is not defined vs metadata

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

³⁾ Revised figures

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Peyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	198.908	202.847	205.239	209.043	213.376	217.071	219.207	218.629	223.426	227.710	233.721	238.792	245.336	250.414	252.389	257.831	261.649	264.685	a. Credit
- Kepada Pihak Ketiga	198.634	202.561	204.939	208.726	213.024	216.726	218.851	218.300	222.991	227.278	233.279	238.337	244.815	249.821	251.775	257.175	260.985	264.014	- To Third Party
Rupiah	197.281	201.196	203.595	207.422	211.734	215.416	217.563	217.009	221.715	226.118	232.127	237.413	243.992	248.987	250.900	256.246	260.098	263.077	Rupiah
Valas	1.353	1.365	1.344	1.304	1.291	1.311	1.287	1.291	1.276	1.159	1.152	925	824	834	875	929	887	937	Foreign Exchange
- Kepada Bank Lain	274	286	299	316	352	345	357	329	435	433	442	454	521	593	614	656	664	671	- Inter Bank Credit
Rupiah	274	286	299	316	352	345	357	329	435	433	442	454	521	593	614	656	664	671	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	52.518	43.958	40.512	54.497	44.473	42.809	40.194	39.079	48.482	57.815	58.885	54.133	55.377	48.185	43.366	54.195	46.016	47.329	b. Interbank Placement
- Giro	1.816	1.803	1.222	1.577	1.855	1.578	1.809	1.531	2.081	2.590	2.943	2.903	3.111	3.350	2.701	2.458	2.386	2.585	- Demand Deposit
- Inter Bank Call Money	17.162	13.351	11.617	19.222	13.585	12.138	15.142	13.520	14.548	17.859	16.079	16.325	15.703	15.193	10.575	14.646	12.750	14.681	- Inter Bank Call Money
- Deposito Berjangka	33.029	28.266	27.137	33.143	28.511	28.540	22.894	23.681	31.469	36.870	39.431	34.466	36.142	29.151	29.784	35.341	29.882	29.027	- Time Deposits
- Lainnya	511	538	536	556	521	553	349	348	383	496	432	439	421	492	306	1.750 ¹⁾	998	1.036	- Others
c. Penempatan pada Bank Indonesia	62.002	66.003	51.667	63.943	65.038	65.875	48.455	44.383	45.678	46.644	57.429	52.862	51.412	43.187	43.323	49.550	41.786	44.313	c. Placement to Bank Indonesia
- Giro	29.339	29.037	26.557	28.385	30.795	28.213	27.642	23.648	23.712	25.177	29.367	28.763	29.507	27.669	26.786	27.568	28.751	26.740	- Demand Deposit
- Fine Tune Operation (FTO)	5.521	18.474	5.250	15.729	17.263	16.514	9.368	9.944	10.100	12.197	11.775	9.921	6.490	2.371	1.815	100	200	200	- Fine Tune Operation (FTO)
- Fasbi	24.929	13.888	18.882	17.067	13.736	18.349	10.033	9.791	11.088	9.027	15.283 ¹⁾	13.429	14.719	12.657	14.559	20.693	12.072	16.338	- Fasbi
- Lainnya	2.213	4.605	978	2.761	3.243	2.799	1.413	1.001	778	243	1.004 ¹⁾	749	695	490	162	1.189	763	1.035	- Others
d. Surat Berharga	22.609	20.588	23.050	22.492	21.763	21.777	18.640	20.356	19.978	21.771	21.200	22.948	23.062	25.238	25.828	27.878	33.188	33.812	d. Securitization
- Sertifikat Bank Indonesia (SBI)	10.120	9.208	9.963	8.518	7.648	8.342	6.618	7.227	5.666	6.463	5.357	5.551	4.981	5.355	4.697	6.036	11.193	11.543	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	-	-	-	-	49	-	-	-	-	-	-	197	97	98	98	99	- Treasury Bills
- Obligasi	10.852	9.629	11.361	12.128	12.136	11.156	9.590	10.844	11.866	12.990	13.341	14.641	14.862	16.723	17.701	18.090	18.015	18.807	- Bonds
- Lainnya	1.637	1.751	1.726	1.845	1.979	2.279	2.383	2.284	2.446	2.318	2.503	2.756	3.218	2.963	3.333	3.654	3.882	3.363	- Others
e. Penyertaan	579	680	680	688	688	688	688	688	688	688	687	687	687	687	687	687	688	693	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.506	3.654	3.670	3.796	3.997	4.048	3.653	4.102	4.302	4.141	4.413	4.514	4.620	4.829	5.046	5.130	5.601	5.711	f. Impairment on Financial Assets
- Kredit yang diberikan	3.491	3.656	3.677	3.801	4.000	4.061	3.667	4.155	4.351	4.144	4.381	4.295 ¹⁾	4.606	4.743	5.036	5.117	5.577	5.683	- Credit
- Surat Berharga	13	14	13	14	14	12	8	9	8	7	6	5	5	5	5	5	5	5	- Securities
- Lainnya	2	(16)	(20)	(19)	(17)	(25)	(22)	(63)	(58)	(10)	26	214 ¹⁾	9	82	5	8	19	24	- Others
g. Tagihan Spot dan Derivatif	-	1	0	10	0	0	-	2	1	0	0	1	-	0	2	-	3	0	g. Spot and Derivatives Claims
h. Tagihan Lainnya	13.409	12.017	15.351	25.789	22.813	18.792	17.366	13.593	13.989	16.051	17.887	15.992	17.228	6.651	6.549	14.948	10.276	7.133	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	310.028	307.036	297.228	328.861	321.401	317.976	278.535	284.938	299.648	312.209	336.447	332.720	338.089	325.888	322.124	349.517	336.800	338.477	a. Third Party Funds
Rupiah	309.026	306.131	296.268	327.989	320.328	317.010	277.555	284.066	298.490	310.871	334.893	331.114	336.591	324.287	320.771	348.324	335.514	337.063	Rupiah
Giro	128.356	121.124	114.856	145.488	127.729	128.634	112.715	114.567	127.457	135.448	147.647	140.754	148.919	130.180	128.357	154.427	134.732	143.349	Demand Deposit
Tabungan	60.967	64.088	63.027	62.452	66.712	66.912	79.938	72.484	68.671	65.764	68.102	67.461	67.176	72.844	71.866	71.536	76.567	78.998	Saving
Simpanan Berjangka	119.703	120.919	118.384	120.048	125.887	121.464	84.903	97.014	102.362	109.659	119.144	122.900	120.497	121.263	120.548	122.361	124.214	114.715	Time Deposits
Valas	1.002	906	960	872	1.073	967	980	872	1.158	1.338	1.554	1.606	1.498	1.601	1.353	1.193	1.286	1.415	Foreign Exchange
Giro	248	189	210	202	233	210	238	298	509	478	764	626	659	560	514	549	545	534	Demand Deposit
Tabungan	20	19	23	29	28	29	30	29	29	33	32	30	34	32	33	44	42	40	Saving
Simpanan Berjangka	735	697	727	641	813	728	711	545	621	827	759	950	805	1.009	807	600	700	841	Time Deposits
b. Kewajiban kepada Bank Indonesia	7	6	6	6	6	6	5	5	4	4	4	4	4	4	4	4	4	4	b. Liabilities to BI
c. Kewajiban kepada Bank lain	6.268	5.713	5.456	11.760	9.946	10.320	19.869	12.236	12.068	14.081	10.814	12.600	13.842	11.277	10.106	14.331	13.441	12.740	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	8.069	7.687	7.938	7.643	8.169	7.890	7.517	7.118	7.093	6.669	6.699	6.670	6.670	6.671	6.672	6.653	6.654	6.654	d. Issued Securities
e. Pinjaman yang Diterima	1.833	1.824	1.821	1.810	1.809	1.806	1.819	1.815	1.808	1.795	1.797	1.847	1.856	1.851	1.854	1.898	1.888	1.829	e. Loans received
Rupiah	1.833	1.824	1.821	1.810	1.809	1.806	1.819	1.815	1.808	1.795	1.797	1.847	1.856	1.851	1.854	1.898	1.888	1.829	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	0	0	10	0	0	-	1	0	0	0	0	-	5	9	-	0	0	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	154	101	107	193	262	257	2.101	561	176	2.928 ¹⁾	2.100 ¹⁾	1.045 ¹⁾	1.254	809	1.125	750	715	1.737	g. Other Liabilities
h. Setoran Jaminan	233	234	245	247	255	262	479	330	274	232	226	232	233	241	251	264	275	298	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	18.037	18.785	18.839	18.943	19.510	19.529	19.920	20.336	20.462	20.462	21.068	21.191	21.462	21.691	21.818	21.904	21.954	22.065	a. Paid In Capital
b. Cadangan	8.238	8.396	8.432	8.477	8.491	8.498	8.356	8.162	8.158	8.867	9.285	9.775	10.214	10.486	10.486	10.483	10.357	10.412	b. Reserves
c. L/R Tahun lalu ¹⁾	1.109	468	401	319	319	348	344	10.074	9.833	6.584	4.397	3.269	1.827	582	582	582	572	477	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	4.557	5.338	6.027	6.881	7.631	8.489	8.946	1.120	1.932	3.012	3.891	4.803	5.876	6.430	7.375	8.353	9.063	9.981	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	1.370	1.996	2.027	2.076	1.999	2.355	2.729	2.349	2.449	2.480	2.719	2.620	2.144	1.711	1.490	1.542	1.743	1.729	e. Additional Paid In Capital
f. Modal Pinjaman	1.328	1.328	1.328	1.328	1.328	1.328	1.328	1.328	1.328	1.003	1.003	1.003	1.003	1.004	1.004	1.004	1.004	1.004	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata

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

¹⁾ Angka-angka diperbaiki

¹⁾ LBU 2008 is not defined vs metadata

²⁾ Positive difference of op. income and non op. minus op

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Peyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	140.788	143.784	147.631	147.377	148.734	148.273	153.299	154.641	155.620	158.798	165.174	168.744	174.380	180.398	187.783	191.597	187.544	195.798	a. Credit
- Kepada Pihak Ketiga	140.784	143.778	147.628	147.374	148.729	148.269	153.295	154.633	155.612	158.786	165.160	168.730	174.365	180.383	187.733	191.521	187.471	195.730	- To Third Party
Rupiah	69.703	72.653	75.820	75.641	76.527	76.724	77.872	78.301	79.016	79.436	81.523	83.299	85.903	86.632	87.797	88.968	90.397	91.521	Rupiah
Valas	71.081	71.125	71.809	71.733	72.202	71.545	75.424	76.333	76.596	79.350	83.637	85.431	88.462	93.751	99.936	102.552	97.074	104.209	Foreign Exchange
- Kepada Bank Lain	5	6	3	3	4	4	4	7	8	12	14	14	16	14	50	76	74	68	- Inter Bank Credit
Rupiah	5	6	3	3	4	4	4	7	8	12	14	14	16	14	50	76	74	68	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	8.733	11.263	10.893	12.382	11.823	13.247	13.465	11.521	14.594	15.944	13.373	12.437	12.294	17.666	15.034	18.833	16.664	16.507	b. Interbank Placement
- Giro	4.630	5.080	5.729	6.222	5.147	5.491	7.682	5.783	7.235	8.234	6.402	5.610	5.640	6.145	6.909	5.396	5.446	7.419	- Demand Deposit
- Inter Bank Call Money	3.673	5.919	4.894	5.849	6.411	7.489	5.467	5.453	7.036	7.386	6.630	6.493	6.273	11.185	7.765	12.744	10.860	8.725	- Inter Bank Call Money
- Deposito Berjangka	364	255	257	308	259	259	310	262	261	262	263	264	318	328	350	486	354	323	- Time Deposits
- Lainnya	66	8	13	3	5	7	6	23	61	61	79	69	63	8	10	10***)	10***)	39	- Others
c. Penempatan pada Bank Indonesia	18.210	17.850	19.152	20.647	20.980	23.477	25.008	23.454	21.104	23.043	26.390	24.041	24.320	21.145	25.886	26.781	23.557	25.114	c. Placement to Bank Indonesia
- Giro	13.746	13.415	13.783	13.964	13.798	14.432	14.333	14.310	14.551	16.574	15.069	15.586	15.657	16.198	17.369	17.838	17.280	18.327	- Demand Deposit
- Fine Tune Operation (FTO)	1.735	1.944	1.960	2.810	3.242	4.353	4.334	5.085	3.839	2.517	3.656	4.460	2.466	344	458	146	97	594	- Fine Tune Operation (FTO)
- Fasbi	2.309	2.171	3.035	3.493	3.326	4.074	5.554	3.062	2.005	2.486	5.691 ¹⁾	2.487	5.761	3.808	7.052	6.962	5.088	5.341	- Fasbi
- Lainnya	420	320	373	381	614	619	786	998	709	1.466	1.974	1.508	436	795	1.007	1.835	1.091	852	- Others
d. Surat Berharga	19.253	17.822	17.721	16.020	17.120	15.558	16.119	15.731	15.654	18.824	15.618	20.899	18.730	16.985	15.455	16.456	17.127	20.652	d. Securitiless
- Sertifikat Bank Indonesia (SBI)	6.882	6.074	5.547	4.200	4.633	4.828	4.479	4.339	4.579	5.482	5.877	7.263	6.354	6.379	5.467	6.260	6.881	6.994	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	785	72	337	207	340	128	278	54	82	1.831	91	1.688	678	665	548	431	567	518	- Treasury Bills
- Obligasi	8.484	8.250	8.476	8.141	8.940	7.380	7.648	8.068	7.544	8.153	6.322	8.637	8.642	6.836	5.980	6.120	5.815	8.418	- Bonds
- Lainnya	3.102	3.427	3.361	3.472	3.207	3.223	3.713	3.270	3.449	3.358	3.328	3.311	3.056	3.106	3.460	3.646	3.864	4.721	- Others
e. Penyertaan	81	81	81	81	81	81	94	94	94	94	94	94	94	94	94	94	94	94	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.366	2.366	2.470	2.571	2.564	2.593	2.571	2.538	2.483	2.517	2.393	2.439	2.436	2.590	2.743	2.612	2.612	2.705	f. Impairment on Financial Assets
- Kredit yang diberikan	2.234	2.236	2.358	2.452	2.443	2.449	2.421	2.389	2.356	2.402	2.291	2.326	2.296	2.437	2.566	2.411	2.427	2.487	- Credit
- Surat Berharga	3	3	5	2	2	4	3	4	4	5	5	5	4	5	8	8	2	4	- Securities
- Lainnya	129	126	107	117	119	139	146	145	123	110	98	108	136	148	172	193	183	214	- Others
g. Tagihan Spot dan Derivatif	1.506	1.494	1.521	1.558	1.516	1.428	1.516	1.522	1.460	1.537	1.583	1.805	2.020	3.000	4.691	5.624	4.503	5.899	g. Spot and Derivatives Claims
h. Tagihan Lainnya	8.084	8.149	6.784	7.364	7.011	7.868	8.077	7.956	9.062	8.752	8.915	8.160	7.617	7.210	8.068	8.125	8.650	9.633	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	123.685	125.177	129.582	131.384	131.865	134.510	132.454	133.366	135.468	141.991	143.223	146.002	144.756	147.917	150.472	157.716	148.771	156.766	a. Third Party Funds
Rupiah	63.993	65.659	67.095	67.204	68.013	69.684	68.704	69.887	69.594	73.972	76.441	80.294	77.894	77.481	74.525	79.801	73.665	75.920	Rupiah
Giro	11.357	11.915	11.817	11.476	10.862	10.751	12.226	11.881	11.738	13.181	14.095	13.524	13.454	13.904	12.710	13.528	13.598	13.358	Demand Deposit
Tabungan	8.110	8.503	8.580	8.814	8.459	8.844	8.529	8.960	9.367	9.260	9.369	8.796	8.467	8.720	9.157	13.249	9.826	10.667	Saving
Simpanan Berjangka	44.525	45.241	46.697	46.914	48.692	50.089	47.948	49.045	48.488	51.531	52.977	57.974	55.973	54.857	52.658	53.025	50.240	51.894	Time Deposits
Valas	59.692	59.518	62.488	64.180	63.853	64.827	63.751	63.479	65.875	68.019	66.782	65.708	66.862	70.436	75.947	77.915	75.106	80.846	Foreign Exchange
Giro	20.608	20.633	21.391	20.248	19.783	20.581	22.282	21.823	23.303	23.478	22.522	20.358	20.004	20.332	21.623	21.632	21.690	24.124	Demand Deposit
Tabungan	10.736	10.750	11.071	10.294	10.523	10.825	10.763	11.484	11.764	11.910	11.147	11.555	12.213	12.378	12.297	13.031	12.555	12.454	Saving
Simpanan Berjangka	28.349	28.135	30.026	33.638	33.546	33.420	30.706	30.172	30.808	32.631	33.112	33.795	34.645	37.726	42.027	43.251	40.862	44.269	Time Deposits
b. Kewajiban kepada Bank Indonesia	159	49	173	0	49	623	336	48	197	163	63	193	178	0	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	12.727	12.300	12.114	9.175	11.634	9.643	14.927	11.065	10.427	9.178	11.238	12.349	13.702	9.764	12.590	11.827	12.152	14.399	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	796	1.095	1.095	1.095	1.096	1.096	946	946	947	947	947	947	948	948	948	949	949	798	d. Issued Securities
e. Pinjaman yang Diterima	20.425	22.620	22.408	24.215	22.999	23.115	27.118	26.697	26.533	27.888	28.077	29.194	31.345	35.175	38.111	40.608	39.545	41.879	e. Loans received
Rupiah	551	551	451	351	351	352	552	252	251	847	849	852	847	1.340	1.346	1.342	1.338	1.645	Rupiah
Valas	19.874	22.069	21.957	23.864	22.648	22.763	26.567	26.445	26.281	27.041	27.227	28.342	30.499	33.835	36.765	39.267	38.207	40.234	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.144	1.099	1.160	1.157	1.118	1.045	1.144	1.150	1.080	1.090	1.092	1.392	1.624	2.486	3.999	4.910	3.853	5.202	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji)	5.873	6.287	5.285	5.620	5.330	5.474	5.642	6.092	5.777	5.940	5.399	5.193	5.903	6.397	6.495	6.711	6.635	8.136	g. Other Liabilities
h. Setoran Jaminan	44	79	185	32	39	87	99	167	174	207	148	116	129	163	121	99	131	209	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	14.640	14.640	14.640	14.640	14.640	14.814	14.814	14.814	14.814	16.418	18.364	18.464	18.464	18.464	18.464	18.464	18.861	18.861	a. Paid In Capital
b. Cadangan	1.685	1.687	1.683	1.684	1.698	1.713	1.714	1.715	1.715	1.715	1.723	1.722	2.405	2.437	2.437	2.437	2.437	2.437	b. Reserves
c. L/R Tahun lalu ¹⁾	11.723	11.657	11.657	11.657	11.642	11.741	11.736	15.195	15.176	15.172	15.149	15.151	14.330	14.298	14.275	14.275	14.275	14.333	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	1.770	2.064	2.281	2.458	2.752	3.167	3.448	633	1.044	1.302	1.521	1.870	2.119	2.408	2.870	3.408	3.931	4.275	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	265	266	246	262	268	324	333	321	2.314	2.644	711	697	630	1.414	1.402	2.606	2.249	2.211	e. Additional Paid In Capital
f. Modal Pinjaman	1.832	1.842	1.859	1.866	1.873	1.859	1.867	1.879	1.872	1.883	2.467	1.886	2.506	2.595	2.757	2.924	2.846	3.006	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Peyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	160.667	165.750	168.857	172.835	173.463	177.715	177.468	177.086	175.667	179.993	186.122	188.861	187.802	199.904	210.106	220.044	213.310	226.608	a. Credit
- Kepada Pihak Ketiga	154.916	160.064	163.569	167.774	169.344	173.255	172.859	172.738	171.259	175.326	180.697	183.270	181.482	193.661	203.521	212.784	205.968	217.144	- To Third Party
Rupiah	57.722	59.863	63.465	64.616	64.579	65.662	66.742	66.126	67.358	67.409	67.880	68.644	70.860	74.809	76.530	78.351	78.580	78.470	Rupiah
Valas	97.194	100.201	100.104	103.158	104.765	107.593	106.117	106.612	103.901	107.917	112.817	114.626	110.622	118.853	126.991	134.433	127.387	138.674	Foreign Exchange
- Kepada Bank Lain	5.751	5.686	5.288	5.061	4.119	4.460	4.610	4.348	4.407	4.667	5.425	5.592	6.320	6.243	6.585	7.261	7.343	9.464	- Inter Bank Credit
Rupiah	523	523	122	209	208	207	107	106	405	404	404	401	562	604	631	690	687	683	Rupiah
Valas	5.227	5.164	5.167	4.852	3.911	4.253	4.503	4.242	4.003	4.264	5.021	5.191	5.757	5.639	5.954	6.570	6.656	8.781	Foreign Exchange
b. Penempatan pada Bank Lain	20.603	22.598	21.446	20.226	26.128	17.833	20.207	22.697	26.759	25.104	18.775	17.092	20.454	25.987	22.331	25.867	26.700	23.149	b. Interbank Placement
- Giro	3.239	3.461	3.395	4.119	3.338	4.306	3.792	3.976	4.115	4.373	3.566	2.426	3.645	2.762	2.918	3.843	5.159	3.338	- Demand Deposit
- Inter Bank Call Money	17.095	18.867	17.778	15.833	22.515	13.253	16.333	18.638	22.560	20.647	15.125	14.583	16.724	23.224	19.410	22.021	21.540	19.810	- Inter Bank Call Money
- Deposito Berjangka	188	189	191	191	192	192	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	81	81	83	82	82	82	82	83	85	83	83	84	85	1	3	3	1	1	- Others
c. Penempatan pada Bank Indonesia	28.560	27.381	31.021	31.721	28.819	37.429	35.955	37.301	37.803	35.074	27.130	32.045	29.268	25.627	34.980	29.613	27.453	28.331	c. Placement to Bank Indonesia
- Giro	16.604	16.404	17.154	16.653	16.685	17.777	18.002	17.770	18.431	18.028	17.953	17.664	18.204	18.604	18.899	19.671	18.620	20.283	- Demand Deposit
- Fine Tune Operation (FTO)	8.239	7.832	7.960	10.577	9.726	10.765	11.603	11.421	12.335	10.455	6.871	4.967	4.432	1.169	200	1.158	1.409	-	- Fine Tune Operation (FTO)
- Fasbi	3.192	2.559	5.045	3.756	2.142	8.385	5.769	7.510	6.293	6.432	2.263 ¹⁾	9.353	5.872	5.843	15.703	8.784	7.393	7.371	- Fasbi
- Lainnya	526	587	862	734	266	501	580	600	744	159	45	61	759	11	179	- ⁰⁾	31	678	- Others
d. Surat Berharga	48.805	56.262	46.904	39.054	40.612	40.600	41.577	42.014	42.057	47.559	48.254	53.724	54.393	54.538	48.529	55.013	58.953	63.288	d. Securitization
- Sertifikat Bank Indonesia (SBI)	15.238	13.307	9.798	6.974	7.689	7.964	9.643	10.561	12.024	12.491	12.838	12.970	11.649	11.091	10.185	12.629	15.059	15.145	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	1.160	2.481	1.896	1.408	1.141	439	481	883	1.031	2.135	1.958	4.018	4.912	6.293	4.590	4.500	5.094	5.421	- Treasury Bills
- Obligasi	20.264	27.212	22.251	19.769	21.365	19.777	20.918	20.872	22.027	25.670	25.299	27.963	32.564	31.220	27.602	31.077	31.796	34.689	- Bonds
- Lainnya	12.144	13.262	12.959	10.902	10.417	12.420	10.535	9.699	6.975	7.263	8.159	8.773	5.269	5.934	6.151	6.808	7.004	8.033	- Others
e. Penyertaan	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.800	3.930	3.841	3.745	3.603	3.588	3.299	3.296	3.264	3.280	3.276	3.387	3.474	3.600	3.704	3.708	3.731	4.135	f. Impairment on Financial Assets
- Kredit yang diberikan	3.212	3.341	3.273	3.181	3.044	3.033	2.766	2.769	2.746	2.767	2.768	2.859	2.957	3.097	3.189	3.185	3.224	3.608	- Credit
- Surat Berharga	11	11	11	11	11	12	2	2	2	2	2	2	2	2	3	3	2	2	- Securities
- Lainnya	577	578	557	553	547	543	532	526	516	511	507	526	515	502	512	520	505	525	- Others
g. Tagihan Spot dan Derivatif	4.743	4.494	4.254	4.099	3.987	4.352	4.941	4.955	5.153	5.041	5.309	5.725	5.541	7.895	14.839	15.814	12.284	14.934	g. Spot and Derivatives Claims
h. Tagihan Lainnya	14.415	12.720	11.130	12.645	11.234	12.703	12.452	13.379	12.714	13.241	15.195	15.040	16.321	15.733	15.824	17.009	17.981	18.078	h. Other claims
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	147.593	153.088	153.673	152.261	157.456	155.666	155.430	164.354	163.527	162.380	161.994	165.522	163.536	165.712	167.293	169.714	171.416	173.746	a. Third Party Funds
Rupiah	76.490	77.228	77.126	75.388	78.336	79.752	79.987	83.390	84.733	85.348	86.274	88.389	86.595	84.855	85.801	83.412	84.282	84.119	Rupiah
Giro	33.401	32.700	31.396	30.844	31.554	34.508	32.996	34.183	35.106	35.273	35.443	38.500	37.764	36.961	38.795	35.793	36.320	36.835	Demand Deposit
Tabungan	8.679	9.005	8.543	9.135	7.875	7.891	7.858	8.560	8.803	8.533	8.618	8.173	7.399	7.164	7.479	8.044	6.902	6.866	Saving
Simpanan Berjangka	34.410	35.523	37.187	35.409	38.908	37.353	39.133	40.647	40.825	41.542	42.213	41.716	41.432	40.730	39.526	39.576	41.060	40.418	Time Deposits
Valas	71.103	75.860	76.546	76.873	79.120	75.914	75.443	80.964	78.793	77.033	75.720	77.133	76.940	80.858	81.492	86.301	87.134	89.627	Foreign Exchange
Giro	42.293	43.813	44.061	43.916	44.600	44.002	44.409	49.181	48.355	46.332	47.065	49.217	49.247	53.656	53.092	55.653	57.980	59.650	Demand Deposit
Tabungan	11.785	13.865	14.068	13.556	13.895	12.815	12.857	12.905	12.770	12.668	12.777	12.704	12.228	12.428	12.958	13.765	13.481	13.930	Saving
Simpanan Berjangka	17.025	18.183	18.417	19.402	20.625	19.097	18.176	18.878	17.668	18.033	15.878	15.213	15.464	14.774	15.443	16.882	15.673	16.046	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	0	-	-	3	-	3	280	0	-	-	714	-	-	-	298	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	21.378	27.108	20.605	18.528	15.342	19.496	19.839	14.023	19.637	22.447	15.412	17.624	20.117	22.456	19.644	24.885	19.626	18.688	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	1.755	1.755	1.755	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	5.533	5.144	5.542	5.391	5.070	4.621	5.373	5.061	4.906	4.994	4.854	5.693	6.430	9.583	16.222	17.022	13.288	16.574	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	4.973	5.879	4.980	5.147	4.763	4.980	4.463	5.497	4.756	4.479	5.000	5.038	4.479	4.998	5.469	5.575	5.876	6.652	g. Other Liabilities
h. Setoran Jaminan	456	420	433	551	551	495	511	526	520	593	512	544	501	555	607	615	478	551	h. Margin Deposits
Beberapa komponen modal																			Components of Capital
a. Modal Disetor	4.289	4.289	4.289	4.289	4.289	4.289	4.289	4.289	4.289	4.289	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	a. Paid In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R Tahun lalu ¹⁾	16.947	16.473	16.473	16.003	16.003	16.003	14.770	19.887	19.929	19.965	19.298	19.298	19.294	19.292	18.909	18.910	18.909	18.909	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	3.092	3.085	3.400	3.946	4.373	4.743	5.137	613	976	1.448	1.478	1.953	2.254	2.689	3.816	4.696	5.603	6.505	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	41	58	0	33	48	72	56	59	8	56	60	(7 ¹⁾)	(249)	(316)	(456)	(382)	(90)	(405)	e. Additional Paid In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata

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

¹⁾ Angka-angka diperbaiki

¹⁾ LBU 2008 is not defined vs metadata

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

¹⁾ Revised figures

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	189.405	222.219	254.854	288.013	322.428	355.961	391.280	36.547	68.697	104.311	139.900	176.401	212.911	250.179	289.066	328.937	371.648	414.101	1. Interest Income
a. Dari Bank Indonesia	5.757	6.456	7.050	7.790	8.476	9.133	9.979	970	1.775	2.498	3.234	3.878	4.552	5.130	5.681	6.375	6.913	7.415	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.022	2.430	2.836	3.191	3.592	3.954	4.373	421	756	1.140	1.586	2.066	2.506	2.933	3.345	3.806	4.400	4.942	b. From interbank placement
c. Dari surat berharga	12.355	14.493	16.455	18.320	20.288	22.179	24.027	1.998	3.874	5.880	7.946	9.922	11.937	13.882	15.981	18.465	20.878	23.417	c. From securities
d. Dari Kredit yang diberikan	133.603	157.104	180.849	205.035	229.595	254.011	279.847	26.704	50.200	76.142	101.743	128.165	154.310	182.129	210.188	238.517	269.162	299.677	d. From credit
- kepada pihak ketiga bukan bank	133.133	156.549	180.208	204.314	228.788	253.120	278.874	26.610	50.021	75.866	101.373	127.693	153.735	181.438	209.377	237.597	268.134	298.529	- To Third Party non Bank
- kepada bank lain	471	555	640	721	807	891	973	94	178	276	370	471	575	691	811	920	1.028	1.149	- To other Bank
e. Lainnya	35.668	41.736	47.664	53.677	60.477	66.685	73.054	6.454	12.093	18.651	25.391	32.371	39.606	46.104	53.871	61.773	70.296	78.650	e. Others
2. Beban Bunga	91.672	106.838	121.855	136.609	152.651	167.859	183.713	17.684	32.189	48.424	64.778	81.710	98.747	115.450	133.190	152.870	173.435	193.937	2. Interest Expenses
a. Kepada Bank Indonesia	302	353	410	461	511	560	611	49	97	147	197	246	295	347	399	453	506	559	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.128	1.401	1.668	1.913	2.164	2.389	2.644	264	498	776	1.086	1.399	1.743	2.062	2.403	2.750	3.134	3.490	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	50.453	58.691	66.905	74.981	83.469	91.760	100.507	8.873	17.045	25.946	34.797	44.051	52.863	62.235	71.991	81.795	93.134	104.210	c. Third Party non Bank
- Giro	5.701	6.703	7.661	8.586	9.539	10.428	11.414	1.001	1.943	2.862	3.860	4.926	5.947	6.975	7.972	9.007	10.082	11.093	- Demand Deposit
- Tabungan	9.278	10.807	12.309	13.824	15.410	16.806	18.492	1.641	3.138	4.730	6.275	7.855	9.360	10.927	12.557	14.151	15.829	17.457	- Saving
- Simpanan Berjangka	35.474	41.182	46.935	52.571	58.520	64.527	70.601	6.230	11.964	18.354	24.662	31.270	37.556	44.333	51.462	58.637	67.224	75.661	- Time deposits
d. Surat Berharga	2.623	3.025	3.436	3.848	4.250	4.696	5.155	453	922	1.384	1.855	2.324	2.803	3.315	3.831	4.328	4.838	5.358	d. Securities
e. Pinjaman yang diterima	1.238	1.447	1.665	1.864	2.051	2.227	2.452	287	377	580	775	992	1.181	1.398	1.594	1.833	2.022	2.231	e. Loans received
f. Lainnya	34.818	40.856	46.772	52.578	59.283	65.344	71.516	6.227	11.763	18.203	24.791	31.537	38.785	45.120	52.049	60.816	68.936	77.258	f. Others
g. Koreksi atas pendapatan bunga	1.111	1.064	1.000	963	924	882	828	1.531	1.485	1.387	1.278	1.162	1.077	974	923	895	865	831	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	104.689	115.381	132.999	151.404	169.776	188.102	207.568	18.864	36.508	55.887	75.122	94.691	114.164	134.729	155.876	176.066	198.213	220.164	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	67.202	79.563	83.244	92.657	99.583	112.791	125.557	20.130	29.004	37.755	47.267	57.812	72.759	76.480	91.520	110.250	111.344	149.086	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	6.488	7.663	7.930	8.257	8.666	9.549	9.929	420	759	1.102	1.524	1.697	2.125	2.494	2.639	2.995	3.684	3.958	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	15	16	18	17	17	16	17	1	1	1	4	4	3	2	3	3	2	120	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	4	8	9	7	9	11	12	19	20	21	20	22	27	34	41	21	25	29	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	17.838	23.805	21.547	23.825	24.456	29.183	32.261	6.153	8.938	11.869	14.492	17.900	25.192	27.714	37.086	49.968	44.528	76.094	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	18.739	22.213	25.271	28.092	31.488	34.756	38.537	3.266	6.208	9.518	12.990	17.583	21.274	25.088	28.340	32.132	36.170	39.745	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	23.102	25.858	28.468	32.460	34.947	39.277	44.800	10.270	13.078	15.244	18.238	20.607	24.138	21.148	23.413	25.133	26.935	29.140	f. Others
2. Beban Operasional Selain Beban Bunga	109.102	129.902	142.930	160.022	175.623	196.445	218.409	28.685	46.103	62.902	81.991	100.685	124.891	139.172	161.929	190.423	201.246	249.085	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	4.507	5.092	5.436	5.342	5.231	5.517	5.710	279	328	728	718	1.100	2.010	2.795	3.001	2.739	2.376	3.109	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	8	123	123	-	-	-	-	-	-	-	-	-	0	0	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	9	6	6	7	5	6	5	-	0	-	0	0	0	0	0	0	0	0	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	15.228	19.698	17.104	18.843	19.285	23.463	26.045	5.353	7.774	10.144	12.088	15.104	21.673	23.262	30.720	42.122	36.313	67.016	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	27.710	32.015	35.548	40.483	44.117	48.598	52.385	11.891	15.558	17.932	22.470	26.300	31.528	29.839	33.260	38.225	42.327	45.541	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.313	1.507	1.858	1.956	2.169	2.387	2.622	239	450	657	967	1.218	1.466	1.629	1.874	2.106	2.332	2.368	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	60.332	71.583	82.978	93.393	104.809	116.352	131.519	10.923	21.994	33.442	45.748	56.964	68.214	81.648	93.075	105.231	117.897	131.050	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	55.833	65.042	73.313	84.038	93.736	104.448	114.715	10.308	19.410	30.741	40.398	51.818	62.032	72.037	85.467	95.894	108.312	120.166	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	10.669	12.502	14.375	15.770	17.786	19.732	21.929	2.318	3.901	5.412	7.014	9.004	11.075	13.571	16.154	18.931	20.696	22.902	E. Non Operational Income
F. Beban non-operasional	8.330	9.806	11.193	12.543	13.932	15.395	17.133	1.667	2.981	4.354	5.698	7.167	8.744	10.611	12.898	15.143	16.476	18.366	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	2.339	2.696	3.181	3.227	3.854	4.336	4.796	651	920	1.058	1.316	1.837	2.331	2.960	3.256	3.788	4.220	4.536	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	58.172	67.738	76.494	87.265	97.590	108.784	119.512	10.959	20.330	31.797	41.714	53.655	64.362	74.997	88.723	99.682	112.532	124.702	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	(44)	(48)	(56)	(54)	(49)	(45)	(45)	8	11	22	28	37	49	61	71	83	99	112	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	231	584	588	584	702	728	57.793	30	88	71	507	537	592	699	638	798	918	1.123	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	45.732	52.887	59.721	68.067	76.125	84.862	92.830	8.727	16.085	25.132	32.647	42.699	51.118	59.395	70.738	79.149	89.039	98.543	K. Profit/Loss After Estimation of tax

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

Keterangan	2012							2013							Items					
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov	
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses	
1. Pendapatan bunga	59.081	68.942	78.624	89.255	99.489	109.634	120.662	12.507	22.173	33.293	44.331	55.269	66.503	78.069	89.756	102.121	115.351	128.204	1. Interest Income	
a. Dari Bank Indonesia	1.739	1.966	2.154	2.358	2.523	2.674	2.937	289	484	619	767	923	1.049	1.186	1.322	1.487	1.626	1.752	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	624	732	838	940	1.051	1.164	1.323	177	297	406	535	669	775	889	983	1.101	1.271	1.394	b. From interbank placement	
c. Dari surat berharga	4.995	5.922	6.692	7.485	8.196	8.986	9.694	854	1.679	2.540	3.383	4.205	4.991	5.612	6.435	7.579	8.480	9.410	c. From securities	
d. Dari Kredit yang diberikan	48.965	57.051	65.302	74.265	82.990	91.556	100.923	10.636	18.887	28.257	37.425	46.656	56.229	66.340	76.395	86.843	98.131	109.118	d. From credit	
- kepada pihak ketiga bukan bank	48.847	56.914	65.143	74.087	82.791	91.337	100.690	10.610	18.840	28.188	37.334	46.544	56.095	66.179	76.205	86.634	97.905	108.871	- To Third Party non Bank	
- kepada bank lain	118	136	159	178	199	218	234	27	47	69	91	112	133	161	189	209	226	248	- To other Bank	
e. Lainnya	2.759	3.272	3.638	4.208	4.729	5.255	5.784	550	826	1.470	2.221	2.816	3.459	4.042	4.622	5.110	5.841	6.529	e. Others	
2. Beban Bunga	21.688	24.957	28.072	31.337	34.666	37.921	41.417	5.163	8.188	11.768	15.413	19.064	22.613	26.279	30.163	34.082	38.405	42.844	2. Interest Expenses	
a. Kepada Bank Indonesia	249	291	339	381	422	463	506	41	83	124	166	208	249	293	336	382	429	477	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	201	252	298	348	387	419	439	34	68	107	157	217	285	353	449	544	646	705	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	16.037	18.549	21.038	23.477	26.023	28.525	31.277	2.770	5.374	8.125	10.867	13.696	16.380	19.243	22.224	25.293	28.684	32.060	c. Third Party non Bank	
- Giro	2.018	2.361	2.697	2.990	3.272	3.526	3.837	336	682	922	1.190	1.509	1.801	2.099	2.387	2.711	3.016	3.317	- Demand Deposit	
- Tabungan	3.387	3.918	4.454	4.991	5.566	6.134	6.777	598	1.180	1.793	2.379	2.981	3.563	4.160	4.813	5.435	6.098	6.759	- Saving	
- Simpanan Berjangka	10.631	12.270	13.887	15.496	17.186	18.864	20.664	1.835	3.512	5.409	7.298	9.205	11.016	12.984	15.024	17.147	19.570	21.984	- Time deposits	
d. Surat Berharga	704	791	882	968	1.050	1.133	1.220	84	165	251	358	455	558	678	801	907	1.029	1.145	d. Securities	
e. Pinjaman yang diterima	634	741	857	957	1.059	1.147	1.265	204	218	317	416	540	625	739	845	946	1.027	1.126	e. Loans received	
f. Lainnya	2.753	3.270	3.658	4.245	4.802	5.353	5.903	499	796	1.456	2.172	2.786	3.439	3.999	4.585	5.115	5.724	6.501	f. Others	
g. Koreksi atas pendapatan bunga	1.111	1.064	1.000	963	922	882	808	1.531	1.485	1.387	1.278	1.162	1.076	973	923	895	865	830	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	37.393	43.985	50.552	57.918	64.823	71.713	79.244	7.344	13.985	21.525	28.918	36.205	43.890	51.790	59.593	68.039	76.946	85.360	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses	
1. Pendapatan Operasional Selain Bunga	25.232	29.695	33.173	37.536	39.941	44.773	50.412	8.322	12.653	15.595	19.130	23.660	30.827	23.810	26.624	30.048	32.107	34.694	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	3.463	4.373	4.613	4.736	4.884	5.094	5.149	90	170	269	369	382	557	558	564	697	928	942	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	1.778	2.236	2.616	3.117	2.858	3.011	3.734	536	583	1.665	1.916	3.473	6.637	2.492	3.479	4.805	5.143	5.175	d. Gain from spot and derivative	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	6.849	8.375	9.667	10.745	12.083	13.411	14.985	1.293	2.491	3.778	5.146	6.979	8.417	9.959	11.364	13.015	14.526	16.131	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions	
f. Lainnya	12.793	14.711	16.277	18.938	20.116	23.257	26.543	6.402	9.409	9.883	11.699	12.826	15.216	10.801	11.217	11.530	11.510	12.446	f. Others	
2. Beban Operasional Selain Beban Bunga	39.937	47.238	53.427	60.110	65.257	71.953	80.785	11.474	18.574	23.476	30.252	37.614	47.253	43.453	48.899	55.398	61.483	67.488	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.979	3.732	3.782	3.775	3.734	3.753	3.766	41	52	101	120	188	279	436	481	518	564	802	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	1.808	1.886	2.113	2.453	2.361	2.439	2.940	478	474	1.338	1.259	2.824	5.877	1.441	1.794	2.671	3.268	2.967	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	14.223	16.755	18.315	20.999	22.122	24.397	26.429	6.894	10.228	10.040	12.374	13.880	16.660	12.368	13.466	14.756	15.711	16.826	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	427	469	647	578	630	672	732	81	135	204	349	408	463	451	478	547	581	622	f. Losses from investment in shares with equity method, fees/commissions/provisions	
g. Lainnya	20.498	24.396	28.569	32.305	36.411	40.692	46.918	3.979	7.684	11.793	16.150	20.314	23.975	28.756	32.680	36.906	41.358	46.271	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	22.688	26.442	30.299	35.345	39.507	44.533	48.871	4.192	8.065	13.644	17.796	22.252	27.464	32.147	37.319	42.689	47.571	52.566	D. Operating Profit/loss (A1+C1) - (A2+C2)	
E. Pendapatan non-operasional	1.387	1.605	1.880	1.722	2.234	2.705	3.183	197	471	567	556	807	1.015	1.212	1.213	1.342	1.881	1.981	E. Non Operational Income	
F. Beban non-operasional	162	187	202	197	207	236	386	47	99	248	150	232	249	379	640	743	568	507	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	1.225	1.418	1.679	1.524	2.027	2.469	2.798	151	373	320	406	575	766	833	573	599	1.313	1.474	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	23.913	27.860	31.978	36.869	41.534	47.002	51.669	4.343	8.437	13.961	18.202	22.827	28.230	32.980	37.891	43.288	48.884	54.040	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	26.113	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	26.113	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	19.025	22.394	25.565	29.384	33.056	37.348	40.823	3.452	6.729	11.096	14.665	18.447	22.886	26.666	30.490	34.856	39.339	43.414	K. Profit/Loss After Estimation of tax	

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

Keterangan	2012							2013							Items					
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov	
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses	
1. Pendapatan bunga	80.163	94.001	107.941	121.736	136.467	150.483	165.319	14.737	28.667	43.429	58.301	73.385	88.758	103.816	120.642	137.237	155.538	173.443	1. Interest Income	
a. Dari Bank Indonesia	2.363	2.606	2.847	3.107	3.394	3.660	3.981	442	837	1.202	1.554	1.820	2.160	2.419	2.635	2.947	3.140	3.338	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	310	393	472	526	580	621	675	60	107	164	218	279	347	408	483	547	617	681	b. From interbank placement	
c. Dari surat berharga	4.773	5.512	6.285	7.043	7.846	8.617	9.376	748	1.441	2.200	2.968	3.726	4.483	5.311	6.138	7.053	8.022	9.046	c. From securities	
d. Dari Kredit yang diberikan	53.364	62.994	72.688	82.228	92.145	101.827	112.085	9.972	19.571	29.816	40.121	50.914	61.147	72.177	83.537	94.527	106.962	118.972	d. From credit	
- kepada pihak ketiga bukan bank	53.078	62.657	72.300	81.790	91.652	101.283	111.487	9.917	19.464	29.646	39.888	50.615	60.781	71.739	83.022	93.938	106.299	118.228	- To Third Party non Bank	
- kepada bank lain	286	337	388	439	493	544	599	54	107	170	232	298	366	439	515	589	664	744	- To other Bank	
e. Lainnya	19.354	22.496	25.647	28.832	32.503	35.759	39.202	3.515	6.711	10.048	13.441	16.646	20.621	23.500	27.850	32.162	36.796	41.405	e. Others	
2. Beban Bunga	43.143	50.253	57.458	64.498	72.227	79.372	87.021	7.888	15.111	22.806	30.524	38.140	46.591	54.011	62.445	72.494	82.637	92.779	2. Interest Expenses	
a. Kepada Bank Indonesia	46	54	61	69	76	83	90	6	12	19	25	31	38	44	51	57	61	67	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	514	635	751	854	960	1.077	1.199	116	230	365	520	673	835	968	1.095	1.219	1.338	1.471	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	22.443	26.137	29.867	33.509	37.311	40.937	44.873	4.094	7.818	11.859	15.814	19.998	23.948	28.172	32.669	37.045	42.445	47.587	c. Third Party non Bank	
- Giro	1.907	2.241	2.572	2.891	3.222	3.549	3.911	373	699	1.051	1.413	1.780	2.151	2.540	2.914	3.282	3.679	4.052	- Demand Deposit	
- Tabungan	4.659	5.459	6.238	7.034	7.851	8.485	9.309	834	1.558	2.342	3.112	3.896	4.636	5.409	6.182	6.953	7.769	8.539	- Saving	
- Simpanan Berjangka	15.877	18.437	21.056	23.583	26.237	28.903	31.653	2.887	5.561	8.467	11.289	14.322	17.161	20.223	23.572	26.811	30.997	34.996	- Time deposits	
d. Surat Berharga	1.236	1.429	1.621	1.817	2.014	2.244	2.489	256	507	772	1.023	1.275	1.525	1.782	2.044	2.306	2.563	2.828	d. Securities	
e. Pinjaman yang diterima	285	336	383	427	474	518	565	42	83	131	178	219	263	305	352	414	460	507	e. Loans received	
f. Lainnya	18.619	21.662	24.775	27.822	31.391	34.514	37.805	3.374	6.462	9.661	12.963	15.944	19.982	22.740	26.234	31.453	35.770	40.319	f. Others	
g. Koreksi atas pendapatan bunga	-	-	-	-	1	0	0	-	0	-	-	-	-	-	-	-	-	0	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	37.021	43.748	50.483	57.239	64.240	71.111	78.298	6.849	13.555	20.622	27.777	35.244	42.167	49.805	58.197	64.742	72.901	80.664	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses	
1. Pendapatan Operasional Selain Bunga	18.446	25.572	23.039	25.462	28.041	30.281	33.347	5.606	6.427	9.351	12.227	15.824	18.970	23.103	28.482	35.943	36.595	64.648	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.052	1.245	1.280	1.374	1.492	1.686	1.834	184	319	541	647	755	752	785	811	945	1.060	1.141	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	4	8	9	7	9	9	10	19	20	21	20	22	27	34	41	21	25	29	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	2.650	7.974	3.721	4.158	4.525	4.836	4.710	958	1.301	1.620	2.214	2.775	3.557	5.097	7.760	12.607	10.308	36.336	d. Gain from spot and derivative	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	7.532	8.750	9.763	10.785	12.058	13.187	14.598	1.260	2.276	3.537	4.856	6.807	8.304	9.809	10.988	12.411	13.938	15.173	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions	
f. Lainnya	6.682	7.595	8.265	9.139	9.956	10.563	12.195	3.186	2.510	3.632	4.490	5.464	6.329	7.378	8.883	9.959	11.264	11.968	f. Others	
2. Beban Operasional Selain Beban Bunga	35.872	46.452	47.832	53.627	59.782	65.655	71.838	9.155	13.775	20.427	27.285	33.693	40.844	49.192	57.930	70.093	74.568	106.766	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	292	288	370	366	353	346	426	78	97	275	204	381	503	568	699	589	510	739	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	9	6	6	7	5	6	5	-	-	-	0	0	0	0	0	0	0	0	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	2.153	6.836	2.519	2.857	3.070	3.239	2.993	649	873	1.144	1.647	2.127	2.710	4.081	6.407	10.946	8.351	34.662	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	8.776	10.231	11.499	12.918	14.581	15.914	17.278	3.956	3.755	5.346	6.825	8.158	9.860	11.671	13.203	16.219	18.466	19.492	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	312	369	430	485	547	603	686	62	121	187	246	324	427	487	597	622	686	560	f. Losses from investment in shares with equity method, fees/comissions/provisions	
g. Lainnya	24.329	28.723	33.008	36.994	41.226	45.549	50.449	4.410	8.929	13.475	18.362	22.703	27.344	32.385	37.023	41.717	46.555	51.313	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	19.595	22.867	25.690	29.074	32.499	35.736	39.807	3.301	6.208	9.547	12.720	17.376	20.293	23.715	28.749	30.593	34.929	38.545	D. Operating Profit/loss (A1+C1) - (A2+C2)	
E. Pendapatan non - operasional	7.801	9.106	10.496	11.789	13.055	14.371	15.751	1.517	2.698	3.944	5.371	6.813	8.343	10.129	12.086	13.963	15.221	17.065	E. Non Operational Income	
F. Beban non - operasional	7.389	8.652	9.978	11.183	12.462	13.735	15.124	1.432	2.662	3.802	5.160	6.436	7.828	9.309	10.887	12.518	14.132	15.696	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	412	454	518	605	593	636	628	85	36	142	211	377	515	820	1.199	1.445	1.089	1.368	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	20.007	23.322	26.207	29.680	33.092	36.372	40.435	3.386	6.244	9.688	12.931	17.752	20.808	24.535	29.948	32.038	36.018	39.913	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	23.361	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	23.511	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	16.005	18.482	20.697	23.394	26.066	28.635	31.687	2.635	4.865	7.486	10.025	14.267	16.345	19.273	23.989	25.348	28.376	31.400	K. Profit/Loss After Estimation of tax	

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	12.913	15.238	17.525	19.804	22.254	24.697	27.222	2.525	4.887	7.442	10.036	12.794	15.409	18.302	20.926	23.727	26.574	29.427	1. Interest Income
a. Dari Bank Indonesia	285	324	361	401	443	486	536	62	110	167	233	296	354	412	474	528	580	636	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	42	51	61	69	78	87	96	9	16	26	36	47	59	69	73	81	89	99	b. From interbank placement
c. Dari surat berharga	294	340	385	430	477	522	564	47	95	146	197	245	293	341	372	423	483	541	c. From securities
d. Dari Kredit yang diberikan	7.111	8.430	9.750	11.080	12.448	13.837	15.286	1.409	2.775	4.248	5.703	7.185	8.686	10.323	11.797	13.381	14.987	16.634	d. From credit
- kepada pihak ketiga bukan bank	7.077	8.388	9.700	11.023	12.383	13.764	15.204	1.400	2.758	4.222	5.668	7.140	8.632	10.258	11.722	13.296	14.891	16.528	- To Third Party non Bank
- kepada bank lain	35	42	50	57	65	73	82	9	17	26	35	44	54	65	75	86	97	107	- To other Bank
e. Lainnya	5.180	6.094	6.968	7.824	8.808	9.765	10.740	999	1.891	2.855	3.868	5.021	6.017	7.158	8.209	9.314	10.436	11.517	e. Others
2. Beban Bunga	8.334	9.772	11.184	12.582	14.132	15.650	17.226	1.636	3.091	4.699	6.354	8.165	9.807	11.651	13.357	15.166	17.048	18.937	2. Interest Expenses
a. Kepada Bank Indonesia	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	67	81	95	110	127	143	163	18	34	52	69	86	105	129	147	173	202	237	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.954	3.441	3.935	4.437	4.962	5.482	6.043	587	1.098	1.680	2.254	2.842	3.422	4.060	4.644	5.280	5.971	6.704	c. Third Party non Bank
- Giro	73	85	96	107	119	130	146	15	27	41	53	70	86	107	118	135	154	174	- Demand Deposit
- Tabungan	185	217	250	284	322	355	389	36	69	106	141	176	211	248	281	316	353	387	- Saving
- Simpanan Berjangka	2.697	3.139	3.589	4.045	4.521	4.997	5.507	536	1.001	1.533	2.060	2.596	3.125	3.705	4.245	4.829	5.465	6.142	- Time deposits
d. Surat Berharga	200	236	279	323	364	407	444	41	82	128	174	217	257	306	355	404	454	504	d. Securities
e. Pinjaman yang diterima	43	50	58	64	72	80	87	7	14	24	38	53	67	81	95	108	121	134	e. Loans received
f. Lainnya	5.070	5.963	6.817	7.648	8.607	9.538	10.489	983	1.863	2.815	3.819	4.967	5.955	7.074	8.116	9.201	10.299	11.359	f. Others
g. Koreksi atas pendapatan bunga	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	4.579	5.467	6.342	7.222	8.122	9.047	9.995	889	1.796	2.743	3.682	4.630	5.602	6.651	7.568	8.561	9.526	10.490	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	608	688	749	862	967	1.059	1.184	105	188	272	384	512	622	739	830	942	1.062	1.234	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	73	81	83	89	95	98	104	1	7	10	25	51	57	67	73	80	84	89	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	-	1	1	1	1	1	2	0	0	0	0	1	1	1	2	2	3	3	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	159	192	225	254	281	311	340	24	57	88	114	140	172	208	244	276	315	342	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	375	414	440	517	590	649	738	79	124	174	245	321	392	463	512	583	660	800	f. Others
2. Beban Operasional Selain Beban Bunga	3.583	4.252	4.905	5.591	6.291	7.015	7.751	657	1.323	2.046	2.752	3.466	4.205	5.010	5.678	6.424	7.207	8.028	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	10	10	10	12	13	15	14	1	1	2	3	5	4	5	4	9	12	16	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	721	858	1.006	1.152	1.312	1.456	1.503	146	278	444	544	646	781	914	1.045	1.177	1.314	1.482	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1	1	2	2	2	3	3	1	2	3	4	5	7	8	10	12	14	16	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	2.851	3.383	3.886	4.425	4.964	5.541	6.230	509	1.042	1.597	2.201	2.810	3.413	4.082	4.619	5.226	5.866	6.513	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	1.604	1.903	2.186	2.493	2.797	3.091	3.428	336	661	969	1.314	1.676	2.019	2.380	2.719	3.078	3.381	3.697	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	53	65	74	82	89	100	139	10	18	35	46	62	75	91	108	122	137	148	E. Non Operational Income
F. Beban non-operasional	40	50	60	66	73	83	94	10	18	27	39	52	64	78	95	110	126	138	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	12	16	14	16	16	18	46	0	0	8	6	10	11	13	13	12	11	10	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	1.616	1.918	2.200	2.509	2.813	3.108	3.474	336	661	977	1.321	1.686	2.030	2.393	2.733	3.090	3.392	3.707	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	4.354	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	4.354	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	1.283	1.524	1.751	2.003	2.247	2.479	2.790	276	538	788	1.068	1.359	1.637	1.929	2.198	2.488	2.727	2.968	K. Profit/Loss After Estimation of tax

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

Keterangan	2012							2013							Items					
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov	
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses	
1. Pendapatan bunga	22.527	26.744	30.828	34.778	39.115	43.326	47.630	4.134	7.960	12.322	16.714	21.598	26.051	30.949	35.630	40.429	45.449	50.384	1. Interest Income	
a. Dari Bank Indonesia	814	942	1.016	1.123	1.251	1.352	1.470	63	123	184	274	349	426	485	538	610	683	736	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	722	885	1.034	1.182	1.356	1.511	1.663	133	254	421	628	830	1.022	1.218	1.400	1.618	1.877	2.098	b. From interbank placement	
c. Dari surat berharga	648	783	895	1.017	1.203	1.282	1.407	119	216	339	475	592	727	870	1.006	1.156	1.342	1.526	c. From securities	
d. Dari Kredit yang diberikan	14.631	17.349	20.039	22.630	25.337	28.135	30.994	2.838	5.452	8.453	11.309	14.292	17.265	20.370	23.455	26.528	29.605	32.717	d. From credit	
- kepada pihak ketiga bukan bank	14.626	17.342	20.032	22.622	25.328	28.125	30.984	2.838	5.451	8.450	11.306	14.288	17.260	20.365	23.448	26.520	29.596	32.707	- To Third Party non Bank	
- kepada bank lain	6	7	7	8	9	9	10	1	1	2	3	4	5	6	7	8	9	10	- To other Bank	
e. Lainnya	5.711	6.784	7.844	8.825	9.967	11.047	12.096	981	1.915	2.925	4.029	5.534	6.612	8.005	9.231	10.517	11.943	13.307	e. Others	
2. Beban Bunga	12.036	14.226	16.325	18.330	20.570	22.717	24.774	1.903	3.731	5.772	7.929	10.530	12.688	15.182	17.530	19.953	22.592	25.125	2. Interest Expenses	
a. Kepada Bank Indonesia	7	9	10	12	13	14	16	1	2	4	5	7	8	10	12	14	15	15	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	121	137	153	172	203	232	274	46	77	118	161	206	247	297	333	390	456	520	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	5.854	6.883	7.850	8.813	9.862	10.861	11.789	850	1.660	2.601	3.595	4.630	5.631	6.646	7.675	8.710	9.841	10.892	c. Third Party non Bank	
- Giro	1.325	1.575	1.790	2.031	2.290	2.524	2.757	209	409	657	939	1.222	1.493	1.741	1.991	2.240	2.509	2.732	- Demand Deposit	
- Tabungan	834	967	1.093	1.212	1.339	1.469	1.621	145	273	402	528	656	780	913	1.053	1.188	1.325	1.461	- Saving	
- Simpanan Berjangka	3.694	4.341	4.967	5.570	6.233	6.868	7.410	497	978	1.542	2.128	2.751	3.357	3.991	4.630	5.282	6.007	6.698	- Time deposits	
d. Surat Berharga	443	523	598	672	744	830	912	65	141	210	269	333	404	474	538	604	667	736	d. Securities	
e. Pinjaman yang diterima	81	89	98	119	127	135	158	5	10	25	30	35	49	58	69	76	83	90	e. Loans received	
f. Lainnya	5.530	6.584	7.616	8.542	9.620	10.644	11.607	936	1.840	2.814	3.868	5.320	6.348	7.697	8.913	10.159	11.530	12.871	f. Others	
g. Koreksi atas pendapatan bunga	0	-	0	0	1	1	20	0	0	0	0	0	1	0	0	0	0	1	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	10.490	12.518	14.503	16.448	18.545	20.609	22.856	2.231	4.229	6.550	8.785	11.068	13.364	15.766	18.100	20.477	22.858	25.259	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses	
1. Pendapatan Operasional Selain Bunga	3.424	3.305	3.595	4.017	4.510	4.998	5.652	516	939	1.308	1.650	1.929	2.246	2.502	2.756	3.106	3.451	3.805	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	267	229	235	254	278	315	363	6	32	35	41	49	52	55	60	68	107	110	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	14	16	18	17	17	16	17	1	1	1	4	4	3	2	3	3	2	2	b. Increase in fair value and gain form sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	52	61	65	81	85	87	90	13	20	23	28	32	37	51	74	95	107	124	d. Gain from spot and derivative	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	463	540	628	721	798	880	1.000	73	149	228	321	411	489	579	644	723	811	904	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions	
f. Lainnya	2.625	2.460	2.650	2.945	3.332	3.699	4.180	423	737	1.021	1.256	1.433	1.666	1.815	1.977	2.218	2.423	2.665	f. Others	
2. Beban Operasional Selain Beban Bunga	8.741	9.734	11.201	12.596	14.347	15.890	18.181	1.528	3.009	4.498	6.073	7.578	8.970	10.953	12.473	14.118	15.925	17.631	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	256	169	207	199	200	208	215	9	14	33	35	69	51	74	93	102	110	117	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	47	53	54	69	71	73	75	10	16	18	22	28	30	39	47	62	73	87	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	2.362	2.194	2.321	2.666	3.148	3.465	3.592	562	825	1.119	1.423	1.937	2.201	2.531	2.867	3.205	3.675	4.063	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	14	17	19	21	23	26	29	2	4	6	8	10	12	14	18	18	19	21	f. Losses from investment in shares with equity method, fees/comissions/provisions	
g. Lainnya	6.063	7.301	8.600	9.641	10.905	12.118	14.270	945	2.150	3.322	4.584	5.534	6.676	8.294	9.448	10.731	12.047	13.342	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	5.172	6.089	6.898	7.869	8.708	9.718	10.327	1.220	2.159	3.360	4.363	5.419	6.640	7.315	8.384	9.465	10.384	11.433	D. Operating Profit/loss (A1+C1) - (A2+C2)	
E. Pendapatan non-operasional	452	517	594	662	746	817	926	77	140	227	339	431	532	653	821	1.007	1.049	1.200	E. Non Operational Income	
F. Beban non-operasional	393	453	523	588	642	713	791	63	114	184	258	339	439	530	645	786	844	962	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	58	64	71	75	104	104	135	15	26	44	81	92	94	123	176	221	204	238	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	5.231	6.153	6.969	7.944	8.812	9.822	10.462	1.235	2.185	3.404	4.444	5.511	6.733	7.438	8.560	9.686	10.588	11.671	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	2.910	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	3.059	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	4.557	5.338	6.027	6.881	7.631	8.489	8.946	1.120	1.932	3.012	3.891	4.803	5.876	6.430	7.375	8.353	9.063	9.981	K. Profit/Loss After Estimation of tax	

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	8.078	9.492	10.958	12.309	13.822	15.382	16.784	1.444	2.711	4.251	5.741	7.328	8.875	10.514	12.213	14.008	15.883	17.671	1. Interest Income
a. Dari Bank Indonesia	197	219	234	255	276	315	343	37	68	101	137	173	205	237	271	307	340	367	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	135	151	166	180	199	219	236	13	29	41	58	71	93	117	141	167	201	231	b. From interbank placement
c. Dari surat berharga	447	526	599	662	730	800	864	65	130	190	260	330	409	485	551	621	695	778	c. From securities
d. Dari Kredit yang diberikan	4.792	5.689	6.600	7.502	8.438	9.508	10.457	959	1.811	2.751	3.698	4.711	5.675	6.733	7.819	8.935	10.081	11.228	d. From credit
- kepada pihak ketiga bukan bank	4.792	5.689	6.599	7.502	8.438	9.508	10.457	959	1.811	2.751	3.698	4.711	5.674	6.733	7.819	8.934	10.080	11.226	- To Third Party non Bank
- kepada bank lain	0	-	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	2	- To other Bank
e. Lainnya	2.506	2.907	3.359	3.709	4.179	4.540	4.883	370	674	1.168	1.587	2.042	2.492	2.942	3.431	3.978	4.566	5.067	e. Others
2. Beban Bunga	4.610	5.422	6.254	6.971	7.831	8.658	9.400	758	1.407	2.314	3.134	4.013	4.895	5.788	6.751	7.808	8.885	9.857	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	60	80	102	119	139	150	169	24	42	60	76	89	110	119	144	155	175	198	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	1.909	2.217	2.538	2.859	3.202	3.625	3.973	339	650	1.001	1.357	1.737	2.103	2.500	2.914	3.332	3.759	4.204	c. Third Party non Bank
- Giro	119	141	165	187	216	236	256	23	43	65	91	119	142	165	188	210	235	263	- Demand Deposit
- Tabungan	129	151	169	188	209	231	258	20	41	61	81	102	120	140	164	185	205	222	- Saving
- Simpanan Berjangka	1.661	1.925	2.204	2.484	2.778	3.158	3.458	296	565	874	1.185	1.516	1.841	2.195	2.563	2.936	3.318	3.719	- Time deposits
d. Surat Berharga	39	46	55	64	73	82	89	8	15	23	31	38	46	53	61	69	76	85	d. Securities
e. Pinjaman yang diterima	145	170	195	219	239	267	292	26	49	77	105	135	165	202	229	276	317	359	e. Loans received
f. Lainnya	2.456	2.908	3.364	3.710	4.177	4.535	4.876	361	652	1.153	1.566	2.014	2.472	2.913	3.402	3.976	4.558	5.011	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	3.468	4.071	4.704	5.338	5.992	6.725	7.384	686	1.304	1.937	2.607	3.315	3.980	4.726	5.462	6.200	6.998	7.814	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	5.132	5.666	6.145	6.401	6.598	6.624	7.934	1.076	1.940	3.239	3.522	3.804	5.421	7.387	7.541	9.017	9.089	10.632	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	122	162	164	169	201	266	272	29	42	38	65	59	63	63	62	78	122	112	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	3.573	4.003	4.195	4.256	4.201	3.930	4.975	754	1.340	2.354	2.360	2.450	3.901	5.636	5.542	6.837	6.372	7.535	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.007	1.174	1.350	1.511	1.701	1.914	2.112	157	335	537	735	950	1.150	1.345	1.522	1.740	2.001	2.186	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	294	326	436	466	495	514	575	135	223	310	362	345	306	344	416	362	594	800	f. Others
2. Beban Operasional Selain Beban Bunga	6.260	7.004	7.844	8.460	8.919	9.177	10.853	1.267	2.243	3.798	4.428	5.048	7.015	9.363	9.772	11.470	11.647	13.310	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	60	78	80	71	63	54	47	29	23	40	30	60	143	157	171	123	64	120	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	2.988	3.157	3.280	3.256	3.139	2.792	3.821	605	1.069	1.968	1.890	1.900	3.133	4.683	4.368	5.462	4.857	5.605	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	707	814	1.095	1.286	1.399	1.523	1.659	175	224	448	698	818	993	1.232	1.441	1.587	1.718	1.869	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	175	210	248	280	315	362	382	35	71	106	136	173	199	237	275	319	353	393	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	2.331	2.746	3.141	3.567	4.002	4.447	4.944	422	857	1.235	1.674	2.098	2.547	3.053	3.517	3.979	4.654	5.323	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	2.340	2.733	3.005	3.280	3.671	4.172	4.466	494	1.001	1.378	1.702	2.070	2.385	2.751	3.230	3.746	4.440	5.136	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	277	332	383	449	470	476	509	336	329	349	361	432	468	557	814	1.193	1.081	1.422	E. Non Operational Income
F. Beban non - operasional	217	251	274	322	337	331	340	48	46	57	52	72	100	160	307	470	377	970	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	60	81	109	127	134	145	169	288	284	292	309	360	368	397	507	723	703	453	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	2.400	2.814	3.114	3.407	3.805	4.317	4.635	783	1.285	1.670	2.010	2.430	2.753	3.148	3.738	4.469	5.143	5.588	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	(52)	(59)	(64)	(69)	(74)	(78)	(80)	(2)	(4)	(6)	(6)	(4)	(1)	2	6	10	14	19	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	(52)	(59)	(64)	(69)	(74)	(78)	(80)	(2)	(4)	(6)	(6)	(4)	(1)	2	6	10	14	19	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	1.770	2.064	2.281	2.458	2.752	3.167	3.448	633	1.044	1.302	1.521	1.870	2.119	2.408	2.870	3.408	3.931	4.275	K. Profit/Loss After Estimation of tax

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga																			A. Interest Income and Interest Expenses
1. Pendapatan bunga	6.644	7.802	8.977	10.130	11.279	12.439	13.664	1.200	2.300	3.575	4.778	6.028	7.314	8.530	9.899	11.415	12.852	14.973	1. Interest Income
a. Dari Bank Indonesia	359	398	439	545	588	647	712	77	153	226	268	316	359	391	441	497	543	586	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	189	219	264	295	328	353	379	29	53	82	113	169	209	233	264	291	344	439	b. From interbank placement
c. Dari surat berharga	1.199	1.410	1.598	1.682	1.837	1.973	2.122	166	313	465	664	824	1.034	1.263	1.480	1.633	1.856	2.115	c. From securities
d. Dari Kredit yang diberikan	4.739	5.591	6.469	7.329	8.237	9.148	10.102	890	1.703	2.617	3.488	4.407	5.308	6.185	7.186	8.302	9.395	11.007	d. From credit
- kepada pihak ketiga bukan bank	4.713	5.559	6.433	7.290	8.195	9.103	10.053	887	1.697	2.608	3.479	4.395	5.292	6.165	7.162	8.275	9.364	10.969	- To Third Party non Bank
- kepada bank lain	26	33	36	39	42	45	48	3	6	9	9	13	16	20	24	27	31	38	- To other Bank
e. Lainnya	158	183	208	279	290	319	349	39	77	185	246	312	404	457	528	692	714	826	e. Others
2. Beban Bunga	1.862	2.209	2.563	2.891	3.225	3.542	3.874	336	660	1.065	1.425	1.798	2.154	2.539	2.943	3.368	3.869	4.395	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	165	216	269	310	347	370	400	27	48	75	103	128	162	196	234	270	317	361	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	1.256	1.464	1.678	1.886	2.109	2.331	2.553	232	446	680	910	1.148	1.379	1.613	1.865	2.135	2.435	2.763	c. Third Party non Bank
- Giro	259	299	341	378	421	464	507	44	83	126	174	226	274	323	373	429	489	555	- Demand Deposit
- Tabungan	83	95	105	115	123	131	139	8	17	26	34	43	50	57	65	73	80	88	- Saving
- Simpanan Berjangka	914	1.070	1.232	1.393	1.565	1.737	1.908	179	346	528	702	880	1.055	1.233	1.428	1.633	1.866	2.121	- Time deposits
d. Surat Berharga	0	-	0	5	5	0	0	0	12	0	1	6	13	21	31	39	49	60	d. Securities
e. Pinjaman yang diterima	51	60	74	78	80	81	84	2	4	7	8	10	11	12	13	13	14	15	e. Loans received
f. Lainnya	390	468	542	612	685	761	837	75	151	303	403	506	589	696	800	911	1.054	1.197	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	4.782	5.593	6.414	7.239	8.054	8.897	9.790	864	1.639	2.510	3.352	4.230	5.161	5.991	6.956	8.048	8.983	10.578	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																			C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	14.360	14.638	16.543	18.377	19.527	25.056	27.028	4.505	6.856	7.991	10.353	12.083	14.674	18.939	25.288	31.194	29.040	34.074	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.511	1.574	1.555	1.635	1.716	2.090	2.206	108	189	210	376	401	645	967	1.070	1.126	1.382	1.565	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	119	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	9.786	9.529	10.948	12.211	12.786	17.318	18.751	3.893	5.693	6.206	7.973	9.169	11.059	14.437	20.230	25.622	22.595	26.921	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.729	3.181	3.638	4.077	4.566	5.053	5.502	460	900	1.351	1.818	2.296	2.742	3.188	3.579	3.967	4.579	5.009	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	333	353	401	454	458	595	569	45	75	224	186	216	228	347	408	480	484	460	f. Others
2. Beban Operasional Selain Beban Bunga	14.709	15.223	17.722	19.639	21.027	26.755	29.002	4.604	7.180	8.658	11.202	13.287	16.604	21.201	27.177	32.919	30.416	35.862	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	911	816	986	919	869	1.143	1.242	121	141	277	325	398	1.030	1.554	1.552	1.399	1.116	1.316	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	8	123	123	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	8.232	7.766	9.139	10.208	10.643	14.920	16.216	3.611	5.342	5.676	7.270	8.225	9.923	13.017	18.103	22.980	19.763	23.694	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	921	1.164	1.311	1.462	1.555	1.843	1.923	157	249	535	606	862	1.033	1.123	1.238	1.281	1.443	1.808	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	384	441	512	589	651	721	790	57	117	151	223	297	360	430	496	588	678	755	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	4.261	5.036	5.774	6.462	7.301	8.005	8.708	658	1.331	2.019	2.777	3.505	4.258	5.077	5.789	6.671	7.416	8.288	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	4.433	5.007	5.235	5.977	6.554	7.198	7.816	766	1.316	1.843	2.504	3.025	3.231	3.729	5.066	6.323	7.607	8.790	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	699	876	948	1.067	1.191	1.262	1.419	180	244	289	342	459	641	930	1.112	1.305	1.328	1.085	E. Non Operational Income
F. Beban non - operasional	128	213	157	186	210	297	398	69	41	36	39	36	64	155	325	517	428	92	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	571	663	792	880	981	965	1.021	111	202	253	303	423	577	774	787	788	900	993	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	5.004	5.670	6.026	6.857	7.535	8.163	8.837	877	1.518	2.095	2.806	3.448	3.808	4.503	5.853	7.111	8.508	9.782	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	8	11	8	16	25	33	39	10	15	27	33	42	51	59	65	73	85	93	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	283	643	653	654	776	806	835	32	93	77	513	541	594	697	632	789	904	1.105	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	3.092	3.085	3.400	3.946	4.373	4.743	5.137	613	976	1.448	1.478	1.953	2.254	2.689	3.816	4.696	5.603	6.505	K. Profit/Loss After Estimation of tax

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

Indikator	2012							2013							Indicator				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Tagihan Komitmen	272.193	250.148	227.077	252.799	314.891	296.133	275.380	280.745	298.740	306.146	314.638	336.825	350.799	362.974	369.991	350.306	369.354	385.595	Committed Claims
- Fasilitas pinjaman yang belum ditarik	17.106	14.543	15.462	14.709	18.584	19.614	16.205	16.609	17.167	22.273	24.152	26.642	24.822	24.156	28.045	27.757	27.773	28.264	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	250.392	230.673	207.621	233.382	291.245	271.778	254.545	258.892	274.943	278.677	284.528	303.556	321.080	334.583	336.603	317.049	336.281	352.833	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.695	4.932	3.994	4.708	5.061	4.741	4.630	5.244	6.630	5.196	5.958	6.627	4.897	4.235	5.343	5.500	5.301	4.498	- Others
Kewajiban Komitmen	1.151.537	1.149.860	1.124.938	1.167.334	1.291.502	1.261.668	1.154.122	1.199.123	1.219.531	1.223.486	1.239.244	1.222.703	1.262.744	1.319.089	1.358.317	1.399.392	1.417.605	1.620.664	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	747.792	764.925	772.049	778.165	887.022	898.232	817.271	848.828	859.374	848.325	860.045	831.029	862.142	895.741	924.868	967.540	979.666	1.156.005	- Undisbursed loan facilities to debtors
Committed	277.848	291.208	305.335	307.027	284.623	274.981	265.664	279.925	272.805	276.417	280.426	286.104	279.906	288.449	295.450	292.558	296.831	312.401	- Committed
Uncommitted	469.944	473.717	466.714	471.138	602.399	623.250	551.608	568.903	586.569	571.908	579.619	544.924	582.236	607.291	629.418	674.983	682.835	843.604	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	4.552	4.027	4.348	5.096	5.263	5.540	5.911	5.982	7.269	7.092	10.972 ^{r)}	7.184	10.067	11.174	11.534	12.091	9.554	8.195	- Undisbursed loan facilities to other banks
Committed	2.651	2.893	2.748	3.876	3.989	3.967	1.609	1.658	2.157	1.519	1.418	1.555	1.266	1.329	1.425	1.416	1.585	1.325	- Committed
Uncommitted	1.901	1.134	1.600	1.221	1.274	1.573	4.301	4.324	5.112	5.573	9.554 ^{r)}	5.629	8.801	9.845	10.109	10.674	7.970	6.870	- Uncommitted
- Irrevocable L/C yang masih berjalan	70.415	65.734	68.337	70.614	73.565	74.570	73.439	70.616	73.041	73.766	69.014	68.919	69.362	70.843	74.186	83.841	79.450	90.536	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	326.556	312.129	278.605	311.412	323.857	281.809	255.717	271.931	277.886	291.633	295.939	310.768	315.744	337.524	343.737	332.252	346.145	355.928	- Outstanding spot and derivatives (sold)
- Lainnya	2.222	3.045	1.599	2.046	1.795	1.518	1.785	1.766	1.960	2.670	3.275	4.803	5.428	3.807	3.992	3.668	2.789	9.999	- Others
Tagihan Kontinjensi	219.334	191.105	192.116	195.785	198.008	200.587	199.692	199.620	204.222	206.328	203.055	199.402	201.846	208.900	224.574	237.291	228.744	252.121	Contingent Claims
- Garansi yang diterima	186.501	165.129	165.725	169.438	171.408	173.780	173.136	172.724	176.814	178.715	175.220	171.350	173.517	179.418	194.683	207.287	198.782	221.202	- Received guarantees
- Pendapatan bunga dalam penyelesaian	31.979	25.302	25.709	25.671	25.903	26.091	25.849	26.174	26.643	26.714	26.904	27.117	27.428	28.063	28.951	29.019	28.960	29.864	- Accrued interest
- Lainnya	853	674	682	676	697	716	706	721	764	898	931	936	902	1.420	940	985	1.002	1.056	- Others
Kewajiban Kontinjensi	148.773	154.077	158.894	166.239	170.883	172.773	183.675	182.069	175.443	176.201	180.446	185.477	191.643	197.657	206.708	231.331	216.443	224.438	Contingent Liabilities
- Garansi yang diberikan	146.619	151.930	156.781	164.160	168.046	169.977	180.788	179.249	172.471	173.106	177.608	182.825	188.556	194.727	203.645	215.273	213.229	221.141	- Issued guarantees
- Lainnya	2.153	2.147	2.113	2.079	2.838	2.796	2.888	2.820	2.972	3.095	2.838	2.652	3.087	2.929	3.063	16.058	3.214	3.297	- Others
Lainnya	173.289	171.557	183.804	187.492	188.148	189.370	191.889	187.487	187.995	190.414	191.592	193.721	196.474	199.522	203.622	209.931	208.410	212.461	Others
- Penerusan Kredit	27.787	23.849	25.359	25.326	24.784	24.914	24.576	24.313	24.026	24.372	24.350	24.249	24.621	25.365	26.008	26.975	26.195	26.205	- Channelling
- Aset produktif yang dihapusbukukan	138.957	140.450	151.500	155.072	156.139	157.037	159.833	155.596	156.241	158.130	159.176	161.121	162.993	165.458	168.499	172.409	173.453	177.314	- Written off earning assets
Kredit yang diberikan	129.741	131.170	135.973	139.515	140.590	141.441	144.316	139.969	140.587	142.498	143.450	145.046	146.983	149.171	152.116	155.630	156.321	159.780	- Credit disbursed
Lainnya	9.215	9.280	15.527	15.557	15.549	15.597	15.517	15.627	15.655	15.632	15.726	16.074	16.010	16.287	16.384	16.779	17.131	17.534	- Others
- Aset produktif yang dihapustagih	6.545	7.257	6.945	7.095	7.225	7.420	7.480	7.578	7.728	7.911	8.067	8.352	8.860	8.699	9.114	10.547	8.762	8.942	- Charged off earning assets
Kredit yang diberikan	5.977	6.081	6.217	6.391	6.468	6.567	6.913	6.991	7.052	7.169	7.457	7.669	7.869	7.968	8.208	8.333	8.125	8.308	- Credit disbursed
Lainnya	567	1.176	728	704	758	852	567	587	676	743	610	683	991	731	906	2.214	637	634	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012							2013							Indicator					
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov	
Tagihan Komitmen	20.735	15.940	16.655	20.524	17.903	22.778	23.602	29.291	28.264	27.673	26.888	16.364	35.150	37.449	26.270	16.570	19.558	17.980	Committed Claims	
- Fasilitas pinjaman yang belum ditarik	281	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	20.353	15.940	16.646	20.524	17.903	22.778	23.602	29.291	28.264	27.673	26.888	16.364	35.150	37.449	26.270	16.570	19.558	17.980	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	101	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	244.783	220.406	224.650	227.677	233.105	236.799	240.565	261.451	260.780	243.148	244.344	226.248	243.007	259.928	267.927	258.257	261.049	285.099	Committed Liabilities	
- Fasilitas kredit kepada nasabah yang belum ditarik	198.656	180.307	182.260	178.451	187.838	186.620	193.478	212.251	210.303	193.877	194.779	187.988	188.959	199.733	209.480	202.706	206.946	212.356	- Undisbursed loan facilities to debtors	
Committed	41.047	49.867	51.408	44.702	50.891	48.254	48.414	56.559	50.904	51.012	52.114	52.618	42.014	49.015	55.883	50.292	54.023	55.594	- Committed	
Uncommitted	157.608	130.440	130.852	133.748	136.947	138.366	145.065	155.692	159.400	142.864	142.666	135.371	146.945	150.718	153.597	152.414	152.923	156.762	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	183	188	222	224	244	275	211	262	252	258	269	231	176	190	192	229	201	161	- Undisbursed loan facilities to other banks	
Committed	81	80	122	115	129	159	72	151	143	132	120	130	92	107	107	92	116	107	- Committed	
Uncommitted	102	108	100	108	115	116	140	110	109	125	149	101	85	83	85	137	84	54	- Uncommitted	
- Irrevocable L/C yang masih berjalan	32.768	30.094	31.144	34.535	33.736	36.033	34.112	32.081	32.961	32.277	33.349	32.799	32.234	33.142	33.106	37.114	36.871	42.665	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	13.168	9.808	11.011	14.457	11.277	13.862	12.749	16.848	16.988	16.506	15.790	5.064 ^{r)}	21.266	26.496	25.026	18.065	16.869	17.147	- Outstanding spot and derivatives (sold)	
- Lainnya	9	9	12	11	10	10	14	10	276	230	157	166	372	367	123	143	162	281	- Others	
Tagihan Kontinjensi	34.751	30.735	32.223	34.872	34.933	35.798	35.686	36.610	36.814	36.971	39.201	40.165	41.147	42.505	45.779	48.562	47.849	49.351	Contingent Claims	
- Garansi yang diterima	12.568	10.845	12.070	14.463	14.315	15.080	15.132	15.671	15.734	15.677	17.730	18.663	19.354	20.227	22.843	25.430	24.828	25.698	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	21.600	19.492	19.745	19.992	20.195	20.284	20.116	20.489	20.618	20.732	20.899	20.918	21.198	21.672	22.316	22.502	22.379	23.004	- Accrued interest	
- Lainnya	583	398	409	417	424	434	438	450	462	562	572	583	595	606	620	630	641	649	- Others	
Kewajiban Kontinjensi	57.948	61.206	64.238	69.568	71.545	73.016	82.152	84.280	75.721	76.155	79.123	81.053	84.495	87.731	93.958	100.635	99.412	103.275	Contingent Liabilities	
- Garansi yang diberikan	57.805	61.095	64.109	69.468	71.431	72.863	81.904	84.029	75.496	75.923	78.952	80.890	84.289	87.514	93.725	100.384	99.143	102.991	- Issued guarantees	
- Lainnya	143	111	129	100	114	153	248	251	224	232	171	163	206	217	233	252	269	284	- Others	
Lainnya	116.871	113.592	118.745	120.064	119.841	119.751	121.735	116.574	116.889	117.343	117.592	118.412	119.866	121.937	124.976	128.518	128.308	131.330	Others	
- Penerusan Kredit	24.684	20.473	20.472	20.392	19.734	19.377	19.066	18.881	18.570	18.418	18.264	18.166	18.345	18.772	19.326	20.084	19.714	19.700	- Channelling	
- Aset produktif yang dihapusbukukan	92.096	93.027	98.181	99.579	100.014	100.281	102.575	97.598	98.225	98.829	99.232	100.149	101.424	103.064	105.543	108.320	108.483	111.511	- Written off earning assets	
Kredit yang diberikan	88.812	89.747	94.898	96.293	96.728	96.996	99.263	94.301	94.930	95.535	95.937	96.852	98.115	99.747	102.213	104.602	104.868	107.782	- Credit disbursed	
Lainnya	3.284	3.280	3.283	3.285	3.286	3.285	3.312	3.298	3.296	3.295	3.296	3.297	3.309	3.317	3.331	3.718	3.615	3.729	- Others	
- Aset produktif yang dihapustagih	92	92	93	94	94	94	94	95	94	96	96	96	98	101	108	114	111	118	- Charged off earning assets	
Kredit yang diberikan	92	92	93	94	94	94	94	95	94	96	96	96	98	101	108	114	111	118	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012							2013							Indicator				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Tagihan Komitmen	70.965	63.899	61.096	63.904	66.593	68.529	67.659	75.318	76.247	75.685	67.725	83.133	94.209	96.307	101.196	92.295	104.133	106.463	Committed Claims
- Fasilitas pinjaman yang belum ditarik	483	484	488	537	3.420	3.416	3.427	3.447	3.436	3.745	3.650	3.676	3.673	3.747	5.828	4.261	5.279	4.098	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	68.593	61.879	58.988	61.240	60.762	62.947	62.050	69.449	70.488	69.440	61.742	76.871	88.245	91.665	93.476	86.217	97.038	101.363	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	1.890	1.535	1.620	2.128	2.412	2.166	2.183	2.421	2.323	2.499	2.334	2.585	2.291	895	1.892	1.816	1.816	1.002	- Others
Kewajiban Komitmen	398.322	402.329	425.421	435.772	442.943	446.829	441.539	455.720	460.635	459.243	479.337	486.074	504.098	519.892	522.114	529.149	533.371	678.923	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	301.269	311.091	336.715	343.762	348.707	352.852	347.941	354.612	357.434	357.831	372.952	378.050	386.829	399.443	404.123	409.833	408.886	546.378	- Undisbursed loan facilities to debtors
Committed	146.602	151.639	160.390	167.163	169.983	169.083	163.347	168.109	167.587	169.214	172.900	175.826	179.225	178.449	177.478	176.507	176.957	188.813	- Committed
Uncommitted	154.667	159.453	176.325	176.599	178.725	183.769	184.594	186.504	189.848	188.617	200.052	202.224	207.603	220.994	226.645	233.326	231.930	357.566	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.427	1.561	1.826	1.891	2.020	2.084	2.234	2.392	2.884	2.049	6.550 ^{r)}	2.071	2.143	2.118	2.136	5.177	2.410	1.840	- Undisbursed loan facilities to other banks
Committed	789	928	993	977	978	1.036	1.140	1.111	1.625	1.023	1.027	1.006	1.038	1.027	1.044	1.135	1.245	968	- Committed
Uncommitted	638	634	833	914	1.043	1.048	1.094	1.282	1.259	1.027	5.523 ^{r)}	1.065	1.105	1.091	1.092	4.042	1.165	872	- Uncommitted
- Irrevocable L/C yang masih berjalan	22.502	21.625	23.405	22.466	24.820	24.390	25.113	24.845	25.300	25.234	22.877	21.785	22.369	22.739	24.026	26.557	22.253	25.641	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	72.763	67.744	63.348	67.409	67.218	67.377	66.171	73.706	74.813	73.751	75.708	81.455	89.765	95.164	90.430	86.292	99.120	98.059	- Outstanding spot and derivatives (sold)
- Lainnya	361	307	127	244	177	126	82	163	204	378	1.250 ^{r)}	2.713	2.993	428	1.398	1.290	702	7.005	- Others
Tagihan Kontinjensi	7.865	8.060	8.494	8.607	8.606	9.067	8.659	8.743	8.906	8.983	8.767	8.877	8.635	8.715	8.742	8.850	8.561	9.184	Contingent Claims
- Garansi yang diterima	3.570	3.747	4.100	4.551	4.530	4.929	4.553	4.712	4.583	4.661	4.480	4.459	4.234	3.719	4.046	4.277	4.068	4.493	- Received guarantees
- Pendapatan bunga dalam penyelesaian	4.161	4.175	4.265	3.939	3.949	4.023	3.979	3.899	4.176	4.141	4.085	4.218	4.197	4.292	4.480	4.321	4.236	4.444	- Accrued interest
- Lainnya	134	137	129	117	127	114	126	132	148	181	202	201	204	703	215	252	257	246	- Others
Kewajiban Kontinjensi	31.685	32.154	32.838	33.621	34.927	36.281	37.219	36.139	36.847	36.625	37.946	38.107	39.346	39.417	39.914	39,914***)	40.769	42.053	Contingent Liabilities
- Garansi yang diberikan	29.726	30.173	30.895	31.687	32.255	33.724	34.706	33.642	34.184	34.075	35.454	35.791	36.952	36.905	37.485	38.860	38.420	39.647	- Issued guarantees
- Lainnya	1.960	1.981	1.942	1.934	2.672	2.557	2.512	2.498	2.663	2.550	2.491	2.316	2.394	2.513	2.429	2,429***)	2.349	2.405	- Others
Lainnya	35.685	36.604	43.183	45.049	45.669	46.572	46.937	47.312	47.768	48.771	49.199	50.178	51.009	51.763	52.549	53.131	53.202	53.718	Others
- Penerusan Kredit	764	1.201	2.601	2.650	2.788	3.137	3.268	3.204	3.187	3.602	3.585	3.597	3.754	4.091	4.127	4.321	3.932	3.974	- Channelling
- Aset produktif yang dihapusbukukan	29.269	29.109	34.607	36.294	36.700	37.067	37.317	37.662	38.005	38.451	38.767	39.617	39.924	40.541	40.922	41.489	42.177	42.516	- Written off earning assets
Kredit yang diberikan	23.998	23.756	23.028	24.711	25.125	25.451	25.663	26.035	26.350	26.818	27.046	27.544	27.932	28.283	28.555	29.152	29.402	29.621	- Credit disbursed
Lainnya	5.271	5.353	11.579	11.583	11.574	11.616	11.655	11.627	11.655	11.633	11.721	12.073	11.992	12.258	12.367	12.337	12.776	12.895	- Others
- Aset produktif yang dihapustagih	5.653	6.293	5.975	6.105	6.182	6.367	6.351	6.447	6.576	6.718	6.847	6.964	7.332	7.131	7.499	7.321	7.092	7.228	- Charged off earning assets
Kredit yang diberikan	5.085	5.157	5.247	5.401	5.451	5.515	5.784	5.860	5.900	5.975	6.237	6.282	6.341	6.400	6.593	6.671	6.455	6.598	- Credit disbursed
Lainnya	567	1.137	728	704	731	852	567	587	676	743	610	683	991	731	906	650	637	630	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012							2013							Indicator					
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov	
Tagihan Komitmen	14	13	14	14	14	15	18	18	32	20	27	28	27	22	28	23	19	26	Committed Claims	
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	14	13	14	14	14	15	18	18	32	20	27	28	27	22	28	23	19	26	26	- Others
Kewajiban Komitmen	3.446	4.246	4.386	4.596	4.660	4.852	4.861	5.200	5.471	4.980	5.663	5.467	5.368	6.521	6.051	5.412	7.049	7.400	Committed Liabilities	
- Fasilitas kredit kepada nasabah yang belum ditarik	3.360	4.171	4.315	4.542	4.608	4.756	4.762	5.083	5.364	4.906	5.569	5.387	5.273	6.428	5.975	5.298	6.922	6.679	- Undisbursed loan facilities to debtors	
Committed	2.590	2.926	2.874	2.761	2.911	3.031	2.954	3.355	3.278	3.437	3.536	3.593	3.996	4.196	4.132	3.928	4.117	4.210	- Committed	
Uncommitted	770	1.246	1.441	1.781	1.697	1.725	1.808	1.728	2.086	1.470	2.033	1.794	1.277	2.232	1.843	1.369	2.806	2.469	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	33	21	21	23	32	72	70	60	57	38	53	50	54	55	58	72	74	80	- Undisbursed loan facilities to other banks	
Committed	11	8	10	9	6	38	41	38	37	8	13	17	24	22	25	31	31	31	- Committed	
Uncommitted	22	13	11	15	27	35	29	22	20	30	40	33	30	33	34	41	42	49	- Uncommitted	
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)	
- Lainnya	52	54	50	31	20	24	29	57	50	36	41	30	41	38	18	43	53	41	- Others	
Tagihan Kontinjensi	287	293	311	317	319	313	309	321	325	325	317	315	341	336	326	323	335	329	Contingent Claims	
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	285	291	311	315	314	308	303	317	320	318	308	311	333	325	316	313	326	319	- Accrued interest	
- Lainnya	1	1	0	2	5	5	6	4	4	6	9	5	8	10	10	10	9	10	- Others	
Kewajiban Kontinjensi	272	262	238	270	289	301	374	362	351	371	337	343	483	406	359	379	356	353	Contingent Liabilities	
- Garansi yang diberikan	222	207	198	226	238	255	289	315	302	312	270	288	409	324	292	315	293	287	- Issued guarantees	
- Lainnya	50	54	40	44	51	46	85	47	49	59	67	55	74	82	67	63	64	66	- Others	
Lainnya	1.904	1.989	2.044	2.093	2.140	2.222	2.255	2.322	2.391	2.452	2.498	2.539	2.692	2.733	2.762	2.849	2.902	3.032	Others	
- Penerusan Kredit	85	85	85	83	83	83	82	82	82	82	82	82	82	82	82	82	81	81	- Channelling	
- Aset produktif yang dihapusbukukan	1.534	1.596	1.633	1.670	1.698	1.752	1.761	1.799	1.855	1.901	1.928	1.951	2.069	2.090	2.102	2.172	2.218	2.342	- Written off earning assets	
Kredit yang diberikan	1.380	1.442	1.478	1.517	1.545	1.595	1.612	1.647	1.703	1.753	1.777	1.804	1.921	1.943	1.980	2.040	2.069	2.108	- Credit disbursed	
Lainnya	154	154	155	153	153	157	149	152	152	148	151	147	148	147	122	133	149	233	- Others	
- Aset produktif yang dihapustagih	285	308	327	341	359	387	412	440	454	469	488	506	541	561	577	594	602	609	- Charged off earning assets	
Kredit yang diberikan	285	308	327	341	359	387	412	440	454	469	488	506	541	561	577	594	602	609	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	

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

Indikator	2012							2013							Indicator				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Tagihan Komitmen	2.466	2.758	2.471	2.950	2.806	2.578	2.426	3.081	3.155	2.903	2.852	3.260	2.720	3.990	3.900	3.423	3.961	3.571	Committed Claims
- Fasilitas pinjaman yang belum ditarik	80	76	77	77	77	77	77	77	77	78	78	88	79	78	79	79	79	79	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	122	430	201	462	164	67	10	465	527	314	289	721	164	846	640	0	0 ^{***)}	183	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	2.264	2.252	2.193	2.412	2.564	2.433	2.340	2.540	2.551	2.511	2.485	2.451	2.477	3.066	3.181	3.344	3.282	3.309	- Others
Kewajiban Komitmen	17.027	18.250	18.521	19.674	19.588	19.574	21.004	20.666	20.876	20.210	20.652	21.086	19.773	22.762	22.758	21.403	21.248	21.212	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	14.710	15.670	16.062	17.173	17.038	17.232	18.826	17.945	18.147	17.572	17.801	18.012	16.990	19.398	19.438	18.809	18.088	18.355	- Undisbursed loan facilities to debtors
Committed	6.181	6.138	6.361	6.724	6.606	5.222	5.366	5.326	5.094	4.737	4.875	4.776	4.736	4.934	5.144	5.132	5.110	5.159	- Committed
Uncommitted	8.530	9.532	9.702	10.449	10.433	12.010	13.460	12.619	13.053	12.835	12.926	13.236	12.253	14.464	14.294	13.677	12.977	13.196	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	65	68	58	68	67	73	78	90	112	89	76	79	130	125	164	127	179	185	- Undisbursed loan facilities to other banks
Committed	59	60	53	62	58	6	15	15	10	10	7	5	3	3	3	4	4 ^{***)}	55	- Committed
Uncommitted	6	8	5	6	10	68	64	75	102	78	69	74	128	122	160	123	135	131	- Uncommitted
- Irrevocable L/C yang masih berjalan	981	918	948	969	1.052	893	865	846	810	814	845	808	869	800	837	804	775	836	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	47	369	230	223	193	96	39	504	508	60	299	565	140	814	615	35	564	219	- Outstanding spot and derivatives (sold)
- Lainnya	1.223	1.224	1.222	1.241	1.238	1.280	1.196	1.280	1.299	1.676	1.631	1.622	1.644	1.625	1.705	1.628	1.642	1.617	- Others
Tagihan Kontinjensi	10.912	6.710	7.094	7.239	7.621	7.594	7.391	7.262	7.313	7.445	6.376	4.276	4.240	4.084	4.139	4.181	4.697	4.801	Contingent Claims
- Garansi yang diterima	5.254	5.663	6.005	6.163	6.485	6.418	6.255	6.085	6.089	6.200	5.013	2.855	2.814	2.593	2.617	2.623	3.030	3.007	- Received guarantees
- Pendapatan bunga dalam penyelesaian	5.539	927	962	952	1.016	1.032	1.018	1.059	1.092	1.111	1.231	1.288	1.344	1.402	1.441	1.477	1.584	1.653	- Accrued interest
- Lainnya	119	120	127	124	120	143	118	118	132	133	132	133	82	88	81	81	82	141	- Others
Kewajiban Kontinjensi	10.047	10.292	11.068	11.475	11.883	11.420	11.946	9.440	8.998	9.245	9.572	10.536	11.505	11.701	12.212	12.450	12.638	11.854	Contingent Liabilities
- Garansi yang diberikan	10.046	10.291	11.067	11.474	11.883	11.419	11.945	9.440	8.997	9.180	9.498	10.468	11.135	11.651	11.947	12.417	12.163	11.381	- Issued guarantees
- Lainnya	1	1	1	1	1	1	1	1	1	65 ^{r)}	74 ^{r)}	68 ^{r)}	370	49	265	33	475	472	- Others
Lainnya	6.454	6.343	6.660	6.963	7.025	7.196	7.310	7.296	7.340	7.617	7.802	7.832	7.906	7.914	7.983	8.092	8.108	8.306	Others
- Penerusan Kredit	2.255	2.090	2.202	2.201	2.179	2.317	2.160	2.145	2.186	2.270	2.419	2.403	2.440	2.420	2.473	2.488	2.467	2.450	- Channelling
- Aset produktif yang dihapusbukukan	4.086	4.101	4.346	4.649	4.706	4.767	4.998	5.038	5.041	5.235	5.270	5.317	5.353	5.382	5.397	5.491	5.528	5.743	- Written off earning assets
Kredit yang diberikan	3.882	3.910	4.138	4.430	4.487	4.545	4.763	4.803	4.805	4.995	5.029	5.077	5.109	5.134	5.152	5.219	5.255	5.386	- Credit disbursed
Lainnya	204	191	208	219	219	222	236	234	235	240	241	241	244	248	246	272	273	357	- Others
- Aset produktif yang dihapustagih	113	152	113	113	140	113	153	113	113	113	113	113	113	113	113	113	113	113	- Charged off earning assets
Kredit yang diberikan	113	113	113	113	113	113	153	113	113	113	113	113	113	113	113	113	113	113	- Credit disbursed
Lainnya	-	40	0	0	27	0	0	-	-	-	-	-	-	-	-	-	-	-	- Others

***) Angka-angka sangat-sangat sementara

r) Angka-angka diperbaiki

***) Estimated figures

r) Revised figures

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

Indikator	2012							2013							Indicator				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Tagihan Komitmen	45.950	44.602	45.996	43.974	44.095	43.586	41.154	41.264	47.106	52.207	60.645	59.993	56.751	56.361	63.263	55.391	58.106	59.633	Committed Claims
- Fasilitas pinjaman yang belum ditarik	8.279	5.954	6.793	5.961	6.923	7.059	4.510	4.842	5.441	9.241	9.243	11.614	9.656	8.917	9.580	10.100	9.451	10.331	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	37.525	38.476	39.070	37.860	37.102	36.414	36.560	36.304	41.031	42.865	51.265	48.290	46.998	47.195	53.442	45.005	48.472	49.142	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	147	172	133	153	70	113	84	118	635	101	137	89	98	249	241	285	182	161	- Others
Kewajiban Komitmen	142.486	143.520	142.694	139.370	143.583	143.954	143.637	146.959	157.168	164.549	168.621	142.931	156.580	162.342	174.873	176.221	176.775	196.267	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	97.611	98.948	98.882	96.740	101.308	103.079	104.664	106.451	110.254	115.207	113.425	85.525 ^{r)}	103.208	107.104	111.848	117.523	118.283	135.951	- Undisbursed loan facilities to debtors
Committed	17.757	17.852	18.022	18.393	17.669	12.559	12.083	13.607	13.461	13.754	13.359	15.263	14.247	15.188	14.696	15.654	15.957	16.505	- Committed
Uncommitted	79.854	81.096	80.860	78.348	83.639	90.520	92.581	92.844	96.793	101.453	100.066	70.262 ^{r)}	88.961	91.916	97.152	101.869	102.326	119.446	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	8	6	9	9	8	12	15	6	12	14	12	11	10	11	185	161	162	155	- Undisbursed loan facilities to other banks
Committed	2	3	3	3	3	3	4	2	3	6	6	6	6	7	12	13	16	13	- Committed
Uncommitted	6	3	6	7	4	9	11	5	8	8	6	5	3	4	173	147	146	142	- Uncommitted
- Irrevocable L/C yang masih berjalan	7.265	6.349	6.232	6.176	6.286	6.649	6.022	6.006	6.597	7.400	6.074	6.828	6.383	6.843	8.127	10.307	9.983	11.344	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	37.357	38.007	37.428	35.927	35.631	34.140	32.721	34.387	40.203	41.825	48.984	50.401	46.813	48.206	54.524	47.973	48.117	48.401	- Outstanding spot and derivatives (sold)
- Lainnya	245	210	142	517	350	74	215	109	103	103	126	166	167	177	189	257	229	417	- Others
Tagihan Kontinjensi	76.141	55.408	57.122	56.676	57.517	61.885	62.290	62.214	64.309	66.669	60.718	61.201	62.707	66.477	71.208	75.594	74.231	86.458	Contingent Claims
- Garansi yang diterima	75.930	55.179	56.887	56.398	57.279	61.636	62.040	61.970	64.037	66.403	60.484	60.961	62.498	66.259	70.976	75.366	73.972	86.207	- Received guarantees
- Pendapatan bunga dalam penyelesaian	211	228	235	278	233	246	246	240	268	264	232	238	207	216	229	225	256	249	- Accrued interest
- Lainnya	-	-	-	-	5	4	4	4	4	2	2	2	2	3	3	3	3	2	- Others
Kewajiban Kontinjensi	14.075	14.531	14.710	15.113	15.445	15.728	15.200	15.807	16.325	16.453	16.696	17.649	17.733	17.912	19.038	20.359	19.988	20.970	Contingent Liabilities
- Garansi yang diberikan	14.075	14.531	14.710	15.113	15.445	15.689	15.158	15.785	16.290	16.265	16.662	17.601	17.691	17.844	18.969	20.294	19.931	20.901	- Issued guarantees
- Lainnya	-	0	-	-	-	39	42	22	35	189 ^{r)}	34	49	42	68	69	65	57	69	- Others
Lainnya	2.966	3.334	3.405	3.471	3.556	3.652	3.753	3.830	3.897	3.962	4.165	4.264	4.440	4.549	4.660	5.013	5.073	5.194	Others
- Penerusan Kredit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling
- Aset produktif yang dihapusbukukan	2.747	3.114	3.165	3.229	3.314	3.410	3.506	3.578	3.645	3.693	3.896	3.982	4.062	4.163	4.257	4.593	4.661	4.762	- Written off earning assets
Kredit yang diberikan	2.593	2.960	3.011	3.076	3.160	3.257	3.352	3.424	3.492	3.539	3.743	3.829	3.909	4.009	4.103	4.439	4.508	4.608	- Credit disbursed
Lainnya	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	- Others
- Aset produktif yang dihapustagih	219	221	240	241	242	242	247	252	252	269	269	282	378	387	403	420	412	433	- Charged off earning assets
Kredit yang diberikan	219	221	240	241	242	242	247	252	252	269	269	282	378	387	403	420	412	429	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012							2013							Indicator					
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov	
Tagihan Komitmen	132.063	122.937	100.845	121.433	183.480	158.647	140.520	131.773	143.937	147.659	156.501	174.047	161.941	168.844	175.334	182.605	183.577	197.921	Committed Claims	
- Fasilitas pinjaman yang belum ditarik	7.984	8.028	8.105	8.135	8.164	9.062	8.192	8.243	8.214	9.210	11.181	11.264	11.414	11.414	12.558	13.317	12.963	13.757	- Unused borrowing	
- Posisi pembelian spot dan derivatif yang masih berjalan	123.800	113.949	92.716	113.297	175.316	149.571	132.324	123.384	134.633	138.384	144.345	161.310	150.523	157.427	162.775	169.256	170.613	184.165	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	280	959	24	2	1	14	4	147	1.089	65	975	1.472	4	3	1	31	1	-	- Others	
Kewajiban Komitmen	345.475	361.110	309.267	340.245	447.624	409.659	302.516	309.127	314.602	331.357	320.628	340.897	333.919	347.644	364.593	408.950	418.113	444.852	Committed Liabilities	
- Fasilitas kredit kepada nasabah yang belum ditarik	132.186	154.737	133.814	137.497	227.522	233.693	147.600	152.485	157.871	158.931	155.519	156.067	160.885	163.635	174.003	213.372	220.540	236.286	- Undisbursed loan facilities to debtors	
Committed	63.671	62.787	66.281	67.284	36.563	36.832	33.500	32.970	32.481	34.263	33.643	34.030	35.687	36.668	38.117	41.044	40.667	42.120	- Committed	
Uncommitted	68.515	91.951	67.533	70.213	190.959	196.861	114.101	119.516	125.390	124.669	121.876	122.037	125.198	126.967	135.886	172.328	179.873	194.166	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	2.836	2.183	2.212	2.882	2.892	3.023	3.302	3.172	3.953	4.645	4.011	4.741	7.554	8.674	8.799	6.325	6.529	5.775	- Undisbursed loan facilities to other banks	
Committed	1.709	1.815	1.568	2.710	2.815	2.725	338	341	339	340	244	391	103	162	234	141	131	152	- Committed	
Uncommitted	1.127	369	644	172	77	297	2.964	2.831	3.614	4.304	3.767	4.350	7.452	8.512	8.565	6.184	6.398	5.623	- Uncommitted	
- Irrevocable L/C yang masih berjalan	6.900	6.749	6.606	6.468	7.672	6.605	7.328	6.838	7.374	8.040	5.869	6.699	7.508	7.319	8.090	9.058	9.568	10.050	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	203.221	196.201	166.589	193.396	209.538	166.335	144.037	146.486	145.375	159.491	155.158	173.283	157.760	166.845	173.142	179.887	181.474	192.103	- Outstanding spot and derivatives (sold)	
- Lainnya	331	1.240	45	2	1	4	249	147	29	249	70	107	212	1.172	559	308	308***)	638	- Others	
Tagihan Kontinjensi	89.379	89.900	86.871	88.075	89.011	85.930	85.357	84.471	86.555	85.936	87.676	84.567	84.776	86.784	94.380	99.781	93.073	101.999	Contingent Claims	
- Garansi yang diterima	89.180	89.696	86.662	87.864	88.799	85.717	85.156	84.287	86.370	85.774	87.514	84.412	84.616	86.619	94.201	99.591	92.884	101.797	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	182	187	192	195	197	199	187	170	170	148	148	143	149	156	168	181	179	194	- Accrued interest	
- Lainnya	16	18	17	16	15	15	13	14	15	14	14	12	11	10	10	10	10	8	- Others	
Kewajiban Kontinjensi	34.745	35.632	35.802	36.192	36.793	36.027	36.785	36.039	37.202	37.351	36.773	37.788	38.081	40.490	41.227	43.002	43.280	45.933	Contingent Liabilities	
- Garansi yang diberikan	34.745	35.632	35.802	36.192	36.793	36.027	36.785	36.039	37.202	37.351	36.773	37.788	38.081	40.490	41.227	43.002	43.280	45.933	- Issued guarantees	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	9.409	9.694	9.766	9.852	9.916	9.977	9.899	10.154	9.709	10.268	10.336	10.496	10.561	10.626	10.692	10.765	10.818	10.882	Others	
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	9.225	9.504	9.569	9.651	9.708	9.760	9.676	9.922	9.470	10.021	10.082	10.104	10.162	10.218	10.277	10.344	10.385	10.440	- Written off earning assets	
Kredit yang diberikan	9.077	9.355	9.420	9.488	9.545	9.597	9.664	9.759	9.307	9.858	9.919	9.941	9.999	10.054	10.113	10.178	10.220	10.274	- Credit disbursed	
Lainnya	149	149	149	163	163	163	12	163	163	163	163	163	163	164	165	165	165	166	- Others	
- Aset produktif yang dihapustagih	183	190	198	202	209	217	223	232	239	247	217	254	391	399	408	415	421	432	442	- Charged off earning assets
Kredit yang diberikan	183	190	198	202	209	217	223	232	239	247	254	391	399	408	415	421	432	442	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

***) Angka-angka sangat-sangat sementara

***) Estimated figures

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,49	17,28	17,29	17,41	17,31	17,44	17,43	19,31	19,29	19,08	18,74	18,68	18,08	18,08	18,02	18,11	18,48	18,72	Capital Adequacy Ratio (%)
- Modal	466.131	466.511	471.494	481.024	481.099	490.094	496.629	557.410	563.382	565.431	561.848	569.202	567.388	576.547	582.716	601.394	612.646	633.538	- Capital
- ATMR	2.664.705	2.699.394	2.727.375	2.762.856	2.779.759	2.810.359	2.849.997	2.886.972	2.920.963	2.963.335	2.997.947	3.047.401	3.137.611	3.188.076	3.234.414	3.320.806	3.315.371	3.383.646	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	15,63	15,48	15,43	15,54	15,48	15,58	15,60	17,52	17,51	17,24	16,94	16,91	16,30	16,32	16,34	16,42	16,66	16,99	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	416.520	417.882	420.946	429.376	430.352	437.798	444.545	505.866	511.414	510.947	507.982	515.172	511.475	520.451	528.377	545.432	552.319	575.004	- Core Capital (Tier I)
- ATMR	2.664.705	2.699.394	2.727.375	2.762.856	2.779.759	2.810.359	2.849.997	2.886.972	2.920.963	2.963.335	2.997.947	3.047.401	3.137.611	3.188.076	3.234.414	3.320.806	3.315.371	3.383.646	- Risk Weighted Assets
ROA (%)	3,16	3,13	3,07	3,09	3,10	3,12	3,11	3,16	2,92	3,03	2,96	2,99	3,02	3,00	3,03	3,06	3,09	3,09	Return On Assets Ratio (%)
- Laba sebelum pajak	114.209	113.942	112.537	114.033	114.788	116.327	117.103	128.423	119.224	124.226	122.288	124.437	126.197	126.133	128.398	130.653	132.679	133.732	- Profit
- Rata-rata total aset	3.617.193	3.640.673	3.660.546	3.684.874	3.706.039	3.729.813	3.761.912	4.067.805	4.077.665	4.105.137	4.132.432	4.155.641	4.179.853	4.203.757	4.230.746	4.269.024	4.296.687	4.328.225	- Average total assets
BOPO (%)	74,68	74,94	74,70	74,26	74,02	73,97	74,10	79,63	77,38	75,11	75,02	74,54	74,66	74,14	74,06	74,35	73,74	74,95	Operating Expenses/Operating Income (%)
- Biaya Operasional	161.551	190.745	212.172	237.409	261.595	290.737	321.357	39.306	64.824	90.545	118.453	146.520	179.027	202.408	235.035	272.984	298.646	353.066	- Operating Expenses
- Pendapatan Operasional	216.332	254.535	284.034	319.714	353.421	393.059	433.678	49.358	83.773	120.546	157.898	196.559	239.786	273.011	317.357	367.168	404.977	471.067	- Operating Income
NIM (%)	5,38	5,41	5,43	5,45	5,48	5,48	5,49	5,53	5,34	5,41	5,42	5,41	5,43	5,46	5,46	5,48	5,50	4,88	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	189.115	191.240	192.862	195.023	196.860	198.231	200.338	218.105	211.016	215.365	217.071	218.140	219.773	222.215	223.906	226.470	228.967	231.216	- Interest income net
- Rata-rata total aset produktif	3.516.358	3.534.925	3.551.432	3.575.594	3.595.175	3.618.565	3.648.741	3.944.435	3.954.362	3.980.999	4.006.770	4.029.514	4.050.534	4.073.035	4.097.904	4.134.927	4.161.857	4.742.537	- Average total earning assets
LDR (%)	82,57	82,55	83,70	83,33	83,78	83,61	83,58	83,47	84,35	84,93	85,17	85,84	86,80	88,68	88,88	88,91	89,47	89,97	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	2.360.735	2.363.995	2.414.668	2.455.427	2.482.519	2.525.169	2.597.026	2.577.120	2.605.285	2.650.434	2.704.323	2.757.639	2.818.238	2.893.020	2.938.954	3.024.448	3.027.457	3.081.594	- Total Credit to third party
- Total Dana Pihak Ketiga	2.859.206	2.863.630	2.884.859	2.946.482	2.963.231	3.020.235	3.107.385	3.087.358	3.088.562	3.120.554	3.175.378	3.212.610	3.246.636	3.262.157	3.306.536	3.401.635	3.383.707	3.425.301	- Total Third Party Funds
Rasio Aset Likuid (%)	18,98	19,02	18,48	18,23	17,75	18,03	18,45	18,31	18,07	18,08	18,20	17,48	16,22	16,40	15,75	15,92	15,85	15,50	Liquid Assets Ratio (%)
- Aset Likuid Primer	574.169	573.475	560.596	566.436	547.693	573.906	616.043	597.746	586.414	598.786	612.040	584.308	547.670	557.523	532.728	560.114	554.127	545.510	- Aset Likuid Primer
- Aset Likuid Sekunder	141.546	145.609	141.543	140.963	143.927	141.277	142.989	147.044	152.226	153.233	155.000	158.333	150.046	155.352	163.193	168.325	166.499	174.449	- Aset Likuid Sekunder
- Total Aset	3.770.434	3.781.548	3.799.658	3.879.497	3.896.525	3.967.552	4.115.003	4.067.805	4.087.525	4.160.081	4.214.319	4.248.473	4.300.917	4.347.177	4.419.669	4.575.253	4.545.650	4.643.724	- Total Assets

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

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

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	16,58	16,11	16,38	16,61	16,13	16,39	16,17	18,61	18,47	18,25	17,24	17,51	16,61	16,41	16,35	16,17	16,40	16,70	Capital Adequacy Ratio (%)
- Modal	156.964	154.424	157.593	163.076	160.442	165.603	166.297	192.879	194.886	193.045	184.012	189.996	185.969	187.596	189.265	192.847	194.358	201.731	- Capital
- ATMR	946.896	958.384	962.384	981.974	994.742	1.010.575	1.028.287	1.036.489	1.054.870	1.058.063	1.067.313	1.084.825	1.119.932	1.142.853	1.157.567	1.192.526	1.185.125	1.207.733	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	14,82	14,53	14,66	14,85	14,46	14,62	14,59	17,29	17,16	16,73	15,93	16,13	15,17	15,00	15,13	14,96	14,89	15,39	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	140.284	139.293	141.074	145.822	143.797	147.726	150.049	179.223	180.980	176.990	169.988	174.983	169.901	171.449	175.169	178.425	176.510	185.826	- Core Capital (Tier I)
- ATMR	946.896	958.384	962.384	981.974	994.742	1.010.575	1.028.287	1.036.489	1.054.870	1.058.063	1.067.313	1.084.825	1.119.932	1.142.853	1.157.567	1.192.526	1.185.125	1.207.733	- Risk Weighted Assets
ROA (%)	3,67	3,64	3,64	3,71	3,74	3,82	3,80	3,49	3,40	3,74	3,63	3,62	3,70	3,69	3,68	3,71	3,74	3,74	Return On Assets Ratio (%)
- Laba sebelum pajak	47.827	47.760	47.967	49.159	49.841	51.275	51.669	52.111	50.624	55.845	54.605	54.784	56.460	56.537	56.837	57.717	58.661	58.953	- Profit
- Rata-rata total aset	1.303.727	1.311.085	1.318.793	1.326.552	1.333.507	1.343.006	1.359.034	1.492.152	1.489.233	1.493.920	1.505.655	1.513.866	1.524.660	1.533.619	1.543.907	1.556.473	1.567.429	1.578.204	- Average total assets
BOPO (%)	72,29	72,38	72,09	71,27	70,78	70,24	70,53	79,44	76,38	71,34	71,08	70,89	70,86	67,31	66,77	66,56	66,60	66,55	Operating Expenses/Operating Income (%)
- Biaya Operasional	59.190	69.304	78.275	87.688	95.677	105.132	116.981	16.197	26.076	33.961	43.733	54.189	66.794	66.178	74.989	84.953	94.840	104.592	- Operating Expenses
- Pendapatan Operasional	81.879	95.746	108.574	123.033	135.184	149.665	165.852	20.389	34.141	47.605	61.529	76.441	94.258	98.325	112.307	127.642	142.411	157.158	- Operating Income
NIM (%)	5,84	5,86	5,87	5,94	5,95	5,94	5,95	6,04	5,77	5,90	5,90	5,88	5,89	5,93	5,93	5,97	6,04	5,43	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	74.787	75.402	75.829	77.224	77.788	78.233	79.244	88.131	83.910	86.099	86.753	86.893	87.781	88.783	89.390	90.692	92.336	93.120	- Interest income net
- Rata-rata total aset produktif	1.279.814	1.286.796	1.292.480	1.300.430	1.306.717	1.316.095	1.331.277	1.458.783	1.454.462	1.459.374	1.470.244	1.478.354	1.489.445	1.496.562	1.506.273	1.518.879	1.529.793	1.714.676	- Average total earning assets
LDR (%)	81,51	82,18	82,88	83,84	83,72	82,71	79,84	81,84	84,21	85,54	84,73	85,90	86,99	88,06	87,48	88,72	88,07	89,29	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	854.674	850.583	865.367	888.985	897.082	920.147	959.128	945.499	958.571	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	- Total Credit to third party
- Total Dana Pihak Ketiga	1.048.512	1.035.025	1.044.060	1.060.300	1.071.565	1.112.462	1.201.284	1.155.296	1.138.323	1.141.350	1.178.129	1.193.439	1.226.507	1.224.042	1.244.245	1.268.088	1.277.421	1.283.491	- Total Third Party Funds
Rasio Aset Likuid (%)	20,02	19,87	20,15	18,71	18,40	19,29	20,06	18,87	17,71	17,68	18,87	17,40	15,58	15,80	16,51	15,73	16,23	15,57	Liquid Assets Ratio (%)
- Aset Likuid Primer	194.578	190.963	199.873	183.061	180.470	200.082	229.643	200.605	180.837	184.826	208.090	188.051	172.779	174.285	187.881	179.612	187.883	180.049	- Aset Likuid Primer
- Aset Likuid Sekunder	79.701	78.301	76.767	76.719	76.463	77.263	78.295	81.012	82.416	80.955	82.690	81.072	73.128	76.493	78.918	80.985	82.490	82.424	- Aset Likuid Sekunder
- Total Aset	1.369.752	1.355.233	1.372.756	1.388.621	1.396.102	1.437.996	1.535.343	1.492.152	1.486.314	1.503.293	1.540.859	1.546.709	1.578.632	1.587.370	1.615.923	1.657.000	1.666.037	1.685.957	- Total Assets

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

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

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	15,60	15,57	15,42	15,58	15,44	15,50	15,33	16,90	16,88	16,87	16,93	16,43	16,21	16,22	16,19	16,00	15,97	16,23	Capital Adequacy Ratio (%)
- Modal	168.595	170.082	170.726	173.209	173.733	176.163	177.744	198.318	200.016	203.036	205.952	203.395	203.549	207.964	209.054	211.681	212.565	219.116	- Capital
- ATMR	1.080.514	1.092.666	1.107.004	1.112.032	1.125.129	1.136.737	1.159.788	1.173.798	1.184.740	1.203.384	1.216.758	1.237.769	1.255.918	1.281.841	1.290.919	1.323.121	1.330.646	1.349.762	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	13,36	13,31	13,18	13,34	13,23	13,28	13,05	14,47	14,47	14,48	14,50	14,09	13,87	13,92	13,91	13,75	13,66	13,98	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	144.385	145.487	145.898	148.327	148.858	150.983	151.331	169.885	1.184.740	174.212	176.401	174.342	174.135	178.423	179.620	181.938	181.816	188.701	- Core Capital (Tier I)
- ATMR	1.080.514	1.092.666	1.107.004	1.112.032	1.125.129	1.136.737	1.159.788	1.173.798	171.451	1.203.384	1.216.758	1.237.769	1.255.918	1.281.841	1.290.919	1.323.121	1.330.646	1.349.762	- Risk Weighted Assets
ROA (%)	2,72	2,70	2,64	2,64	2,63	2,61	2,64	2,41	2,22	2,27	2,28	2,41	2,45	2,48	2,50	2,50	2,51	2,52	Return On Assets Ratio (%)
- Laba sebelum pajak	38.155	38.097	37.420	37.630	37.719	37.728	38.452	38.371	35.327	36.284	36.430	38.667	39.491	40.047	40.641	40.888	41.276	41.632	- Profit
- Rata-rata total aset	1.402.498	1.411.364	1.418.959	1.427.588	1.435.270	1.443.953	1.455.843	1.589.677	1.592.101	1.599.109	1.599.490	1.604.150	1.610.155	1.616.921	1.624.494	1.635.928	1.644.041	1.654.302	- Average total assets
BOPO (%)	75,10	76,35	75,45	75,29	75,25	75,23	74,88	80,61	78,17	77,77	77,68	76,67	76,35	76,65	77,00	77,78	76,82	80,03	Operating Expenses/Operating Income (%)
- Biaya Operasional	56.344	70.312	75.126	84.215	93.794	103.114	112.722	12.930	20.928	31.225	41.531	51.821	62.055	73.944	86.644	102.216	110.316	147.270	- Operating Expenses
- Pendapatan Operasional	75.023	92.094	99.567	111.848	124.649	137.073	150.543	16.041	26.774	40.149	53.463	67.586	81.281	96.472	112.520	131.421	143.610	184.014	- Operating Income
NIM (%)	5,09	5,12	5,15	5,15	5,17	5,18	5,17	4,93	4,88	4,93	4,97	4,98	5,00	5,04	5,06	5,07	5,08	4,43	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	69.084	69.876	70.531	71.025	71.693	72.193	72.679	75.737	75.059	76.059	76.695	77.127	77.549	78.492	79.156	79.850	80.376	80.819	- Interest income net
- Rata-rata total aset produktif	1.356.459	1.363.747	1.370.219	1.378.426	1.385.543	1.393.803	1.404.733	1.534.760	1.538.937	1.544.185	1.543.806	1.547.870	1.550.380	1.558.452	1.564.843	1.575.379	1.583.167	1.824.766	- Average total earning assets
LDR (%)	82,35	81,84	81,88	81,87	82,22	82,03	81,58	80,34	80,90	81,56	83,00	82,94	83,52	84,92	84,62	84,72	85,87	85,13	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	951.054	956.954	969.674	978.429	988.514	1.001.877	1.026.324	1.018.958	1.028.927	1.042.830	1.054.307	1.067.706	1.074.089	1.114.375	1.129.846	1.158.362	1.169.129	1.178.509	- Total Credit to third party
- Total Dana Pihak Ketiga	1.154.877	1.169.339	1.184.324	1.195.159	1.202.328	1.221.338	1.257.990	1.268.301	1.271.832	1.278.659	1.270.305	1.287.290	1.286.101	1.312.209	1.335.266	1.367.281	1.361.464	1.384.327	- Total Third Party Funds
Rasio Aset Likuid (%)	15,02	15,44	15,05	15,01	14,49	14,45	15,47	16,27	16,13	15,50	15,28	14,81	13,53	14,48	12,91	13,32	13,10	12,84	Liquid Assets Ratio (%)
- Aset Likuid Primer	181.826	188.429	183.985	186.446	177.611	180.779	203.772	217.481	214.276	208.654	203.840	199.314	181.959	198.145	167.910	181.023	176.127	173.971	- Aset Likuid Primer
- Aset Likuid Sekunder	36.270	37.755	37.561	38.154	40.422	40.391	41.689	41.142	42.901	41.350	42.011	41.009	38.452	41.814	48.700	49.012	48.843	51.569	- Aset Likuid Sekunder
- Total Aset	1.452.130	1.464.562	1.472.123	1.496.618	1.504.408	1.530.790	1.586.631	1.589.677	1.594.526	1.613.124	1.608.619	1.622.789	1.628.858	1.657.518	1.677.507	1.727.395	1.717.066	1.756.912	- Total Assets

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

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

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	20,51	20,34	20,33	20,55	20,39	20,39	20,80	21,15	21,11	21,36	21,41	22,49	21,80	21,22	21,36	22,29	22,30	22,21	Capital Adequacy Ratio (%)
- Modal	12.187	12.334	12.445	12.762	12.856	12.986	13.530	14.558	14.749	15.245	15.377	16.332	16.030	15.841	15.985	16.698	16.819	16.921	- Capital
- ATMR	59.411	60.628	61.222	62.115	63.056	63.678	65.057	68.836	69.869	71.365	71.834	72.628	73.518	74.664	74.833	74.920	75.431	76.170	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,58	19,39	19,37	19,60	19,43	19,43	19,38	20,25	20,23	20,06	20,10	21,17	20,52	20,34	20,48	20,60	20,63	20,54	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	11.635	11.755	11.857	12.178	12.251	12.375	12.610	13.941	14.137	14.315	14.437	15.379	15.083	15.185	15.326	15.435	15.563	15.643	- Core Capital (Tier I)
- ATMR	59.411	60.628	61.222	62.115	63.056	63.678	65.057	68.836	69.869	71.365	71.834	72.628	73.518	74.664	74.833	74.920	75.431	76.170	- Risk Weighted Assets
ROA (%)	3,32	3,34	3,30	3,30	3,29	3,29	3,31	3,03	3,23	3,23	3,22	3,31	3,35	3,36	3,36	3,34	3,30	3,27	Return On Assets Ratio (%)
- Laba sebelum pajak	3.039	3.075	3.070	3.103	3.122	3.149	3.204	3.274	3.486	3.545	3.561	3.694	3.704	3.730	3.752	3.751	3.725	3.715	- Profit
- Rata-rata total aset	91.415	92.050	92.919	94.017	94.880	95.757	96.840	108.132	107.878	109.653	110.540	111.557	110.437	111.042	111.637	112.452	112.988	113.554	- Average total assets
BOPO (%)	79,17	79,08	79,23	79,22	79,28	79,28	79,30	80,24	78,67	78,81	78,96	78,51	78,32	78,38	78,40	78,51	78,83	79,11	Operating Expenses/Operating Income (%)
- Biaya Operasional	5.736	6.746	7.782	8.840	9.928	11.011	12.149	1.108	2.145	3.270	4.423	5.575	6.639	7.836	9.028	10.228	11.519	12.851	- Operating Expenses
- Pendapatan Operasional	7.245	8.531	9.822	11.159	12.522	13.888	15.320	1.381	2.727	4.149	5.602	7.100	8.476	9.998	11.515	13.028	14.612	16.246	- Operating Income
NIM (%)	9,07	9,21	9,28	9,28	9,30	9,33	9,34	8,84	9,01	9,01	9,02	9,00	9,08	9,13	9,13	9,10	9,08	8,84	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	7.880	8.052	8.188	8.291	8.389	8.499	8.606	9.125	9.265	9.425	9.502	9.573	9.553	9.658	9.703	9.750	9.770	9.780	- Interest income net
- Rata-rata total aset produktif	86.844	87.420	88.263	89.347	90.194	91.057	92.126	103.169	102.834	104.567	105.391	106.351	105.260	105.785	106.319	107.093	107.592	110.581	- Average total earning assets
LDR (%)	82,64	85,47	84,75	83,39	85,01	84,06	82,73	83,84	86,05	84,26	85,89	85,60	86,85	88,91	89,04	88,86	89,65	90,46	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	61.946	63.576	64.792	66.279	67.190	68.073	69.804	70.305	71.111	73.160	73.954	75.736	76.863	77.190	77.908	79.835	79.114	80.512	- Total Credit to third party
- Total Dana Pihak Ketiga	74.956	74.386	76.452	79.481	79.041	80.984	84.374	83.854	82.635	86.824	86.104	88.477	88.504	86.822	87.501	89.846	88.243	89.001	- Total Third Party Funds
Rasio Aset Likuid (%)	18,72	17,12	15,97	16,76	16,08	16,49	19,32	18,00	17,06	19,56	19,02	19,34	18,31	16,71	15,44	14,92	14,71	13,28	Liquid Assets Ratio (%)
- Aset Likuid Primer	16.895	15.409	14.670	16.009	15.196	15.953	19.716	17.785	16.602	20.264	19.647	20.623	19.715	17.502	16.129	16.314	16.009	14.608	- Aset Likuid Primer
- Aset Likuid Sekunder	1.044	1.001	1.144	1.222	1.310	1.285	1.291	1.682	1.754	1.880	1.881	1.737	1.558	1.661	1.751	1.430	1.320	1.218	- Aset Likuid Sekunder
- Total Aset	95.814	95.857	98.999	102.801	102.653	104.519	108.758	108.132	107.624	113.204	113.199	115.624	116.163	114.668	115.803	118.971	117.813	119.212	- Total Assets

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

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

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,00	17,74	17,49	17,15	17,59	17,91	18,02	20,77	20,45	18,73	17,98	17,79	15,62	16,72	16,93	16,70	16,82	16,89	Capital Adequacy Ratio (%)
- Modal	30.967	32.247	32.636	32.936	33.798	34.606	35.198	41.160	41.458	38.809	38.311	38.270	37.681	37.382	37.773	38.083	38.547	39.254	- Capital
- ATMR	182.188	181.789	186.601	192.020	192.091	193.175	195.318	198.131	202.759	207.252	213.070	215.175	241.218	223.525	223.048	228.091	229.131	232.437	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	15,57	16,27	16,04	15,65	16,16	16,47	16,66	19,28	18,96	17,44	16,70	16,52	14,47	15,46	15,66	15,43	15,56	15,63	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	28.359	29.578	29.939	30.053	31.033	31.812	32.531	38.197	38.449	36.145	35.586	35.538	34.897	34.548	34.935	35.193	35.652	36.328	- Core Capital (Tier I)
- ATMR	182.188	181.789	186.601	192.020	192.091	193.175	195.318	198.131	202.759	207.252	213.070	215.175	241.218	223.525	223.048	228.091	229.131	232.437	- Risk Weighted Assets
ROA (%)	3,03	3,03	2,99	2,97	2,95	2,97	2,90	4,14	3,59	3,65	3,49	3,42	3,44	3,25	3,27	3,26	3,19	3,18	Return On Assets Ratio (%)
- Laba sebelum pajak	10.462	10.548	10.453	10.532	10.574	10.715	10.462	14.815	13.109	13.616	13.331	13.227	13.467	12.751	12.840	12.915	12.706	12.732	- Profit
- Rata-rata total aset	345.756	348.627	349.614	354.611	357.984	360.593	361.101	357.621	365.180	373.404	382.399	386.972	391.335	392.194	392.323	396.124	397.998	399.903	- Average total assets
BOPO (%)	74,72	74,11	74,33	74,17	74,46	74,28	75,29	67,29	69,54	69,06	70,04	70,36	69,87	71,71	71,66	71,75	72,32	72,43	Operating Expenses/Operating Income (%)
- Biaya Operasional	15.289	17.431	19.975	22.426	25.391	28.067	31.470	2.510	4.929	7.502	10.200	12.867	15.397	18.540	21.204	24.040	27.128	30.043	- Operating Expenses
- Pendapatan Operasional	20.461	23.521	26.873	30.235	34.099	37.785	41.797	3.730	7.088	10.862	14.563	18.286	22.037	25.855	29.588	33.505	37.511	41.476	- Operating Income
NIM (%)	6,40	6,54	6,60	6,52	6,58	6,60	6,70	7,93	7,34	7,39	7,25	7,22	7,18	7,25	7,27	7,24	7,24	6,93	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	20.980	21.459	21.755	21.833	22.254	22.483	22.856	26.774	25.373	26.201	26.354	26.562	26.727	27.028	27.150	27.302	27.429	27.556	- Interest income net
- Rata-rata total aset produktif	328.071	328.257	329.410	334.666	338.116	340.855	341.257	337.794	345.562	354.313	363.468	368.086	372.464	373.051	373.221	377.019	378.917	397.461	- Average total earning assets
LDR (%)	64,07	62,00	68,95	63,35	66,28	68,16	78,57	76,61	74,42	72,80	69,34	71,63	72,69	76,96	78,47	73,88	77,80	78,32	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	198.634	190.366	204.939	207.967	213.024	216.726	218.851	218.300	222.991	227.278	233.279	238.337	245.766	250.808	252.779	258.209	262.040	265.091	- Total Credit to third party
- Total Dana Pihak Ketiga	310.028	307.036	297.228	328.298	321.401	317.976	278.535	284.938	299.648	312.209	336.447	332.720	338.089	325.888	322.124	349.517	336.800	338.477	- Total Third Party Funds
Rasio Aset Likuid (%)	30,26	28,94	26,04	29,18	26,74	27,00	22,93	23,34	24,93	26,24	26,91	25,32	24,42	23,02	21,64	24,17	22,18	23,46	Liquid Assets Ratio (%)
- Aset Likuid Primer	106.770	101.987	87.397	108.995	98.316	99.928	80.457	78.844	87.400	96.263	103.916	95.392	93.943	83.318	76.873	94.516	82.570	88.753	- Aset Likuid Primer
- Aset Likuid Sekunder	4.820	3.901	5.448	6.158	5.510	4.492	3.626	4.642	5.513	6.024	6.241	7.238	6.940	8.169	8.210	8.580	9.442	9.545	- Aset Likuid Sekunder
- Total Aset	368.804	365.851	356.528	394.584	388.340	386.685	366.684	357.621	372.739	389.850	409.387	405.260	413.154	397.348	393.226	426.527	414.864	419.084	- Total Assets

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

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

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

Keterangan	2012							2013											Items
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,97	18,52	18,53	18,50	18,56	18,96	18,65	19,38	20,25	20,99	20,88	20,05	20,42	20,29	19,51	19,60	19,54	19,67	Capital Adequacy Ratio (%)
- Modal	29.926	30.132	30.357	30.439	30.531	30.744	30.770	32.852	34.933	36.967	38.082	37.924	38.667	39.748	40.166	41.604	37.768	42.275.853	- Capital
- ATMR	157.724	162.677	163.868	164.536	164.519	162.183	164.956	169.480	172.484	176.075	182.355	189.111	189.319	195.946	205.845	212.290	193.268	#####	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,95	16,53	16,41	16,37	16,42	16,81	16,52	17,29	18,17	18,93	18,55	18,01	18,12	17,99	17,22	17,28	17,07	17,25	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	26.739	26.885	26.889	26.942	27.014	27.258	27.253	29.305	31.348	33.326	33.819	34.053	34.297	35.259	35.453	36.686	32.995	37.081	- Core Capital (Tier I)
- ATMR	157.724	162.677	163.868	164.536	164.519	162.183	164.956	169.480	172.484	176.075	182.355	189.111	189.319	195.946	205.845	212.290	193.268	214.954	- Risk Weighted Assets
ROA (%)	2,45	2,44	2,34	2,27	2,27	2,29	2,24	4,38	3,53	3,01	2,66	2,56	2,39	2,31	2,36	2,47	2,60	2,47	Return On Assets Ratio (%)
- Laba sebelum pajak	4.718	4.741	4.587	4.466	4.490	4.556	4.479	9.328	7.569	6.555	5.941	5.789	5.458	5.349	5.548	5.900	5.802	6.028	- Profit
- Rata-rata total aset	192.909	194.247	195.647	196.824	197.994	198.954	200.343	212.894	214.555	218.099	223.532	226.199	228.556	231.368	234.719	238.552	223.438	243.827	- Average total assets
BOPO (%)	78,57	78,02	78,45	78,43	77,69	76,49	77,86	76,80	74,83	78,34	78,13	77,39	79,98	81,78	80,42	80,53	78,32	78,13	Operating Expenses/Operating Income (%)
- Biaya Operasional	8.427	9.528	10.738	11.721	12.567	13.133	15.179	1.625	2.922	4.890	5.973	7.024	9.431	12.222	13.106	15.313	14.622	18.127	- Operating Expenses
- Pendapatan Operasional	10.726	12.212	13.687	14.944	16.175	17.170	19.494	2.116	3.905	6.243	7.645	9.076	11.792	14.944	16.297	19.015	18.669	23.200	- Operating Income
NIM (%)	3,60	3,59	3,61	3,61	3,63	3,64	3,63	3,79	3,58	3,50	3,49	3,51	3,47	3,49	3,48	3,46	3,36	2,99	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	6.820	6.862	6.938	6.999	7.071	7.118	7.163	7.964	7.573	7.541	7.710	7.835	7.841	7.983	8.073	8.146	7.430	8.402	- Interest income net
- Rata-rata total aset produktif	189.697	190.989	192.366	193.618	194.800	195.786	197.239	210.372	211.744	215.355	220.741	223.435	225.795	228.493	231.819	235.563	221.310	281.275	- Average total earning assets
LDR (%)	113,20	114,18	113,32	111,46	112,12	110,08	115,63	115,85	114,95	111,80	115,10	115,36	120,29	121,42	124,18	120,98	127,98	124,38	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	139.511	142.452	146.327	145.994	147.364	145.091	150.061	151.320	152.424	155.551	163.899	167.465	173.092	179.069	186.401	190.168	173.336	194.350	- Total Credit to third party
- Total Dana Pihak Ketiga	123.240	124.756	129.123	130.984	131.439	131.809	129.772	130.616	132.597	139.131	142.399	145.162	143.899	147.484	150.106	157.190	135.442	156.257	- Total Third Party Funds
Rasio Aset Likuid (%)	13,36	13,45	13,50	14,01	14,40	15,04	15,39	14,03	13,87	15,13	14,81	15,15	14,21	13,93	12,93	14,24	12,89	13,28	Liquid Assets Ratio (%)
- Aset Likuid Primer	21.762	22.558	23.174	24.368	25.293	27.809	29.856	26.177	25.896	29.996	31.033	30.189	28.939	31.341	30.426	35.230	28.773	32.110	- Aset Likuid Primer
- Aset Likuid Sekunder	4.641	4.640	4.559	4.519	4.727	3.563	3.334	3.692	4.090	4.067	3.297	5.707	5.220	3.251	2.959	3.104	2.231	4.438	- Aset Likuid Sekunder
- Total Aset	197.672	202.276	205.445	206.237	208.525	208.550	215.621	212.894	216.216	225.187	231.843	236.866	240.343	248.240	258.174	269.219	240.581	275.287	- Total Assets

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

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

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

Keterangan	2012							2013							Items				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	28,36	27,66	27,50	27,42	29,03	28,68	30,89	32,32	32,74	31,69	32,48	33,60	33,17	32,69	32,06	34,67	37,31	37,75	Capital Adequacy Ratio (%)
- Modal	67.493	67.292	67.737	68.601	69.739	69.992	73.091	77.643	77.341	78.329	80.112	83.285	85.492	88.016	90.473	100.481	112.590	114.240	- Capital
- ATMR	237.973	243.252	246.297	250.179	240.222	244.013	236.592	240.238	236.240	247.195	246.618	247.893	257.707	269.247	282.202	289.857	301.771	302.589	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	27,36	26,67	26,51	26,40	28,06	27,72	29,91	31,35	31,77	30,73	31,53	32,63	32,27	31,79	31,14	33,73	36,38	36,82	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	65.119	64.884	65.289	66.055	67.399	67.644	70.771	75.315	75.050	75.959	77.752	80.876	83.161	85.586	87.873	97.756	109.783	111.426	- Core Capital (Tier I)
- ATMR	237.973	243.252	246.297	250.179	240.222	244.013	236.592	240.238	236.240	247.195	246.618	247.893	257.707	269.247	282.202	289.857	301.771	302.589	- Risk Weighted Assets
ROA (%)	3,56	3,43	3,18	3,20	3,16	3,10	3,06	3,42	2,95	2,70	2,71	2,64	2,42	2,42	2,71	2,88	3,00	3,15	Return On Assets Ratio (%)
- Laba sebelum pajak	10.009	9.720	9.039	9.143	9.042	8.905	8.837	10.524	9.109	8.382	8.419	8.276	7.616	7.719	8.780	9.481	10.510	10.672	- Profit
- Rata-rata total aset	280.888	283.300	284.613	285.282	286.404	287.550	288.751	307.329	308.717	310.952	310.817	312.899	314.710	318.613	323.666	329.497	350.792	338.434	- Average total assets
BOPO (%)	78,89	77,68	79,48	79,03	78,72	80,79	80,78	86,57	85,60	84,03	83,42	83,26	85,28	86,40	85,58	85,14	83,51	82,05	Operating Expenses/Operating Income (%)
- Biaya Operasional	16.564	17.424	20.276	22.518	24.238	30.280	32.856	4.936	7.823	9.697	12.593	15.045	18.712	23.688	30.065	36.235	40.221	40.183	- Operating Expenses
- Pendapatan Operasional	20.997	22.432	25.510	28.495	30.792	37.478	40.672	5.701	9.139	11.539	15.097	18.070	21.942	27.417	35.130	42.558	48.164	48.973	- Operating Income
NIM (%)	3,47	3,45	3,45	3,46	3,45	3,45	3,47	3,46	3,27	3,31	3,32	3,32	3,36	3,31	3,31	3,34	3,41	2,79	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	9.564	9.588	9.621	9.652	9.665	9.706	9.790	10.373	9.836	10.039	10.057	10.151	10.321	10.271	10.434	10.730	11.627	11.539	- Interest income net
- Rata-rata total aset produktif	275.473	277.717	278.693	279.107	279.805	280.969	282.108	299.557	300.822	303.207	303.121	305.417	307.191	310.693	315.430	320.994	341.078	413.777	- Average total earning assets
LDR (%)	104,96	104,56	106,44	110,19	107,55	111,30	111,21	105,10	104,73	107,97	111,55	110,72	110,97	116,87	121,66	125,38	118,69	124,98	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	154.916	160.064	163.569	167.774	169.344	173.255	172.859	172.738	171.259	175.326	180.697	183.270	181.482	193.661	203.521	212.784	218.781	217.144	- Total Credit to third party
- Total Dana Pihak Ketiga	147.593	153.088	153.673	152.261	157.456	155.666	155.430	164.354	163.527	162.380	161.994	165.522	163.536	165.712	167.293	169.714	184.337	173.746	- Total Third Party Funds
Rasio Aset Likuid (%)	23,55	24,90	23,00	21,25	22,36	21,28	22,30	23,34	24,82	24,65	20,74	22,51	23,19	22,48	21,21	20,90	21,82	20,99	Liquid Assets Ratio (%)
- Aset Likuid Primer	52.338	54.129	51.497	47.558	50.806	49.355	52.599	56.854	61.404	58.783	45.514	50.739	50.336	52.932	53.509	53.418	62.766	56.018	- Aset Likuid Primer
- Aset Likuid Sekunder	15.071	20.010	16.065	14.191	15.495	14.283	14.754	14.874	15.551	18.957	18.880	21.571	24.748	23.964	22.654	25.214	22.173	25.255	- Aset Likuid Sekunder
- Total Aset	286.262	297.769	293.807	290.636	296.496	299.013	301.966	307.329	310.105	315.423	310.412	321.224	323.766	342.033	359.037	376.142	389.287	387.272	- Total Assets

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

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

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

Kelompok Bank	2012							2013											Group of Bank
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
- Bank Persero	1.369.752	1.355.233	1.372.756	1.388.621	1.396.102	1.437.996	1.535.343	1.492.152	1.486.314	1.503.293	1.540.859	1.546.709	1.578.632	1.587.370	1.615.923	1.657.000	1.666.037	1.685.957	- State Owned Banks
- BUSN Devisa	1.549.745	1.562.224	1.572.030	1.601.017	1.611.323	1.640.486	1.705.408	1.705.217	1.715.882	1.736.757	1.731.693	1.762.054	1.755.355	1.785.750	1.806.348	1.855.771	1.854.386	1.896.373	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	116.682	117.014	120.981	125.482	125.990	128.684	135.472	134.227	133.781	141.242	141.477	144.507	148.432	147.591	146.433	150.541	149.899	151.723	- Non-Foreign Exchange Commercial Banks
- BPD	368.805	365.852	356.529	395.213	388.341	386.686	366.685	357.120	372.740	389.851	409.387	405.260	413.154	397.348	393.226	426.527	414.741	419.084	- Regional Development Banks
- Bank Campuran	199.654	204.172	207.395	208.233	210.536	210.591	217.713	214.994	218.295	227.265	233.923	238.936	242.443	250.197	260.170	271.328	261.752	277.342	- Joint Venture Banks
- Bank Asing	286.477	298.041	294.072	290.801	296.496	299.013	301.966	307.329	310.105	315.423	310.412	321.224	323.766	342.033	359.037	376.142	370.029	387.272	- Foreign Owned Banks
Total	3.891.116	3.902.536	3.923.764	4.009.368	4.028.789	4.103.456	4.262.587	4.211.039	4.237.117	4.313.832	4.367.751	4.418.690	4.461.783	4.510.290	4.581.137	4.737.308	4.716.845	4.817.751	Total

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

Kelompok Bank	Desember 2008				Desember 2009				Desember 2010				Desember 2011				November 2012				Desember 2012				November 2013				Group of Bank				
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun					
Bank Persero	0	0	2	3	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	3	16	10	6	2	18	8	6	1	18	10	7	1	18	7	10	1	17	7	11	1	17	7	11	1	16	7	12	Foreign Exchange Commercial Banks				
BUSN Non Devisa	24	8	1	0	21	9	1	0	21	8	2	0	12	15	3	0	10	16	2	1	10	17	2	1	10	16	2	1	Non-Foreign Exchange Commercial Banks				
BPD	0	19	7	0	1	17	8	0	0	15	11	0	0	14	11	1	0	13	12	1	0	14	11	1	0	11	14	1	Regional Development Banks				
Bank Campuran	1	8	6	0	1	8	7	0	1	7	7	0	0	6	8	0	0	7	8	0	0	6	8	0	0	7	7	1	Joint Venture Banks				
Bank Asing	0	4	4	2	0	4	5	1	0	5	4	1	0	4	3	3	0	3	4	3	0	3	3	4	0	2	4	4	Foreign Owned Banks				
Total	28	55	30	11	25	56	29	11	23	53	34	12	13	57	32	18	11	56	33	20	11	57	31	21	11	52	34	23	Total				

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

Indikator	2012							2013											Indicator
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aset Produktif Neraca	3.195.127	3.175.613	3.203.509	3.274.512	3.289.277	3.339.825	3.416.989	3.370.759	3.471.162	3.550.589	3.573.221	3.638.229	3.674.645	3.748.911	3.813.167	3.970.762	3.956.974	4.051.171	Earning Assets
a. Lancar	3.044.533	3.026.450	3.047.937	3.112.689	3.130.332	3.180.983	3.250.997	3.196.818	3.294.565	3.369.833	3.393.202	3.476.582	3.494.982	3.576.340	3.625.934	3.786.570	3.768.006	3.862.279	a. Current
b. DPK	94.652	92.951	97.876	106.528	100.941	103.026	110.176	118.046	119.402	124.437	123.186	104.178	122.037	114.153	124.522	123.033	126.706	126.643	b. Special Mention
c. Kurang Lancar	9.920	10.123	10.365	9.924	12.122	9.945	9.189	11.320	10.437	9.884	10.309	9.783	9.578	10.498	12.298	11.187	11.241	10.717	c. Sub-Standard
d. Diragukan	8.420	8.078	8.324	8.263	8.926	7.704	9.515	7.573	9.886	9.509	8.332	8.596	8.779	8.408	8.909	8.973	9.252	9.525	d. Doubtful
e. Macet	37.603	38.009	39.007	37.108	36.956	38.167	37.113	37.002	36.873	36.925	38.192	39.090	39.269	39.512	41.505	40.999	41.769	42.007	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	497.233	504.071	526.977	539.409	523.258	516.887	513.648	523.880	513.537	517.794	521.723	533.094	532.776	548.421	567.499	586.111	583.915	617.717	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	490.385	495.950	519.128	531.102	515.232	512.681	509.422	512.574	506.255	510.196	514.068	527.612	526.797	540.931	560.801	578.506	576.040	609.011	a. Current
b. DPK	6.306	7.622	7.447	7.797	7.687	3.974	4.018	11.082	7.066	7.329	7.348	5.193	5.711	7.061	6.386	7.275	7.590	8.426	b. Special Mention
c. Kurang Lancar	356	340	220	326	119	65	85	64	71	122	149	119	117	82	88	100	97	72	c. Sub-Standard
d. Diragukan	26	15	47	50	75	30	27	38	49	38	38	28	30	28	29	29	47	71	d. Doubtful
e. Macet	160	143	135	135	146	137	96	122	97	108	120	141	121	320	195	201	141	136	e. Lost
Non Performing Earning Aset (Nominal)	110.341	111.142	114.265	55.806	58.343	56.048	56.024	110.427	113.021	111.210	112.392	57.758	57.894	58.847	63.023	61.489	62.547	62.528	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	17.524	17.724	17.337	17.217	16.423	16.928	17.812	17.458	17.966	19.000	20.595	21.607	23.313	24.384	24.027	23.595	23.473	26.643	Interbank Loans
a. Lancar	17.310	17.577	17.204	17.060	16.331	16.831	17.668	17.357	17.875	18.869	20.470	21.487	23.181	24.285	23.887	23.481	23.351	26.479	a. Current
b. DPK	112	47	32	79	13	19	64	13	10	42	39	38	44	9	47	14	23	43	b. Special Mention
c. Kurang Lancar	-	-	-	1	2	0	-	6	2	10	5	-	3	0	-	3	3	18	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	1	1	1	3	3	-	-	-	d. Doubtful
e. Macet	102	99	102	78	78	78	80	82	79	79	81	83	83	86	90	98	95	104	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	102	99	102	79	79	78	80	87	82	89	87	84	88	90	93	101	98	121	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

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

Indikator	2012							2013							Indicator				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Aset Produktif Neraca	1.160.713	1.151.485	1.157.399	1.192.625	1.193.701	1.221.352	1.260.415	1.256.267	1.285.637	1.309.769	1.310.251	1.342.141	1.350.472	1.383.618	1.399.401	1.451.485	1.448.443	1.471.593	Earning Assets
a. Lancar	1.087.498	1.079.683	1.084.875	1.114.839	1.118.072	1.145.819	1.176.286	1.164.604	1.198.236	1.219.165	1.217.021	1.266.068	1.261.044	1.303.034	1.307.597	1.367.546	1.357.198	1.383.136	a. Current
b. DPK	49.807	48.095	48.665	54.634	50.400	52.093	59.753	67.680	62.819	66.462	68.632	51.412	64.871	55.321	64.025	58.394	65.860	63.723	b. Special Mention
c. Kurang Lancar	3.434	4.142	3.923	3.888	5.743	3.825	2.699	4.394	3.870	3.633	3.846	3.374	3.020	3.676	5.220	3.646	3.486	2.985	c. Sub-Standard
d. Diragukan	3.753	3.180	3.198	3.216	3.769	2.743	4.709	2.643	4.702	4.368	3.475	3.892	3.988	3.232	3.622	3.577	3.502	3.284	d. Doubtful
e. Macet	16.219	16.384	16.739	16.048	15.717	16.872	16.967	16.947	16.011	16.141	17.276	17.395	17.549	18.355	18.937	18.322	18.396	18.465	e. Loss
Aset Produktif Transaksi Rekening Administratif	131.701	141.135	146.783	148.821	156.187	157.308	163.904	172.820	159.504	159.345	164.535	166.436	158.629	169.778	182.821	187.882	190.153	201.357	Earning Assets - Account Administrative Transactions
a. Lancar	130.478	139.660	145.547	147.562	154.674	156.174	162.882	165.501	158.150	158.129	163.392	165.288	157.161	168.304	180.704	185.049	188.326	199.560	a. Current
b. DPK	1.147	1.412	1.183	1.203	1.455	1.075	980	7.254	1.302	1.110	1.040	1.033	1.375	1.379	2.026	2.735	1.736	1.710	b. Special Mention
c. Kurang Lancar	9	10	7	3	10	2	21	9	6	65	58	52	51	14	7	8	6	5	c. Sub-Standard
d. Diragukan	8	0	3	6	6	3	2	14	21	6	1	2	2	1	2	6	6	2	d. Doubtful
e. Macet	59	54	44	46	41	54	20	43	25	36	44	61	40	80	82	85	79	80	e. Loss
Non Performing Earning Aset (Nominal)	46.804	47.401	47.706	23.208	25.286	23.498	24.418	47.954	49.084	48.143	49.128	24.776	24.650	25.358	27.870	25.643	25.476	24.821	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	2.583	2.645	2.638	2.574	2.552	2.590	2.866	2.794	2.752	2.743	3.384	3.807	4.153	4.366	4.481	4.863	4.469	5.157	Interbank Loans
a. Lancar	2.371	2.509	2.514	2.421	2.473	2.495	2.740	2.706	2.665	2.630	3.299	3.706	4.033	4.283	4.382	4.763	4.362	5.050	a. Current
b. DPK	112	37	23	76	2	18	48	8	9	36	7	23	39	0 ¹⁾	12	7	16	11	b. Special Mention
c. Kurang Lancar	-	-	-	-	0	0	-	-	-	-	-	-	1	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	d. Doubtful
e. Macet	100	98	101	77	77	77	78	80	78	77	78	78	79	82	86	93	92	96	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	100	98	101	77	77	77	78	80	78	77	78	78	80	84	87	93	92	96	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012							2013											Indicator
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aset Produktif Neraca	1.243.320	1.241.235	1.244.708	1.254.822	1.268.611	1.293.983	1.327.140	1.294.400	1.334.737	1.353.800	1.364.067	1.381.782	1.389.622	1.411.319	1.448.975	1.492.362	1.495.295	1.530.529	Earning Assets
a. Lancar	1.191.446	1.189.896	1.189.936	1.200.800	1.215.115	1.239.756	1.274.458	1.243.357	1.278.811	1.297.878	1.310.643	1.328.718	1.333.635	1.354.137	1.389.684	1.432.009	1.437.181	1.469.927	a. Current
b. DPK	31.172	30.724	34.162	34.789	33.879	34.831	33.686	31.986	36.634	36.714	34.336	33.709	36.447	38.291	38.828	39.659	36.913	39.063	b. Special Mention
c. Kurang Lancar	4.119	3.646	3.512	3.373	3.642	3.516	3.810	3.677	3.531	3.638	3.705	3.724	3.709	3.712	4.076	4.015	4.515	4.534	c. Sub-Standard
d. Diragukan	2.579	2.609	2.553	2.520	2.580	2.442	2.305	2.470	2.715	2.544	2.317	2.031	2.186	2.342	2.494	2.500	2.337	2.577	d. Doubtful
e. Macet	14.004	14.360	14.545	13.340	13.395	13.438	12.881	12.909	13.045	13.026	13.066	13.601	13.645	12.838	13.893	14.179	14.350	14.428	e. Loss
Aset Produktif Transaksi Rekening Administratif	199.565	199.076	210.208	216.871	221.944	222.627	218.107	221.358	222.882	223.816	226.886	229.527	234.770	233.873	234.627	237.691	233.340	249.190	Earning Assets - Account Administrative Transactions
a. Lancar	197.071	196.097	207.304	213.633	218.278	222.011	217.286	220.487	220.099	221.140	224.195	228.833	234.088	231.725	233.940	236.998	231.386	246.553	a. Current
b. DPK	2.418	2.942	2.875	3.184	3.637	589	790	848	2.769	2.655	2.672*)	672	660	1.945*)	609	618	1.932*)	2.615	b. Special Mention
c. Kurang Lancar	28	8	2	27	1	3	11	2	1	1	2	11	6	8	7	6	8	10	c. Sub-Standard
d. Diragukan	10	5	9	10	9	8	5	3	5	10	9	3	3	2	3	3	4	3	d. Doubtful
e. Macet	39	25	18	17	20	16	14	17	8	9	8	8	13	193	68	67	10	7	e. Loss
Non Performing Earning Aset (Nominal)	40.882	40.967	41.072	19.287	19.648	19.423	19.027	37.727	38.260	38.096	37.942	19.378	19.562	19.094	20.541	20.769	21.223	21.560	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	8.185	8.343	8.319	8.450	8.582	8.667	9.085	9.098	9.488	10.229	10.435	10.771	11.251	12.066	11.177	9.621	9.812	10.192	Interbank Loans
a. Lancar	8.183	8.342	8.310	8.448	8.571	8.667	9.069	9.092	9.487	10.224	10.401	10.755	11.243	12.061	11.152	9.611	9.805	10.142	a. Current
b. DPK	1	1	9	2	11	0	16	6	1	4	32	14	4	2	22	7	6	30	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	1	1	-	2	0	-	-	-	17	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	0	1	1	2	2	-	-	-	d. Doubtful
e. Macet	1	0	0	-	-	-	-	-	-	0	0	0	0	1	1	3	1	3	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	0	0	-	-	-	-	-	-	1	1	1	3	3	3	3	1	20	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

*) Angka-angka sementara

*) Provisional figures

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

Indikator	2012							2013							Indikator				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Aset Produktif Neraca	73.756	74.605	77.937	80.388	80.746	81.967	82.482	76.689	83.879	86.499	86.425	87.426	91.120	91.750	91.502	95.228	95.940	99.233	Earning Assets
a. Lancar	71.106	71.820	74.766	77.296	77.663	78.802	79.366	74.392	80.237	82.865	82.809	83.904	87.522	88.083	87.749	91.557	92.250	95.478	a. Current
b. DPK	1.485	1.569	1.923	1.879	1.884	1.923	1.872	1.612	2.356	2.455	2.349	2.250	2.380	2.434	2.564	2.532	2.440	2.519	b. Special Mention
c. Kurang Lancar	259	308	278	208	185	267	361	175	308	231	337	338	344	311	215	253	345	294	c. Sub-Standard
d. Diragukan	242	239	267	278	248	254	197	165	269	286	262	269	286	324	294	271	263	267	d. Doubtful
e. Macet	664	669	704	727	765	720	686	346	709	662	668	665	587	598	681	615	641	675	e. Loss
Aset Produktif Transaksi Rekening Administratif	2.533	2.310	2.296	2.136	2.218	2.331	2.235	2.497	2.495	2.473	2.462	2.473	2.931	2.862	2.649	2.669	2.797	2.727	Earning Assets - Account Administrative Transactions
a. Lancar	2.512	2.309	2.291	2.116	2.211	2.325	2.232	2.489	2.490	2.429	2.417	2.457	2.928	2.860	2.646	2.660	2.794	2.722	a. Current
b. DPK	6	1	5	19	6	6	3	7	5	43	17	14	1	2	3	9	3	5	b. Special Mention
c. Kurang Lancar	4	0	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	c. Sub-Standard
d. Diragukan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Doubtful
e. Macet	10	0	0	0	0	0	0	0	0	1	1	1	1	0	0	0	0	0	e. Loss
Non Performing Earning Aset (Nominal)	2.312	2.414	2.496	1.213	1.199	1.242	1.245	1.372	2.572	2.358	2.534	1.274	1.219	1.233	1.191	1.139	1.250	1.236	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	728	757	789	813	815	862	890	882	876	916	897	970	1.053	1.102	1.120	1.119	1.111	1.091	Interbank Loans
a. Lancar	728	757	789	812	813	861	888	875	872	905	890	966	1.049	1.092	1.111	1.114	1.104	1.084	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	0	-	7	7	-	2	2	b. Special Mention
c. Kurang Lancar	-	-	-	1	1	-	-	6	2	9	4	0	-	-	-	3	3	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	1	0	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	1	1	1	1	2	2	4	4	3	2	2	2	5	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	1	1	1	1	7	3	11	7	4	4	3	2	5	5	5	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

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

Indikator	2012							2013											Indicator
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Aset Produktif Neraca	289.007	263.372	285.813	312.770	304.128	302.368	297.222	293.411	307.652	325.170	333.504	333.698	342.902	332.407	330.081	356.826	353.164	355.008	Earning Assets
a. Lancar	280.229	254.724	275.546	301.682	292.944	291.642	287.538	280.833	295.079	312.480	320.695	320.958	329.527	319.090	315.901	341.642	337.868	340.010	a. Current
b. DPK	4.677	4.671	4.996	6.031	5.788	5.345	4.570	6.392	6.715	7.068	6.808	6.387	6.859	6.388	7.221	7.828	7.486	7.107	b. Special Mention
c. Kurang Lancar	638	579	1.175	1.074	1.236	1.038	945	1.765	1.275	942	1.137	1.105	1.125	1.154	982	1.459	1.563	1.496	c. Sub-Standard
d. Diragukan	442	537	830	652	707	672	637	665	687	818	795	902	840	1.010	1.006	924	908	1.053	d. Doubtful
e. Macet	3.022	2.861	3.266	3.331	3.453	3.671	3.532	3.756	3.895	3.863	4.069	4.346	4.551	4.766	4.971	4.973	5.339	5.341	e. Loss
Aset Produktif Transaksi Rekening Administratif	17.267	15.803	18.429	19.211	19.598	17.539	18.191	15.626	14.911	14.741	15.224	16.057	16.743	17.389	17.932	18.357	18.093	17.430	Earning Assets - Account Administrative Transactions
a. Lancar	17.165	15.698	18.308	19.084	19.464	17.442	18.152	15.549	14.854	14.668	15.052	15.889	16.550	17.296	17.847	18.246	17.990	17.319	a. Current
b. DPK	63	59	52	27	38	59	4	41	21	39	133	126	152	53	45	75	60	71	b. Special Mention
c. Kurang Lancar	2	0	6	42	1	2	0	1	1	1	4	1	2	1	4	0	4	0	c. Sub-Standard
d. Diragukan	1	3	12	10	54	12	12	15	13	13	15	14	16	16	15	13	14	15	d. Doubtful
e. Macet	36	42	50	48	42	25	23	21	23	20	21	26	22	23	21	23	25	25	e. Loss
Non Performing Earning Aset (Nominal)	8.189	7.943	10.528	5.157	5.491	5.420	5.150	12.355	11.707	11.238	11.994	6.395	6.556	6.969	7.000	7.392	7.853	7.931	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	274	286	299	316	352	345	357	329	435	433	442	454	521	593	614	656	664	671	Interbank Loans
a. Lancar	273	277	299	315	351	345	357	329	435	430	441	454	520	593	607	656	664	670	a. Current
b. DPK	-	9	-	-	-	0	-	-	-	2	0	1	1	-	7	0	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

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

Indikator	2012							2013											Indicator
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep *)	Okt	Nov	
Aset Produktif Neraca	176.994	181.119	183.144	183.209	184.827	184.970	191.046	187.736	194.973	202.449	203.241	210.625	213.734	223.741	229.595	238.969	233.049	246.918	Earning Assets
a. Lancar	171.462	175.720	177.556	177.045	178.981	179.178	184.439	181.434	188.439	195.526	196.812	204.082	206.834	216.420	221.928	230.282	224.946	238.530	a. Current
b. DPK	3.258	3.088	3.196	3.731	3.391	3.417	4.239	4.015	4.237	4.596	4.287	4.413	4.976	5.132	5.373	6.487	5.812	6.091	b. Special Mention
c. Kurang Lancar	583	521	586	490	452	436	540	481	473	493	434	399	385	642	758	754	373	276	c. Sub-Standard
d. Diragukan	316	416	351	477	510	447	482	488	363	331	334	345	300	309	296	400	905	989	d. Doubtful
e. Macet	1.374	1.374	1.455	1.466	1.493	1.491	1.346	1.318	1.462	1.503	1.373	1.386	1.238	1.239	1.239	1.047	1.015	1.033	e. Loss
Aset Produktif Transaksi Rekening Administratif	39.143	38.765	39.004	39.717	39.468	34.892	33.260	35.392	36.349	37.423	36.087	39.694	38.326	39.881	41.803	46.267	45.886	48.759	Earning Assets - Account Administrative Transactions
a. Lancar	38.608	38.298	38.506	39.089	38.731	34.335	32.788	34.932	35.896	36.916	35.603	39.109	37.725	39.308	41.235	45.689	45.482	48.334	a. Current
b. DPK	495	442	459	560	674	533	451	439	432	501	470	571	582	558	535	526	346	370	b. Special Mention
c. Kurang Lancar	38	23	37	67	62	22	21	20	21	7	14	14	18	15	33	52	53	27	c. Sub-Standard
d. Diragukan	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	5	28	d. Doubtful
e. Macet	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	e. Loss
Non Performing Earning Aset (Nominal)	4.532	4.607	4.775	2.501	2.519	2.398	2.389	4.574	4.579	4.637	4.265	2.145	1.942	2.205	2.327	2.253	2.350	2.352	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	5	6	3	3	4	4	4	7	8	12	14	14	16	14	50	76***	74	68	Interbank Loans
a. Lancar	5	6	3	3	4	4	4	7	8	12	14	14	16	14	50	76***	74	68	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

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

Indikator	2012							2013							Indicator				
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep	Okt	Nov
Aset Produktif Neraca	251.338	263.796	254.508	250.698	257.265	255.186	258.683	262.256	264.285	272.901	275.733	282.556	286.795	306.075	313.612	335.892	331.082	347.889	<i>Earning Assets</i>
a. Lancar	242.792	254.607	245.258	241.027	247.557	245.785	248.910	252.198	253.763	261.919	265.221	272.852	276.419	295.576	303.075	323.532	318.562	335.198	<i>a. Current</i>
b. DPK	4.253	4.804	4.934	5.464	5.600	5.416	6.057	6.362	6.641	7.142	6.774	6.008	6.503	6.587	6.512	8.133	8.196	8.140	<i>b. Special Mention</i>
c. Kurang Lancar	886	927	891	891	864	863	833	828	979	947	850	843	994	1.004	1.046	1.061	959	1.132	<i>c. Sub-Standard</i>
d. Diragukan	1.087	1.098	1.126	1.119	1.112	1.147	1.184	1.141	1.150	1.163	1.150	1.156	1.179	1.193	1.196	1.301	1.338	1.355	<i>d. Doubtful</i>
e. Macet	2.319	2.361	2.299	2.196	2.133	1.974	1.700	1.726	1.752	1.731	1.739	1.697	1.700	1.716	1.783	1.864	2.028	2.064	<i>e. Loss</i>
Aset Produktif Transaksi Rekening Administratif	107.024	106.982	110.257	112.653	83.843	82.190	77.951	76.187	77.396	79.995	76.529	78.907	81.379	84.639	87.668	93.245	93.647	98.254	<i>Earning Assets - Account Administrative Transactions</i>
a. Lancar	104.550	103.888	107.172	109.619	81.874	80.394	76.081	73.615	74.767	76.914	73.410	76.035	78.346	81.438	84.429	89.865	90.062	94.523	<i>a. Current</i>
b. DPK	2.177	2.767	2.873	2.803	1.878	1.712	1.790	2.492	2.537	2.981	3.016	2.778	2.940	3.125	3.169	3.313	3.513	3.654	<i>b. Special Mention</i>
c. Kurang Lancar	275	300	168	186	44	37	32	33	43	47	46	41	40	44	37	33	26	29	<i>c. Sub-Standard</i>
d. Diragukan	6	6	23	23	6	6	8	7	9	10	13	9	8	9	9	7	19	23	<i>d. Doubtful</i>
e. Macet	15	21	21	23	41	41	40	40	41	42	45	44	45	24	23	27	27	24	<i>e. Loss</i>
Non Performing Earning Aset (Nominal)	7.623	7.810	7.689	4.439	4.200	4.068	3.796	6.445	6.820	6.739	6.529	3.790	3.965	3.989	4.095	4.294	4.396	4.628	<i>Non Performing Earning Asset (Nominal)</i>
Kredit kepada Bank Lain	5.751	5.686	5.288	5.061	4.119	4.460	4.610	4.348	4.407	4.667	5.425	5.592	6.320	6.243	6.585	7.261	7.343	9.464	<i>Interbank Loans</i>
a. Lancar	5.751	5.686	5.288	5.061	4.119	4.460	4.610	4.348	4.407	4.667	5.425	5.592	6.320	6.243	6.585	7.261	7.343	9.464	<i>a. Current</i>
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Special Mention</i>
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Sub-Standard</i>
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>d. Doubtful</i>
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>e. Loss</i>
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Interbank Non Performing Loan (Nominal)</i>

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

Tabel 1.38 Komposisi Dana Pihak Ketiga Bank Umum
(Composition of Third Party Funds of Commercial Banks)
 Miliar Rp (Billion Rp)

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	
Giro	430.000	24,53	465.222	23,85	535.855	22,91	652.708	23,44	735.613	23,50	767.070	23,78	870.053	24,42	Demand Deposits
Rupiah	307.743	17,55	332.198	17,03	383.808	16,41	485.716	17,44	537.730	17,18	567.801	17,61	579.604	16,27	Rupiah
Valas	122.257	6,97	133.024	6,82	152.047	6,50	166.992	6,00	197.883	6,32	199.270	6,18	290.449	8,15	Foreign Exchange
Tabungan	498.587	28,44	585.707	30,03	733.157	31,35	898.245	32,25	1.012.304	32,34	1.076.830	33,39	1.138.464	31,95	Saving
Rupiah	476.717	27,19	544.411	27,91	678.621	29,02	840.063	30,16	947.636	30,27	1.010.488	31,33	1.051.840	29,52	Rupiah
Valas	21.870	1,25	41.295	2,12	54.536	2,33	58.181	2,09	64.669	2,07	66.342	2,06	86.624	2,43	Foreign Exchange
Simpanan Berjangka	824.704	47,04	899.783	46,13	1.069.811	45,74	1.234.072	44,31	1.382.601	44,17	1.381.298	42,83	1.554.845	43,63	Time Deposits
Rupiah	675.983	38,56	761.844	39,05	928.089	39,68	1.072.770	38,52	1.168.335	37,32	1.179.242	36,56	1.312.858	36,84	Rupiah
Valas	148.722	8,48	137.939	7,07	141.723	6,06	161.302	5,79	214.266	6,84	202.056	6,26	241.987	6,79	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	-	-	673.312	24,18	676.049	21,60	677.030	20,99	802.017	22,51	Rupiah
Valas	-	-	-	-	-	-	110.978	3,98	143.880	4,60	128.829	3,99	145.186	4,07	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	-	-	222.071	7,97	241.383	7,71	251.926	7,81	253.067	7,10	Rupiah
Valas	-	-	-	-	-	-	21.467	0,77	27.127	0,87	27.543	0,85	31.477	0,88	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	-	-	90.412	3,25	130.062	4,15	125.555	3,89	126.958	3,56	Rupiah
Valas	-	-	-	-	-	-	15.504	0,56	25.457	0,81	27.215	0,84	35.773	1,00	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	-	-	86.975	3,11	120.841	3,86	124.731	3,87	130.816	3,67	Rupiah
Valas	-	-	-	-	-	-	13.352	0,48	17.802	0,57	18.469	0,57	29.552	0,83	Foreign Exchange
Total DPK	1.753.292	100,00	1.950.712	100,00	2.338.824	100,00	2.785.024	100,00	3.130.518	100,00	3.225.198	100,00	3.563.362	100,00	Total Third Party Funds
Rupiah	1.460.443	83,30	1.638.454	83,99	1.990.518	85,11	2.398.549	86,12	2.653.701	84,77	2.757.530	85,50	2.944.303	82,63	Rupiah
Valas	292.849	16,70	312.258	16,01	348.306	14,89	386.475	13,88	476.817	15,23	467.668	14,50	619.060	17,37	Foreign Exchange

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

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	
Giro	151.767	22,66	172.602	22,03	194.533	21,65	242.853	23,37	242.141	21,77	272.149	22,65	305.948	23,84	Demand Deposits
Rupiah	123.438	18,43	136.512	17,43	152.770	17,00	190.600	18,34	176.906	15,90	206.540	17,19	182.153	14,19	Rupiah
Valas	28.329	4,23	36.090	4,61	41.763	4,65	52.253	5,03	65.235	5,86	65.610	5,46	123.795	9,65	Foreign Exchange
Tabungan	237.446	35,45	278.581	35,56	323.767	36,04	395.372	38,04	441.073	39,65	483.022	40,21	511.094	39,82	Saving
Rupiah	230.047	34,34	268.894	34,32	311.891	34,72	383.292	36,88	426.720	38,36	467.656	38,93	488.388	38,05	Rupiah
Valas	7.399	1,10	9.687	1,24	11.876	1,32	12.080	1,16	14.353	1,29	15.366	1,28	22.706	1,77	Foreign Exchange
Simpanan Berjangka	280.614	41,89	332.201	42,41	380.106	42,31	401.027	38,59	429.247	38,59	446.113	37,14	466.449	36,34	Time Deposits
Rupiah	235.219	35,12	274.965	35,10	328.677	36,58	350.866	33,76	357.512	32,14	378.829	31,54	403.735	31,46	Rupiah
Valas	45.395	6,78	57.236	7,31	51.429	5,72	50.161	4,83	71.736	6,45	67.283	5,60	62.714	4,89	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	-	-	229.284	22,06	212.943	19,14	223.177	18,58	237.360	18,49	Rupiah
Valas	-	-	-	-	-	-	35.179	3,39	52.411	4,71	46.712	3,89	34.929	2,72	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	-	-	62.782	6,04	65.253	5,87	71.970	5,99	68.163	5,31	Rupiah
Valas	-	-	-	-	-	-	4.976	0,48	5.301	0,48	5.442	0,45	5.066	0,39	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	-	-	19.550	1,88	31.002	2,79	32.208	2,68	32.641	2,54	Rupiah
Valas	-	-	-	-	-	-	5.922	0,57	7.572	0,68	8.401	0,70	11.973	0,93	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	-	-	39.250	3,78	48.314	4,34	51.475	4,28	65.572	5,11	Rupiah
Valas	-	-	-	-	-	-	4.084	0,39	6.452	0,58	6.729	0,56	10.746	0,84	Foreign Exchange
Total DPK	669.827	100,00	783.384	100,00	898.405	100,00	1.039.253	100,00	1.112.462	100,00	1.201.284	100,00	1.283.491	100,00	Total Third Party Funds
Rupiah	588.704	87,89	680.371	86,85	793.338	88,31	924.759	88,98	961.137	86,40	1.053.025	87,66	1.074.276	83,70	Rupiah
Valas	81.123	12,11	103.013	13,15	105.067	11,69	114.494	11,02	151.324	13,60	148.259	12,34	209.215	16,30	Foreign Exchange

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

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	
Giro	137.481	19,59	153.929	19,71	195.216	20,02	225.170	19,19	251.026	19,13	264.982	19,58	281.420	18,80	Demand Deposits
Rupiah	89.607	12,77	104.102	13,33	133.895	13,73	166.221	14,17	183.172	13,96	198.251	14,65	199.074	13,30	Rupiah
Valas	47.875	6,82	49.827	6,38	61.322	6,29	58.949	5,02	67.854	5,17	66.731	4,93	82.346	5,50	Foreign Exchange
Tabungan	203.171	28,95	254.350	32,56	316.054	32,41	388.030	33,07	451.471	34,41	461.038	34,07	490.008	32,73	Saving
Rupiah	198.120	28,23	238.632	30,55	294.034	30,15	363.575	30,99	424.825	32,38	433.712	32,05	452.514	30,23	Rupiah
Valas	5.051	0,72	15.718	2,01	22.020	2,26	24.455	2,08	26.646	2,03	27.326	2,02	37.494	2,50	Foreign Exchange
Simpanan Berjangka	361.058	51,45	372.792	47,73	464.038	47,58	560.098	47,74	609.550	46,46	627.129	46,35	725.608	48,47	Time Deposits
Rupiah	309.732	44,14	326.063	41,75	407.603	41,79	490.904	41,84	520.264	39,65	541.950	40,05	607.491	40,58	Rupiah
Valas	51.326	7,31	46.729	5,98	56.435	5,79	69.194	5,90	89.286	6,81	85.179	6,29	118.116	7,89	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	-	-	307.839	26,24	300.505	22,90	320.362	23,68	388.536	25,95	Rupiah
Valas	-	-	-	-	-	-	47.742	4,07	54.605	4,16	49.251	3,64	67.831	4,53	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	-	-	107.755	9,18	125.680	9,58	127.361	9,41	126.203	8,43	Rupiah
Valas	-	-	-	-	-	-	9.728	0,83	14.240	1,09	14.451	1,07	18.596	1,24	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	-	-	39.826	3,39	54.979	4,19	54.242	4,01	52.490	3,51	Rupiah
Valas	-	-	-	-	-	-	5.505	0,47	11.402	0,87	12.135	0,90	16.217	1,08	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	-	-	35.483	3,02	39.101	2,98	39.985	2,95	40.262	2,69	Rupiah
Valas	-	-	-	-	-	-	6.219	0,53	9.039	0,69	9.343	0,69	15.473	1,03	Foreign Exchange
Total DPK	701.710	100,00	781.072	100,00	975.308	100,00	1.173.297	100,00	1.312.047	100,00	1.353.149	100,00	1.497.036	100,00	Total Third Party Funds
Rupiah	597.459	85,14	668.798	85,63	835.532	85,67	1.020.700	86,99	1.128.261	85,99	1.173.913	86,75	1.259.079	84,10	Rupiah
Valas	104.251	14,86	112.274	14,37	139.777	14,33	152.597	13,01	183.786	14,01	179.236	13,25	237.957	15,90	Foreign Exchange

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

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	
Giro	1.779	5,36	2.184	4,96	2.745	4,66	3.634	4,37	3.759	3,84	5.074	4,86	4.835	4,25	Demand Deposits
Rupiah	1.779	5,36	2.183	4,96	2.745	4,66	3.634	4,37	3.759	3,84	5.074	4,86	4.835	4,25	Rupiah
Valas	0	0,00	0	0,00	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	3.375	10,16	4.161	9,46	6.178	10,48	10.281	12,37	12.443	12,72	12.794	12,26	14.407	12,65	Saving
Rupiah	3.375	10,16	4.161	9,46	6.178	10,48	10.281	12,37	12.443	12,72	12.794	12,26	14.407	12,65	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	28.059	84,48	37.635	85,57	50.026	84,86	69.180	83,25	81.655	83,44	86.478	82,88	94.604	83,10	Time Deposits
Rupiah	28.059	84,48	37.635	85,57	50.026	84,86	69.180	83,25	81.655	83,44	86.478	82,88	94.604	83,10	Rupiah
Valas	-	-	0	0,00	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	-	-	36.567	44,01	41.165	42,07	43.915	42,09	54.723	48,07	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	-	-	18.991	22,86	20.172	20,61	22.133	21,21	22.879	20,10	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	-	-	11.284	13,58	15.609	15,95	15.658	15,01	13.155	11,56	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	-	-	2.337	2,81	4.708	4,81	4.771	4,57	3.848	3,38	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	33.213	100,00	43.980	100,00	58.950	100,00	83.095	100,00	97.857	100,00	104.346	100,00	113.845	100,00	Total Third Party Funds
Rupiah	33.213	100,00	43.979	100,00	58.950	100,00	83.095	100,00	97.857	100,00	104.346	100,00	113.845	100,00	Rupiah
Valas	0	0,00	0	0,00	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	
Giro	70.746	49,38	63.848	41,94	62.196	33,87	88.456	37,59	128.844	40,52	112.953	40,55	143.884	42,51	Demand Deposits
Rupiah	70.653	49,32	63.553	41,74	61.725	33,61	88.094	37,43	128.634	40,45	112.715	40,47	143.349	42,35	Rupiah
Valas	93	0,07	294	0,19	471	0,26	362	0,15	210	0,07	238	0,09	534	0,16	Foreign Exchange
Tabungan	37.498	26,17	43.728	28,72	53.614	29,20	67.338	28,61	66.941	21,05	79.968	28,71	79.038	23,35	Saving
Rupiah	37.497	26,17	43.724	28,72	53.595	29,19	67.318	28,60	66.912	21,04	79.938	28,70	78.998	23,34	Rupiah
Valas	1	0,00	4	0,00	19	0,01	20	0,01	29	0,01	30	0,01	40	0,01	Foreign Exchange
Simpanan Berjangka	35.015	24,44	44.673	29,34	67.815	36,93	79.555	33,80	122.191	38,43	85.614	30,74	115.556	34,14	Time Deposits
Rupiah	34.877	24,34	44.148	29,00	67.365	36,69	78.767	33,47	121.464	38,20	84.903	30,48	114.715	33,89	Rupiah
Valas	138	0,10	525	0,34	450	0,24	787	0,33	728	0,23	711	0,26	841	0,25	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	-	-	46.523	19,77	67.045	21,08	37.513	13,47	64.790	19,14	Rupiah
Valas	-	-	-	-	-	-	673	0,29	515	0,16	468	0,17	709	0,21	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	-	-	14.335	6,09	13.579	4,27	12.214	4,39	14.179	4,19	Rupiah
Valas	-	-	-	-	-	-	51	0,02	12	0,00	14	0,01	72	0,02	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	-	-	12.559	5,34	18.483	5,81	13.495	4,84	19.629	5,80	Rupiah
Valas	-	-	-	-	-	-	5	0,00	27	0,01	27	0,01	24	0,01	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	-	-	5.349	2,27	22.357	7,03	21.682	7,78	16.116	4,76	Rupiah
Valas	-	-	-	-	-	-	59	0,03	173	0,05	203	0,07	37	0,01	Foreign Exchange
Total DPK	143.262	100,00	152.251	100,00	183.624	100,00	235.348	100,00	317.976	100,00	278.535	100,00	338.477	100,00	Total Third Party Funds
Rupiah	143.027	99,84	151.425	99,46	182.685	99,49	234.179	99,50	317.010	99,70	277.555	99,65	337.063	99,58	Rupiah
Valas	235	0,16	826	0,54	939	0,51	1.169	0,50	967	0,30	980	0,35	1.415	0,42	Foreign Exchange

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

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	
Giro	18.872	24,54	21.472	22,66	22.280	22,70	25.396	22,57	31.929	23,94	34.508	26,05	31.332	23,29	Demand Deposits
Rupiah	4.976	6,47	7.136	7,53	7.984	8,13	9.485	8,43	11.566	8,67	12.226	9,23	10.751	7,99	Rupiah
Valas	13.896	18,07	14.336	15,13	14.295	14,56	15.912	14,14	20.363	15,27	22.282	16,82	20.581	15,30	Foreign Exchange
Tabungan	3.023	3,93	7.418	7,83	14.507	14,78	18.503	16,44	19.228	14,41	19.292	14,57	19.670	14,62	Saving
Rupiah	3.023	3,93	3.983	4,20	6.156	6,27	8.402	7,47	8.934	6,70	8.529	6,44	8.844	6,58	Rupiah
Valas	-	-	3.436	3,63	8.351	8,51	10.101	8,98	10.294	7,72	10.763	8,13	10.825	0,84	Foreign Exchange
Simpanan Berjangka	55.007	71,53	65.871	69,51	61.374	62,52	68.642	60,99	82.232	61,65	78.654	59,38	83.508	62,08	Time Deposits
Rupiah	29.691	38,61	43.203	45,59	40.151	40,90	44.532	39,57	48.165	36,11	47.948	36,20	50.089	37,24	Rupiah
Valas	25.315	32,92	22.668	23,92	21.223	21,62	24.110	21,42	34.067	25,54	30.706	23,18	33.420	24,85	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	-	-	27.920	24,81	29.061	21,79	26.748	20,19	30.839	22,93	Rupiah
Valas	-	-	-	-	-	-	15.002	13,33	22.913	17,18	20.389	15,39	30.120	22,39	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	-	-	8.971	7,97	9.097	6,82	9.285	7,01	11.673	8,68	Rupiah
Valas	-	-	-	-	-	-	3.725	3,31	4.283	3,21	3.964	2,99	5.155	3,83	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	-	-	4.539	4,03	7.272	5,45	6.842	5,17	5.825	4,33	Rupiah
Valas	-	-	-	-	-	-	3.062	2,72	4.660	3,49	4.743	3,58	6.341	4,71	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	-	-	3.102	2,76	4.659	3,49	5.073	3,83	3.558	2,64	Rupiah
Valas	-	-	-	-	-	-	2.321	2,06	1.564	1,17	1.611	1,22	2.653	1,97	Foreign Exchange
Total DPK	76.902	100,00	94.761	100,00	98.161	100,00	112.541	100,00	133.389	100,00	132.454	100,00	134.510	100,00	Total Third Party Funds
Rupiah	37.691	49,01	54.321	57,32	54.292	55,31	62.418	55,46	68.665	51,48	68.704	51,87	69.684	51,81	Rupiah
Valas	39.211	50,99	40.440	42,68	43.869	44,69	50.123	44,54	64.723	48,52	63.751	48,13	64.827	40,99	Foreign Exchange

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

Keterangan	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i>	
Giro	49.354	38,44	51.854	44,10	58.886	47,35	67.199	47,49	78.510	50,44	77.405	49,80	96.486	55,53	Demand Deposits
Rupiah	17.290	13,47	19.242	16,36	24.689	19,85	27.683	19,56	34.508	22,17	32.996	21,23	36.835	21,20	Rupiah
Valas	32.064	24,98	32.612	27,73	34.197	27,49	39.516	27,93	44.002	28,27	44.409	28,57	59.650	34,33	Foreign Exchange
Tabungan	14.071	10,96	17.203	14,63	19.038	15,31	18.721	13,23	20.706	13,30	20.715	13,33	20.795	11,97	Saving
Rupiah	4.654	3,63	6.222	5,29	6.768	5,44	7.195	5,09	7.891	5,07	7.858	5,06	6.866	3,95	Rupiah
Valas	9.417	7,34	10.982	9,34	12.270	9,87	11.526	8,15	12.815	8,23	12.857	8,27	13.930	8,02	Foreign Exchange
Simpanan Berjangka	64.952	50,59	48.537	41,28	46.452	37,35	55.572	39,28	56.449	36,26	57.310	36,87	56.465	32,50	Time Deposits
Rupiah	38.405	29,92	32.267	27,44	34.265	27,55	38.522	27,23	37.353	24,00	39.133	25,18	40.418	23,26	Rupiah
Valas	26.547	20,68	16.270	13,84	12.187	9,80	17.050	12,05	19.097	12,27	18.176	11,69	16.046	9,24	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	-	-	-	-	-	-	25.177	17,79	25.331	16,27	25.315	16,29	25.770	14,83	Rupiah
Valas	-	-	-	-	-	-	12.382	8,75	13.435	8,63	12.011	7,73	11.598	6,68	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	-	-	-	-	-	-	9.237	6,53	7.602	4,88	8.962	5,77	9.970	5,74	Rupiah
Valas	-	-	-	-	-	-	2.987	2,11	3.292	2,11	3.673	2,36	2.589	1,49	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	-	-	-	-	-	-	2.654	1,88	2.717	1,75	3.110	2,00	3.218	1,85	Rupiah
Valas	-	-	-	-	-	-	1.010	0,71	1.796	1,15	1.910	1,23	1.218	0,70	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	-	-	-	-	-	-	1.453	1,03	1.703	1,09	1.746	1,12	1.461	0,84	Rupiah
Valas	-	-	-	-	-	-	670	0,47	574	0,37	583	0,38	642	0,37	Foreign Exchange
Total DPK	128.377	100,00	117.594	100,00	124.376	100,00	141.491	100,00	155.666	100,00	155.430	100,00	173.746	100,00	Total Third Party Funds
Rupiah	60.349	47,01	57.731	49,09	65.722	52,84	73.399	51,88	79.752	51,23	79.987	51,46	84.119	48,42	Rupiah
Valas	68.028	52,99	59.864	50,91	58.653	47,16	68.092	48,12	75.914	48,77	75.443	48,54	89.627	51,58	Foreign Exchange

Tabel 1.45 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana November 2013
(Composition of Third Party Funds of Commercial Banks Based on Location - November 2013)
 Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
1. Jawa Barat	44.385	8.527	117.254	5.522	105.342	11.350	266.980	25.398	292.379	8,21	1. Jawa Barat
2. Banten	17.305	5.182	35.838	1.750	37.065	3.526	90.207	10.458	100.665	2,83	2. Banten
3. DKI Jakarta	274.392	238.687	278.573	50.509	764.458	189.871	1.317.423	479.067	1.796.490	50,42	3. DKI Jakarta
4. D.I Yogyakarta	5.019	503	18.921	486	11.201	547	35.141	1.537	36.678	1,03	4. D.I Yogyakarta
5. Jawa Tengah	23.651	2.520	81.739	2.758	49.858	3.571	155.248	8.849	164.096	4,61	5. Jawa Tengah
6. Jawa Timur	43.870	9.260	135.620	7.832	114.940	12.631	294.430	29.723	324.152	9,10	6. Jawa Timur
7. Bengkulu	2.339	33	4.371	32	1.425	22	8.134	88	8.222	0,23	7. Bengkulu
8. Jambi	3.368	293	10.340	188	5.078	110	18.787	591	19.378	0,54	8. Jambi
9. Aceh	10.081	63	10.628	80	5.248	111	25.957	254	26.211	0,74	9. Aceh
10. Sumatera Utara	22.028	4.291	59.085	5.095	51.433	5.966	132.547	15.352	147.898	4,15	10. Sumatera Utara
11. Sumatera Barat	4.846	526	12.736	194	8.589	179	26.171	899	27.070	0,76	11. Sumatera Barat
12. Riau	12.490	1.158	25.980	624	14.872	458	53.341	2.240	55.581	1,56	12. Riau
14. Sumatera Selatan	7.339	1.316	23.345	778	19.391	664	50.075	2.758	52.833	1,48	14. Sumatera Selatan
15. Bangka Belitung	1.718	305	6.477	94	3.454	261	11.649	661	12.310	0,35	15. Bangka Belitung
13. Kepulauan Riau	6.955	6.034	13.102	2.315	5.471	2.368	25.527	10.716	36.243	1,02	13. Kepulauan Riau
16. Lampung	5.294	448	13.584	356	6.198	239	25.076	1.042	26.118	0,73	16. Lampung
17. Kalimantan Selatan	7.844	534	18.015	408	9.035	280	34.894	1.222	36.117	1,01	17. Kalimantan Selatan
18. Kalimantan Barat	6.037	445	19.369	436	8.892	286	34.298	1.167	35.466	1,00	18. Kalimantan Barat
19. Kalimantan Timur	18.278	3.202	32.482	2.017	25.744	3.278	76.504	8.497	85.001	2,39	19. Kalimantan Timur
20. Kalimantan Tengah	4.581	207	7.877	62	3.476	41	15.934	311	16.245	0,46	20. Kalimantan Tengah
21. Sulawesi Tengah	2.701	57	6.691	52	1.754	25	11.146	134	11.280	0,32	21. Sulawesi Tengah
22. Sulawesi Selatan	9.413	891	31.824	714	16.109	802	57.346	2.407	59.753	1,68	22. Sulawesi Selatan
23. Sulawesi Utara	3.288	321	8.147	442	5.254	268	16.690	1.030	17.720	0,50	23. Sulawesi Utara
24. Gorontalo	532	2	1.884	20	887	6	3.303	28	3.331	0,09	24. Gorontalo
25. Sulawesi Barat	1.170	1	1.838	0	176	0	3.184	1	3.185	0,09	25. Sulawesi Barat
26. Sulawesi Tenggara	3.505	50	6.127	112	1.856	15	11.488	177	11.665	0,33	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	2.382	73	8.369	119	3.647	58	14.398	250	14.648	0,41	27. Nusa Tenggara Barat
28. Bali	10.827	2.415	29.205	2.216	18.097	856	58.129	5.487	63.616	1,79	28. Bali
29. Nusa Tenggara Timur	4.312	35	8.390	55	3.861	40	16.564	130	16.694	0,47	29. Nusa Tenggara Timur
30. Maluku	2.227	32	4.500	45	2.506	49	9.233	126	9.359	0,26	30. Maluku
31. Papua	12.225	340	12.492	194	4.881	124	29.597	658	30.255	0,85	31. Papua
32. Maluku Utara	1.138	112	2.871	12	869	10	4.877	134	5.012	0,14	32. Maluku Utara
33. Papua Barat	4.062	16	4.139	62	1.760	52	9.960	131	10.091	0,28	33. Papua Barat
34. Lainnya	4	2.571	27	1.045	32	3.923	63	7.539	7.602	0,21	34. Lainnya
Total	579.604	290.449	1.051.840	86.624	1.312.858	241.987	2.944.303	619.060	3.563.362	100	Total

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

Lokasi	2012							2013											Location
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Jawa Barat	237.542	238.355	242.824	244.482	247.398	254.567	262.433	259.783	259.343	262.286	272.114	275.893	277.335	274.398	285.343	290.483	288.858	292.379	1. Jawa Barat
2. Banten	79.028	79.846	81.717	81.486	82.859	85.298	88.496	89.397	89.148	89.124	90.876	91.753	92.411	96.176	99.023	101.458	100.998	100.665	2. Banten
3. DKI Jakarta	1.477.968	1.480.163	1.488.856	1.510.724	1.524.850	1.566.877	1.629.585	1.619.163	1.612.813	1.636.099	1.659.401	1.707.249	1.707.728	1.723.701	1.749.024	1.769.512	1.776.536	1.796.490	3. DKI Jakarta
4. D.I Yogyakarta	29.227	29.723	30.425	31.056	30.962	31.719	32.501	32.405	32.739	33.086	33.597	33.738	34.199	34.597	35.237	36.087	36.188	36.678	4. D.I Yogyakarta
5. Jawa Tengah	134.997	134.858	137.370	141.489	140.417	142.949	145.257	144.307	144.314	146.362	148.214	149.491	152.013	153.896	156.054	162.827	160.723	164.096	5. Jawa Tengah
6. Jawa Timur	266.096	267.098	268.903	277.597	280.965	283.615	292.224	290.230	290.282	293.347	296.088	298.121	300.502	302.910	307.466	317.370	315.772	324.152	6. Jawa Timur
7. Bengkulu	7.108	7.287	7.353	7.494	7.614	7.622	7.368	7.306	7.458	7.569	7.895	7.831	8.070	8.165	8.115	8.379	8.229	8.222	7. Bengkulu
8. Jambi	17.612	17.506	17.208	17.918	17.729	17.707	17.945	17.923	18.336	18.376	18.741	18.458	19.155	18.579	18.367	19.521	19.478	19.378	8. Jambi
9. Aceh	20.668	20.015	19.348	22.414	21.551	21.140	21.969	21.259	21.807	21.788	24.085	23.681	23.736	22.995	22.328	26.141	25.092	26.211	9. Aceh
10. Sumatera Utara	129.083	131.537	133.098	135.506	135.990	136.897	139.259	138.709	137.114	137.289	136.560	135.615	139.131	137.291	140.796	147.985	146.517	147.898	10. Sumatera Utara
11. Sumatera Barat	24.251	24.538	24.715	25.852	25.603	25.829	25.623	25.925	25.793	26.405	26.589	26.335	25.906	25.914	26.045	26.780	26.977	27.070	11. Sumatera Barat
12. Riau	50.314	50.974	50.375	53.457	52.653	51.749	52.243	50.836	53.216	52.754	54.797	53.913	55.990	55.243	54.145	56.878	56.425	55.581	12. Riau
13. Sumatera Selatan*)	52.071	52.173	51.451	52.833	52.763	52.755	54.244	52.768	53.276	53.011	53.803	52.443	53.982	52.643	51.422	53.833	53.226	52.833	13. Sumatera Selatan
14. Bangka Belitung	10.920	10.713	10.758	11.877	12.242	12.303	12.172	12.387	12.774	12.612	12.739	12.429	12.663	12.264	12.283	12.693	12.424	12.310	14. Bangka Belitung
15. Kepulauan Riau*)	26.721	26.945	26.388	28.003	28.141	28.284	28.804	28.718	30.157	30.406	31.575	31.493	32.289	32.823	33.690	35.589	35.235	36.243	15. Kepulauan Riau
16. Lampung	22.056	22.008	21.865	22.502	22.889	22.958	22.612	22.627	22.835	23.201	23.722	23.951	24.349	24.137	24.363	25.525	25.892	26.118	16. Lampung
17. Kalimantan Selatan	31.881	31.287	31.209	32.836	32.868	33.521	34.118	34.020	34.286	34.489	35.290	35.254	35.795	35.255	34.480	36.299	36.011	36.117	17. Kalimantan Selatan
18. Kalimantan Barat	30.352	30.270	30.419	31.060	30.996	31.882	32.000	31.592	31.834	32.407	32.849	33.243	33.509	33.921	33.578	34.720	34.831	35.466	18. Kalimantan Barat
19. Kalimantan Timur	77.217	76.613	75.582	79.990	79.022	78.165	79.992	78.591	82.410	82.037	84.299	82.534	85.228	84.958	83.557	88.869	86.432	85.001	19. Kalimantan Timur
20. Kalimantan Tengah	14.562	14.208	14.272	14.785	15.526	15.480	14.285	14.742	15.016	15.497	15.841	15.843	16.247	16.164	15.908	16.738	16.534	16.245	20. Kalimantan Tengah
21. Sulawesi Tengah	10.064	9.904	9.842	10.177	10.070	10.106	10.022	10.047	10.115	10.442	10.745	10.837	10.924	10.927	10.704	11.364	11.273	11.280	21. Sulawesi Tengah
22. Sulawesi Selatan	48.625	48.552	49.435	51.079	51.502	52.445	54.453	53.453	53.157	53.884	54.292	54.212	55.320	55.636	56.464	58.924	58.841	59.753	22. Sulawesi Selatan
23. Sulawesi Utara	15.584	15.346	15.328	15.795	15.852	15.991	16.407	16.223	16.122	16.402	16.803	16.837	16.963	17.152	17.039	17.626	17.537	17.720	23. Sulawesi Utara
24. Gorontalo*)	2.996	2.906	2.828	3.027	3.005	3.008	2.990	3.021	3.064	3.162	3.233	3.196	3.178	3.186	3.112	3.361	3.340	3.331	24. Gorontalo
25. Sulawesi Barat*)	2.445	2.466	2.462	2.598	2.624	2.678	2.585	2.627	2.635	2.725	2.848	2.837	2.886	2.880	2.875	3.065	3.129	3.185	25. Sulawesi Barat
26. Sulawesi Tenggara*)	9.930	9.728	9.632	10.020	9.933	10.081	9.870	10.104	10.235	10.578	10.906	10.985	10.854	10.738	10.780	11.284	11.502	11.665	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	11.900	11.736	11.752	12.365	12.495	12.625	12.734	12.829	12.619	12.749	13.743	13.502	13.378	13.588	13.511	14.318	14.442	14.648	27. Nusa Tenggara Barat
28. Bali	49.577	50.264	51.492	52.988	53.883	54.555	54.948	55.298	55.297	55.982	56.344	56.645	57.840	59.042	60.237	62.259	62.329	63.616	28. Bali
29. Nusa Tenggara Timur	14.296	14.477	14.457	14.752	14.698	14.834	14.884	15.219	15.179	15.351	15.594	15.602	15.836	15.906	15.546	15.923	16.251	16.694	29. Nusa Tenggara Timur
30. Maluku	7.684	7.630	7.752	7.894	8.022	8.233	8.340	8.536	8.410	8.504	8.661	8.720	8.724	8.790	8.713	9.061	9.076	9.359	30. Maluku
31. Papua	26.298	25.771	27.739	27.982	27.506	27.054	27.148	26.893	26.702	26.162	28.160	28.247	28.647	30.104	29.791	30.065	29.567	30.255	31. Papua
32. Maluku Utara	4.268	4.273	4.220	4.462	4.466	4.493	4.425	4.767	4.779	4.793	4.923	4.847	4.744	4.729	4.757	4.923	4.823	5.012	32. Maluku Utara
33. Papua Barat	7.956	7.745	8.456	8.377	8.294	7.977	8.284	8.061	8.968	8.871	8.995	8.811	9.607	9.173	9.996	10.474	10.176	10.091	33. Papua Barat
34. Lainnya	4.537	4.501	4.518	5.080	5.213	5.117	4.976	5.239	5.107	5.387	5.030	5.113	5.133	5.048	5.457	5.856	6.228	7.602	34. Others
Total	2.955.833	2.961.417	2.984.050	3.049.956	3.070.604	3.130.518	3.225.198	3.205.006	3.207.342	3.243.136	3.299.350	3.349.660	3.374.272	3.392.927	3.440.207	3.526.188	3.520.890	3.563.362	Total

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

Keterangan	2012							2013											Items
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			<i>Demand Deposits</i>
Rupiah	2,27	2,23	2,20	2,20	2,16	2,14	2,12	2,17	2,14	2,16	2,19	2,13	2,17	2,10	2,14	2,15	2,16	2,15	- Rupiah
Valas	0,37	0,37	0,37	0,36	0,35	0,35	0,37	0,34	0,34	0,34	0,36	0,36	0,36	0,36	0,37	0,38	0,36	0,38	- Foreign Exchange
Tabungan																			<i>Saving</i>
Rupiah	2,02	1,94	1,91	1,90	1,89	1,90	1,91	1,88	1,87	1,86	1,86	1,98	1,99	1,98	1,99	1,99	1,98	1,98	- Rupiah
Valas	0,44	0,37	0,32	0,32	0,31	0,30	0,34	0,33	0,32	0,30	0,30	0,32	0,33	0,33	0,31	0,31	0,30	0,31	- Foreign Exchange
Simpanan Berjangka																			<i>Time Deposits</i>
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,48	5,43	5,43	5,46	5,50	5,50	5,59	5,54	5,56	5,48	5,45	5,48	5,55	5,87	6,13	6,67	6,99	7,20	Rupiah
Valas	1,55	1,53	1,58	1,62	1,60	1,57	1,57	1,55	1,58	1,50	1,49	1,42	1,42	1,52	1,57	1,63	1,69	1,76	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	5,75	5,71	5,72	5,72	5,76	5,82	5,90	5,97	6,00	5,91	5,90	5,90	5,89	6,11	6,28	6,63	7,13	7,53	Rupiah
Valas	1,90	1,89	1,81	1,88	1,88	1,91	1,91	1,95	2,01	2,05	2,07	1,92	1,69	2,02	1,81	1,80	1,87	2,20	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	6,15	6,01	5,90	5,97	5,96	6,01	6,04	6,05	6,09	6,06	6,07	6,06	6,06	6,17	6,27	6,51	6,83	7,07	Rupiah
Valas	2,40	2,35	2,39	2,39	2,39	2,36	2,33	2,29	2,26	2,31	2,32	2,29	2,17	2,39	2,23	2,24	2,20	2,18	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	6,48	6,35	6,27	6,17	6,12	6,10	6,05	5,99	5,88	5,82	5,79	5,77	5,88	5,92	6,11	6,34	6,54	6,95	Rupiah
Valas	2,03	1,95	1,94	1,96	1,99	1,98	1,97	2,02	2,09	2,15	2,08	2,10	2,02	2,16	2,09	2,09	2,11	2,07	Foreign Exchange

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

Keterangan	2012							2013											Items
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			<i>Demand Deposits</i>
Rupiah	2,13	2,13	2,07	1,93	1,92	1,89	2,08	2,03	1,93	1,90	2,03	1,92	2,08	1,96	2,06	1,92	2,04	1,89	- Rupiah
Valas	0,15	0,14	0,14	0,14	0,16	0,15	0,15	0,17	0,18	0,17	0,19	0,25	0,24	0,21	0,21	0,20	0,21	0,25	- Foreign Exchange
Tabungan																			<i>Saving</i>
Rupiah	1,69	1,60	1,56	1,55	1,55	1,55	1,59	1,56	1,56	1,57	1,56	1,55	1,57	1,55	1,57	1,59	1,57	1,57	- Rupiah
Valas	0,23	0,23	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,23	0,22	0,22	0,22	0,22	- Foreign Exchange
Simpanan Berjangka																			<i>Time Deposits</i>
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,05	5,10	5,09	5,10	5,15	5,15	5,23	5,17	5,11	5,09	5,03	5,00	5,23	5,36	5,72	6,22	6,52	6,69	Rupiah
Valas	0,93	0,85	0,97	0,91	0,89	0,96	0,97	0,85	0,59	0,51	0,59	0,54	0,76	0,65	0,83	0,94	0,99	1,01	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	5,43	5,41	5,41	5,43	5,48	5,47	5,54	5,55	5,54	5,54	5,50	5,48	5,59	5,82	6,01	6,37	6,80	6,99	Rupiah
Valas	1,33	1,31	1,30	1,29	1,27	1,14	1,11	1,08	0,66	0,72	0,76	0,90	1,05	0,92	1,06	1,06	1,06	1,29	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	5,64	5,52	5,42	5,40	5,40	5,51	5,53	5,54	5,53	5,53	5,53	5,51	5,58	5,63	5,77	6,00	6,39	6,49	Rupiah
Valas	2,20	2,15	2,20	2,16	2,04	1,99	1,99	1,92	1,86	1,77	1,67	1,63	1,57	1,24	1,46	1,44	1,40	1,36	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	6,32	6,22	6,12	5,98	5,98	5,93	5,91	5,86	5,47	5,46	5,46	5,45	5,81	5,67	6,18	6,50	6,67	7,31	Rupiah
Valas	1,68	1,66	1,67	1,73	1,73	1,65	1,65	1,65	0,90	0,64	0,65	0,64	1,65	0,61	1,65	1,65	1,67	1,68	Foreign Exchange

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

Keterangan	2012							2013											Items
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			<i>Demand Deposits</i>
Rupiah	2,02	1,89	1,96	1,89	1,91	1,93	1,91	1,92	1,90	1,92	1,90	1,89	1,90	1,88	1,91	1,91	1,88	1,91	- Rupiah
Valas	0,48	0,50	0,51	0,48	0,47	0,48	0,50	0,47	0,47	0,46	0,47	0,46	0,50	0,51	0,53	0,55	0,53	0,53	- Foreign Exchange
Tabungan																			<i>Saving</i>
Rupiah	2,21	2,12	2,12	2,11	2,11	2,12	2,11	2,06	2,03	2,03	2,04	2,33	2,35	2,33	2,34	2,33	2,33	2,33	- Rupiah
Valas	0,60	0,50	0,41	0,42	0,41	0,38	0,46	0,44	0,40	0,40	0,41	0,42	0,45	0,44	0,42	0,42	0,40	0,41	- Foreign Exchange
Simpanan Berjangka																			<i>Time Deposits</i>
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,68	5,51	5,48	5,52	5,56	5,54	5,69	5,65	5,67	5,63	5,62	5,66	5,75	6,12	6,40	6,96	7,27	7,48	Rupiah
Valas	1,94	1,95	1,91	2,01	2,00	1,99	1,94	1,94	1,94	1,94	1,90	1,88	1,96	2,05	2,14	2,16	2,19	2,22	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	5,78	5,70	5,69	5,65	5,68	5,76	5,86	5,98	5,98	5,97	5,95	5,93	5,91	6,12	6,35	6,68	7,27	7,70	Rupiah
Valas	2,36	2,32	2,26	2,33	2,30	2,30	2,32	2,32	2,29	2,37	2,45	2,43	2,42	2,55	2,50	2,49	2,58	2,64	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	5,92	5,75	5,68	5,70	5,67	5,70	5,75	5,77	5,83	5,86	5,93	5,95	5,98	6,08	6,21	6,43	6,72	6,96	Rupiah
Valas	2,61	2,59	2,61	2,63	2,68	2,69	2,63	2,60	2,59	2,64	2,63	2,60	2,61	2,59	2,66	2,66	2,63	2,65	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	6,13	5,95	5,86	5,77	5,65	5,57	5,48	5,42	5,41	5,40	5,41	5,47	5,50	5,67	5,63	5,77	6,02	6,21	Rupiah
Valas	2,26	2,19	2,09	2,13	2,19	2,23	2,22	2,28	2,30	2,34	2,28	2,32	2,32	2,39	2,45	2,45	2,45	2,38	Foreign Exchange

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

Keterangan	2012							2013											Items
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			<i>Demand Deposits</i>
Rupiah	3,49	3,48	3,45	3,43	3,05	3,10	3,25	3,16	3,02	3,37	3,26	3,18	3,15	3,05	3,43	3,33	3,55	3,33	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																			<i>Saving</i>
Rupiah	3,72	3,83	3,86	3,79	3,76	3,75	3,70	3,82	3,78	4,17	4,18	4,13	4,11	4,08	4,14	4,41	4,43	4,33	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																			<i>Time Deposits</i>
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	6,54	6,56	6,58	6,66	6,71	6,77	6,90	6,78	6,62	5,83	5,75	5,78	5,78	5,98	6,28	7,02	7,29	7,65	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	6,75	6,72	6,78	6,89	6,99	7,09	7,22	7,21	7,05	6,25	6,26	6,28	6,40	6,55	6,68	7,04	7,31	7,86	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	7,39	7,18	7,07	7,11	7,19	7,32	7,45	7,50	7,47	7,40	7,35	7,32	7,32	7,39	7,47	7,85	8,14	8,39	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	7,97	7,91	7,81	7,72	7,69	7,67	7,67	7,62	7,50	7,21	7,18	7,11	7,18	7,08	7,31	7,52	7,66	8,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Keterangan	2012							2013											Items
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			<i>Demand Deposits</i>
Rupiah	2,90	2,89	2,82	2,93	2,88	2,85	2,67	2,89	2,89	2,87	2,80	2,72	2,74	2,67	2,68	2,72	2,67	2,68	- Rupiah
Valas	0,87	0,73	0,53	0,45	0,55	0,57	0,47	0,51	0,30	0,33	0,35	0,42	0,44	0,38	0,37	0,40	0,40	0,40	- Foreign Exchange
Tabungan																			<i>Saving</i>
Rupiah	2,63	2,55	2,52	2,53	2,46	2,50	2,54	2,55	2,54	2,46	2,40	2,38	2,37	2,32	2,31	2,30	2,28	2,27	- Rupiah
Valas	0,51	0,52	0,57	0,60	0,58	0,58	0,58	0,57	0,57	0,58	0,58	0,57	0,59	0,60	0,58	0,61	0,60	0,56	- Foreign Exchange
Simpanan Berjangka																			<i>Time Deposits</i>
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,87	5,86	5,87	5,78	5,86	5,90	6,08	5,89	5,86	5,82	5,78	5,77	5,78	5,89	6,15	6,38	6,79	6,91	Rupiah
Valas	3,79	2,12	2,15	2,00	2,21	2,16	2,11	2,05	1,60	1,86	2,01	1,93	1,82	1,96	1,90	2,12	2,22	2,16	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	6,34	6,25	6,28	6,31	6,42	6,51	6,57	6,58	6,52	6,21	6,33	6,35	6,31	6,36	6,42	6,77	7,01	7,37	Rupiah
Valas	2,15	1,92	1,97	1,87	1,80	1,20	1,40	1,45	1,41	1,34	1,01	1,55	1,35	1,41	1,28	1,79	1,81	1,91	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	6,70	6,60	6,28	6,45	6,46	6,54	6,76	6,61	6,55	6,46	6,44	6,48	6,39	6,42	6,63	6,88	7,08	7,42	Rupiah
Valas	1,54	1,31	1,28	1,51	1,56	1,59	1,69	1,49	1,47	1,32	1,01	1,01	1,04	1,18	1,24	1,28	1,29	1,37	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	7,25	7,13	7,09	7,01	6,95	6,97	6,96	6,85	6,77	6,67	6,64	6,55	6,54	6,48	6,57	6,80	7,03	7,13	Rupiah
Valas	1,12	1,10	1,13	1,07	1,07	1,20	0,96	1,08	1,03	1,05	1,04	1,12	1,13	1,05	1,03	1,05	1,05	1,08	Foreign Exchange

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

Keterangan	2012							2013											Items
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			<i>Demand Deposits</i>
Rupiah	1,83	1,85	1,81	1,92	1,73	1,50	1,70	1,68	1,57	1,62	1,77	1,93	1,60	1,80	1,62	1,92	1,94	1,99	- Rupiah
Valas	0,54	0,48	0,59	0,58	0,43	0,53	0,55	0,56	0,53	0,51	0,59	0,45	0,44	0,43	0,52	0,48	0,47	0,55	- Foreign Exchange
Tabungan																			<i>Saving</i>
Rupiah	2,50	2,48	2,47	2,47	2,37	2,25	2,14	2,20	2,22	2,24	2,24	2,24	2,17	2,08	1,99	2,10	1,97	1,97	- Rupiah
Valas	0,31	0,23	0,25	0,25	0,21	0,18	0,19	0,18	0,21	0,15	0,20	0,23	0,21	0,21	0,21	0,20	0,19	0,23	- Foreign Exchange
Simpanan Berjangka																			<i>Time Deposits</i>
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	5,32	5,38	5,53	5,59	5,57	5,56	5,66	5,56	5,59	5,65	5,67	5,61	5,79	6,07	6,27	6,90	7,20	7,49	Rupiah
Valas	1,99	1,98	2,07	2,17	2,15	1,97	2,05	1,99	2,01	1,99	1,94	1,81	1,82	1,82	1,88	1,93	1,99	2,03	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	5,80	5,86	5,91	6,02	6,08	6,08	6,17	6,11	6,17	6,16	6,20	6,24	6,25	6,43	6,63	6,88	7,36	8,01	Rupiah
Valas	1,91	1,92	1,80	1,88	1,76	1,81	1,71	1,76	1,78	1,78	1,72	1,65	1,68	1,84	1,82	1,94	1,97	1,95	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	5,83	5,92	5,98	6,46	6,56	6,63	6,64	6,57	6,52	6,37	6,15	6,04	6,02	6,14	6,23	6,30	6,66	7,23	Rupiah
Valas	2,55	2,50	2,58	2,72	2,69	2,65	2,65	2,67	2,62	2,60	2,61	2,53	2,59	2,54	2,53	2,71	2,69	2,70	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	6,62	6,60	6,57	6,56	6,64	6,78	6,76	6,80	6,79	6,78	6,77	6,72	6,72	6,71	6,70	6,75	6,76	6,80	Rupiah
Valas	2,38	1,86	2,22	2,21	2,21	2,23	2,24	2,27	2,21	2,33	2,34	2,22	2,23	2,27	2,26	2,35	2,39	2,41	Foreign Exchange

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

Keterangan	2012							2013											Items
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Giro																			<i>Demand Deposits</i>
Rupiah	1,45	1,51	1,62	1,55	1,56	1,55	1,71	1,66	1,48	1,68	1,91	1,75	1,61	1,79	1,77	1,91	2,40	2,72	- Rupiah
Valas	0,50	0,50	0,45	0,46	0,56	0,43	0,52	0,40	0,32	0,41	0,38	0,42	0,40	0,35	0,40	0,36	0,33	0,38	- Foreign Exchange
Tabungan																			<i>Saving</i>
Rupiah	1,58	1,24	1,21	1,22	1,13	1,14	1,17	1,18	1,08	1,08	1,09	1,04	1,01	1,02	1,14	1,14	1,19	1,21	- Rupiah
Valas	0,31	0,25	0,33	0,15	0,15	0,24	0,24	0,23	0,35	0,13	0,13	0,16	0,17	0,15	0,15	0,14	0,14	0,14	- Foreign Exchange
Simpanan Berjangka																			<i>Time Deposits</i>
- Simpanan Berjangka 1 bln																			- 1 Month Time Deposits
Rupiah	3,91	4,11	4,40	4,55	4,76	4,62	4,52	4,47	4,46	4,60	4,52	4,57	4,70	5,21	5,71	6,48	6,93	6,99	Rupiah
Valas	1,34	1,66	1,64	1,69	1,72	1,47	1,57	1,50	1,09	1,04	0,65	0,66	0,41	0,51	0,52	0,60	0,59	0,48	Foreign Exchange
- Simpanan Berjangka 3 bln																			- 3 Month Time Deposits
Rupiah	4,63	4,73	4,84	4,80	4,83	4,78	5,06	5,09	5,20	5,16	4,86	4,85	4,89	5,22	5,60	6,27	7,33	7,94	Rupiah
Valas	1,17	1,22	1,23	1,34	1,40	1,53	1,65	1,65	1,66	1,49	1,32	1,53	1,32	1,38	1,29	1,36	1,26	1,27	Foreign Exchange
- Simpanan Berjangka 6 bln																			- 6 Month Time Deposits
Rupiah	4,98	4,91	4,98	5,06	5,06	5,00	4,90	5,36	5,41	5,42	5,29	5,20	5,35	5,42	5,46	5,67	6,38	6,72	Rupiah
Valas	1,19	1,17	1,12	0,85	0,91	0,88	0,90	0,89	0,89	1,16	1,12	0,99	1,00	1,04	1,13	1,18	1,18	1,13	Foreign Exchange
- Simpanan Berjangka >= 12 bln																			- 12 >= Month Time Deposits
Rupiah	6,31	6,13	5,97	5,88	5,67	5,66	5,70	5,69	5,70	5,63	5,58	5,52	5,81	5,99	6,13	6,18	6,28	6,24	Rupiah
Valas	2,05	2,17	2,18	2,18	1,91	2,01	2,03	2,03	1,01	1,48	1,33	1,35	1,20	1,18	1,18	1,02	0,96	0,93	Foreign Exchange

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

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

*) Angka-angka sementara
 ***) Angka

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

Jenis Penggunaan	2012							2013											Type of Use
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Jenis Penggunaan																			1. Type of Use
- Modal Kerja																			- Working Capital
Rupiah	11,80	11,79	11,74	11,71	11,69	11,62	11,50	11,50	11,46	11,45	11,45	11,47	11,42	11,68	11,65	11,81	11,95	12,08	Rupiah
Valas	4,13	4,12	4,12	4,09	4,10	4,06	4,08	4,09	4,06	3,99	3,90	3,92	3,89	3,87	4,00	3,92	3,95	3,91	Foreign Exchange
- Investasi																			- Investments
Rupiah	11,46	11,42	11,36	11,36	11,30	11,25	11,28	11,30	11,27	11,24	11,21	11,17	11,14	11,29	11,37	11,49	11,65	11,74	Rupiah
Valas	5,11	5,15	5,09	5,08	5,08	4,97	5,03	5,00	4,99	4,99	4,93	4,88	4,94	4,93	5,03	4,94	4,95	4,94	Foreign Exchange
- Konsumsi																			- Consumption
Rupiah	13,90	13,92	13,69	13,67	13,60	13,53	13,58	13,40	13,22	13,28	13,22	13,20	13,14	13,06	13,05	13,03	13,08	13,12	Rupiah
Valas	5,35	4,20	4,17	4,15	4,26	4,20	4,33	4,53	4,56	4,48	4,30	4,33	4,19	4,51	4,92	3,82	3,96	3,99	Foreign Exchange
2. Orientasi Penggunaan																			2. User Orientation
- Ekspor																			- Ekspor
Rupiah	10,68	10,70	10,81	10,83	10,85	10,73	10,18	9,96	9,90	10,00	10,16	10,18	10,06	10,08	10,18	10,59	10,78	10,87	Rupiah
Valas	4,58	4,58	4,57	4,52	4,51	4,31	4,41	4,37	4,33	4,25	4,15	4,13	4,19	4,11	4,10	4,28	4,42	4,37	Foreign Exchange
- Impor																			- Impor
Rupiah	10,07	9,86	9,74	9,71	9,75	9,64	9,76	9,74	9,74	9,77	9,73	12,91	13,32	13,35	9,09 ^{r)}	9,78	9,98	10,27	Rupiah
Valas	4,40	4,49	4,54	4,55	4,44	4,32	4,04	4,07	3,95	4,00	3,70	3,80	3,80	3,78	3,77	3,99	3,99	3,97	Foreign Exchange
- Lainnya																			- Other
Rupiah	12,47	12,47	12,36	12,34	12,29	12,23	12,19	12,15	12,06	12,07	12,04	12,00	11,94	12,06	12,11	12,19	12,31	12,39	Rupiah
Valas	4,45	4,46	4,44	4,41	4,43	4,39	4,42	4,42	4,41	4,36	4,29	4,28	4,31	4,30	4,43	4,30	4,33	4,29	Foreign Exchange

r) Revisi

r) Revised figures

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

Kelompok Bank	2007	2012									2013									Group of Bank	
		Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Bank Persero																					<i>State Owned Banks</i>
Jumlah Bank	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	2.765	4.581	4.781	4.866	5.056	5.140	5.213	5.301	5.363	5.400	5.484	5.538	5.595	5.681	5.803	5.946	6.008	6.084	6.165	6.287	Total Bank Offices
BUSN Devisa																					<i>Foreign Exchange Commercial Banks</i>
Jumlah Bank	35	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	Total Banks
Jumlah Kantor	4.694	7.293	7.305	7.322	7.337	7.370	7.430	7.485	7.647	7.709	7.743	7.764	7.778	7.812	7.841	7.860	7.875	7.910	7.944	7.965	Total Bank Offices
BUSN Non Devisa																					<i>Non-Foreign Exchange Commercial Banks</i>
Jumlah Bank	36	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	Total Banks
Jumlah Kantor	778	1.316	1.316	1.318	1.322	1.353	1.386	1.407	1.447	1.459	1.471	1.481	1.488	1.490	1.499	1.510	1.532	1.545	1.554	1.563	Total Bank Offices
BPD																					<i>Regional Development Banks</i>
Jumlah Bank	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	Total Banks
Jumlah Kantor	1.205	1.496	1.518	1.554	1.560	1.584	1.586	1.636	1.712	1.797	1.827	1.847	1.871	1.883	1.900	1.909	1.919	1.950	1.987	2.021	Total Bank Offices
Bank Campuran																					<i>Joint Venture Banks</i>
Jumlah Bank	17	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	Total Banks
Jumlah Kantor	96	265	261	261	261	261	261	261	263	263	264	264	264	265	266	267	268	268	268	270	Total Bank Offices
Bank Asing																					<i>Foreign Owned Bank</i>
Jumlah Bank	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	Total Banks
Jumlah Kantor	142	191	191	191	191	191	191	191	193	193	193	195	195	195	195	196	196	196	196	197	Total Bank Offices
Total																					<i>Total</i>
Jumlah Bank	130	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	Total Banks
Jumlah Kantor	9.680	15.142	15.372	15.512	15.727	15.899	16.067	16.067	16.625	16.821	16.982	17.089	17.191	17.326	17.504	17.688	17.798	17.953	18.114	18.303	Total Bank Offices

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

Lokasi	2012							2013										Location	
	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Jawa Barat	370	372	375	375	375	380	380	380	384	385	386	388	392	394	394	394	394	393	1. Jawa Barat
2. Banten	85	84	86	86	88	91	93	93	93	93	93	94	94	94	94	94	94	94	2. Banten
3. DKI Jakarta	546	544	547	549	551	561	564	563	573	573	573	574	575	574	574	575	572	572	3. DKI Jakarta
4. D.I. Yogyakarta	56	56	56	56	56	56	56	56	56	57	57	57	58	58	58	58	59	59	4. D.I Yogyakarta
5. Jawa Tengah	305	302	310	310	311	311	311	312	314	319	320	320	322	322	324	326	326	326	5. Jawa Tengah
6. Jawa Timur	403	403	407	409	410	411	411	410	412	413	415	418	419	418	418	417	417	419	6. Jawa Timur
7. Bengkulu	27	27	28	28	28	28	28	28	28	28	29	29	30	30	30	30	30	30	7. Bengkulu
8. Jambi	51	51	51	51	52	52	53	53	53	54	55	55	56	57	57	58	58	58	8. Jambi
9. Aceh	74	73	74	75	75	76	77	77	77	77	77	77	77	78	78	78	78	78	9. Aceh
10. Sumatera Utara	183	182	184	185	186	189	192	194	194	194	194	195	195	195	197	198	197	198	10. Sumatera Utara
11. Sumatera Barat	78	77	80	80	80	81	81	81	81	82	82	82	84	84	84	84	83	83	11. Sumatera Barat
12. Riau	87	88	88	88	88	88	88	88	88	88	88	89	89	89	89	90	90	91	12. Riau
13. Sumatera Selatan	86	83	87	88	89	92	93	95	95	96	98	98	99	99	99	99	99	101	13. Sumatera Selatan
14. Bangka Belitung	23	24	22	22	22*)	22	22	22	22	23	23	24	24	24	24	24	24	24	14. Bangka Belitung
15. Kepulauan Riau	54	51	54	54	54*)	55	56	56	56	57	58	58	58	58	58	58	58	59	15. Kepulauan Riau
16. Lampung	53	51	55	55	55	56	56	56	56	56	57	57	57	57	57	57	58	58	16. Lampung
17. Kalimantan Selatan	72	72	74	74	74	74	74	74	74	74	74	76	77	77	77	78	78	78	17. Kalimantan Selatan
18. Kalimantan Barat	69	69	69	69	69	69	69	69	69	69	70	70	70	70	70	72	72	73	18. Kalimantan Barat
19. Kalimantan Timur	105	106	106	106	106	107	108	109	110	111	112	112	112	112	113	113	113	113	19. Kalimantan Timur
20. Kalimantan Tengah	43	43	44	45	45	45	46	46	46	46	46	47	47	47	47	47	47	47	20. Kalimantan Tengah
21. Sulawesi Tengah	36	36	37	37	37	37	38	38	38	38	38	38	38	38	38	38	38	38	21. Sulawesi Tengah
22. Sulawesi Selatan	124	122	125	125	124	124	124	125	126	126	127	127	128	128	128	129	130	130	22. Sulawesi Selatan
23. Sulawesi Utara	53	53	53	53	55	55	55	55	55	55	55	56	56	56	57	57	57	57	23. Sulawesi Utara
24. Gorontalo	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	17	24. Gorontalo
25. Sulawesi Barat	14	14	14	14	14	14	14	14	15	15	15	15	15	15	15	15	15	15	25. Sulawesi Barat
26. Sulawesi Tenggara	30	30	31	31	31	31	31	32	32	32	33	33	33	33	33	33	34	34	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	43	43	43	43	44	44	44	44	45	45	47	48	48	48	50	50	50	50	27. Nusa Tenggara Barat
28. Bali	82	82	83	83	84	84	85	85	87	88	88	88	89	89	91	91	92	92	28. Bali
29. Nusa Tenggara Timur	49	49	49	49	49	51	51	51	51	51	51	51	51	52	52	52	52	52	29. Nusa Tenggara Timur
30. Maluku	31	33	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30. Maluku
31. Papua	54	55	54	54	54	55	56	56	56	58	58	58	58	58	58	59	59	59	31. Papua
32. Maluku Utara	17	14	18	18	18	18	18	18	18	19	19	19	19	19	19	19	19	19	32. Maluku Utara
33. Irian Jaya Barat	25	24	25	25	25	25	25	25	25	25	25	25	25	25	25	26	27	27	33. Papua Barat
34. Lainnya	17	17	17	17	17	16	16	16	16	16	16	16	16	16	16	16	16	16	34. Others
Total	3.361	3.346	3.392	3.400	3.336	3.444	3.461	3.467	3.491	3.509	3.525	3.540	3.557	3.560	3.570	3.581	3.582	3.590	Total



DATA BANK SYARIAH

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indikator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penyaluran Dana IB	32.304	48.264	64.355	94.884	140.980	173.464	188.562	186.983	191.064	204.180	202.439	208.588	212.205	211.826	214.864	220.190	222.164	225.373	<i>Fund Disbursements IB</i>
a. Pembiayaan	26.149	38.199	46.886	68.181	102.655	140.318	147.505	149.672	154.072	161.081	163.407	167.259	171.227	174.486	174.537	177.320	179.284	180.833	a. <i>Financing</i>
Rupiah	24.878	35.879	44.938	64.817	97.847	133.088	139.880	141.810	146.173	152.981	155.624	158.773	162.174	165.378	164.924	167.172	169.134	170.221	<i>Rupiah</i>
Valas	1.270	2.320	1.948	3.364	4.808	7.230	7.625	7.862	7.899	8.099	7.783	8.487	9.054	9.108	9.613	10.148	10.150	10.612	<i>Foreign Exchange</i>
b. Antar Bank	1.437	1.978	3.036	4.138	4.846	5.322	6.004	4.838	4.751	6.135	6.342	6.665	7.226	5.780	5.353	6.178	5.833	5.222	b. <i>Inter-Bank</i>
c. Penempatan di BI	3.238	5.189	10.393	16.393	27.127	19.557	26.713	24.201	23.072	28.092	23.198	25.035	24.212	21.940	25.146	26.007	26.103	27.742	c. <i>Placements at BI</i>
d. Surat Berharga (tidak termasuk obligasi rekap)	1.302	2.683	3.786	5.733	5.902	7.671	7.822	7.738	8.567	8.347	9.032	9.145	9.029	9.106	9.187	9.619	9.518	9.721	d. <i>Money Instruments (not including recapitalization bonds)</i>
e. Penyertaan	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	48	48	e. <i>Equity participation</i>
f. Tagihan Lainnya	138	136	171	351	403	549	471	486	554	479	413	436	462	466	594	1.019	1.378	1.808	f. <i>Other claims</i>
Sumber Dana IB	27.948	40.591	57.762	83.184	126.409	152.931	165.404	162.931	165.731	176.823	176.923	182.925	184.959	186.116	189.283	193.776	194.954	198.065	<i>Sources of Funds IB</i>
a. DPK	25.473	36.852	52.271	76.036	115.415	138.671	147.512	148.731	150.795	156.964	158.519	163.858	163.966	166.453	170.222	171.701	174.018	176.292	a. <i>Third Party Funds</i>
Rupiah	24.324	35.449	50.266	72.807	110.910	130.891	140.547	141.619	143.742	149.032	151.024	155.232	155.207	158.279	161.435	162.236	164.249	165.945	<i>Rupiah</i>
Giro Wadiah	2.925	3.741	5.403	7.914	10.678	12.159	15.683	14.609	12.984	12.489	14.030	13.767	14.158	14.817	14.992	13.552	13.892	14.553	<i>Wadiah Demand Deposit</i>
Deposito Mudharabah	12.919	19.273	28.484	42.206	67.942	77.923	80.576	82.883	86.245	90.798	90.648	94.827	93.652	93.961	96.349	97.241	98.327	99.193	<i>Mudharabah Time Deposits</i>
Tabungan Mudharabah	8.480	12.436	16.379	22.688	32.290	40.810	44.288	44.127	44.514	45.744	46.346	46.639	47.397	49.501	50.093	51.443	52.030	52.199	<i>Mudharabah Savings Accounts</i>
Valas	1.149	1.403	2.006	3.229	4.505	7.781	6.965	7.112	7.052	7.933	7.495	8.626	8.759	8.174	8.788	9.464	9.769	10.347	<i>Foreign Exchange</i>
Giro Wadiah	424	498	798	1.142	1.329	1.999	2.026	1.969	1.996	1.579	2.015	1.922	1.842	1.958	1.879	1.970	2.026	2.034	<i>Wadiah Demand Deposit</i>
Deposito Mudharabah	726	870	1.111	1.869	2.864	4.896	4.155	4.401	4.323	5.624	4.703	5.919	6.025	5.407	6.046	6.557	6.773	7.309	<i>Mudharabah Time Deposits</i>
Tabungan Mudharabah	-	35	96	218	312	885	784	742	734	729	777	785	891	810	863	937	970	1.004	<i>Mudharabah Savings Accounts</i>
b. Kewajiban Kepada BI	32	68	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. <i>Liabilities at BI</i>
c. Antar Bank	1.499	2.419	3.717	4.924	6.648	8.201	11.576	7.909	8.558	12.791	11.405	11.859	13.491	12.442	11.647	13.946	12.640	11.800	c. <i>Inter-Bank</i>
d. Surat Berharga	350	311	340	325	924	1.537	1.537	1.537	1.537	2.171	2.171	2.171	2.171	1.980	1.980	1.997	1.997	1.997	d. <i>Money Instruments</i>
e. Pinjaman yang Diterima	161	150	512	483	1.520	-	-	-	-	-	-	-	-	-	-	-	-	-	e. <i>Loans received</i>
Rupiah	161	150	512	483	1.520	1.851	1.952	1.952	1.952	1.952	1.952	1.953	1.953	2.138	2.139	2.139	2.139	2.140	<i>Rupiah</i>
Valas	-	-	-	-	-	-	103	104	103	104	104	104	186	-	-	-	-	-	<i>Foreign Exchange</i>
f. Kewajiban Lainnya	401	727	845	1.321	1.783	2.584	2.634	2.619	2.711	2.768	2.691	2.903	3.116	3.020	3.214	3.912	4.079	5.756	f. <i>Other Liabilities</i>
g. Setoran Jaminan	32	64	69	90	119	86	89	79	75	73	80	75	75	81	81	81	82	81	g. <i>Guarantee Deposits</i>
Komponen Modal																			<i>Capital Components</i>
a. Modal Disetor	1.017	1.752	1.946	5.965	6.611	6.911	7.211	7.211	7.196	7.498	7.603	7.603	8.152	8.151	8.150	8.150	8.151	8.150	a. <i>Paid-In Capital</i>
b. Cadangan	275	335	449	491	579	913	913	915	915	944	943	1.004	1.004	1.013	1.013	1.013	1.014	1.014	b. <i>Reserves</i>
c. L/R tahun berjalan	481	432	790	1.051	1.475	2.577	2.541	359	659	1.044	1.361	1.636	1.922	2.186	2.515	2.895	3.088	3.445	c. <i>Current Earnings (Profit/Loss)</i>
d. L/R tahun Lalu	149	152	315	527	1.069	1.890	1.895	4.248	4.216	3.514	3.410	3.347	3.197	3.187	3.186	3.186	3.186	3.186	d. <i>Retained Earnings (Profit/Loss)</i>
e. Perkiraan tambahan modal disetor	132	466	468	516	816	618	618	618	618	618	516	-	514	514	514	514	514	514	e. <i>Estimate of Additional Paid-In Capital</i>
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. <i>Capital Loans</i>
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	1.761	2.824	3.076	5.408	9.244	3.242	4.993	4.709	5.103	5.611	5.343	5.423	5.443	4.640	4.299	4.523	5.213	5.107	<i>Bank Indonesia Syariah Money Certificates (BUS & UUS)</i>
Total Aset	33.016	49.555	66.090	97.519	145.467	179.871	195.018	193.110	196.988	209.603	207.800	215.444	218.566	219.183	223.503	227.711	229.557	233.130	<i>Total Assets</i>
Jaringan Kantor																			<i>Office Network</i>
Jumlah Bank	29	32	31	34	34	35	35	35	35	35	35	35	35	34	34	34	34	34	<i>Total Banks</i>
Jumlah Kantor 1)	568	790	998	1.477	1.702	2.185	2.227	2.266	2.290	2.306	2.361	2.381	2.385	2.397	2.439	2.461	2.492	2.496	<i>Total Bank Offices ¹⁾</i>

Ket: ¹⁾ Tidak termasuk Gerai Muamalat

Note: ¹⁾ Excluding Gerai Muamalat

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indikator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penyaluran Dana IB	25.663	33.026	46.386	76.602	112.853	130.555	142.148	138.439	140.681	148.935	148.649	152.618	155.651	156.813	159.573	163.521	164.740	167.687	<i>Fund Disbursements IB</i>
a. Pembiayaan	20.717	26.109	34.452	56.357	83.704	107.307	112.396	112.650	115.033	119.508	121.647	124.586	128.102	131.049	131.117	133.376	134.626	135.447	a. <i>Financing</i>
Rupiah	19.602	24.422	33.190	53.864	80.038	102.279	106.987	107.063	109.440	113.768	115.841	118.698	121.955	124.787	124.479	126.326	127.721	128.162	<i>Rupiah</i>
Valas	1.115	1.688	1.261	2.493	3.665	5.028	5.410	5.587	5.593	5.739	5.806	5.888	6.147	6.262	6.638	7.051	6.905	7.285	<i>Foreign Exchange</i>
b. Antar Bank	672	1.016	1.415	1.968	2.571	2.939	3.071	2.208	2.188	2.865	3.422	3.243	3.476	2.610	2.387	2.874	2.503	2.957	b. <i>Inter-Bank</i>
c. Penempatan di BI	3.286	3.827	7.345	12.642	20.975	12.879	19.189	16.176	15.227	18.696	15.089	16.116	15.464	14.749	17.524	17.872	18.028	19.205	c. <i>Placements at BI</i>
d. Surat Berharga (tidak termasuk obligasi rekap)	766	1.859	2.922	5.203	5.166	6.846	6.988	6.887	7.642	7.345	8.034	8.194	8.104	7.891	7.906	8.333	8.167	8.232	d. <i>Money Instruments (not including recapitalization bonds)</i>
e. Penyertaan	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	48	48	e. <i>Equity participation</i>
f. Tagihan Lainnya	182	136	169	344	391	537	456	470	543	474	410	432	459	466	593	1.018	1.369	1.798	f. <i>Other claims</i>
Sumber Dana IB	23.960	30.546	43.858	69.992	105.500	122.223	133.170	129.247	131.135	138.787	138.772	142.905	145.243	147.488	150.382	153.940	154.844	157.183	<i>Sources of Funds IB</i>
a. DPK	21.966	27.734	39.624	64.335	96.548	110.283	117.817	117.666	118.795	122.585	123.825	127.311	127.885	130.834	133.690	135.083	137.014	138.062	a. <i>Third Party Funds</i>
Rupiah	20.880	26.498	37.881	61.404	92.571	104.792	112.664	112.564	113.716	117.049	118.450	121.328	121.387	124.732	126.739	127.700	129.465	130.109	<i>Rupiah</i>
Giro Wadiah	2.624	2.250	3.612	6.620	8.874	9.942	13.445	12.477	10.970	10.420	11.844	11.362	11.824	12.318	12.380	11.173	11.371	12.062	<i>Wadiah Demand Deposit</i>
Deposito Mudharabah	10.555	14.588	21.510	35.350	57.067	61.960	63.748	64.569	67.054	70.408	69.529	72.772	71.843	73.248	74.613	75.572	76.680	76.600	<i>Mudharabah Time Deposits</i>
Tabungan Mudharabah	7.702	9.659	12.759	19.435	26.630	32.890	35.471	35.518	35.692	36.221	37.076	37.194	37.721	39.166	39.746	40.956	41.414	41.447	<i>Mudharabah Savings Accounts</i>
Valas	1.085	1.237	1.743	2.931	3.977	5.491	5.153	5.102	5.078	5.536	5.376	5.983	6.498	6.103	6.952	7.382	7.548	7.953	<i>Foreign Exchange</i>
Giro Wadiah	262	465	683	1.095	1.274	1.949	1.948	1.895	1.933	1.496	1.937	1.848	1.771	1.889	1.803	1.893	1.945	1.951	<i>Wadiah Demand Deposit</i>
Deposito Mudharabah	823	772	1.060	1.834	2.699	3.097	2.856	2.885	2.815	3.700	3.070	3.789	4.301	3.843	4.761	5.058	5.131	5.486	<i>Mudharabah Time Deposits</i>
Tabungan Mudharabah	-	-	-	2	4	445	349	322	330	340	368	347	426	371	387	431	472	516	<i>Mudharabah Savings Accounts</i>
b. Kewajiban Kepada BI	32	68	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. <i>Liabilities at BI</i>
c. Antar Bank	1.049	1.736	3.005	3.944	5.416	6.818	9.989	6.193	6.870	10.118	8.946	9.374	10.968	10.504	10.285	11.755	10.528	10.200	c. <i>Inter-Bank</i>
d. Surat Berharga	329	311	340	325	725	1.338	1.338	1.338	1.338	1.972	1.972	1.972	1.972	1.781	1.781	1.797	1.797	1.797	d. <i>Money Instruments</i>
e. Pinjaman yang Diterima	154	150	112	81	1.119	1.451	1.654	1.654	1.654	1.655	1.655	1.656	1.738	1.737	1.737	1.737	1.737	1.737	e. <i>Loans received</i>
Rupiah	154	150	112	81	1.119	1.451	1.551	1.551	1.551	1.551	1.551	1.552	1.552	1.737	1.737	1.737	1.737	1.737	<i>Rupiah</i>
Valas	-	-	-	-	-	-	103	104	103	104	104	104	186	-	-	-	-	-	<i>Foreign Exchange</i>
f. Kewajiban Lainnya	400	513	735	1.236	1.603	2.286	2.325	2.355	2.443	2.423	2.337	2.560	2.648	2.591	2.847	3.522	3.722	5.339	f. <i>Other Liabilities</i>
g. Setoran Jaminan	31	35	36	69	89	47	47	41	36	34	38	32	32	40	42	46	47	48	g. <i>Guarantee Deposits</i>
Komponen Modal																			<i>Capital Components</i>
a. Modal Disetor	1.001	1.701	1.946	5.965	6.611	6.911	7.211	7.211	7.196	7.498	7.603	7.603	8.152	8.151	8.150	8.150	8.151	8.150	a. <i>Paid-In Capital</i>
b. Cadangan	275	335	449	491	579	913	913	915	915	944	943	1.004	1.004	1.013	1.013	1.013	1.014	1.014	b. <i>Reserves</i>
c. L/R tahun berjalan	459	499	499	776	1.065	1.740	1.790	212	380	627	771	888	1.036	1.160	1.312	1.495	1.610	1.875	c. <i>Current Earnings (Profit/Loss)</i>
d. L/R tahun Lalu	143	138	295	499	1.054	1.824	1.829	3.866	3.866	3.296	3.216	3.157	3.122	3.112	3.112	3.112	3.112	3.112	d. <i>Retained Earnings (Profit/Loss)</i>
e. Perkiraan tambahan modal disetor	132	466	468	516	816	618	618	618	618	618	516	-	514	514	514	514	514	514	e. <i>Estimate of Additional Paid-In Capital</i>
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. <i>Capital Loans</i>
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	2.599	2.824	3.076	5.408	9.244	3.242	4.993	4.709	5.103	5.611	5.343	5.423	5.443	4.640	4.299	4.523	5.213	5.107	<i>Bank Indonesia Syariah Money Certificates (BUS & UUS)</i>
Total Aset	27.286	34.036	48.014	79.186	116.930	135.892	147.581	143.746	145.924	153.730	153.442	158.849	161.011	163.433	166.383	170.218	171.400	174.056	<i>Total Assets</i>
Jaringan Kantor																			<i>Office Network</i>
Jumlah Bank	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	<i>Total Banks</i>
Jumlah Kantor ¹⁾	398	576	711	1.215	1.390	1.703	1.734	1.769	1.790	1.801	1.847	1.859	1.876	1.871	1.909	1.926	1.939	1.942	<i>Total Bank Offices ¹⁾</i>

Ket: ¹⁾ Tidak termasuk Gerai Muamalat

Note: ¹⁾ Excluding Gerai Muamalat

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indikator		
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov	
Penyaluran Dana IB	10.099	15.238	17.969	18.282	28.127	42.909	46.414	48.544	50.383	55.245	53.790	55.969	56.554	55.013	55.290	56.669	57.423	57.686	<i>Fund Disbursements IB</i>	
a. Pembiayaan	7.227	12.090	12.435	11.824	18.952	33.011	35.109	37.023	39.039	41.573	41.760	42.673	43.126	43.437	43.420	43.943	44.658	45.386	a. <i>Financing</i>	
Rupiah	6.910	11.457	11.748	10.953	17.809	30.809	32.894	34.747	36.733	39.213	39.782	40.075	40.219	40.591	40.445	40.846	41.413	42.059	<i>Rupiah</i>	
Valas	318	632	687	871	1.143	2.202	2.215	2.275	2.306	2.360	1.977	2.598	2.907	2.846	2.975	3.097	3.245	3.326	<i>Foreign Exchange</i>	
b. Antar Bank	996	962	1.621	2.170	2.276	2.383	2.933	2.630	2.563	3.270	2.920	3.422	3.751	3.170	2.966	3.305	3.330	2.264	b. <i>Inter-Bank</i>	
c. Penempatan di BI	1.254	1.362	3.048	3.751	6.152	6.678	7.524	8.025	7.845	9.396	8.110	8.920	8.749	7.191	7.623	8.135	8.075	8.538	c. <i>Placements at BI</i>	
d. Surat Berharga (tidak termasuk obligasi rekap)	622	824	864	530	736	824	834	851	925	1.002	998	950	925	1.215	1.281	1.286	1.351	1.489	d. <i>Money Instruments (not including recapitalization bonds)</i>	
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. <i>Equity participation</i>	
f. Tagihan Lainnya	-	-	1	7	12	13	14	16	11	4	3	4	3	0	1	1	9	10	f. <i>Other claims</i>	
Sumber Dana IB	7.061	10.044	13.903	13.191	20.908	30.708	32.234	33.684	34.596	38.037	38.151	40.020	39.716	38.628	38.901	39.836	40.110	40.882	<i>Sources of Funds IB</i>	
a. DPK	6.045	9.118	12.648	11.702	18.867	28.388	29.695	31.065	32.000	34.379	34.694	36.547	36.081	35.619	36.532	36.618	37.004	38.230	a. <i>Third Party Funds</i>	
Rupiah	6.003	8.952	12.385	11.403	18.339	26.099	27.883	29.055	30.026	31.983	32.574	33.904	33.820	33.548	34.696	34.536	34.784	35.836	<i>Rupiah</i>	
Giro Wadiah	836	1.490	1.791	1.294	1.804	2.217	2.238	2.132	2.014	2.069	2.186	2.405	2.334	2.500	2.612	2.379	2.521	2.491	<i>Wadiah Demand Deposit</i>	
Deposito Mudharabah	3.416	4.684	6.974	6.856	10.875	15.963	16.828	18.313	19.191	20.391	21.119	22.055	21.809	20.713	21.737	21.670	21.646	22.593	<i>Mudharabah Time Deposits</i>	
Tabungan Mudharabah	1.751	2.777	3.620	3.253	5.660	7.919	8.817	8.610	8.822	9.523	9.269	9.445	9.677	10.335	10.347	10.487	10.617	10.752	<i>Mudharabah Savings Accounts</i>	
Valas	42	166	263	298	528	2.289	1.812	2.009	1.974	2.397	2.120	2.643	2.261	2.072	1.836	2.082	2.220	2.394	<i>Foreign Exchange</i>	
Giro Wadiah	29	33	116	47	54	50	78	74	62	83	77	75	71	69	76	76	81	83	<i>Wadiah Demand Deposit</i>	
Deposito Mudharabah	13	98	51	35	165	1.799	1.300	1.515	1.509	1.924	1.634	2.130	1.724	1.563	1.285	1.499	1.642	1.823	<i>Mudharabah Time Deposits</i>	
Tabungan Mudharabah	-	35	96	217	308	440	435	420	403	390	409	438	466	439	475	507	498	487	<i>Mudharabah Savings Accounts</i>	
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. <i>Liabilities at BI</i>	
c. Antar Bank	902	684	712	981	1.232	1.383	1.587	1.716	1.688	2.674	2.460	2.486	2.523	1.938	1.362	2.191	2.112	1.600	c. <i>Inter-Bank</i>	
d. Surat Berharga	21	-	-	-	199	199	199	199	199	199	199	199	199	199	199	200	200	200	d. <i>Money Instruments</i>	
e. Pinjaman yang Diterima	1	0	400	402	401	400	401	401	401	401	401	401	401	401	402	402	403	403	e. <i>Loans received</i>	
Rupiah	1	0	400	402	401	400	401	401	401	401	401	401	401	401	402	402	403	403	<i>Rupiah</i>	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Foreign Exchange</i>	
f. Kewajiban Lainnya	73	214	111	86	180	298	309	264	268	345	355	343	468	429	367	390	357	416	f. <i>Other Liabilities</i>	
g. Setoran Jaminan	19	29	33	21	30	39	42	39	39	38	42	43	43	41	39	36	35	33	g. <i>Guarantee Deposits</i>	
Komponen Modal																			<i>Capital Components</i>	
a. Modal Disetor	16	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. <i>Paid-In Capital</i>
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. <i>Reserves</i>
c. L/R tahun berjalan	81	(66)	291	275	410	837	752	147	279	417	590	748	886	1.026	1.203	1.400	1.478	1.570	c. <i>Current Earnings (Profit/Loss)</i>	
d. L/R tahun Lalu	6	14	20	28	15	66	66	382	349	218	194	190	75	75	75	75	75	75	d. <i>Retained Earnings (Profit/Loss)</i>	
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. <i>Estimate of Additional Paid-In Capital</i>
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. <i>Capital Loans</i>
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	2.599	2.824	3.076	5.408	9.244	3.242	4.993	4.709	5.103	5.611	5.343	5.423	5.443	4.640	4.299	4.523	5.213	5.107	<i>Bank Indonesia Syariah Money Certificates (BUS & UUS)</i>	
Total Aset	9.252	15.519	18.076	18.333	28.536	43.979	47.437	49.364	51.064	55.873	54.358	56.595	57.555	55.750	57.120	57.492	58.157	59.074	<i>Total Assets</i>	
Jaringan Kantor																			<i>Office Network</i>	
Jumlah Bank	26	27	25	23	23	24	24	24	24	24	24	24	24	24	23	23	23	23	<i>Total Banks</i>	
Jumlah Kantor ¹⁾	170	214	287	262	312	482	493	497	500	505	514	522	509	526	530	535	553	554	<i>Total Bank Offices ¹⁾</i>	

Ket: ¹⁾ Tidak termasuk Gerai Muamalat

Note: ¹⁾ Excluding Gerai Muamalat

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Bank Umum Syariah	27.286	34.036	48.014	79.186	116.930	135.892	147.581	143.746	145.924	153.730	153.442	158.849	161.011	163.433	166.383	170.218	171.400	174.056	Syariah Commercial Banks
Unit Usaha Syariah	9.252	15.519	18.076	18.333	28.536	43.979	47.437	49.364	51.064	55.873	54.358	56.595	57.555	55.750	57.120	57.492	58.157	59.074	Syariah Business Units

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov*)
Pembiayaan IB	27.944	38.195	46.886	68.181	102.655	140.318	151.754	149.672	154.072	161.080	163.407	167.259	171.227	174.486	174.537	177.320	179.284	179.284	Financing IB
a. Lancar	25.494	35.076	41.931	63.006	95.480	130.331	142.501	138.708	142.250	148.795	151.022	153.769	157.839	161.418	159.983	163.497	165.368	165.368	a. Current
b. Dalam Perhatian Khusus	1.319	1.610	3.074	3.114	4.587	6.481	5.822	7.240	7.625	7.852	7.721	8.608	8.870	8.271	9.305	8.861	8.614	8.614	b. Special Mention
c. Kurang Lancar	321	525	435	677	1.075	1.153	995	1.272	1.355	1.355	1.473	1.663	1.387	1.647	1.895	1.492	1.452	1.452	c. Sub-Standard
d. Diragukan	267	224	582	332	297	739	557	596	715	628	713	740	729	812	801	900	926	926	d. Doubtful
e. Macet	543	759	865	1.052	1.216	1.615	1.878	1.857	2.127	2.450	2.478	2.480	2.403	2.339	2.554	2.569	2.924	2.924	e. Lost
Non Performing Financing (Nominal)	1.131	1.509	1.882	2.061	2.588	3.506	3.430	3.725	4.197	4.434	4.664	4.883	4.518	4.798	5.249	4.962	5.302	5.302	Non Performing Financing (Nominal)
Rasio Non Performing Loan (%)	4,05	3,95	4,01	3,02	2,52	2,50	2,26	2,49	2,72	2,75	2,85	2,92	2,64	2,75	3,01	2,80	2,96	2,96	Non Performing Loan Ratio (%)

Ket: *) Angka-angka sementara

*) Provisional figures

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

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Indikator
	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thdp total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro Wadiah IB	4.238	11,50	6.202	11,86	9.056	11,91	12.006	11,79	14.158	10,21	17.708	12,00	16.587	9,41	<i>Demand Deposit IB</i>
Rupiah	3.741	10,15	5.403	10,34	7.914	10,41	10.678	10,49	12.159	8,77	15.683	10,63	14.553	8,25	<i>Rupiah</i>
Valas	498	1,35	798	1,53	1.142	1,50	1.329	1,30	1.999	1,44	2.026	1,37	2.034	1,15	<i>Foreign Exchange</i>
Deposito Mudharabah IB	20.143	54,66	29.595	56,62	44.075	57,97	70.806	69,55	82.819	59,72	84.732	57,44	106.503	60,41	<i>Deposits IB</i>
Rupiah	19.273	52,30	28.484	54,49	42.206	55,51	67.942	66,74	77.923	56,19	80.576	54,62	99.193	56,27	<i>Rupiah</i>
Valas	870	2,36	1.111	2,13	1.869	2,46	2.864	2,81	4.896	3,53	4.155	2,82	7.309	4,15	<i>Foreign Exchange</i>
Tabungan Mudharabah IB	12.471	33,84	16.475	31,52	22.906	30,13	32.602	32,02	41.695	30,07	45.072	30,55	53.202	30,18	<i>Savings IB</i>
Rupiah	12.436	33,74	16.379	31,33	22.688	29,84	32.290	31,72	40.810	29,43	44.288	30,02	52.199	29,61	<i>Rupiah</i>
Valas	35	0,10	96	0,18	218	0,29	312	0,31	885	0,64	784	0,53	1.004	0,57	<i>Foreign Exchange</i>
Total DPK IB	36.852	100	52.271	100	76.036	100	115.415	113,37	138.671	100,00	147.512	100,00	176.292	100,00	<i>Total Third Party Funds IB</i>
Rupiah	35.449	96,19	50.266	96,16	72.807	95,75	110.910	108,94	130.891	94,39	140.547	95,28	165.945	94,13	<i>Rupiah</i>
Valas	1.403	3,81	2.006	3,84	3.229	4,25	4.505	4,42	7.781	5,61	6.965	4,72	10.347	5,87	<i>Foreign Exchange</i>

Tabel 2.7 Tingkat Bagi Hasil Rata-rata DPK Bank Syariah
(Average of Profit Sharing Rates of Third Party Fund of Sharia Banks)
 Persen (Percent)

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Giro IB																			<i>Wadiah Demand Deposit IB</i>
Rupiah	1,07	1,21	1,04	1,26	2,15	1,19	1,01	1,07	0,90	0,78	1,24	0,71 ^{r)}	0,77	0,81	0,76	0,76	0,84	0,82	<i>Rupiah</i>
Valas	1,08	0,95	0,38	0,77	1,13	0,25	0,26	0,26	0,26	0,27	0,28	0,14	0,18	0,11	0,12	0,11	0,12	0,12	<i>Foreign Exchange</i>
Deposito IB																			<i>Mudharabah Deposits IB</i>
Rupiah	7,97	8,61	7,48	7,03	7,46	6,22	6,33	6,22	5,52	4,20	4,06	5,10	5,10	5,31	5,38	5,14	5,21	5,02	<i>Rupiah</i>
Valas	5,71	2,69	3,18	4,35	3,36	2,24	2,89	2,64	2,57	1,70	1,76	2,53	2,90	3,22	3,19	2,69	2,60	2,52	<i>Foreign Exchange</i>
Tabungan IB																			<i>Mudharabah Saving IB</i>
Rupiah	3,32	3,61	2,76	3,08	3,23	2,25	2,41	2,47	2,15	1,87	1,84	5,31 ^{r)}	5,44	5,44	5,50	5,40	5,33	5,31	<i>Rupiah</i>
Valas	0,63	0,92	1,01	0,92	0,87	0,51	0,68	0,67	0,93	0,69	2,29	0,76	0,86	0,78	0,78	0,44	0,45	0,88	<i>Foreign Exchange</i>

r) Angka-angka diperbaiki

r) Revised figures

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

Sektor Ekonomi	2007	2008	2009	2010	2011	2012		2013										Sektor Ekonomi	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov*)
1. Pertanian, perburuan dan sarana pertanian	15,97	16,34	17,78	14,91	13,72	13,42	15,07	14,58	14,35	14,37	16,02	14,33	13,34	14,69	14,05	15,14	15,13	15,13	1. Agriculture, hunting and agricultural facilities
Rupiah	15,97	16,36	17,78	14,97	14,04	13,49	15,23	15,19	14,92	14,92	16,24	14,44	13,41	14,83	14,17	15,32	15,30	15,30	Rupiah
Valas	0,00	0,00	0,00	12,11	9,89	12,05	12,05	11,06	11,05	11,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	Foreign Exchange
2. Pertambangan	12,59	15,57	15,44	16,29	12,22	11,45	11,36	11,04	11,32	12,53	12,75	13,06	12,65	12,61	13,18	12,22	12,46	12,46	2. Mining
Rupiah	13,96	10,39	14,20	14,32	13,70	13,17	13,03	12,87	13,23	15,27	15,51	15,68	15,43	14,98	15,94	15,21	15,30	15,30	Rupiah
Rupiah	10,33	22,74	18,51	19,03	9,60	8,14	7,99	7,96	8,19	8,09	8,16	8,10	8,19	8,26	8,25	7,85	7,66	7,66	Foreign Exchange
3. Valas	15,01	14,68	15,48	13,99	13,49	12,49	12,18	11,73	11,78	11,49	11,64	11,18	11,10	13,78	11,21	11,25	11,29	11,29	3. Manufacturing
Rupiah	16,33	15,58	15,34	14,32	13,56	12,75	12,58	12,04	12,09	11,73	11,91	11,41	11,21	14,01	11,32	11,46	11,55	11,55	Rupiah
Valas	6,40	2,49	39,77	10,04	11,78	10,44	9,65	8,54	8,25	8,13	8,16	8,03	9,08	9,25	9,08	8,07	8,06	8,06	Foreign Exchange
4. Listrik, gas dan air	15,40	13,90	15,30	15,34	14,03	13,05	12,91	12,64	12,66	12,59	12,02	11,98	11,46	11,42	11,38	11,31	11,05	11,05	4. Electricity, gas and water
Rupiah	15,80	18,97	16,18	16,31	14,56	13,84	13,77	13,55	13,59	13,44	12,70	12,68	12,69	12,60	12,60	12,62	12,49	12,49	Rupiah
Valas	9,27	10,42	10,76	7,86	10,30	9,09	8,90	9,06	9,05	9,05	9,03	9,02	8,24	8,51	8,50	8,29	8,04	8,04	Foreign Exchange
5. Konstruksi	15,51	13,67	13,49	14,32	14,32	14,00	13,95	13,76	13,72	13,61	13,04	12,70	12,67	12,83	12,73	13,33	12,29	12,29	5. Construction
Rupiah	16,03	13,90	14,15	14,63	14,54	14,51	14,46	14,15	14,11	13,97	13,42	13,00	13,05	13,10	12,99	13,44	12,45	12,45	Rupiah
Valas	3,20	8,85	4,60	9,91	12,11	10,47	10,62	10,98	10,92	10,87	9,12	9,14	8,24	9,35	9,41	11,88	9,79	9,79	Foreign Exchange
6. Perdagangan, restoran dan hotel	15,78	17,00	19,34	19,64	19,25	18,47	18,33	18,50	18,51	17,85	18,51	17,89	17,66	17,62	17,56	17,61	17,86	17,86	6. Trade, restaurants and hotels
Rupiah	15,75	17,08	19,49	20,18	19,60	18,87	18,74	18,92	18,91	18,22	18,92	18,28	18,01	17,97	17,95	18,09	18,26	18,26	Rupiah
Valas	16,40	15,00	12,04	9,32	8,99	9,25	9,14	9,16	9,19	8,97	8,97	8,36	9,09	9,35	9,35	8,58	9,09	9,09	Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi	14,28	16,00	15,24	15,49	15,08	14,21	13,96	13,49	13,48	13,40	13,48	13,31	12,95	13,28	13,18	12,96	12,68	12,68	7. Transportation, warehousing and communications
Rupiah	15,54	16,85	15,80	16,38	16,20	15,48	15,40	14,55	14,51	14,46	14,38	14,20	14,37	14,40	14,35	14,45	14,40	14,40	Rupiah
Valas	6,75	9,49	8,12	9,60	9,12	9,23	8,94	8,71	8,72	8,67	10,07	9,99	8,30	9,70	9,71	9,24	8,09	8,09	Foreign Exchange
8. Jasa Dunia usaha	15,19	15,97	15,26	15,03	14,37	14,32	13,86	14,10	14,10	13,86	13,80	13,75	13,74	13,81	13,78	14,00	13,63	13,63	8. Business Services
Rupiah	15,85	16,82	15,54	15,38	14,51	14,46	13,98	14,20	14,22	13,98	13,93	13,87	13,86	13,95	13,92	14,18	13,67	13,67	Rupiah
Valas	6,57	3,93	8,22	5,88	8,89	8,38	8,61	8,97	8,56	9,03	8,79	9,48	9,44	9,21	9,19	10,32	11,99	11,99	Foreign Exchange
9. Jasa sosial/masyarakat	12,95	14,04	16,89	17,91	14,57	12,95	12,76	14,50	13,23	12,56	11,12	12,21	11,20	19,24	17,95	12,20	12,62	12,62	9. Social Services
Rupiah	12,95	14,04	16,89	17,91	14,67	12,92	12,74	14,50	13,21	12,55	11,09	12,20	11,17	19,35	18,04	12,45	12,57	12,57	Rupiah
Valas	0,00	0,00	-	8,00	7,98	14,38	14,41	14,44	14,41	12,95	12,91	13,01	12,74	12,75	12,56	9,09*	15,37*	15,37	Foreign Exchange
10. Lain-lain	11,49	11,60	11,04	10,17	9,68	11,18	10,29	10,69	10,73	10,76	10,79	11,36	10,73	10,78	10,83	15,81	10,79	10,79	10. Others
Rupiah	11,58	11,82	11,41	10,47	9,99	11,30	10,63	11,00	11,05	11,08	11,10	11,80	11,11	11,12	11,20	16,41*	11,20*	11,20	Rupiah
Valas	0,47	0,09	0,13	0,70	0,78	0,74	0,36	1,35	1,45	1,09	1,11	0,88	0,80	0,97	0,99	0,73	0,49	0,49	Foreign Exchange

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

Note: ¹⁾ there is a new formulation for the calculation of the results ijarah contract
 *) Provisional figures

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	2007	2008	2009	2010	2011	2012		2013										Type of Use	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov*)
Modal Kerja	15,51	16,49	16,99	16,55	15,33	14,73	14,33	14,51	14,35	14,07	13,92	13,89	13,66	15,12	14,66	14,00	13,69	13,69	<i>Working Capital</i>
Rupiah	15,92	19,34	17,15	16,96	15,65	15,05	14,63	14,86	14,69	14,38	14,20	14,16	13,93	15,48	15,02	14,46	14,04	14,04	<i>Rupiah</i>
Valas	8,51	4,26	12,55	10,56	9,67	9,36	9,29	9,21	9,13	9,07	8,87	9,36	8,48	8,89	8,87	8,72	8,10	8,10	<i>Foreign Exchange</i>
Investasi	13,87	13,67	13,75	14,54	14,42	14,19	13,96	14,06	14,00	13,81	13,73	13,52	13,28	13,42	13,33	13,37	13,36	13,36	<i>Investment</i>
Rupiah	14,59	18,04	14,22	14,82	14,74	14,60	14,37	14,48	14,41	14,19	14,11	13,87	13,75	13,80	13,73	13,75	13,68	13,68	<i>Rupiah</i>
Valas	7,41	2,23	7,65	8,88	10,14	9,68	9,48	9,51	9,53	9,59	9,61	9,03	9,07	9,61	9,61	10,18	10,48	10,48	<i>Foreign Exchange</i>
Konsumsi	11,48	11,58	11,03	10,16	9,68	11,17	10,38	10,77	10,82	10,85	10,88	11,47	10,84	10,90	10,94	15,99	10,93	10,93	<i>Consumption</i>
Rupiah	11,56	14,32	11,40	10,47	9,99	11,29	10,72	11,09	11,14	11,17	11,20	11,91	11,24	11,25	11,33	16,60	11,33	11,33	<i>Rupiah</i>
Valas	0,47	0,01	0,13	0,70	0,78	0,74	0,36	1,35	1,45	1,09	1,12	0,88	0,81	0,97	0,99	0,82	0,65	0,65	<i>Foreign Exchange</i>

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

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

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penyaluran Dana iB	1.107	1.591	1.995	2.586	3.328	4.326	4.459	4.519	4.597	4.666	4.746	4.840	4.924	4.984	5.112	5.215	5.299	5.388	<i>Disbursement of Fund iB</i>
Pembiayaan iB	877	1.257	1.587	2.060	2.676	3.530	3.554	3.566	3.658	3.749	3.892	4.033	4.160	4.261	4.241	4.316	4.354	4.414	<i>Financing iB</i>
Antar Bank Aktiva iB	230	334	408	525	652	797	906	954	940	916	855	807	764	723	872	900	944	975	<i>Interbank Assets iB</i>
Sumber Dana iB	937	849	1.679	2.196	2.892	3.787	3.911	3.945	4.026	4.097	4.160	4.223	4.295	4.367	4.496	4.583	4.653	4.726	<i>Source of Funds iB</i>
Dana Pihak Ketiga	708	570	1.251	1.604	2.095	2.842	2.938	2.984	3.062	3.133	3.177	3.216	3.209	3.240	3.340	3.411	3.458	3.538	<i>Third Party Funds</i>
Tabungan iB Wadiah	87	10	234	285	412	512	527	547	542	553	562	557	556	538	575	603	607	628	<i>Wadiah Savings iB</i>
Tabungan iB Mudharabah	204	280	319	374	448	542	590	561	582	603	600	599	561	556	581	610	627	649	<i>Mudharabah Savings iB</i>
Deposito iB Mudharabah	417	280	697	945	1.235	1.787	1.820	1.876	1.938	1.977	2.015	2.060	2.092	2.146	2.184	2.198	2.224	2.260	<i>Deposit Mudharabah iB</i>
Antar Bank Passiva	174	-	353	521	694	817	855	859	877	874	886	909	995	1.038	1.056	1.080	1.102	1.097	<i>Interbank Liabilities</i>
Pinjaman yang Diterima	52	8	57	52	80	99	91	74	52	52	59	60	53	52	55	55	54	54	<i>Loan received</i>
Kewajiban Lainnya	3	271	18	19	23	28	27	27	35	38	39	39	37	37	33	38	39	38	<i>Other Liabilities</i>
Beberapa Komponen Modal	214	265	1.240	434	501	611	616	623	614	602	617	630	646	649	656	687	706	721	<i>Some Components of Capital</i>
Modal Disetor	176	222	751	347	390	470	472	478	481	487	504	523	529	531	544	551	554	556	<i>Paid-In Capital</i>
Cadangan	21	28	456	42	50	61	61	62	64	77	78	81	81	81	81	82	82	82	<i>Reserves</i>
L/R Tahun berjalan	27	30	55	70	87	103	106	10	21	32	45	55	67	72	65	89	105	118	<i>Current Earnings (Profit/Loss)</i>
L/R Tahun Lalu	(9)	(15)	(22)	(25)	(26)	(24)	(24)	74	48	7	(9)	(28)	(30)	(35)	(35)	(35)	(36)	(36)	<i>Current Earnings (Profit/Loss)</i>

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov*)
Aset	1.203	1.693	2.126	2.739	3.520	4.555	4.699	4.746	4.830	4.897	4.983	5.074	5.170	5.247	5.361	5.488	5.591	5.683	Assets
Pembiayaan IB	882	1.257	1.587	2.060	2.676	3.530	3.554	3.566	3.658	3.749	3.892	4.033	4.160	4.261	4.241	4.316	4.354	4.354	Financing IB
Lancar	807	1.151	1.475	1.927	2.512	3.290	3.335	3.319	3.389	3.479	3.607	3.723	3.859	3.948	3.906	3.989	4.029	4.029	Current
Kurang Lancar	22	35	31	39	49	83	73	92	100	97	104	117	105	110	113	111	112	112	Sub Standard
Diragukan	22	21	31	30	45	54	52	52	57	58	60	70	73	73	75	74	76	76	Doubtful
Macet	31	49	50	65	70	103	94	102	111	115	121	123	123	130	146	142	138	138	Lost
Non Performing Financing (Nominal)	75	105	112	134	164	240	219	246	268	270	285	310	302	313	335	327	326	326	Non Performing Financing (Nominal)
Non Performing Financing (%)	8,56	8,38	7,03	6,50	6,11	6,80	6,15	6,91	7,33	7,20	7,32	7,69	7,25	7,35	7,89	7,58	7,48	7,48	Non Performing Financing (%)

Ket: *) Angka-angka sementara

*) Provisional figures

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Bank Umum Syariah (BUS)																	<i>Sharia Commercial Banks</i>		
Jumlah Bank	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor	398	576	711	1.215	1.390	1.703	1.734	1.769	1.790	1.801	1.847	1.859	1.876	1.871	1.909	1.926	1.939	1.942	Total Bank Offices
Unit Usaha Syariah (UUS)																	<i>Sharia Business Units</i>		
Jumlah Bank	26	27	25	23	24	24	24	24	24	24	25	24	24	24	24	23	23	23	Total Banks
Jumlah Kantor	170	214	287	262	312	482	493	497	500	505	514	522	509	526	530	535	553	554	Total Bank Offices
BPR Syariah																	<i>Sharia Rural Bank</i>		
Jumlah Bank	114	131	139	150	155	156	158	158	158	159	159	159	159	160 ^{r)}	160	160	160	160	Total Banks
Jumlah Kantor	185	202	223	286	364	390	401	398	395	399	386	399	397	398	398	413	399	399	Total Bank Offices

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei ^{r)}	Jun	Jul	Ags	Sep	Okt		Nov
CAR (%)	-	-	-	16,76	16,63	14,60	14,14	15,29	15,20	14,30	14,72	14,28	14,32	15,28	14,71	14,19	12,45	12,23	CAR (%)
- Modal	-	-	-	9.578	11.297	13.638	13.866	15.021	15.054	15.166	15.349	15.520	15.871	16.266	16.084	16.140	16.247	16.329	- Capital
- ATMR	-	-	-	57.156	67.936	93.401	98.071	98.263	99.059	106.040	104.299	108.680	110.861	106.476	109.354	113.722	130.446	133.473	- Risk Weighted Assets
KAP	-	-	-	96,84	94,38	97,90	97,34	96,92	96,65	96,61	96,66	96,54	96,78	96,91	96,59	96,80	96,64	96,50	Earning Asset Quality
APYD terhadap Aktiva Produktif	-	-	-	96,84	94,38	97,90	97,34	96,92	96,65	96,61	96,66	96,54	96,78	96,91	96,59	96,80	96,64	96,50	Classified Earning assets to
- APYD	-	-	-	2.121	757	323	3.341	3.839	4.253	4.469	4.492	4.868	4.554	4.380	4.913	4.457	4.967	5.298	- Classified Earning Assets
- Total Aktiva Produktif	-	-	-	67.230	13.471	15.367	125.551	124.603	126.927	131.835	134.625	140.817	141.317	141.541	144.145	139.412	147.760	151.143	- Total Earning assets
Rentabilitas	-	-	-	1,77	1,20	1,53	2,04	2,34	2,22	2,29	2,25	2,02	2,05	2,23	1,77 ^{r)}	1,46	1,55	1,49	Profitability
NOM (%)	-	-	-	1,77	1,20	1,53	2,04	2,34	2,22	2,29	2,25	2,02	2,05	2,23	1,77 ^{r)}	1,46	1,55	1,49	NOM (%)
- Pendapatan	-	-	-	936	949	1.606	2.184	2.559	2.491	2.627	2.653	2.445	2.545	2.830	2.297 ^{r)}	1.924	2.091	2.050	- Net Operations Income
- Rata-rata Aktiva	-	-	-	53.024	79.144	104.809	107.114	109.385	112.146	114.875	117.890	121.117	124.112	126.978	129.429 ^{r)}	132.122	134.740	138.016	- Average Earning Assets
ROA (%)	-	-	-	1,59	1,59	1,94	1,94	2,14	1,92	1,95	1,94	1,58	1,65	1,57	1,54	1,43	1,48	1,43	ROA (%)
- Laba	-	-	-	960	1.460	2.326	2.397	3.076	2.777	2.878	2.891	2.411	2.543	2.423	2.402	2.247	2.334	2.282	- Profit
- Rata-Rata total aset	-	-	-	60.268	92.058	120.036	123.667	143.727	144.891	147.837	149.254	152.792	154.159	154.656	155.990	156.782	158.232	160.094	- Average Assets
BOPO (%)	-	-	-	82,38	81,65	76,21	76,35	76,60	76,86	81,64	76,32	81,50	79,86	75,68	83,30	81,52	84,11	83,88	Operating Expenses to
- Biaya Operasional	-	-	-	4.368	6.378	6.768	7.678	726	1.447	2.439	3.077	4.243	5.072	5.464	7.845	8.527	10.387	11.151	- Operations Expenses
- Pendapatan	-	-	-	5.302	7.812	8.880	10.057	948	1.883	2.988	4.032	5.206	6.351	7.220	9.418	10.460	12.350	13.294	- Operations Income
Likuiditas	-	-	-	16,76	19,64	18,79	18,04	18,01	18,12	18,77	21,56	16,53	16,73	16,12	17,03	16,32	16,21	16,61	Liquidity
Short Term Mismatch (%)	-	-	-	16,76	19,64	18,79	18,04	18,01	18,12	18,77	21,56	16,53	16,73	16,12	17,03	16,32	16,21	16,61	Short Term Mismatch (%)
- Aktiva Jangka Pendek	-	-	-	9.578	16.779	18.401	18.689	18.416	19.040	20.579	23.919	18.511	19.466	19.181	19.932	19.844	19.552	20.155	- Short-Term Assets
- Kewajiban Jangka	-	-	-	57.156	85.448	97.922	103.588	102.257	105.093	109.610	110.936	111.990	116.334	118.997	117.050	121.573	120.611	121.348	- Short-Term Liabilities
FDR (%)	-	-	-	87,60	91,41	118,38	120,65	117,65	118,42	121,50	120,05	119,88	121,71	119,86 ^{r)}	119,36	121,05	120,24	121,46	FDR (%)
- Pembiayaan	-	-	-	56.357	32.165	130.555	142.148	138.439	140.681	148.935	148.649	152.618	155.651	156.813 ^{r)}	159.573	163.521	164.740	167.687	- Financing
- Dana Pihak Ketiga	-	-	-	64.335	35.186	110.283	117.817	117.666	118.795	122.585	123.825	127.311	127.885	130.834 ^{r)}	133.690	135.083	137.014	138.062	- Third Party Funds

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei ¹⁾	Jun	Jul	Ags	Sep	Okt		Nov
Modal Inti																			<i>Tier One Capital</i>
<100 miliar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<100 billion
>100 miliar	0	0	0	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	>100 billion
CAR																			<i>Capital Adequacy Ratio</i>
<12%	0	0	0	3	3	0	2	0	0	2	1	2	1	1	0	1	3	4	<12%
>12%	0	0	0	8	8	11	9	11	11	9	10	9	10	10	11	10	8	7	>12%
NPL																			<i>Non Performing Loan Ratio</i>
<5%	0	0	0	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	<5%
>5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	>5%
ROA																			<i>Return on Asset Ratio</i>
<1,5%	0	0	0	6	5	3	4	6	7	5	5	6	6	6	6	6	6	6	<1,5%
>1,5%	0	0	0	5	6	8	7	5	4	6	6	5	5	5	5	5	5	5	>1,5%
FDR																			<i>Finance to Deposit Ratio</i>
<50%	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<50%
>50%	0	0	0	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	>50%
r) Angka-angka diperbaiki																		r) revised figures	

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DATA BPR

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Penyaluran Dana																			Fund Disbursements
a. Kredit	20.540	25.472	28.001	33.844	41.100	49.425	49.818	50.396	51.709	52.633	53.749	55.023	56.248	57.462	57.634	58.218	58.677	59.770	a. Credits
b. Antar Bank Aktiva	6.009	5.841	8.075	10.033	12.434	13.637	14.935	14.614	13.947	13.399	13.157	12.668	12.273	11.645	12.744	13.310	13.869	14.301	b. Inter-Bank Assets
Sumber Dana																			Source of Funds
a. DPK	18.719	21.339	25.552	31.312	38.209	43.831	44.870	45.153	45.388	45.489	45.999	46.143	45.935	46.201	47.255	47.895	48.476	49.750	a. Third Party Funds
Deposito	12.701	14.204	17.280	21.455	26.174	29.958	30.401	30.581	30.690	30.771	30.908	31.068	31.174	31.723	32.345	32.600	32.903	33.387	Time Deposits
Tabungan	6.018	7.135	8.272	9.857	12.035	13.873	14.468	14.571	14.698	14.718	15.091	15.075	14.761	14.477	14.909	15.295	15.573	16.363	Savings Deposits
b. Antar Bank Pasiva	3.240	4.214	3.947	4.739	6.420	8.898	9.528	9.481	9.833	9.981	10.322	10.831	11.688	12.050	12.021	12.245	12.353	1.956	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	482	542	541	610	443	425	426	428	445	469	480	486	475	541	551	573	555	10.739	c. Loans received
d. Kewajiban Segera	189	250	328	373	389	408	466	462	454	504	504	442	472	503	442	448	439	471	d. Immediate Liabilities
Beberapa Komponen Modal																			Several Components of Capital
a. Modal Disetor	2.776	3.241	4.072	4.757	5.517	6.182	6.227	6.272	6.306	6.341	6.391	6.510	6.568	6.719	6.769	6.825	6.896	6.959	a. Paid In Capital
b. Cadangan	828	1.098	1.033	1.272	1.465	1.710	1.726	1.837	1.908	1.959	2.028	2.087	2.080	2.033	1.999	2.034	2.005	1.597	b. Reserves
c. L/R Tahun Berjalan	663	849	1.158	1.447	1.853	2.216	2.328	211	425	647	882	1.132	1.367	1.556	1.759	2.022	2.288	2.408	c. Current Earnings
d. L/R Tahun Lalu	38	(100)	(118)	(157)	(125)	2	(24)	1.938	1.633	1.254	649	397	307	226	231	189	201	553	d. Retained Earnings (Profit/Loss)
Ket: Sejak data November 2013 pos Antar Bank Pasiva tidak termasuk pinjaman yang diterima dari Bank lain. Sejak Data November 2013 pos Pinjaman Yang Diterima termasuk pinjaman yang diterima dari Bank lain.																			
since November 2013, data Inter-Bank liabilities not include Loans received form other bank since November 2013, data Loans received include Loans received form other bank																			

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
LDR (%)	80,03	82,54	79,61	79,02	78,54	81,11	78,63	78,84	80,24	81,43	82,51	83,55	84,56	85,44	84,37	83,88	83,41	83,41% *)	LDR (%)
- Total Kredit	20.684	25.480	28.012	33.878	41.144	49.474	49.866	50.443	51.762	52.687	53.803	55.087	56.313	57.522	57.694	58.281	58.737	58.737	- Total Credit
- Penghimpunan Dana	21.696	25.944	29.496	36.420	44.836	52.264	54.535	54.234	54.716	54.896	55.754	56.404	56.974	57.645	58.627	59.584	60.367	60.367	- Funds collected
- Modal Inti	4.149	4.926	5.691	6.450	7.551	8.730	8.880	9.744	9.797	9.807	9.454	9.530	9.618	9.680	9.752	9.894	10.057	10.057	- Core Capital
NPL (%)	7,98	9,88	6,90	6,12	5,22	5,33	4,75	5,13	5,17	5,25	5,21	5,09	4,98	4,97	5,22	5,12	5,13	4,91	NPL (%)
- Kredit Non Lancar	1.639	2.516	1.932	2.070	2.146	2.632	2.369	2.587	2.672	2.764	2.801	2.803	2.798	2.855	3.009	2.981	3.011	2.935	- Non Current Credits
- Total Kredit	20.540	25.472	28.001	33.844	41.100	49.425	49.818	50.396	51.709	52.633	53.749	55.023	56.248	57.462	57.634	58.218	58.677	59.770	- Total Credit
ROA (%)	2,39	2,61	3,08	3,16	3,32	3,68	3,46	3,75	3,74	3,77	3,81	3,87	3,80	3,70	3,57	3,62	3,64	3,40	ROA (%)
- L/R Tahun Berjalan	663	849	1.158	1.447	1.853	2.216	2.328	211	425	647	882	1.132	1.367	1.556	1.759	2.022	2.288	2.408	- Current Earnings (Profit/Loss)
- Total Aktiva	27.741	32.533	37.554	45.742	55.799	65.698	67.397	67.610	68.284	68.645	69.446	70.240	71.901	72.091	73.858	74.440	75.491	77.232	- Total Aktiva
ROE (%)	20,98	22,67	25,08	26,71	29,46	34,10	32,63	35,18	35,17	35,30	35,69	35,92	35,73	34,15	33,56	34,01	34,32	32,15	ROE (%)
- L/R Tahun Berjalan	663	849	1.158	1.447	1.853	2.216	2.328	211	425	647	882	1.132	1.367	1.556	1.759	2.022	2.288	2.408	- Current Earnings (Profit/Loss)
- Modal Disetor	2.776	3.241	4.072	4.757	5.517	6.182	6.227	6.272	6.306	6.341	6.391	6.510	6.568	6.719	6.769	6.825	6.896	6.959	- Paid In Capital
- Cadangan Umum	384	506	546	661	772	908	909	934	947	991	1.026	1.050	1.083	1.092	1.095	1.103	1.104	1.213	- General Reserve
*) Angka-angka sementara																		*) Provisional figures	

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

Lokasi	2007	2008	2009	2010	2011	2012		2013										Location	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Jawa Barat	4.818	5.868	7.061	8.511	9.771	11.054	11.293	11.320	11.416	11.518	11.670	11.807	12.507	11.898	12.669	12.187	12.389	12.043	1. Jawa Barat
2. Banten	512	632	737	907	1.056	1.262	1.308	1.312	1.312	1.329	1.316	1.379	1.381	1.426	1.433	1.466	1.496	1.441	2. Banten
3. DKI Jakarta	489	571	708	922	1.341	1.511	1.579	1.546	1.556	1.571	1.594	1.608	1.625	1.725	1.673	1.628	1.627	1.581	3. DKI Jakarta
4. D.I Yogyakarta	1.409	1.634	1.848	2.250	2.610	2.997	3.097	3.088	3.123	3.139	3.117	3.152	3.212	3.232	3.295	3.330	3.383	3.273	4. D.I Yogyakarta
5. Jawa Tengah	6.723	7.790	9.190	10.899	12.851	14.669	14.938	14.929	14.920	15.033	15.115	15.195	15.309	15.372	15.685	16.043	16.373	16.034	5. Jawa Tengah
6. Jawa Timur	3.616	4.030	4.739	5.607	6.562	7.822	7.898	7.967	8.027	8.094	8.139	8.276	8.410	8.520	8.639	8.796	8.837	8.555	6. Jawa Timur
7. Bengkulu	18	23	25	30	33	39	39	38	38	38	38	38	39	39	39	39	40	38	7. Bengkulu
8. Jambi	216	205	244	323	424	643	644	660	674	686	682	684	692	725	744	760	759	724	8. Jambi
9. Aceh	54	110	121	104	125	136	138	139	137	139	146	149	147	148	151	154	155	1.352	9. Aceh
10. Sumatera Utara	419	495	580	677	763	875	877	898	910	905	907	902	917	928	949	968	979	941	10. Sumatera Utara
11. Sumatera Barat	733	901	1.025	1.157	1.278	1.353	1.406	1.384	1.369	1.342	1.328	1.304	1.300	1.277	1.292	1.296	1.301	1.244	11. Sumatera Barat
12. Riau	392	491	601	735	899	1.002	1.015	1.009	1.004	997	1.037	1.024	1.028	1.015	1.027	1.043	1.040	991	12. Riau
13. Kepulauan Riau	620	855	1.349	2.161	2.836	3.408	3.425	3.402	3.368	3.384	3.399	3.403	3.444	3.587	3.713	3.785	3.802	3.715	13. Kepulauan Riau
14. Sumatera Selatan	336	394	520	645	834	983	996	996	1.001	1.012	1.018	1.009	1.019	1.025	1.003	984	985	973	14. Sumatera Selatan
15. Bangka Belitung	8	9	20	25	50	56	59	55	55	53	53	54	55	53	67	67	70	67	15. Bangka Belitung
16. Lampung	3.516	3.563	3.037	3.539	4.386	4.929	5.167	5.367	5.623	5.665	5.810	5.912	6.133	6.170	6.239	6.385	6.509	6.311	16. Lampung
17. Kalimantan Selatan	167	260	250	348	389	385	396	391	396	402	403	398	393	392	400	402	408	411	17. Kalimantan Selatan
18. Kalimantan Barat	403	511	577	670	820	964	979	932	921	935	967	955	989	965	958	957	988	969	18. Kalimantan Barat
19. Kalimantan Timur	154	193	233	272	282	284	310	303	304	305	303	298	296	300	301	307	309	298	19. Kalimantan Timur
20. Kalimantan Tengah	7	10	28	46	67	104	137	109	147	148	156	142	159	190	161	169	168	161	20. Kalimantan Tengah
21. Sulawesi Tengah	134	209	254	309	504	933	955	983	1.030	1.060	1.142	1.171	1.220	1.255	1.266	1.304	1.329	1.438	21. Sulawesi Tengah
22. Sulawesi Selatan	194	272	336	457	669	891	925	941	950	954	962	988	1.040	1.048	1.050	1.081	1.099	1.072	22. Sulawesi Selatan
23. Sulawesi Utara	171	194	241	395	625	789	820	847	841	850	878	891	905	924	952	959	958	942	23. Sulawesi Utara
24. Sulawesi Tenggara	47	57	65	68	80	98	103	104	103	104	103	105	105	109	110	112	114	117	24. Sulawesi Tenggara
25. Sulawesi Barat	-	3	2	3	4	7	6	6	6	6	7	8	7	7	7	7	7	6	25. Sulawesi Barat
26. Gorontalo	23	21	26	29	30	33	35	33	33	33	33	33	33	33	33	34	34	32	26. Gorontalo
27. Nusa Tenggara Barat	375	456	535	585	716	826	840	857	867	844	852	860	832	841	846	866	896	866	27. Nusa Tenggara Barat
28. Bali	1.851	2.318	2.663	3.431	4.801	6.117	6.326	6.339	6.500	6.443	6.584	6.757	6.934	7.085	7.264	7.416	7.501	7.470	28. Bali
29. Nusa Tenggara Timur	35	64	109	153	200	228	253	252	249	250	250	258	258	281	306	303	309	308	29. Nusa Tenggara Timur
30. Maluku	160	210	210	217	391	654	747	717	683	716	740	765	788	808	825	848	856	871	30. Maluku
31. Papua	137	184	215	231	314	502	516	512	539	514	520	536	548	540	555	564	575	570	31. Papua
32. Maluku Utara	1	1	2	8	13	16	17	17	17	18	18	18	18	18	20	21	21	20	32. Maluku Utara
33. Papua Barat	-	-	-	29	74	128	152	157	164	161	159	159	159	159	186	159	173	182	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	27.741	32.533	37.554	45.742	55.799	65.698	67.397	67.610	68.284	68.645	69.446	70.240	71.901	72.091	73.858	74.440	75.491	75.017	Total

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

Total Aset	2007	2008	2009	2010	2011	2012		2013										Total Asset	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Total Aset BPR	85	56	46	25	16	13	12	12	11	13	11	11	11	11	10	11	10	14	Total Asset Rural bank
< 1 Miliar																			< 1 Billion
Total Aset BPR	651	536	429	341	264	239	229	229	227	227	228	230	226	229	230	225	217	227	Total Asset Rural bank
1 s.d 5 Miliar																			1 up to 5 Billion
Total Aset BPR	527	511	479	433	387	328	333	320	317	310	305	290	290	278	269	265	261	270	Total Asset Rural bank
5 s.d 10 Miliar																			5 up to 10 Billion
Total Aset BPR	554	669	779	907	1.002	1.087	1.079	1.092	1.099	1.103	1.095	1.110	1.114	1.123	1.132	1.140	1.151	1.126	Total Asset Rural bank
> 10 Miliar																			> 10 Billion
Total	1.817	1.772	1.733	1.706	1.669	1.667	1.653	1.653	1.654	1.653	1.639	1.641	1.641	1.641	1.641	1.641	1.639	1.637	Total

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

Kolektibilitas	2007	2008	2009	2010	2011	2012		2013										Collectibility	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Kredit	20.540	25.472	28.001	33.844	41.100	49.425	49.818	50.396	51.709	52.633	53.749	55.023	56.248	57.462	57.634	58.218	58.677	59.770	<i>Credit</i>
a. Lancar	18.901	22.956	26.068	31.775	38.953	46.793	47.450	47.810	49.037	49.869	50.948	52.220	53.450	54.607	54.625	55.237	55.666	56.835	<i>a. Current</i>
b. Kurang Lancar	407	1.039	457	514	495	688	577	732	781	809	806	780	782	809	899	856	862	814	<i>b. Sub-Standard</i>
c. Diragukan	319	342	335	398	420	480	453	469	476	479	498	495	518	533	553	576	566	575	<i>c. Doubtful</i>
d. Macet	913	1.135	1.140	1.158	1.231	1.464	1.339	1.386	1.415	1.476	1.496	1.528	1.499	1.513	1.558	1.549	1.583	1.546	<i>d. Lost</i>
<i>Non Performing Loan (Nominal)</i>	1.639	2.516	1.932	2.070	2.146	2.632	2.369	2.587	2.672	2.764	2.801	2.803	2.798	2.855	3.009	2.981	3.011	2.935	<i>Non Performing Loan (Nominal)</i>
<i>Rasio Non Performing Loan (%)</i>	7,98	9,88	6,90	6,12	5,22	5,33	4,75	5,13	5,17	5,25	5,21	5,09	4,98	4,97	5,22	5,12	5,13	4,91	<i>Non Performing Loan Ratio (%)</i>

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

Lokasi	2007	2008	2009	2010	2011	2012		2013										Location	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Jawa Barat	379	408	417	427	455	530	501	525	538	557	565	555	560	565	592	585	590	577	1. Jawa Barat
2. Banten	42	43	70	81	85	98	89	97	97	97	102	103	103	109	116	117	119	109	2. Banten
3. DKI Jakarta	17	26	36	46	46	73	64	67	69	80	65	65	64	70	78	70	70	80	3. DKI Jakarta
4. D.I Yogyakarta	83	80	80	103	109	136	115	128	133	140	149	142	148	151	160	150	151	121	4. D.I Yogyakarta
5. Jawa Tengah	614	591	618	658	675	762	687	734	747	764	778	784	787	777	801	789	805	803	5. Jawa Tengah
6. Jawa Timur	170	157	155	176	194	238	204	229	231	238	244	247	252	268	288	296	285	282	6. Jawa Timur
7. Bengkulu	1	1	1	1	1	1	2	1	2	2	2	2	2	2	2	3	3	3	7. Bengkulu
8. Jambi	9	11	14	14	13	20	14	19	22	23	25	26	28	29	33	34	40	39	8. Jambi
9. Aceh	6	7	33	10	6	9	6	7	8	8	8	9	9	9	10	10	10	8	9. Aceh
10. Sumatera Utara	27	29	35	39	48	44	40	43	42	44	44	43	45	46	47	48	48	52	10. Sumatera Utara
11. Sumatera Barat	32	40	67	87	66	85	68	79	81	83	84	85	88	93	94	95	88	85	11. Sumatera Barat
12. Riau	14	18	27	40	49	91	89	97	101	100	104	109	108	111	118	114	116	114	12. Riau
13. Kepulauan Riau	5	9	9	22	37	66	62	76	91	85	83	88	82	81	83	78	88	82	13. Kepulauan Riau
14. Sumatera Selatan	16	20	24	31	27	37	34	41	43	46	43	47	48	53	54	54	79	58	14. Sumatera Selatan
15. Bangka Belitung	2	1	1	2	1	2	2	2	2	2	2	2	2	2	3	3	3	2	15. Bangka Belitung
16. Lampung	58	909	84	52	51	69	57	72	77	77	79	75	73	80	94	92	80	77	16. Lampung
17. Kalimantan Selatan	5	5	9	8	12	15	17	13	12	16	18	20	19	25	28	29	25	27	17. Kalimantan Selatan
18. Kalimantan Barat	13	17	19	17	16	29	27	30	32	34	32	32	31	32	33	31	24	24	18. Kalimantan Barat
19. Kalimantan Timur	8	10	27	30	24	29	29	30	29	29	30	31	31	31	31	33	31	32	19. Kalimantan Timur
20. Kalimantan Tengah	0	0	1	2	4	6	4	3	5	4	3	4	5	6	8	7	8	8	20. Kalimantan Tengah
21. Sulawesi Tengah	2	4	4	4	4	10	7	8	10	10	15	10	11	12	12	12	13	13	21. Sulawesi Tengah
22. Sulawesi Selatan	11	11	13	19	15	16	13	15	17	16	16	16	15	16	20	18	18	16	22. Sulawesi Selatan
23. Sulawesi Utara	4	5	6	12	18	34	25	32	35	37	35	38	39	43	49	58	58	62	23. Sulawesi Utara
24. Sulawesi Tenggara	1	3	2	6	9	10	10	11	11	11	11	12	12	12	14	13	11	11	24. Sulawesi Tenggara
25. Sulawesi Barat	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25. Sulawesi Barat
26. Gorontalo	4	3	4	5	3	3	3	3	3	3	3	3	3	3	3	3	3	3	26. Gorontalo
27. Nusa Tenggara Barat	30	33	40	64	69	83	79	82	84	87	85	82	69	67	73	72	72	77	27. Nusa Tenggara Barat
28. Bali	78	71	126	98	95	112	103	120	125	144	146	146	133	130	135	140	142	144	28. Bali
29. Nusa Tenggara Timur	1	1	4	5	6	9	7	10	11	13	13	11	12	13	12	11	11	11	29. Nusa Tenggara Timur
30. Maluku	1	1	2	6	5	5	4	5	5	5	5	5	5	5	6	6	6	5	30. Maluku
31. Papua	4	5	6	6	4	8	5	6	6	7	8	8	8	8	9	8	9	8	31. Papua
32. Maluku Utara	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	32. Maluku Utara
33. Papua Barat	-	-	-	0	0	1	0	1	1	1	2	3	5	5	4	3	3	-	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	1.639	2.516	1.932	2.070	2.146	2.632	2.369	2.587	2.672	2.764	2.801	2.803	2.798	2.855	3.009	2.981	3.011	2.935	Total

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

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		November 2012		Desember 2012		November 2013		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	14.204	66,56	17.280	67,63	21.455	68,52	26.174	68,50	29.958	68,35%	30.401	67,75	33.387	67,11%	Time Deposits
Tabungan	7.135	33,44	8.272	32,37	9.857	31,48	12.035	31,50	13.873	31,65%	14.468	32,25	16.363	32,89%	Saving
Total DPK	21.339	100,00	25.552	100,00	31.312	100,00	38.209	100,00	43.831	100%	44.870	100,00	49.750	100%	Total Third Party Funds

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - November 2013
(Composition of Third Party Funds of Rural Banks Based on Location - November 2013)

Lokasi	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
1. Jawa Barat	2.254	6.346	8.601	17,29	1. Jawa Barat
2. Banten	242	706	948	1,91	2. Banten
3. DKI Jakarta	140	885	1.024	2,06	3. DKI Jakarta
4. D.I Yogyakarta	764	1.679	2.443	4,91	4. D.I Yogyakarta
5. Jawa Tengah	5.132	6.669	11.800	23,72	5. Jawa Tengah
6. Jawa Timur	1.736	3.669	5.406	10,87	6. Jawa Timur
7. Bengkulu	12	14	26	0,05	7. Bengkulu
8. Jambi	81	456	536	1,08	8. Jambi
9. Aceh	339	43	381	0,77	9. Aceh
10. Sumatera Utara	336	353	690	1,39	10. Sumatera Utara
11. Sumatera Barat	550	330	881	1,77	11. Sumatera Barat
12. Riau	306	374	680	1,37	12. Riau
13. Kepulauan Riau	460	2.622	3.082	6,19	13. Kepulauan Riau
14. Sumatera Selatan	194	413	607	1,22	14. Sumatera Selatan
15. Bangka Belitung	10	45	55	0,11	15. Bangka Belitung
16. Lampung	578	2.724	3.301	6,64	16. Lampung
17. Kalimantan Selatan	113	123	236	0,47	17. Kalimantan Selatan
18. Kalimantan Barat	334	424	758	1,52	18. Kalimantan Barat
19. Kalimantan Timur	81	105	185	0,37	19. Kalimantan Timur
20. Kalimantan Tengah	50	77	127	0,26	20. Kalimantan Tengah
21. Sulawesi Tengah	162	240	402	0,81	21. Sulawesi Tengah
22. Sulawesi Selatan	156	370	526	1,06	22. Sulawesi Selatan
23. Sulawesi Utara	136	593	730	1,47	23. Sulawesi Utara
24. Sulawesi Tenggara	38	34	72	0,15	24. Sulawesi Tenggara
25. Sulawesi Barat	1	1	2	0,00	25. Sulawesi Barat
26. Gorontalo	7	11	19	0,04	26. Gorontalo
27. Nusa Tenggara Barat	327	251	578	1,16	27. Nusa Tenggara Barat
28. Bali	1.594	3.297	4.891	9,83	28. Bali
29. Nusa Tenggara Timur	76	146	223	0,45	29. Nusa Tenggara Timur
30. Maluku	61	130	191	0,38	30. Maluku
31. Papua	60	154	214	0,43	31. Papua
32. Maluku Utara	5	5	10	0,02	32. Maluku Utara
33. Papua Barat	25	99	125	0,25	33. Papua Barat
34. Lainnya	-	-	-	0,00	34. Others
Total	16.363	33.387	49.750	100	Total

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

Lokasi	2007	2008	2009	2010	2011	2012		2013										Location	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Jawa Barat	3.305	4.035	5.072	6.061	6.859	7.648	7.746	7.798	7.846	7.928	8.098	8.169	7.994	7.977	8.188	8.244	8.437	8.601	1. Jawa Barat
2. Banten	274	308	382	509	661	796	816	828	840	856	841	906	887	880	874	902	938	948	2. Banten
3. DKI Jakarta	288	305	420	600	837	1.020	1.063	1.032	1.018	1.023	1.001	1.009	986	1.008	1.025	992	993	1.024	3. DKI Jakarta
4. D.I Yogyakarta	1.043	1.142	1.290	1.511	1.814	2.108	2.193	2.215	2.244	2.255	2.251	2.260	2.277	2.277	2.345	2.379	2.420	2.443	4. D.I Yogyakarta
5. Jawa Tengah	4.712	5.395	6.449	7.529	9.052	10.333	10.585	10.644	10.616	10.691	10.802	10.831	10.734	10.732	11.046	11.303	11.563	11.800	5. Jawa Tengah
6. Jawa Timur	2.349	2.476	2.964	3.497	4.041	4.850	4.893	4.966	4.984	4.985	5.034	5.111	5.093	5.095	5.210	5.301	5.333	5.406	6. Jawa Timur
7. Bengkulu	11	15	17	18	20	25	25	24	24	24	25	26	26	26	26	26	26	26	7. Bengkulu
8. Jambi	161	146	186	244	316	474	482	491	495	502	505	504	507	525	540	551	541	536	8. Jambi
9. Aceh	34	57	37	41	55	59	61	61	60	61	65	71	65	67	68	71	72	381	9. Aceh
10. Sumatera Utara	307	357	426	493	538	610	612	628	636	636	637	636	644	654	665	676	681	690	10. Sumatera Utara
11. Sumatera Barat	475	580	715	829	913	938	972	960	952	929	918	891	866	835	850	855	860	881	11. Sumatera Barat
12. Riau	293	350	417	525	629	667	678	680	681	672	674	663	662	659	674	686	689	680	12. Riau
13. Kepulauan Riau	476	657	1.071	1.758	2.324	2.724	2.735	2.733	2.745	2.740	2.742	2.728	2.761	2.872	2.975	3.016	3.031	3.082	13. Kepulauan Riau
14. Sumatera Selatan	258	308	386	471	556	612	625	633	637	642	640	636	638	642	618	604	602	607	14. Sumatera Selatan
15. Bangka Belitung	8	8	17	21	43	45	48	43	43	42	43	43	44	42	51	53	55	55	15. Bangka Belitung
16. Lampung	2.287	2.140	1.945	2.427	2.883	3.215	3.249	3.360	3.320	3.287	3.287	3.181	3.186	3.191	3.229	3.248	3.261	3.301	16. Lampung
17. Kalimantan Selatan	97	144	154	177	251	213	222	218	222	225	224	220	209	207	214	217	223	236	17. Kalimantan Selatan
18. Kalimantan Barat	319	399	470	547	651	770	783	734	722	724	757	735	768	741	737	730	758	758	18. Kalimantan Barat
19. Kalimantan Timur	89	114	152	177	174	179	192	188	187	190	189	185	180	179	180	182	183	185	19. Kalimantan Timur
20. Kalimantan Tengah	6	6	15	28	44	73	105	77	112	113	121	107	121	148	124	129	127	127	20. Kalimantan Tengah
21. Sulawesi Tengah	54	93	99	130	277	289	284	294	344	356	386	349	352	353	348	347	288	402	21. Sulawesi Tengah
22. Sulawesi Selatan	122	128	185	259	366	467	476	475	476	470	465	472	499	513	518	516	527	526	22. Sulawesi Selatan
23. Sulawesi Utara	126	145	171	282	439	555	588	614	611	622	657	662	656	665	695	702	714	730	23. Sulawesi Utara
24. Sulawesi Tenggara	42	50	55	56	56	58	61	61	61	61	61	62	65	68	68	70	70	72	24. Sulawesi Tenggara
25. Sulawesi Barat	-	2	1	2	2	3	3	2	2	2	2	2	2	2	2	2	2	2	25. Sulawesi Barat
26. Gorontalo	9	7	10	14	16	18	20	18	19	18	19	19	19	18	18	18	19	19	26. Gorontalo
27. Nusa Tenggara Barat	209	260	319	366	452	505	521	537	545	536	542	543	512	515	526	543	563	578	27. Nusa Tenggara Barat
28. Bali	1.179	1.455	1.803	2.331	3.254	3.912	4.054	4.083	4.211	4.171	4.273	4.373	4.435	4.534	4.638	4.727	4.746	4.891	28. Bali
29. Nusa Tenggara Timur	17	38	71	108	143	167	186	185	181	180	181	184	181	200	216	212	218	223	29. Nusa Tenggara Timur
30. Maluku	71	100	99	105	251	200	271	238	214	215	220	225	223	231	233	235	187	191	30. Maluku
31. Papua	95	119	152	166	224	204	203	208	209	209	213	213	216	215	226	230	225	214	31. Papua
32. Maluku Utara	0	0	1	4	6	7	8	8	8	8	9	9	9	9	9	10	11	10	32. Maluku Utara
33. Papua Barat	-	-	-	26	63	88	111	115	121	117	121	120	119	119	119	117	115	125	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	18.719	21.339	25.552	31.312	38.209	43.831	44.870	45.153	45.388	45.489	45.999	46.143	45.935	46.201	47.255	47.895	48.476	49.750	Total

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov*)
Tabungan	-	7,16	6,32	5,53	5,21	4,71	4,68	4,61	4,62	4,61	4,62	4,59	4,60	4,59	4,57	4,61	4,60	4,60	Saving
Deposito	-	12,43	10,81	10,25	9,85	8,44	8,40	8,37	8,35	8,32	8,33	8,31	8,33	8,42	8,53	8,75	9,03	9,03	Time Deposits

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

¹⁾ Angka-angka sementara

*) Provisional figures

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

Sektor Ekonomi	2010 ¹⁾		2011	2012				2013										Economic Sector	
	Nov	Des	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov*)
1 Pertanian, Perburuhan, dan Kehutanan	36,76	38,29	36,58	35,82	35,69	35,63	35,51	34,98	35,22	34,89	34,84	34,71	34,11	34,30	34,17	34,11	33,58	33,58	1. Agriculture, hunting, and forestry
2 Perikanan	32,65	33,39	32,10	31,62	31,85	31,87	31,32	31,01	30,54	30,56	30,47	30,61	30,69	30,71	30,57	30,81	30,69	30,69	2. Fisheries
3 Pertambangan dan Penggalian	27,89	28,29	26,58	25,65	26,04	26,25	26,60	27,43	26,07	26,34	25,95	25,86	25,84	26,60	26,87	27,12	28,24	28,24	3. Mining and quarrying
4 Industri Pengolahan	31,18	30,67	29,14	28,58	28,66	28,95	28,44	28,45	28,40	28,30	28,03	27,81	27,94	28,39	28,45	28,56	28,22	28,22	4. Processing industry
5 Listrik, Gas dan Air	32,00	34,43	30,33	28,69	28,97	28,84	29,08	28,48	27,98	27,73	28,11	28,74	29,54	28,72	27,58	29,29	28,56	28,56	5. Electricity, gas and water
6 Konstruksi	32,09	31,41	29,72	29,22	29,43	29,41	28,59	28,64	28,75	28,90	28,70	29,00	28,58	29,17	29,24	29,76	29,56	29,56	6. Construction
7 Perdagangan Besar dan Eceran	33,03	33,14	31,97	30,90	30,91	30,66	30,41	30,30	30,15	30,00	29,87	29,78	29,68	29,69	29,57	29,58	29,47	29,47	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	27,76	27,99	28,53	28,37	28,43	28,15	28,53	28,07	27,97	28,12	27,60	27,70	28,48	28,82	28,77	29,03	29,32	29,32	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	30,15	30,12	28,11	27,81	27,79	27,87	27,89	27,80	27,95	27,85	27,73	27,70	27,65	27,63	27,59	27,43	27,36	27,36	9. Transportation, warehousing and communications
10 Perantara Keuangan	24,36	25,28	24,20	23,95	23,89	23,73	23,52	23,22	23,07	22,93	22,80	22,36	22,46	22,43	22,42	22,50	22,26	22,26	10. Transitional finance
11 Real Estate	27,31	27,26	22,77	22,90	21,90	21,87	21,50	21,33	21,50	22,41	22,48	23,05	23,12	22,87	22,43	22,85	23,20	23,20	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	34,99	35,78	26,38	27,45	27,54	28,18	27,60	27,43	26,07	25,39	25,03	25,26	25,09	25,30	25,69	25,61	26,06	26,06	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	31,29	31,61	28,84	28,48	28,84	29,37	28,20	28,27	28,11	27,96	28,27	27,76	27,91	28,41	28,51	28,37	28,81	28,81	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	30,40	30,51	30,86	28,89	28,68	28,71	28,89	28,81	28,68	28,52	28,32	28,49	28,29	28,48	28,22	28,86	29,37	29,37	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	29,41	29,05	28,23	28,28	28,30	28,30	27,98	28,00	27,95	27,66	27,55	27,47	27,73	28,16	27,70	28,23	27,69	27,69	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	33,62	31,07	32,82	31,32	31,32	31,18	31,15	30,85	30,66	30,37	30,16	29,82	29,85	29,81	30,06	29,95	29,75	29,75	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,49	29,35	29,11	28,32	28,66	28,68	28,00	28,91	28,29	28,38	28,48	28,72	29,42	29,95	30,15	30,05	29,38	29,38	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	28,44	28,12	27,39	26,60	26,48	26,32	26,19	25,97	25,84	25,84	25,49	25,25	24,93	24,77	24,57	24,56	24,59	24,59	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	28,09	27,71	26,88	26,39	26,17	26,03	25,90	25,86	25,88	25,77	25,59	25,34	25,04	25,23	25,18	25,27	25,01	25,01	19. Not the business field - other

Ket: ¹⁾ Angka-angka sementara

^{*)} Provisional figures

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	2007	2008	2009	2010	2011	2012		2013										Type of Use	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov*)
Modal Kerja	-	34,43	34,83	33,21	32,05	31,19	30,91	30,82	30,69	30,55	30,45	30,40	30,24	30,44	30,32	30,41	30,17	30,17	Total Working Capital
Investasi	-	27,67	30,37	29,01	28,23	27,05	26,62	26,67	26,59	26,44	26,15	26,08	26,31	26,03	25,93	25,70	25,65	25,65	Total Investment
Konsumsi	-	29,57	29,14	27,81	27,00	26,10	25,97	25,89	25,87	25,78	25,57	25,32	25,01	25,12	25,11	25,19	24,96	24,96	Total Consumption

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

*) Angka-angka sementara

*) Provisional figures

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

Keterangan	2007	2008	2009	2010	2011	2012		2013										Information	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Jumlah BPR	1.817	1.772	1.733	1.706	1.669	1.667	1.653	1.653	1.654	1.653	1.639	1.641	1.641	1.641	1.641	1.641	1.639	1.637	Total Rural Banks
Jumlah Kantor	3.250	3.367	3.644	3.910	4.172	4.404	4.425	4.448	4.470	4.499	4.518	4.549	4.568	4.584	4.612	4.630	4.656	4.669	Total Bank Offices

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - November 2013
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - November 2013)

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	301	293	198	792	1. Jawa Barat
2. Banten	68	40	34	142	2. Banten
3. DKI Jakarta	25	8	35	68	3. DKI Jakarta
4. D.I Yogyakarta	54	30	134	218	4. D.I Yogyakarta
5. Jawa Tengah	251	490	402	1.143	5. Jawa Tengah
6. Jawa Timur	326	205	590	1.121	6. Jawa Timur
7. Bengkulu	3	5	4	12	7. Bengkulu
8. Jambi	18	6	3	27	8. Jambi
9. Aceh	5	14	1	20	9. Aceh
10. Sumatera Utara	54	36	15	105	10. Sumatera Utara
11. Sumatera Barat	96	38	17	151	11. Sumatera Barat
12. Riau	32	7	14	53	12. Riau
13. Kepulauan Riau	40	26	2	68	13. Kepulauan Riau
14. Sumatera Selatan	19	11	7	37	14. Sumatera Selatan
15. Bangka Belitung	2	3	1	6	15. Bangka Belitung
16. Lampung	26	30	6	62	16. Lampung
17. Kalimantan Selatan	25	5	1	31	17. Kalimantan Selatan
18. Kalimantan Barat	20	5	6	31	18. Kalimantan Barat
19. Kalimantan Timur	14	8	5	27	19. Kalimantan Timur
20. Kalimantan Tengah	4	-	-	4	20. Kalimantan Tengah
21. Sulawesi Tengah	9	14	7	30	21. Sulawesi Tengah
22. Sulawesi Selatan	23	6	7	36	22. Sulawesi Selatan
23. Sulawesi Utara	17	23	10	50	23. Sulawesi Utara
24. Sulawesi Tenggara	12	4	2	18	24. Sulawesi Tenggara
25. Sulawesi Barat	1	-	-	1	25. Sulawesi Barat
26. Gorontalo	4	3	1	8	26. Gorontalo
27. Nusa Tenggara Barat	29	47	4	80	27. Nusa Tenggara Barat
28. Bali	137	37	106	280	28. Bali
29. Nusa Tenggara Timur	11	2	3	16	29. Nusa Tenggara Timur
30. Maluku	2	6	2	10	30. Maluku
31. Papua	6	8	1	15	31. Papua
32. Maluku Utara	2	2	-	4	32. Maluku Utara
33. Papua Barat	1	2	-	3	33. Papua Barat
34. Lainnya	-	-	-	-	34. Others
Total	1.637	1.414	1.618	4.669	Total

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DATA PERKREDITAN

Tabel 4.1.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
 Milliar Rp (Billion Rp)

Keterangan	2011	2012							2013							Items											
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Penerima Kredit Lapangan Usaha																										<i>Loans by Industrial Origin</i>	
1. Pertanian, Perburuan dan Kehutanan	109.790	131.810	128.744	126.541	131.785	133.387	134.974	142.451	142.607	144.227	146.057	148.680	151.957	154.657	157.176	158.525	165.006	167.372	169.934								1. Agricultures, Hunting and Forestry
NPL	1.523	2.083	2.085	2.302	2.449	2.467	2.458	2.603	2.525	2.573	2.844	2.894	2.945	2.679	2.711	2.783	2.686	2.749	2.710								NPL
2. Perikanan	4.935	5.079	5.135	5.065	5.228	5.290	5.536	5.492	5.463	5.471	5.682	5.682	5.701	5.670	5.718	5.792	6.063	6.084	6.060								2. Fisher
NPL	291	224	226	280	286	288	284	197	202	198	241	244	244	206	157	171	151	191	190								NPL
3. Pertambangan dan Penggalian	87.780	92.955	89.082	89.097	93.978	94.543	98.600	104.207	105.016	99.764	104.746	113.096	113.258	109.030	103.394	112.580	114.391	109.795	121.198								3. Mining and Quarrying
NPL	302	837	903	978	1.095	1.165	1.285	1.292	1.325	1.346	1.345	1.134	1.092	1.082	1.563	1.775	1.688	2.042	1.793								NPL
4. Industri Pengolahan	344.597	388.408	396.743	408.495	420.406	422.551	429.166	445.807	443.074	447.715	453.895	457.900	469.764	485.150	500.982	519.946	542.605	538.245	555.964								4. Processing Industry
NPL	11.746	12.290	11.924	12.122	11.181	11.772	10.580	10.479	10.619	10.647	9.964	9.801	9.669	9.324	9.123	9.749	9.703	9.844	9.631								NPL
5. Listrik, gas dan air	45.841	57.502	58.140	63.717	68.386	63.423	67.577	59.073	66.079	70.140	63.314	63.719	68.111	69.652	72.236	67.868	72.736	73.736	79.211								5. Electricity, Gas and Water
NPL	247	310	308	304	311	309	310	253	253	271	267	265	267	269	280	280	266	275	606								NPL
6. Konstruksi	75.395	90.779	92.193	92.827	98.999	97.592	98.696	95.921	89.855	90.705	93.285	96.464	103.013	108.911	111.614	118.001	120.474	118.020	117.802								6. Construction
NPL	2.865	3.396	3.894	4.019	3.805	3.988	3.879	3.410	3.697	3.447	3.370	3.740	4.088	4.037	4.086	4.131	3.999	4.566	4.433								NPL
7. Perdagangan Besar dan Eceran	375.017	451.313	456.895	455.296	457.613	466.679	477.594	499.567	486.274	504.435	527.526	543.471	549.983	595.465	605.348	606.233	620.769	627.483	628.493								7. Wholesale and Retail Trade
NPL	12.500	14.520	14.562	14.391	13.626	14.172	13.952	12.668	13.642	14.171	14.130	14.533	15.004	15.742	16.046	16.554	16.168	16.534	16.558								NPL
8. Penyediaan akomodasi dan penyediaan makan minum	30.425	36.030	37.059	37.713	39.520	41.871	42.692	44.640	44.891	46.015	47.224	48.075	49.141	51.833	53.344	52.401	53.722	56.324	57.698								8. Provision of accommodation and the provision of eating and drinking
NPL	629	448	420	472	478	474	470	443	535	629	620	874	894	894	901	869	876	873	857								NPL
9. Transportasi, pergudangan dan komunikasi	97.966	111.399	110.784	114.414	114.611	117.296	119.562	122.235	120.780	121.875	126.617	128.906	133.892	140.890	142.652	148.072	153.687	153.356	156.739								9. Transportation, Warehousing and Communications
NPL	2.400	2.436	2.556	2.636	2.557	3.522	2.652	2.522	2.795	3.022	3.050	3.178	3.263	3.160	2.959	3.511	3.714	3.789	3.851								NPL
10. Perantara Keuangan	105.184	123.383	123.979	124.574	124.462	125.820	123.480	124.958	124.687	124.495	126.696	128.538	136.552	137.614	142.820	145.035	148.065	146.393	147.692								10. Financial intermediaries
NPL	309	189	203	196	210	213	225	193	224	232	244	239	255	244	250	334	348	365	385								NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	116.201	130.534	136.087	146.841	140.338	144.193	146.619	150.568	151.517	152.655	157.897	158.480	161.718	174.709	179.046	180.567	182.414	188.148	189.420								11. Real Estate, Business, Ownership, and Business Services
NPL	1.767	2.256	2.306	2.696	2.107	2.161	2.283	2.446	2.935	2.868	2.642	2.491	2.732	2.856	2.792	3.177	3.139	3.351	3.598								NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	3.014	2.928	2.864	2.765	2.778	2.573	2.659	2.793	2.741	2.741	2.791	2.776	2.803	4.803	4.986	5.885	5.912	6.062	6.529								12. Government administration, Defense and Compulsory social security
NPL	15	328	13	12	11	13	13	5	5	5	5	4	4	3	3	3	4	2	2								NPL
13. Jasa Pendidikan	4.064	4.510	4.529	4.338	4.483	4.474	4.508	4.612	4.579	4.636	4.696	4.614	4.836	4.835	4.900	4.991	5.075	5.128	5.161								13. Education Services
NPL	63	62	63	62	59	59	66	50	67	65	79	75	73	62	60	63	63	57	61								NPL
14. Jasa Kesehatan dan Kegiatan Sosial	7.611	7.626	7.753	7.805	8.126	8.220	8.343	8.671	8.652	8.728	8.988	9.257	9.254	9.481	9.517	9.630	9.685	9.509	9.713								14. Health Services and Social Activities
NPL	334	411	413	411	408	398	405	396	395	392	396	374	310	310	238	242	206	206	201								NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	39.294	43.176	44.072	43.897	43.646	44.758	43.766	45.006	43.356	43.927	44.807	45.595	46.441	48.123	51.592	50.694	51.355	51.992	52.352								15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	774	915	1.192	1.279	1.272	1.287	1.301	1.088	1.132	1.116	1.077	1.176	1.178	1.180	1.288	1.320	1.291	1.412	1.416								NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	691	695	758	732	709	711	713	711	716	752	879	895	939	1.178	1.239	1.299	1.381	1.420	1.478								16. Individual Services which Serve Households
NPL	37	30	49	51	54	62	60	49	49	51	53	50	48	51	35	38	40	42	42								NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.305	99	556	536	516	504	497	501	477	455	443	422	406	381	357	351	338	334	335								17. International Agency and Other Extra Agency International
NPL	53	0	13	13	11	11	11	8	8	8	9	9	8	9	9	8	8	8	8								NPL
18. Kegiatan yang belum jelas batasannya	81.689	52.578	49.193	35.788	40.235	41.391	41.793	50.396	43.635	45.166	37.621	40.633	40.280	4.583	2.953	2.332	2.473	2.165	4.316								18. Business Activities which are not clearly defined
NPL	1.339	1.078	1.020	818	872	896	807	892	752	805	750	768	749	58	57	44	45	46	39								NPL
Penerima Kredit Bukan Lapangan Usaha																										<i>Loans to Non Industrial Origin</i>	
Rumah Tangga																										<i>House Hold</i>	
- Untuk Pemilikan Rumah Tinggal	176.659	213.526	220.075	196.934	199.471	202.104	206.879	211.476	213.131	215.701	220.069	224.835	229.283	248.697	255.078	257.753	262.762	264.345	266.132								- For Home Ownership
NPL	3.291	4.312	4.614	4.471	4.335	4.428	4.587	4.395	5.385	5.569	5.547	5.572	5.496	5.974	6.296	6.622	6.398	6.286	6.237								NPL
- Untuk Pemilikan Flat atau Apartemen	5.573	6.564	6.839	8.799	8.984	9.201	9.829	10.275	10.137	10.420	10.726	11.114	11.424	10.587	11.070	11.359	11.938	11.943	11.999								- For Apartment Ownership
NPL	57	58	64	97	94	96	98	86	101	114	98	101	100	75	78	91	107	94	81								NPL
- Untuk Pemilikan Ruko atau Rukan	15.207	17.677	18.180	18.163	18.634	18.880	19.433	19.988	20.230	20.596	21.158	21.687	22.252	23.001	23.759	24.231	24.734	24.754	24.830								- For Shop House Ownership
NPL	260	331	336	348	374	385	391	380	418	426	455	506	489	517	527	563	555	539	539								NPL
- Untuk Pemilikan Kendaraan Bermotor	105.725	107.211	105.620	103.670	102.068	100.1																					

Tabel 4.2.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011	2012							2013									Items								
	Des	Jan	Feb	Mar	Apr	Mei	Jun ¹⁾	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		Mei	Jun ¹⁾	Jul	Ags	Sep	Okt	Nov	
Penerima Kredit Lapangan Usaha																										<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	63.980	74.480	75.567	71.988	77.058	80.156	82.395	87.012	87.396	87.456	88.462	90.152	91.552	94.211	94.738	94.633	97.652	98.846	100.324							1. Agriculture, Hunting and Forestry
NPL	677	911	975	940	1.060	1.159	1.143	1.397	1.213	1.215	1.318	1.369	1.401	1.184	1.178	1.227	1.193	1.193	1.152							NPL
2. Perikanan	2.339	2.503	2.540	2.434	2.564	2.547	2.690	2.659	2.634	2.627	2.756	2.774	2.785	2.754	2.734	2.755	2.908	2.902	2.998							2. Fisher
NPL	209	128	128	176	180	179	187	108	109	108	149	148	146	111	68	81	79	116	113							NPL
3. Pertambangan dan Penggalian	35.009	34.089	29.751	29.853	33.078	33.494	36.321	40.792	42.055	38.679	42.302	47.388	46.534	45.507	35.857	40.020	41.344	43.282	47.891							3. Mining and Quarrying
NPL	83	396	318	322	311	427	336	217	196	218	210	199	187	176	290	287	231	218	215							NPL
4. Industri Pengolahan	109.948	121.542	123.720	126.527	133.233	134.639	135.035	142.652	139.071	140.016	141.727	138.427	143.465	152.448	155.755	164.053	171.887	167.267	171.751							4. Processing Industry
NPL	4.740	5.053	4.921	5.004	4.705	5.515	4.501	4.499	4.572	4.493	3.919	3.844	3.787	3.755	3.877	4.048	3.945	3.912	3.820							NPL
5. Listrik, gas dan air	20.762	28.972	28.901	33.036	37.726	32.406	36.648	27.584	33.800	37.750	30.905	31.548	35.038	36.233	38.078	33.028	37.924	37.624	41.914							5. Electricity, Gas and Water
NPL	39	45	42	33	46	35	38	14	17	33	33	31	22	33	15	16	14	14	15							NPL
6. Konstruksi	27.728	34.089	34.071	34.199	36.837	37.292	37.862	37.676	35.651	36.090	37.373	38.452	40.109	43.648	44.705	44.885	45.928	45.931	45.994							6. Construction
NPL	1.133	1.246	1.672	1.359	1.269	1.264	1.265	1.198	1.282	1.163	1.176	1.386	1.497	1.548	1.655	1.718	1.748	1.904	1.681							NPL
7. Perdagangan Besar dan Eceran	127.969	162.995	165.718	160.690	157.867	160.923	162.777	174.264	166.125	178.701	193.623	200.287	205.366	244.816	249.367	248.293	254.096	254.264	253.853							7. Wholesale and Retail Trade
NPL	6.206	7.026	7.169	6.949	7.053	7.109	7.092	6.391	6.979	7.372	7.317	7.573	7.706	8.380	8.525	8.703	8.500	8.444	8.319							NPL
8. Penyediaan akomodasi dan penyediaan makan minum	6.366	7.455	7.630	7.476	8.055	8.127	8.468	8.734	8.798	8.902	9.283	9.521	9.760	11.740	12.274	12.314	12.554	12.664	12.859							8. Provision of accommodation and the provision of eating and drinking
NPL	279	147	156	132	134	138	144	134	204	209	215	252	259	281	276	256	260	261	258							NPL
9. Transportasi, pergudangan dan komunikasi	34.037	36.531	35.480	38.218	38.091	39.008	39.755	41.533	40.904	41.510	42.603	43.746	47.307	54.123	54.908	56.149	58.823	57.372	57.679							9. Transportation, Warehousing and Communications
NPL	761	767	722	715	717	1.505	691	680	687	650	724	717	711	727	744	765	708	715	630							NPL
10. Perantara Keuangan	20.872	27.108	26.855	25.409	26.038	25.631	27.165	27.563	27.191	27.765	28.208	28.766	30.780	28.822	27.849	27.400	28.448	27.773	28.098							10. Financial intermediaries
NPL	173	69	54	49	55	53	53	47	55	63	65	64	66	44	51	120	122	129	137							NPL
11. Real Estate, Usaha Persewaan, NPL	17.237	19.931	20.271	28.716	21.208	20.796	21.286	21.618	21.197	21.332	22.336	22.661	23.752	33.105	34.489	34.194	35.828	36.423	36.959							11. Real Estate, Business, Ownership, NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	2.382	2.434	2.379	2.288	2.301	2.190	2.282	2.199	2.200	2.204	2.263	2.177	2.198	4.227	4.401	5.272	5.361	5.547	5.994							12. Government administration, Defense and Compulsory social security
NPL	15	328	13	12	11	13	13	5	5	5	5	4	4	2	2	3	4	1	2							NPL
13. Jasa Pendidikan	682	918	919	649	690	685	675	701	701	717	739	740	774	777	784	777	860	867	835							13. Education Services
NPL	17	20	21	16	17	17	19	11	19	16	24	23	21	13	13	13	13	14	13							NPL
14. Jasa Kesehatan dan Kegiatan Sosial	2.201	2.494	2.507	2.461	2.570	2.581	2.559	2.607	2.649	2.669	2.797	2.839	2.799	2.835	2.731	2.771	2.770	2.793	2.960							14. Health Services and Social Activities
NPL	214	282	281	281	282	267	264	260	260	256	254	255	246	240	140	144	141	136	135							NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.633	6.633	6.866	6.264	6.596	6.597	6.857	7.631	6.737	6.767	7.973	7.588	7.728	9.329	9.784	9.975	10.283	10.627	10.993							15. Community, Sociocultural, Entertainment and
NPL	136	189	188	194	197	193	206	176	194	177	180	183	182	163	168	188	195	205	217							NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	222	325	373	245	319	336	343	350	361	391	505	527	567	785	866	909	981	1.032	1.087							16. Individual Services which Serve Households
NPL	7	9	9	9	11	10	10	8	10	10	9	9	7	5	5	6	7	9	9							NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.208	4	3	4	5	4	5	14	19	17	17	12	10	5	0	0	0	0	1							17. International Agency and Other Extra Agency International
NPL	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							NPL
18. Kegiatan yang belum jelas batasannya	61.692	49.281	46.253	32.894	37.567	38.869	39.088	46.968	39.593	41.693	34.458	37.854	36.779	803	1.094	441	473	478	1.871							18. Business Activities which are not clearly defined
NPL	1.073	905	881	698	748	785	732	835	692	743	692	711	700	9	10	1	1	1	1							NPL
Penerima Kredit Bukan Lapangan Usaha																										<i>Loans to Non Industrial Origin</i>
Rumah Tangga																										<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	89.587	110.440	115.121	91.234	91.896	93.880	95.775	98.016	99.457	101.225	103.379	105.665	107.959	124.842	128.505	129.844	132.874	133.911	135.278							- For Home Ownership
NPL	1.930	2.625	2.857	2.672	2.525	2.654	2.783	2.612	3.512	3.676	3.585	3.575	3.474	3.917	4.223	4.423	4.221	4.012	3.903							NPL
- Untuk Pemilikan Flat atau Apartemen	2.275	2.409	2.546	4.324	4.347	4.440	4.808	5.090	4.806	4.933	5.152	5.347	5.548	4.534	4.761	4.888	5.137	5.156	5.161							- For Apartment Ownership
NPL	32	31	36	65	67	65	68	66	74	86	72	76	76	54	56	62	60	57	49							NPL
- Untuk Pemilikan Ruko atau Rukan	2.224	2.773	2.903	2.773	2.885	3.028	3.182	3.388	3.469	3.562	3.735	3.870	4.008	4.269	4.396	4.455	4.587	4.581	4.618							- For Shop House Ownership
NPL	59	109	118	120	137	148	152	141	163	161	176	185	151	157	172	184	184	161	147							NPL
- Untuk Pemilikan Kendaraan Bermotor	14.584	13.804	13.788	13.236	13.211	13.486	13.599	13.925	14.111	14.292	14.233	14.356	14.461	18.355	19.329	19.382	20.121	20.362	20.778							- For Vehicles Ownership
NPL	56	85	90	95	86	91	92	95	91	97	102	106	113	127	126	131	124	124	131							NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.639	30.167	32.230	122.409	123.814	126.110	127.250	140.040	140.258	132.577	135.069	137.428	140.270	114.773	114.533	114.761	114.722	114.941	114.815							- Others
NPL	456	661	703	1.791	1.816	1.851	1.843	1.690	1.865	1.927	1.943	1.960	1.967	1.484	1.516	1.589	1.558	1.567	1.559							NPL
Bukan																										

Tabel 4.3.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
 Miliar Rp (Billion Rp)

Keterangan	2011	2012							2013									Items			
	Des	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep *)		Okt	Nov	
Penerima Kredit Lapangan Usaha																				<i>Loans by Industrial Origin</i>	
1. Pertanian, Perburuan dan Kehutanan	32.618	37.381	36.629	36.997	37.018	35.611	35.443	37.311	36.813	38.431	38.600	38.979	39.885	39.392	40.233	41.274	43.590	44.711	44.986	1. Agricultures, Hunting and Forestry	
NPL	588	765	779	790	809	723	721	640	677	720	876	857	873	769	779	775	745	741	750	NPL	
2. Perikanan	1.893	1.883	1.867	1.860	1.872	1.917	1.994	1.978	1.988	1.993	2.075	2.048	2.073	2.077	2.158	2.195	2.281	2.257	2.118	2. Fisher	
NPL	45	52	48	54	54	55	44	43	45	43	44	46	46	48	37	35	33	32	34	NPL	
3. Pertambangan dan Penggalian	32.282	29.762	28.742	29.256	29.553	29.357	29.618	29.125	29.133	28.981	30.533	31.629	32.301	31.557	31.429	33.248	33.096	32.057	32.883	3. Mining and Quarrying	
NPL	166	414	506	505	629	529	638	728	689	726	698	664	665	665	730	889	905	905***)	1.041	NPL	
4. Industri Pengolahan	145.923	161.027	162.686	166.897	170.540	171.665	175.787	183.778	182.268	184.039	183.753	186.517	188.435	192.630	196.647	200.698	208.973	212.138	217.070	4. Processing Industry	
NPL	4.628	4.893	4.616	4.656	4.019	3.798	3.821	3.683	3.802	3.903	3.856	3.730	3.778	3.628	3.599	3.599	3.621	3.745	3.559	NPL	
5. Listrik, gas dan air	17.119	19.183	19.682	21.004	21.240	21.359	21.118	21.877	22.287	22.354	22.289	22.036	23.033	23.181	23.599	23.774	23.435	24.571	25.269	5. Electricity, Gas and Water	
NPL	202	154	155	154	151	161	159	127	124	123	119	119	129	119	146	145	132	139	467	NPL	
6. Konstruksi	32.818	38.999	39.731	40.097	41.776	39.033	38.787	39.051	37.709	38.496	39.069	39.741	42.609	42.895	42.855	48.031	47.656	44.734	43.917	6. Construction	
NPL	1.011	980	979	1.000	1.035	1.221	1.146	843	976	970	863	798	958	825	798	841	677	780	793	NPL	
7. Perdagangan Besar dan Eceran	192.695	219.401	221.196	222.310	224.725	229.018	234.977	242.879	238.500	242.588	248.148	255.577	257.514	260.322	264.904	265.359	271.828	279.386	278.798	7. Wholesale and Retail Trade	
NPL	4.802	5.284	5.334	5.302	4.422	4.890	4.617	4.168	4.444	4.502	4.450	4.549	4.668	4.647	4.678	4.977	4.928	5.067	5.109	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	20.648	24.586	25.304	25.995	26.847	28.980	29.000	30.482	30.651	31.302	31.789	31.979	32.572	33.303	34.149	33.146	34.031	36.311	37.092	8. Provision of accomodation and the provision of eating and drinking	
NPL	262	197	187	176	181	177	163	152	165	256	247	463	474	452	458	450	454	449	438	NPL	
9. Transportasi, pergudangan dan komunikasi	47.180	54.957	54.437	55.559	56.001	57.547	58.703	59.221	58.163	58.915	60.876	61.492	62.460	62.546	62.930	65.760	67.320	68.852	70.933	9. Transportation, Warehousing and Communications	
NPL	1.186	1.255	1.260	1.292	1.195	1.286	1.228	1.124	1.146	1.315	1.325	1.434	1.464	1.347	1.110	1.596	1.560	1.565	1.795	NPL	
10. Perantara Keuangan	36.095	40.290	41.146	42.021	41.752	43.082	40.823	40.801	40.803	40.133	41.914	41.310	44.943	46.171	50.649	51.935	51.441	52.654	52.999	10. Financial intermediaries	
NPL	101	77	104	100	111	108	122	102	109	111	120	118	131	143	137	153	156	162	166	NPL	
11. Real Estate, Usaha Persewaan, NPL	80.468	88.081	89.838	91.806	93.074	96.442	98.815	102.026	103.205	104.085	107.685	106.832	108.514	111.279	113.269	114.267	113.896	118.475	118.371	11. Real Estate, Business, Ownership, NPL	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	341	264	265	267	268	187	183	190	185	185	183	98	101	104	107	112	15	15	15	12. Government administration, Defese and Compulsory social security	
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL	
13. Jasa Pendidikan	2.217	2.435	2.450	2.509	2.602	2.595	2.586	2.619	2.639	2.655	2.786	2.686	2.801	2.779	2.808	2.922	2.944	2.906	2.987	13. Education Services	
NPL	32	29	29	34	29	30	33	27	36	34	38	35	34	29	30	31	31	27	31	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	4.001	3.820	3.914	3.998	4.201	4.277	4.401	4.552	4.555	4.618	4.685	4.872	4.873	5.047	5.176	5.231	5.259	5.130	5.190	14. Health Services and Social Activities	
NPL	101	106	110	109	105	101	116	114	114	114	113	96	39	44	69	69	40	44	42	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.202	28.301	27.890	27.734	27.178	28.227	26.964	27.247	25.911	25.807	25.933	25.552	27.000	26.978	29.174	27.891	28.120	28.121	28.019	15. Community, Sociocultural, Entertainment and NPL	
NPL	490	525	519	550	519	449	432	415	431	413	423	462	486	513	481	516	498	618	625	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	166	182	183	285	180	170	161	161	156	163	162	166	169	170	170	170	184	169	169	16. Individual Services which Serve Households	
NPL	12	10	12	12	12	21	21	17	17	18	17	18	17	18	8	8	8	9	9	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	6	8	8	2	6	4	4	5	4	5	5	5	7	7	7	8	7	9	9	17. International Agency and Other Extra Agency International	
NPL	-	-	-	-	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	3.479	1.848	1.578	1.637	1.325	1.266	1.315	2.042	2.773	2.190	1.881	1.550	2.354	2.633	660)	663	704	448	1.128	18. Business Activities which are not clearly defined	
NPL	52	23	25	10	24	23	4	4	5	6	5	4	5	6	5	6	4	7	6	NPL	
Penerima Kredit Bukan Lapangan Usaha																				<i>Loans to Non Industrial Origin</i>	
Rumah Tangga																				<i>House Hold</i>	
- Untuk Pemilikan Rumah Tinggal	70.485	87.476	88.441	89.028	90.636	91.316	93.836	95.605	95.601	96.217	97.932	99.657	101.229	103.211	105.234	106.293	107.822	107.887	107.813	- For Home Ownership	
NPL	1.003	1.330	1.371	1.367	1.371	1.330	1.339	1.329	1.397	1.401	1.453	1.455	1.455	1.478	1.474	1.563	1.556	1.620	1.642	NPL	
- Untuk Pemilikan Flat atau Apartemen	2.925	3.762	3.908	4.074	4.220	4.325	4.555	4.737	4.819	4.962	5.087	5.269	5.351	5.503	5.712	5.854	6.144	6.110	6.185	- For Apartement Ownership	
NPL	21	23	24	28	24	27	26	18	19	22	22	22	20	17	19	21	27	18	21	NPL	
- Untuk Pemilikan Ruko atau Rukan	12.469	14.246	14.596	14.713	15.062	15.215	15.579	15.879	15.997	16.240	16.598	17.035	17.447	17.912	18.530	18.925	19.300	19.311	19.321	- For Shop House Ownership	
NPL	174	195	192	207	214	210	213	211	226	235	236	274	288	309	303	320	315	316	326	NPL	
- Untuk Pemilikan Kendaraan Bermotor	84.406	86.780	85.296	84.074	82.686	80.791	80.392	79.117	77.285	76.650	74.587	74.612	74.886	75.614	79.205	79.057	80.300	80.928	81.400	- For Vehicles Ownership	
NPL	855	947	935	983	1.000	993	940	909	910	851	857	806	796	756	710	728	736	724	704	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	24.328	30.471	32.308	33.505	34.921	34.757	35.337	36.186	35.668	36.157	37.671	38.550	39.789	41.112	42.417	43.363	44.011	44.534	45.141	- Others	
NPL	420	399	423	442	424	439	436	427	430	435	448	489	501	498	520	533	517	538	555	NPL	
Bukan Lapangan Usaha Lainnya	50.775	50.953	51.014	51.870	51.445	54.710	55.249	57.410	59.730	61.765	62.394	63.509	63.879	63.841	64.533	63.473	63.635	63.861	63.950	Non Industrial Origin Others	
NPL	921	791	799	804	793	807	861	892	998	1.059	1.027	1.155	1.259	1.231	1.265	1.216	1.224	1.256	1.278	NPL	

***) Angka-angka sangat-sangat sementara

***) Estimated figures

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.4.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011		2012					2013											Items		
	Des	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov	
Penerima Kredit Lapangan Usaha																					<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	572	701	812	804	834	763	842	914	955	999	1.114	1.085	1.468	1.520	1.620	1.609	1.694	1.732	1.761	1.761	1. Agriculture, Hunting and Forestry
NPL	14	20	20	18	17	16	12	13	16	20	18	22	22	21	24	24	28	31	34	34	NPL
2. Perikanan	167	176	176	173	173	168	187	209	189	188	187	183	184	203	197	202	217	240	242	242	2. Fisher
NPL	2	5	6	8	9	9	8	7	7	8	8	8	8	8	8	7	7	7	7	7	NPL
3. Pertambangan dan Penggalian	404	542	549	540	555	563	593	612	574	600	550	728	731	1.000	1.050	1.062	1.096	1.119	1.091	1.091	3. Mining and Quarrying
NPL	8	14	16	16	16	17	12	13	13	15	12	10	21	18	19	24	34	29	15	15	NPL
4. Industri Pengolahan	4.266	4.481	4.420	4.421	4.522	4.371	4.711	4.785	4.935	4.981	5.483	5.330	5.746	5.907	5.987	5.895	6.024	6.135	6.248	6.248	4. Processing Industry
NPL	117	214	226	227	197	188	185	193	200	206	173	226	202	200	187	184	165	223	195	195	NPL
5. Listrik, gas dan air	187	102	103	103	86	85	84	97	98	96	101	91	88	96	99	144	142	154	160	160	5. Electricity, Gas and Water
NPL	0	1	1	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	NPL
6. Konstruksi	1.618	1.659	1.570	1.564	1.638	1.664	1.740	1.771	1.661	1.819	1.895	1.846	2.017	2.239	2.472	2.391	2.450	2.522	2.524	2.524	6. Construction
NPL	96	137	144	145	138	140	142	134	133	142	151	141	151	148	148	143	147	141	140	140	NPL
7. Perdagangan Besar dan Eceran	10.576	12.669	13.015	13.290	13.644	13.967	14.304	14.796	14.873	15.219	15.982	15.686	16.719	17.086	17.386	16.904	17.122	17.232	17.501	17.501	7. Wholesale and Retail Trade
NPL	288	386	399	425	448	443	441	448	475	515	569	547	564	538	575	553	539	565	574	574	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.340	1.571	1.683	1.709	2.004	2.060	2.122	2.168	2.196	2.245	2.353	2.407	2.463	2.291	2.340	2.277	2.293	2.356	2.488	2.488	8. Provision of accomodation and the provision of eating and drinking
NPL	20	35	25	28	28	28	30	30	32	32	34	35	36	37	38	36	34	38	36	36	NPL
9. Transportasi, pergudangan dan komunikasi	1.754	2.321	2.516	2.519	2.467	2.386	2.562	2.526	2.518	2.576	2.574	2.614	2.667	2.733	2.782	2.589	2.613	2.593	2.537	2.537	9. Transportation, Warehousing and Communications
NPL	45	43	130	130	192	192	195	181	193	192	192	195	191	191	191	191	187	211	127	127	NPL
10. Perantara Keuangan	4.054	4.545	4.639	4.653	4.743	4.871	4.710	4.904	5.073	4.686	5.007	5.451	5.848	6.736	6.030	6.215	7.283	5.818	6.291	6.291	10. Financial intermediaries
NPL	16	24	25	25	24	27	27	22	36	36	38	37	38	37	41	43	52	55	64	64	NPL
11. Real Estate, Usaha Persewaan, NPL	6.222	7.501	7.608	7.584	7.980	8.209	8.296	9.034	8.587	8.906	9.274	9.140	9.672	10.366	10.560	10.566	10.657	10.919	10.988	10.988	11. Real Estate, Business, Ownership, NPL
NPL	254	270	229	205	198	201	231	308	194	268	220	229	261	235	267	254	235	255	268	268	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defese and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	NPL
13. Jasa Pendidikan	301	336	392	419	418	435	441	453	445	442	437	455	547	554	567	507	488	470	474	474	13. Education Services
NPL	3	5	5	5	6	6	6	7	7	7	8	7	7	8	5	4	4	3	4	4	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	381	416	419	428	426	429	437	463	471	473	507	513	519	523	531	539	540	539	522	522	14. Health Services and Social Activities
NPL	5	6	5	5	5	4	4	5	4	4	11	4	7	8	11	11	9	8	8	8	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.103	3.032	3.071	3.638	3.795	3.850	3.732	4.006	4.603	4.728	4.184	5.494	4.449	4.581	5.256	5.401	5.600	5.716	5.653	5.653	15. Community, Sociocultural, Entertainment and NPL
NPL	49	102	93	132	140	132	157	138	139	139	99	129	95	96	171	132	110	122	119	119	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	30	49	52	53	62	64	68	71	73	73	74	73	76	78	87	87	88	90	95	95	16. Individual Services which Serve Households
NPL	1	2	2	3	3	3	3	4	3	3	3	3	4	4	4	3	4	4	3	3	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	2	10	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	17. International Agency and Other Extra Agency International
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	NPL
18. Kegiatan yang belum jelas batasannya	20	43	36	39	62	36	33	33	33	33	33	29	35	31	23	20	21	20	29	29	18. Business Activities which are not clearly defined
NPL	0	0	0	0	0	1	0	0	0	0	0	0	-	-	-	-	-	-	-	-	NPL
Penerima Kredit Bukan Lapangan Usaha																					<i>Loans to Non Industrial Origin</i>
Rumah Tangga																					<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	2.611	2.742	2.771	2.799	2.826	2.905	2.958	3.052	3.055	3.138	3.197	3.515	3.610	3.683	3.800	3.759	3.787	3.833	3.891	3.891	- For Home Ownership
NPL	141	130	128	126	126	124	134	131	133	137	141	149	152	153	148	157	147	147	145	145	NPL
- Untuk Pemilikan Flat atau Apartemen	87	122	124	132	130	136	139	150	148	143	145	148	156	162	170	157	184	184	184	184	- For Apartement Ownership
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	1	1	NPL
- Untuk Pemilikan Ruko atau Rukan	124	117	112	109	112	108	106	109	108	111	114	112	119	122	123	120	117	119	116	116	- For Shop House Ownership
NPL	10	8	8	8	8	10	8	9	9	9	3	3	3	2	2	2	2	2	4	4	NPL
- Untuk Pemilikan Kendaraan Bermotor	1.206	1.848	1.938	1.971	2.023	2.102	2.150	2.193	2.203	2.188	2.193	2.165	2.127	2.123	2.135	2.100	2.129	2.094	2.062	2.062	- For Vehicles Ownership
NPL	48	45	45	45	45	45	46	46	47	12	12	12	15	14	11	12	11	11	10	10	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	25.574	28.238	29.049	29.735	30.455	30.903	31.246	31.409	31.680	31.959	32.905	32.365	32.695	33.244	33.653	33.831	34.184	34.542	34.829	34.829	- Others
NPL	82	109	121	125	122	120	124	121	133	137	134	133	135	127	130	136	127	132	134	134	NPL
Bukan Lapangan Usaha Lainnya	4.545	4.538	4.952	4.967	4.895	5.241	5.518	5.691	5.651	5.750	5.747	5.760	5.852	5.973	5.921	5.849	5.919	5.999	6.074	6.074	Non Industrial Origin Others
NPL	41	56	60	33	29	28	31	28	31	30	38	38	39	39	40	41	46	51	69	69	NPL

Tabel 4.5.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
 Miliar Rp (Billion Rp)

Keterangan	2011	2012							2013									Items									
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep *)	Okt	Nov	Des	Jan	Feb	Mar	Apr		Mei	Jun	Jul	Ags	Sep *)	Okt	Nov		
Penerima Kredit Lapangan Usaha																											Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	5.819	10.202	7.360	8.075	8.228	8.354	8.465	8.597	8.652	8.715	8.860	8.828	9.111	9.346	9.559	9.551	9.727	9.730	9.694	1. Agricultures, Hunting and Forestry							
NPL	240	388	310	553	561	569	580	552	618	618	631	645	649	704	729	756	719	783	773	NPL							
2. Perikanan	301	316	337	340	351	363	362	359	354	361	363	378	390	392	395	403	409	432	432	2. Fisher							
NPL	22	27	32	31	32	34	34	29	31	30	30	33	34	32	37	40	33	37	36	NPL							
3. Pertambangan dan Penggalian	1.280	2.191	2.217	2.193	2.173	2.148	2.003	1.931	1.891	1.919	1.951	1.968	1.645	1.559	1.561	1.549	1.539	1.522	1.522	3. Mining and Quarrying							
NPL	45	13	21	28	31	33	37	83	163	123	161	137	95	96	114	144	143	138	111	NPL							
4. Industri Pengolahan	3.727	4.272	4.259	4.389	4.422	4.450	4.536	5.643	5.429	5.554	5.528	5.935	5.934	5.945	6.093	6.154	6.260	6.536	7.052	4. Processing Industry							
NPL	220	204	172	219	214	211	212	272	301	308	291	299	312	313	318	316	326	341	370	NPL							
5. Listrik, gas dan air	2.205	2.884	2.913	2.649	2.614	2.656	2.697	2.601	2.953	2.955	2.894	2.920	2.935	2.854	2.938	2.930	2.812	2.818	2.897	5. Electricity, Gas and Water							
NPL	5	110	110	111	112	112	112	111	112	113	114	114	115	115	117	118	119	120	122	NPL							
6. Konstruksi	10.291	10.757	11.883	12.359	13.655	14.296	14.683	11.855	9.515	9.182	9.654	10.634	11.768	13.414	14.459	15.366	16.795	17.552	17.718	6. Construction							
NPL	607	984	1.056	1.472	1.294	1.290	1.252	1.154	1.232	1.109	1.124	1.359	1.424	1.460	1.426	1.374	1.370	1.565	1.645	NPL							
7. Perdagangan Besar dan Eceran	19.560	20.767	20.518	20.594	20.870	20.412	20.998	21.337	21.103	21.760	22.260	23.004	23.536	24.152	24.460	24.312	24.785	25.103	25.172	7. Wholesale and Retail Trade							
NPL	900	1.250	1.102	1.155	1.141	1.193	1.229	1.101	1.185	1.221	1.232	1.301	1.439	1.462	1.559	1.622	1.630	1.689	1.676	NPL							
8. Penyediaan akomodasi dan penyediaan makan minum	1.545	1.534	1.489	1.551	1.590	1.622	1.664	1.848	1.862	2.040	2.125	2.502	2.613	2.733	2.786	2.808	2.912	3.068	3.280	8. Provision of accomodation and the provision of eating and drinking							
NPL	60	59	42	126	125	122	124	118	125	122	123	124	125	123	129	126	128	125	124	NPL							
9. Transportasi, pergudangan dan komunikasi	2.835	3.124	3.194	3.183	3.259	3.339	3.385	3.425	3.418	3.341	3.445	3.463	3.517	3.504	3.421	3.404	3.396	3.447	3.487	9. Transportation, Warehousing and Communications							
NPL	47	81	157	211	165	251	246	245	482	451	387	394	462	457	470	471	750	729	712	NPL							
10. Perantara Keuangan	1.055	1.484	1.596	1.665	1.684	1.704	1.722	1.787	1.990	2.022	2.081	2.153	2.275	2.620	2.820	2.833	2.931	3.159	3.217	10. Financial intermediaries							
NPL	19	19	20	21	20	24	23	21	24	23	22	21	20	20	21	18	17	19	19	NPL							
11. Real Estate, Usaha Persewaan, NPL	3.000	3.082	4.917	5.003	4.639	4.911	5.111	5.212	5.517	6.024	6.282	6.460	6.533	6.549	6.525	6.554	6.972	7.192	7.142	11. Real Estate, Business, Ownership, NPL							
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	197	142	130	121	118	107	103	129	79	75	68	96	95	91	83	82	91	67	61	12. Government administration, Defese and Compulsory social security							
NPL	-	0	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	NPL							
13. Jasa Pendidikan	675	652	596	581	595	597	611	638	602	628	542	543	522	530	551	584	567	671	650	13. Education Services							
NPL	8	5	5	4	4	4	6	4	4	5	6	7	8	9	9	12	12	10	10	NPL							
14. Jasa Kesehatan dan Kegiatan Sosial	727	650	667	674	685	691	700	804	742	737	759	772	803	815	821	829	857	811	804	14. Health Services and Social Activities							
NPL	14	17	17	16	16	26	20	18	17	18	18	20	19	18	19	19	15	17	15	NPL							
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.613	2.856	3.881	3.890	3.896	3.847	3.881	3.875	3.792	4.307	4.459	4.697	5.012	5.153	5.259	5.302	5.301	5.290	5.398	15. Community, Sociocultural, Entertainment and							
NPL	97	98	370	383	395	491	483	338	347	365	351	379	391	384	444	459	460	463	454	NPL							
16. Jasa Perorangan yang Melayani Rumah Tangga	270	137	149	148	147	139	140	128	124	124	136	127	125	145	114	132	126	126	126	16. Individual Services which Serve Households							
NPL	17	9	26	26	28	29	26	20	19	19	23	20	20	25	18	20	20	20	20	NPL							
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	1	452	445	428	419	412	402	376	367	354	337	321	301	279	268	251	247	243	17. International Agency and Other Extra Agency International							
NPL	0	0	13	13	11	10	11	8	8	8	8	9	8	8	8	8	8	8	8	NPL							
18. Kegiatan yang belum jelas batasannya	239	263	256	189	209	162	158	150	141	143	117	77	70	76	76	81	75	75***)	12	18. Business Activities which are not clearly defined							
NPL	12	30	8	8	8	9	10	8	8	9	7	6	5	6	6	6	5	1	1	NPL							
Penerima Kredit Bukan Lapangan Usaha																										Loans to Non Industrial Origin	
Rumah Tangga																										House Hold	
- Untuk Pemilikan Rumah Tinggal	11.939	10.552	11.406	11.503	11.666	11.583	11.858	12.275	12.433	12.518	12.883	13.218	13.614	13.978	14.459	14.747	15.153	15.564	15.956	- For Home Ownership							
NPL	179	191	221	266	274	276	287	282	302	313	327	352	372	381	407	432	431	453	493	NPL							
- Untuk Pemilikan Flat atau Apartemen	232	204	195	196	214	225	253	220	244	263	228	229	250	256	285	319	337	356	333	- For Apartement Ownership							
NPL	3	3	2	3	3	3	2	2	7	6	3	3	3	3	8	13	13	4	4	NPL							
- Untuk Pemilikan Ruko atau Rukan	241	336	346	344	358	300	313	348	350	377	396	410	419	432	440	461	451	458	484	- For Shop House Ownership							
NPL	17	18	19	13	15	17	18	18	19	19	38	42	45	47	48	50	50	54	57	NPL							
- Untuk Pemilikan Kendaraan Bermotor	438	405	459	462	467	373	400	418	426	483	484	483	483	496	470	471	480	466	452	- For Vehicles Ownership							
NPL	4	2	4	4	4	4	4	4	4	4	4	4	4	3	3	4	4	4	4	NPL							
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	46.536	60.139	61.923	62.530	62.793	65.939	65.439	66.292	66.648	67.691	68.516	69.559	70.471	71.852	72.684	72.819	73.768	74.374	74.989	- Others							
NPL	162	214	222	220	227	240	233	225	226	223	226	233	243	241	243	252	255	257	238	NPL							
Bukan Lapangan Usaha Lainnya	59.977	61.683	61.419	61.858	63.664	64.389	66.832	68.575	69.658	71.403	72.895	74.487	75.894	77.622	79.282	79.818	81.181	81.979	82.893	Non Industrial Origin Others							
NPL	260	168	150	164	165	155	164	154	165	168	166	168	173	175	191	204	210	208	217	NPL							

***) Angka-angka sangat-sangat sementara

***) Estimated figures

Tabel 4.6.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Join Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
 Miliar Rp (Billion Rp)

Keterangan	2011	2012							2013									Items								
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep *)	Okt	Nov	Des	Jan	Feb	Mar	Apr		Mei	Jun	Jul	Ags	Sep *)	Okt	Nov	
Penerima Kredit Lapangan Usaha																										Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.979	6.159	6.368	7.082	6.974	6.737	6.102	6.441	6.280	6.415	6.497	7.028	7.430	7.739	8.368	8.612	9.461	9.406	10.086	1. Agricultures, Hunting and Forestry						
NPL	3	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	NPL						
2. Perikanan	228	194	208	229	237	264	271	257	270	274	274	271	240	218	207	204	207	213	232	2. Fisher						
NPL	13	12	11	11	11	11	11	9	9	9	9	9	9	8	8	8	0	0	0	NPL						
3. Pertambangan dan Penggalian	7.141	9.208	8.948	9.369	9.558	9.904	9.427	11.529	11.757	11.406	11.032	11.647	11.345	11.822	13.330	14.818	14.115	11.686	13.789	3. Mining and Quarrying						
NPL	-	-	-	65	65	116	121	117	113	113	113	66	67	67	345	367	310	325	344	NPL						
4. Industri Pengolahan	41.936	48.555	50.745	52.049	51.235	50.755	50.357	51.871	52.989	54.457	56.233	59.307	61.916	62.525	64.348	66.911	69.599	69.205	73.121	4. Processing Industry						
NPL	921	824	844	853	890	899	834	859	817	789	814	808	720	502	515	597	603	601	565	NPL						
5. Listrik, gas dan air	1.264	1.632	1.699	1.683	1.532	1.685	1.879	1.764	1.755	1.741	1.923	1.899	1.837	2.219	2.243	2.393	2.452	2.778	2.962	5. Electricity, Gas and Water						
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL						
6. Konstruksi	2.384	3.142	3.082	2.914	3.063	3.248	3.496	3.497	3.472	3.493	3.749	3.814	4.075	4.251	4.240	4.214	4.325	3.889	3.683	6. Construction						
NPL	18	37	31	32	58	62	63	70	62	54	48	46	48	47	48	44	45	45***)	161	NPL						
7. Perdagangan Besar dan Eceran	15.439	21.547	21.879	22.831	24.054	24.348	25.165	25.798	26.010	26.231	26.902	27.245	26.796	28.331	27.911	29.463	29.817	28.579	29.119	7. Wholesale and Retail Trade						
NPL	274	525	525	528	529	506	463	439	448	452	453	454	535	518	507	484	349	356	360	NPL						
8. Penyediaan akomodasi dan penyediaan makan minum	309	647	696	718	753	801	1.157	1.129	1.106	1.249	1.363	1.358	1.425	1.437	1.439	1.475	1.524	1.507	1.541	8. Provision of accomodation and the provision of eating and drinking						
NPL	9	10	10	10	10	9	9	9	9	9	0	0	0	0	0	0	0	0	0	NPL						
9. Transportasi, pergudangan dan komunikasi	6.215	6.906	7.156	7.167	6.993	7.520	7.924	8.274	8.513	8.276	8.879	9.067	9.503	9.577	9.776	10.074	10.385	10.286	10.987	9. Transportation, Warehousing and Communications						
NPL	210	276	279	279	279	280	285	284	281	279	287	306	305	307	314	326	337	407	419	NPL						
10. Perantara Keuangan	17.858	18.570	18.175	18.729	18.488	18.870	17.913	18.234	18.094	18.084	17.919	19.054	19.581	21.082	22.722	23.126	23.086	23.288	23.151	10. Financial intermediaries						
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL						
11. Real Estate, Usaha Persewaan, NPL	6.946	8.369	9.030	9.218	9.104	9.428	9.302	9.228	9.281	9.033	9.137	9.806	10.031	10.208	10.391	10.818	10.917	10.523	10.861	11. Real Estate, Business, Ownership, NPL						
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	1	1	1	2	1	2	194	196	196	196	196	198	177	183	194	206	200	213	12. Government administration, Defese and Compulsory social security						
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL						
13. Jasa Pendidikan	187	168	172	179	176	161	195	202	191	194	193	189	191	194	190	200	215	214	215	13. Education Services						
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	NPL						
14. Jasa Kesehatan dan Kegiatan Sosial	298	244	245	244	243	240	245	244	233	230	238	259	256	257	254	256	254	232	233	14. Health Services and Social Activities						
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	NPL						
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	661	777	786	800	689	742	826	778	827	839	875	883	857	816	813	744	732	713	678	15. Community, Sociocultural, Entertainment and						
NPL	2	1	21	21	21	23	24	21	21	23	23	23	23	23	24	24	28	28***)	1	NPL						
16. Jasa Perorangan yang Melayani Rumah Tangga	2	1	1	1	2	2	1	1	2	2	2	2	2	2	2	2	2	2	1	16. Individual Services which Serve Households						
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL						
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	92	84	84	85	76	77	76	77	78	67	67	67	67	68	70	75	79	77	81	17. International Agency and Other Extra Agency International						
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL						
18. Kegiatan yang belum jelas batasannya	455	156	157	157	155	157	158	159	158	210	203	208	204	206	210	225	235	226	238	18. Business Activities which are not clearly defined						
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL						
Penerima Kredit Bukan Lapangan Usaha																									Loans to Non Industrial Origin	
Rumah Tangga																									House Hold	
- Untuk Pemilikan Rumah Tinggal	1.463	1.736	1.750	1.798	1.877	1.889	1.920	1.984	2.050	2.076	2.139	2.238	2.327	2.452	2.544	2.573	2.589	2.610	2.672	- For Home Ownership						
NPL	37	36	37	41	39	43	44	41	41	42	41	41	43	44	43	46	43	54	53	NPL						
- Untuk Pemilikan Flat atau Apartemen	43	54	54	61	62	64	65	68	111	109	110	118	116	130	138	137	133	132	132	- For Apartement Ownership						
NPL	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	7	6	6	NPL						
- Untuk Pemilikan Ruko atau Rukan	148	206	223	223	218	229	254	264	306	306	314	259	257	266	270	271	280	284	291	- For Shop House Ownership						
NPL	0	1	0	0	0	0	0	0	1	1	1	1	2	3	2	7	3	6	5	NPL						
- Untuk Pemilikan Kendaraan Bermotor	5.075	4.355	4.120	3.908	3.660	3.399	3.217	2.980	2.569	2.322	2.083	1.857	1.651	1.837	2.155	2.416	2.275	2.727	2.635	- For Vehicles Ownership						
NPL	34	36	31	33	37	34	32	28	24	23	21	18	16	15	13	12	11	12	10	NPL						
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	810	929	954	947	957	963	963	969	987	991	997	897	928	995	970	936	964	993	1.045	- Others						
NPL	84	109	113	117	120	110	113	117	121	125	129	18 ^{d)}	20 ^{d)}	20	25	30	35	26	32	NPL						
Bukan Lapangan Usaha Lainnya	6.455	7.141	7.245	7.235	7.265	7.246	7.354	7.351	7.398	7.411	7.458	7.491	7.496	7.557	7.609	7.597	7.670	7.701	7.764	Non Industrial Origin Others						
NPL	396	338	339	340	343	337	338	336	339	341	346	328	321	325	301	321	320	321	324	NPL						

***) Angka-angka sangat-sangat sementara

***) Estimated figures

Tabel 4.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - November 2013

Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - November 2013

Milliar Rp (Billion Rp)

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	
Jawa Barat	4.708	392	1.737	39.877	943	9.518	54.305	4.524	12.245	1.775	13.101	27	789	1.331	4.919	180	0	82	44.614	766	1.622	4.538	25.650	34.938	Jawa Barat
NPL	251	63	17	966	1	353	2.355	251	47	75	371	0	9	108	126	3	3	1.518	7	42	36	267	267	NPL	
Banten	402	23	443	8.583	710	3.058	12.209	425	1.081	4.120	3.566	6	251	235	921	38	43	15.690	354	985	6.358	7.316	8.038	Banten	
NPL	22	1	9	71	0	81	335	8	3	1	56	0	0	2	30	0	-	373	2	5	39	145	91	NPL	
DKI Jakarta	71.892	2.113	105.773	322.814	73.079	57.747	224.224	26.758	103.756	130.959	119.416	1.622	1.932	3.656	25.208	223	82	2.184	79.115	8.374	8.857	72.444	45.552	76.009	DKI Jakarta
NPL	453	10	1.490	5.266	581	1.307	3.655	64	2.768	71	1.189	1	13	16	375	2	0	23	1.185	54	179	518	644	2.409	NPL
D.I Yogyakarta	444	62	25	1.415	42	471	5.896	1.078	333	218	1.448	5	167	130	621	68	-	1	2.994	49	193	639	4.293	669	D.I Yogyakarta
NPL	7	2	5	54	0	15	148	9	9	3	16	-	1	16	16	1	-	-	66	-	0	2	30	6	NPL
Jawa Tengah	4.456	508	308	28.022	229	4.003	55.578	2.689	4.080	2.625	6.464	6	316	587	2.708	228	3	11	14.309	163	770	4.224	15.360	23.024	Jawa Tengah
NPL	79	16	1	706	2	97	1.682	24	88	32	121	0	8	9	75	2	-	4	366	2	20	30	135	118	NPL
Jawa Timur	7.650	489	2.137	87.065	1.000	10.201	75.717	3.729	9.916	1.380	10.787	31	578	1.032	4.367	243	-	285	25.449	1.316	1.639	4.790	36.667	8.245	Jawa Timur
NPL	333	12	9	1.314	8	203	1.875	87	89	40	351	0	12	5	111	3	-	7	493	6	25	42	206	264	NPL
Bengkulu	754	20	78	297	26	217	2.661	122	51	2	389	0	22	21	124	5	0	2	897	18	134	62	2.169	3.087	Bengkulu
NPL	12	1	7	3	0	17	107	1	4	-	10	-	1	0	5	0	-	-	11	0	1	1	17	10	NPL
Jambi	3.977	28	98	825	6	825	5.191	432	334	115	1.012	0	19	70	268	10	-	0	3.302	15	383	251	4.798	1.397	Jambi
NPL	63	2	9	4	1	27	205	2	2	2	75	-	3	6	0	0	-	-	76	-	8	2	40	9	NPL
Aceh	873	21	36	1.956	116	570	4.836	90	58	10	681	1	13	50	842	36	231	6	1.651	20	209	105	9.518	1.792	Aceh
NPL	24	1	4	20	0	90	529	6	5	1	80	0	0	4	292	12	8	0	59	0	31	4	41	35	NPL
Sumatera Utara	23.371	244	297	30.443	1.164	5.136	37.908	1.799	3.580	785	5.698	38	243	615	1.222	63	0	44	10.593	212	1.988	4.325	15.102	4.240	Sumatera Utara
NPL	263	9	6	670	1	407	1.022	41	118	1	153	-	3	7	40	2	0	1	355	2	29	67	153	128	NPL
Sumatera Barat	4.009	66	370	1.519	31	503	9.285	607	394	452	1.002	2	56	101	384	8	-	1	2.165	30	184	146	2.745	9.851	Sumatera Barat
NPL	115	4	8	30	0	20	406	30	15	3	26	-	0	1	13	0	-	-	47	0	15	3	37	36	NPL
Riau	9.628	48	291	1.662	106	1.971	9.733	932	1.568	214	2.915	2	59	245	776	16	-	0	5.680	43	727	529	9.180	1.462	Riau
NPL	283	4	1	12	0	111	512	12	49	4	134	0	2	1	50	1	-	-	313	1	23	6	83	22	NPL
Sumatera Selatan	9.079	57	481	3.770	190	3.100	11.677	713	712	145	1.703	6	88	141	482	12	-	18	5.467	41	1.055	466	10.799	2.277	Sumatera Selatan
NPL	351	1	6	96	2	532	393	85	15	3	62	-	0	1	15	0	-	-	170	0	23	9	62	58	NPL
Bangka Belitung	207	46	1.437	564	3	322	1.882	67	52	0	143	0	2	11	73	4	-	-	717	5	217	100	1.665	355	Bangka Belitung
NPL	1	0	5	2	0	5	23	2	0	0	2	1	0	0	7	0	-	-	19	-	28	1	10	0	NPL
Kepulauan Riau	108	52	438	5.145	547	1.492	4.155	758	2.743	36	1.857	1	78	39	334	16	-	5	4.570	30	619	397	3.038	796	Kepulauan Riau
NPL	64	0	0	20	-	19	97	3	15	0	44	-	1	-	5	0	-	-	140	0	18	1	24	4	NPL
Lampung	5.412	643	89	3.210	27	807	10.632	276	878	43	1.734	2	109	89	626	21	0	0	2.366	22	224	395	3.033	3.829	Lampung
NPL	31	7	3	37	2	15	320	6	21	10	26	-	0	3	11	5	-	-	86	-	3	3	30	19	NPL
Kalimantan Selatan	3.552	76	756	1.353	300	1.219	6.553	530	1.457	272	1.779	0	24	50	623	16	-	0	5.485	21	355	241	5.635	698	Kalimantan Selatan
NPL	41	2	40	23	1	35	161	5	45	4	62	0	0	7	14	1	-	-	106	0	2	3	33	4	NPL
Kalimantan Barat	4.169	86	211	818	73	910	7.610	471	1.526	95	1.419	3	38	116	254	6	-	2	2.836	8	626	195	6.854	1.220	Kalimantan Barat
NPL	36	2	17	6	0	16	163	86	17	-	25	0	1	0	4	0	-	-	50	-	3	2	28	4	NPL
Kalimantan Timur	3.650	84	3.189	5.054	80	5.056	10.753	1.331	5.516	367	6.018	7	14	134	1.721	23	-	4	6.051	74	708	2.322	9.441	1.864	Kalimantan Timur
NPL	18	5	139	15	0	589	257	14	470	4	489	-	1	8	53	0	-	0	160	1	13	44	91	35	NPL
Kalimantan Tengah	5.797	16	4	290	10	357	3.039	92	148	0	467	0	4	16	183	6	-	2	1.314	8	132	33	4.109	656	Kalimantan Tengah
NPL	5	1	0	3	0	25	64	2	6	0	15	-	0	0	8	0	-	-	23	0	2	0	18	3	NPL
Sulawesi Tengah	686	62	68	252	7	475	4.752	249	127	5	335	1	10	17	199	15	-	0	1.739	8	253	239	5.485	1.170	Sulawesi Tengah
NPL	13	0	1	9	-	24	212	5	1	0	10	0	-	0	12	0	-	-	21	-	4	1	40	6	NPL
Sulawesi Selatan	1.159	220	446	3.994	169	2.986	20.806	2.381	2.995	948	2.612	15	100	129	1.408	83	5	48	9.835	101	1.452	3.078	11.347	7.747	Sulawesi Selatan
NPL	137	13	2	186	1	178	737	31	31	112	162	0	1	1	56	4	0	0	310	1	50	36	141	38	NPL
Sulawesi Utara	237	265	36	457	4	684	5.847	277	213	16	774	2	36	39	244	14	-	0	3.008	57	286	261	4.919	5.360	Sulawesi Utara
NPL	8	14	0	6	1	35	271	47	7	2	31	0	0	0	15	0	-	-	109	1	1	1	72	14	NPL
Gorontalo	96	17	4	67	1	127	1.757	39	27	1	58	0	1	36	210	6	-	0	557	6	25	216	1.535	1.855	Gorontalo
NPL	21	1	0	2	-	25	128	1	1	-	4	-	-	1	4	0	-	-	11	-	0	0	17	3	NPL
Sulawesi Barat	206	4	2	35	1	47	1.202	32	7	3	58	0	3	8	86	19	-	-	145	1	15	9	897	1.028	Sulawesi Barat
NPL	42	0	0	3	-	2	55	0	0	0	19	0	-	0	2	2	-	-	6	-	2	0	14	12	NPL
Sulawesi Tenggara	292	42	85	156	6	420	3.399	345	73	5	486	2	11	16	167	6	-	0	1.385	66	312	85	5.218	265	Sulawesi Tenggara
NPL	8	2	2	5	1	22	107	8	1	-	19	-	-	0	7	0	-	0	25	0	4	1	29	2	NPL
Nusa Tenggara Barat	267	34	7	190	9	643	5.497	448	147	87	328	2	6	136	188	16	-	0	2.057	59	158	146	4.241	3.454	Nusa Tenggara Barat
NPL	10	1	-	6	0	18	125	3	2	-	7	-	0	4	4	0	-	-	24	-	1	0	51	24	NPL
Bali	888	208	72	1.621	58	1.715	13.791	5.388	402	532	1.542	2	140	511	1.266	60	0	5	9.280	86	257	520	7.148	1.248	Bali
NPL	7	0	0	5	-	3	106	3	2	15	6	-	0	0	8	0	-	1	60	1	2	2	18	16	NPL
Nusa Tenggara Timur	88	23	7	212	46	695	3.300	190	179	50	129	3	13	22	467	10	-	1	749	9	55	84	4.138	4.353	Nusa Tenggara Timur
NPL	3	3	1	2	1	27	89	4	5	-	4	-	1	-	30	0	-	0	6	-	-	1	36	16	NPL
Maluku	38	39	1	52	15	382																			

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

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ^{r)}	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			<i>Type of Use</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Modal Kerja	1.068.676	1.208.914	1.210.410	1.236.482	1.247.209	1.265.825	1.316.689	1.291.940	1.317.852	1.349.146	1.387.291	1.421.931	1.407.123	1.434.995	1.461.602	1.507.551	1.506.089	1.535.973	1. Working Capital
NPL	28.279	31.609	32.140	30.191	31.499	30.231	28.963	29.776	30.578	29.961	30.750	30.991	29.802	29.842	31.654	30.684	32.073	32.157	NPL
2. Investasi	464.262	535.982	550.378	559.702	568.478	581.385	591.425	592.990	596.611	604.627	610.552	626.820	700.623	715.665	729.406	749.442	756.373	775.085	2. Investments
NPL	8.917	10.541	10.902	10.602	11.759	10.811	10.032	11.388	11.270	11.121	11.104	11.834	12.365	12.718	13.399	13.714	14.282	14.228	NPL
3. Konsumsi	667.155	725.214	749.863	759.655	769.658	783.792	799.748	803.213	804.254	814.599	826.373	838.726	851.377	870.465	876.394	890.217	897.014	903.338	3. Consumption
NPL	10.499	11.950	12.341	12.153	12.209	12.226	11.600	12.994	13.339	13.342	13.430	13.473	13.412	13.802	14.325	14.116	14.057	14.046	NPL
Total Kredit	2.200.094	2.470.111	2.510.651	2.555.839	2.585.345	2.631.002	2.707.862	2.688.143	2.718.717	2.768.371	2.824.217	2.887.478	2.959.123	3.021.126	3.067.402	3.147.210	3.159.476	3.214.397	Total Credit
NPL	47.695	54.100	55.383	52.946	55.467	53.268	50.595	54.157	55.186	54.425	55.283	56.298	55.579	56.362	59.379	58.514	60.412	60.431	NPL
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			<i>User Orientation Credit to Third Party</i>
1. Ekspor	41.876	50.621	50.011	50.688	50.370	49.660	47.799	47.645	47.959	48.416	48.197	49.083	50.831	51.887	52.524	55.163	53.897	56.961	1. Ekspor
NPL	1.602	1.880	1.946	1.882	1.581	1.613	1.616	1.563	1.514	1.488	1.442	1.399	1.389	1.431	1.463	1.402	1.420	1.331	NPL
2. Impor	26.525	35.924	34.369	35.292	36.749	38.042	38.985	39.141	39.148	38.295	44.785 ^{r)}	53.315	57.191	57.879	67.082	65.802	69.518	66.402	2. Impor
NPL	733	694	699	709	619	618	587	611	610	596	592	622	680	676	766	772	751	777	NPL
3. Lainnya	2.131.118	2.383.565	2.426.271	2.469.859	2.498.226	2.543.300	2.621.078	2.601.357	2.631.610	2.681.661	2.731.234	2.785.079	2.851.100	2.911.360	2.947.796	3.026.246	3.036.061	3.091.035	3. Other
NPL	45.245	51.527	52.738	50.356	53.268	51.037	48.392	51.983	53.062	52.341	53.248	54.277	53.510	54.255	57.149	56.341	58.241	58.324	NPL
Total Kredit	2.200.094	2.470.111	2.510.651	2.555.839	2.585.345	2.631.002	2.707.862	2.688.143	2.718.717	2.768.371	2.824.217	2.887.478	2.959.123	3.021.126	3.067.402	3.147.210	3.159.476	3.214.397	Total Credit
NPL	47.694	54.100	55.383	52.946	55.467	53.268	50.595	54.157	55.186	54.425	55.283	56.298	55.579	56.362	59.378	58.514	60.412	60.431	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.10.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun ^{r)}	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			<i>Type of Use</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Modal Kerja	407.101	457.530	446.639	461.110	463.823	472.704	503.972	489.159	506.067	517.899	532.763	550.134	519.935	521.845	526.442	548.564	545.237	558.264	1. Working Capital
NPL	13.638	15.058	14.792	14.171	15.149	14.192	13.784	13.929	14.314	13.794	14.218	14.229	13.212	13.623	14.096	13.632	13.687	13.402	NPL
2. Investasi	135.196	152.275	156.711	160.698	162.461	169.506	168.585	167.924	169.219	170.430	172.695	177.172	246.233	248.572	251.426	259.555	260.453	265.799	2. Investments
NPL	2.462	2.848	2.920	2.987	3.900	2.879	2.559	2.966	2.824	2.929	2.975	3.175	4.050	4.000	4.088	4.143	4.193	3.913	NPL
3. Konsumsi	234.535	240.778	262.016	267.177	270.799	277.937	286.571	288.416	283.285	287.960	292.728	297.819	300.778	307.500	310.631	316.971	319.366	321.925	3. Consumption
NPL	3.683	4.715	5.051	4.937	5.121	5.255	4.905	6.019	6.310	6.228	6.245	6.116	6.042	6.395	6.699	6.464	6.228	6.104	NPL
Total Kredit	776.833	850.583	865.367	888.985	897.082	920.147	959.128	945.499	958.571	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	Total Credit
NPL	19.783	22.621	22.762	22.095	24.169	22.325	21.249	22.915	23.448	22.951	23.439	23.520	23.304	24.019	24.883	24.239	24.108	23.418	NPL
Orientasi Penggunaan																			<i>User Orientation</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Ekspor	13.551	13.878	13.376	13.496	13.445	13.759	13.169	12.591	12.347	13.230	11.808 ^{r)}	11.936	12.685	11.939	12.455	13.077	11.978	11.593	1. Ekspor
NPL	548	566	610	556	557	426	540	531	505	505	508	512	515	529	556	577	565	497	NPL
2. Impor	7.296	8.358	7.018	8.210	8.592	10.059	10.542	10.906	11.240	8.964	12.322 ^{r)}	19.848	22.467	22.411	26.404	27.522	29.922	25.187	2. Impor
NPL	350	369	375	380	380	379	372	375	381	384	384	406	387	402	428	448	436	462	NPL
3. Lainnya	755.987	828.347	844.973	867.279	875.045	896.329	935.417	922.002	934.984	954.095	974.057	993.341	1.031.794	1.043.566	1.049.640	1.084.491	1.083.157	1.109.209	3. Other
NPL	18.885	21.686	21.777	21.159	23.232	21.519	20.336	22.009	22.562	22.063	22.547	22.602	22.402	23.088	23.900	23.213	23.107	22.458	NPL
Total Kredit	776.833	850.583	865.367	888.985	897.082	920.147	959.128	945.499	958.571	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	Total Credit
NPL	19.783	22.621	22.762	22.095	24.169	22.325	21.249	22.915	23.448	22.951	23.439	23.520	23.304	24.019	24.883	24.239	24.108	23.418	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.11.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			<i>Type of Use</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Modal Kerja	434.210	488.308	483.874	490.190	495.523	501.634	519.409	511.243	518.773	528.993	539.070	549.607	557.795	568.735	577.069	588.503	601.259	602.098	1. Working Capital
NPL	10.005	11.140	10.710	9.690	9.871	9.671	9.122	9.458	9.797	9.731	9.760	9.954	9.730	8.991	10.196	10.035	10.617	10.820	NPL
2. Investasi	242.948	282.003	286.362	289.972	295.213	299.045	305.936	306.503	308.167	313.375	313.999	322.036	325.275	332.118	339.615	346.278	351.682	359.853	2. Investments
NPL	4.746	5.687	5.526	4.986	5.105	5.049	4.540	4.915	5.111	5.149	5.169	5.519	5.186	5.251	5.791	5.493	5.851	6.106	NPL
3. Konsumsi	245.384	283.592	277.262	278.969	281.113	284.947	288.933	289.100	291.990	294.269	298.633	302.581	307.193	315.702	316.964	321.213	322.632	323.809	3. Consumption
NPL	3.390	3.858	3.829	3.826	3.805	3.815	3.785	3.981	4.002	4.043	4.200	4.320	4.289	4.291	4.380	4.375	4.472	4.526	NPL
Total Kredit	922.541	1.053.903	1.047.497	1.059.131	1.071.848	1.085.626	1.114.279	1.106.845	1.118.930	1.136.637	1.151.702	1.174.225	1.190.263	1.216.555	1.233.648	1.255.994	1.275.573	1.285.761	Total Credit
NPL	18.141	20.685	20.065	18.503	18.781	18.535	17.448	18.354	18.910	18.924	19.129	19.792	19.205	18.534	20.368	19.903	20.941	21.453	NPL
Orientasi Penggunaan																			<i>User Orientation</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Ekspor	8.800	11.056	10.643	10.825	10.964	10.655	9.391	9.928	9.952	9.922	9.834	10.559	11.470	11.729	10.470	13.397	13.582	13.746	1. Ekspor
NPL	91	221	229	224	227	71	22	29	32	21	24	25	27	48	21	70	70***)	97	NPL
2. Impor	7.256	11.244	11.019	11.163	11.543	11.707	11.385	10.827	10.242	10.774	11.295	12.014	12.488	14.286	18.085	14.903	15.883	15.706	2. Impor
NPL	199	185	183	187	106	106	97	103	97	97	93	100	146	135	168	145	138	131	NPL
3. Lainnya	906.486	1.031.604	1.025.835	1.037.143	1.049.341	1.063.264	1.093.502	1.086.090	1.098.737	1.115.941	1.130.573	1.151.652	1.166.305	1.190.540	1.205.094	1.227.694	1.246.108	1.256.309	3. Other
NPL	17.851	20.279	19.654	18.091	18.448	18.357	17.329	18.222	18.781	18.806	19.012	19.667	19.032	18.351	20.179	19.689	20.697	21.225	NPL
Total Kredit	922.541	1.053.903	1.047.497	1.059.131	1.071.848	1.085.626	1.114.279	1.106.845	1.118.930	1.136.637	1.151.702	1.174.225	1.190.263	1.216.555	1.233.648	1.255.994	1.275.573	1.285.761	Total Credit
NPL	18.141	20.685	20.065	18.503	18.781	18.535	17.448	18.354	18.910	18.924	19.129	19.792	19.205	18.534	20.368	19.903	20.941	21.453	NPL

***) Angka-angka sangat-sangat sementara

***) Estimated figures

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

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			<i>Type of Use</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Modal Kerja	22.195	34.706	27.316	28.339	28.653	29.111	30.464	30.877	31.329	32.520	33.603	34.996	37.334	37.875	37.747	39.545	38.677	39.439	1. Working Capital
NPL	635	1.057	865	832	810	820	810	836	884	863	893	904	859	960	923	893	990	952	NPL
2. Investasi	11.858	18.071	14.963	15.420	15.671	16.176	16.879	16.914	17.273	17.816	18.154	18.930	19.384	19.964	19.468	19.621	19.872	20.130	2. Investments
NPL	285	657	513	589	597	634	692	618	705	674	701	705	694	731	690	665	707	648	NPL
3. Konsumsi	34.090	44.520	39.371	40.089	40.993	41.692	42.108	42.336	42.751	43.720	43.434	43.865	44.535	44.950	45.011	45.480	45.874	46.191	3. Consumption
NPL	323	494	336	331	326	342	336	351	325	327	334	342	334	328	346	330	340	359	NPL
Total Kredit	68.143	97.296	81.651	83.848	85.317	86.978	89.451	90.127	91.353	94.056	95.191	97.791	101.253	102.789	102.226	104.646	104.423	105.760	<i>Total Credit</i>
NPL	1.243	2.209	1.714	1.753	1.733	1.796	1.838	1.806	1.914	1.864	1.928	1.952	1.887	2.020	1.958	1.888	2.037	1.958	<i>NPL</i>
Orientasi Penggunaan																			<i>User Orientation</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Ekspor	10	5	2	5	9	1	5	1	1	1	1	6	2	3	3	2	2	1	1. Ekspor
NPL	0	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	0	15	5	7	9	6	6	5	5	3	4	4	3	6	5	4	2	3	2. Impor
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Lainnya	68.133	97.276	81.643	83.836	85.299	86.971	89.439	90.121	91.347	94.052	95.187	97.781	101.247	102.780	102.218	104.640	104.419	105.757	3. Other
NPL	1.243	2.209	1.714	1.753	1.731	1.796	1.838	1.806	1.914	1.864	1.928	1.952	1.887	2.020	1.958	1.888	2.037	1.958	NPL
Total Kredit	68.143	97.296	81.651	83.848	85.317	86.978	89.451	90.127	91.353	94.056	95.191	97.791	101.253	102.789	102.226	104.646	104.423	105.760	<i>Total Credit</i>
NPL	1.243	2.209	1.714	1.753	1.733	1.796	1.838	1.806	1.914	1.864	1.928	1.952	1.887	2.020	1.958	1.888	2.037	1.958	<i>NPL</i>

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

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep *)	Okt	Nov	
Jenis Penggunaan																			<i>Type of Use</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Modal Kerja	35.304	47.659	44.360	46.255	46.914	48.044	45.861	42.930	44.106	45.674	47.676	49.513	51.965	53.788	54.608	57.029	58.333	59.058	1. Working Capital
NPL	1.948	3.234	3.445	3.269	3.432	3.440	3.207	3.588	3.503	3.514	3.840	4.000	4.105	4.331	4.366	4.240	4.584	4.647	NPL
2. Investasi	21.081	25.492	23.686	23.316	23.311	23.595	24.870	25.634	26.171	26.227	27.226	27.702	28.222	28.418	28.534	28.778	29.456	29.848	2. Investments
NPL	498	850	1.078	1.026	1.122	1.154	1.134	1.796	1.538	1.280	1.295	1.401	1.446	1.457	1.528	2.033	2.120	2.090	NPL
3. Konsumsi	119.317	145.581	136.893	139.155	142.800	145.087	148.120	149.736	152.714	155.376	158.377	161.122	164.628	167.615	168.632	171.368	173.197	175.107	3. Consumption
NPL	627	675	669	688	695	708	684	723	732	763	802	840	852	896	949	963	988	1.014	NPL
Total Kredit	175.702	218.732	204.939	208.726	213.024	216.726	218.851	218.300	222.991	227.278	233.279	238.337	244.815	249.821	251.775	257.175	260.985	264.014	<i>Total Credit</i>
NPL	3.073	4.759	5.192	4.982	5.249	5.302	5.025	6.107	5.773	5.558	5.936	6.241	6.402	6.684	6.843	7.236	7.692	7.751	<i>NPL</i>
Orientasi Penggunaan																			<i>User Orientation</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Ekspor	99	38	51	78	72	87	87	86	83	86	84	85	88	83	65	64	66	66	1. Ekspor
NPL	8	21	13	14	14	22	14	15	11	11	11	10	8	8	8	8	8	9	NPL
2. Impor	5	9	6	5	4	3	5	5	3	3	3	3	3	3	3	3	3	3	2. Impor
NPL	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	NPL
3. Lainnya	175.597	218.685	204.883	208.644	212.948	216.636	218.759	218.209	222.905	227.189	233.192	238.249	244.725	249.734	251.707	257.108	260.915	263.944	3. Other
NPL	3.065	4.738	5.179	4.969	5.234	5.280	5.010	6.091	5.761	5.546	5.924	6.230	6.393	6.675	6.834	7.227	7.683	7.741	NPL
Total Kredit	175.702	218.732	204.939	208.726	213.024	216.726	218.851	218.300	222.991	227.278	233.279	238.337	244.815	249.821	251.775	257.175	260.985	264.014	<i>Total Credit</i>
NPL	3.073	4.759	5.192	4.982	5.249	5.302	5.025	6.107	5.773	5.558	5.936	6.241	6.402	6.684	6.843	7.236	7.692	7.751	<i>NPL</i>

Tabel 4.14.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Joint Venture Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			<i>Type of Use</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Modal Kerja	80.077	96.696	98.845	97.696	98.788	98.974	101.551	103.210	103.755	105.806	109.885	112.743	116.250	119.136	123.905	124.545	119.863	125.821	1. Working Capital
NPL	1.083	1.382	1.454	1.374	1.394	1.312	1.307	1.267	1.227	1.248	1.246	1.161	1.071	1.083	1.162	939	1.061	1.021	NPL
2. Investasi	26.317	34.053	34.612	35.639	36.152	35.523	38.127	38.002	38.641	39.877	42.415	43.211	44.877	47.563	49.899	53.065	53.161	55.370	2. Investments
NPL	401	374	379	525	547	534	537	529	537	538	505	579	454	730	726	775	833	865	NPL
3. Konsumsi	13.994	14.354	14.172	14.039	13.789	13.773	13.617	13.422	13.216	13.103	12.860	12.777	13.238	13.685	13.930	13.911	14.446	14.539	3. Consumption
NPL	552	522	532	541	525	528	524	527	533	540	407	403	409	386	418	420	426	430	NPL
Total Kredit	120.389	145.104	147.628	147.374	148.729	148.269	153.295	154.633	155.612	158.786	165.160	168.730	174.365	180.383	187.733	191.521	187.471	195.730	<i>Total Credit</i>
NPL	2.036	2.278	2.365	2.440	2.466	2.373	2.368	2.324	2.297	2.326	2.158	2.143	1.934	2.199	2.306	2.133	2.320	2.315	NPL
Orientasi Penggunaan																			<i>User Orientation</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Ekspor	14.728	17.699	17.639	18.162	17.605	17.061	17.518	18.196	18.744	17.854	18.175	18.033	18.116	18.755	19.685	18.502	19.956	21.599	1. Ekspor
NPL	468	561	567	583	618	618	619	624	592	587	538	492	474	469	486	330	334	302	NPL
2. Impor	3.899	4.913	5.127	4.933	5.464	5.566	5.989	6.143	6.510	6.431	6.899	6.991	7.627	6.483	7.341	7.021	6.487	8.752	2. Impor
NPL	23	17	17	17	8	8	8	8	8	8	8	8	8	8	32	29	29	29	NPL
3. Lainnya	101.761	122.492	124.863	124.280	125.660	125.642	129.788	130.295	130.358	134.501	140.087	143.705	148.622	155.145	160.707	165.998	161.028	165.380	3. Other
NPL	1.545	1.700	1.781	1.840	1.840	1.747	1.742	1.692	1.697	1.731	1.613	1.643	1.453	1.723	1.788	1.774	1.957	1.985	NPL
Total Kredit	120.389	145.104	147.628	147.374	148.729	148.269	153.295	154.633	155.612	158.786	165.160	168.730	174.365	180.383	187.733	191.521	187.471	195.730	<i>Total Credit</i>
NPL	2.036	2.278	2.365	2.440	2.466	2.373	2.368	2.324	2.297	2.326	2.158	2.143	1.934	2.199	2.306	2.133	2.320	2.315	NPL

Tabel 4.15.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Foreign Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Jenis Penggunaan																			<i>Type of Use</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Modal Kerja	89.789	107.657	109.376	112.892	113.508	115.358	115.432	114.522	113.821	118.255	124.294	124.939	123.844	133.616	141.831	149.363	142.720	151.293	1. Working Capital
NPL	970	857	874	855	844	797	732	698	853	810	793	743	824	853	911	946	946***)	1.316	NPL
2. Investasi	26.862	32.242	34.044	34.657	35.672	37.541	37.028	38.013	37.140	36.900	36.063	37.769	36.633	39.032	40.463	42.146	41.748	44.085	2. Investments
NPL	525	488	487	489	489	562	569	563	555	552	458	456	535	548	576	606	578	606	NPL
3. Konsumsi	19.834	20.165	20.149	20.225	20.165	20.356	20.398	20.203	20.298	20.171	20.341	20.562	21.005	21.014	21.227	21.274	21.499	21.766	3. Consumption
NPL	1.924	1.991	1.923	1.829	1.738	1.579	1.366	1.392	1.437	1.440	1.441	1.452	1.487	1.505	1.532	1.564	1.602	1.614	NPL
Total Kredit	136.486	160.064	163.569	167.774	169.344	173.255	172.859	172.738	171.259	175.326	180.697	183.270	181.482	193.661	203.521	212.784	205.968	217.144	Total Credit
NPL	3.419	3.336	3.284	3.174	3.070	2.937	2.667	2.653	2.844	2.802	2.693	2.651	2.847	2.906	3.019	3.116	3.314	3.536	NPL
Orientasi Penggunaan																			<i>User Orientation</i>
Kredit kepada Pihak Ketiga																			<i>Credit to Third Party</i>
1. Ekspor	4.688	8.306	8.300	8.122	8.276	8.096	7.629	6.844	6.833	7.323	8.296	8.464	8.471	9.377	9.847	10.120	8.313	9.956	1. Ekspor
NPL	487	521	527	505	163	476	421	364	373	364	362	359	366	377	391	417	406	426	NPL
2. Impor	8.069	11.397	11.194	10.974	11.136	10.700	11.058	11.255	11.147	12.120	14.263 ⁰⁾	14.455 ⁰⁾	14.603	14.690	15.245	16.348	17.221	16.752	2. Impor
NPL	162	123	124	124	124	124	109	124	124	106	107	107	139	130	138	149	147	154	NPL
3. Lainnya	123.154	140.361	144.075	148.677	149.933	154.459	154.172	154.640	153.279	155.883	158.139	160.351	158.408	169.595	178.429	186.315	180.434	190.437	3. Other
NPL	2.656	2.692	2.633	2.545	2.784	2.338	2.136	2.164	2.348	2.331	2.225	2.185	2.342	2.399	2.489	2.550	2.760	2.957	NPL
Total Kredit	136.486	160.064	163.569	167.774	169.344	173.255	172.859	172.738	171.259	175.326	180.697	183.270	181.482	193.661	203.521	212.784	205.968	217.144	Total Credit
NPL	3.418	3.336	3.284	3.174	3.070	2.937	2.667	2.653	2.844	2.802	2.693	2.651	2.847	2.906	3.019	3.116	3.314	3.536	NPL

***) Angka-angka sangat-sangat sementara

***) Estimated figures

Tabel 4.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - November 2013
Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for November 2013
 Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location
				Ekspor	Impor	Lainnya	
1. Jawa Barat	108.604	42.178	111.797	2.202	575	259.802	1. Jawa Barat
NPL	3.460	1.541	2.137	24	1	7.113	NPL
2. Banten	26.860	9.256	38.742	280	84	74.494	2. Banten
NPL	505	113	655	0	0	1.273	NPL
3. DKI Jakarta	814.195	459.441	290.153	35.236	59.038	1.469.515	3. DKI Jakarta
NPL	11.444	5.842	4.988	1.047	685	20.543	NPL
4. D.I Yogyakarta	8.196	4.228	8.834	105	7	21.146	4. D.I Yogyakarta
NPL	194	108	105	2	0	405	NPL
5. Jawa Tengah	87.793	25.067	57.810	1.565	805	168.300	5. Jawa Tengah
NPL	2.348	598	670	24	40	3.551	NPL
6. Jawa Timur	173.205	43.680	77.830	5.661	3.217	285.837	6. Jawa Timur
NPL	3.658	805	1.033	94	2	5.399	NPL
7. Bengkulu	3.475	1.317	6.367	92	16	11.051	7. Bengkulu
NPL	116	52	41	0	0	209	NPL
8. Jambi	7.417	5.793	10.147	158	27	23.172	8. Jambi
NPL	290	114	135	1	0	538	NPL
9. Aceh	8.317	2.110	13.294	17	1	23.703	9. Aceh
NPL	976	101	170	0	0	1.246	NPL
10. Sumatera Utara	71.648	41.009	36.453	7.910	1.975	139.224	10. Sumatera Utara
NPL	1.757	988	735	117	38	3.326	NPL
11. Sumatera Barat	13.037	5.757	15.117	634	23	33.253	11. Sumatera Barat
NPL	457	213	138	6	1	802	NPL
12. Riau	14.686	15.482	17.620	146	89	47.553	12. Riau
NPL	687	489	449	6	0	1.619	NPL
13. Sumatera Selatan	19.190	13.233	20.057	890	18	51.572	13. Sumatera Selatan
NPL	1.027	535	322	1	0	1.884	NPL
14. Bangka Belitung	4.151	661	3.060	248	2	7.622	14. Bangka Belitung
NPL	42	7	58	0	0	107	NPL
15. Kepulauan Riau	10.089	7.715	9.449	43	128	27.081	15. Kepulauan Riau
NPL	132	135	188	0	0	455	NPL
16. Lampung	16.018	8.619	9.830	480	5	33.983	16. Lampung
NPL	404	93	141	0	0	638	NPL
17. Kalimantan Selatan	10.082	8.478	12.435	221	14	30.761	17. Kalimantan Selatan
NPL	250	190	147	1	0	586	NPL
18. Kalimantan Barat	10.090	7.715	11.739	202	9	29.333	18. Kalimantan Barat
NPL	259	114	87	2	0	458	NPL
19. Kalimantan Timur	21.798	21.203	20.461	84	12	63.366	19. Kalimantan Timur
NPL	1.026	1.035	344	1	0	2.405	NPL
20. Kalimantan Tengah	4.534	5.896	6.252	173	2	16.508	20. Kalimantan Tengah
NPL	96	34	46	0	0	175	NPL
21. Sulawesi Tengah	5.610	1.651	8.894	33	28	16.094	21. Sulawesi Tengah
NPL	242	46	72	1	0	359	NPL
22. Sulawesi Selatan	26.133	14.370	33.560	158	23	73.882	22. Sulawesi Selatan
NPL	1.129	523	575	2	8	2.217	NPL
23. Sulawesi Utara	6.450	2.695	13.892	53	4	22.980	23. Sulawesi Utara
NPL	289	149	198	1	0	635	NPL
26. Gorontalo	1.922	525	4.194	16	5	6.619	26. Gorontalo
NPL	147	42	32	1	0	221	NPL
25. Sulawesi Barat	1.308	405	2.096	4	1	3.804	25. Sulawesi Barat
NPL	105	20	33	-	0	158	NPL
24. Sulawesi Tenggara	3.657	1.852	7.331	16	11	12.813	24. Sulawesi Tenggara
NPL	126	56	60	0	0	242	NPL
27. Nusa Tenggara Barat	5.615	2.405	10.099	10	3	18.107	27. Nusa Tenggara Barat
NPL	150	31	100	0	0	281	NPL
28. Bali	17.209	10.995	18.540	171	6	46.568	28. Bali
NPL	122	34	99	0	0	255	NPL
29. Nusa Tenggara Timur	4.306	1.132	9.385	26	14	14.784	29. Nusa Tenggara Timur
NPL	141	28	58	0	0	227	NPL
30. Maluku	1.774	809	3.854	4	3	6.429	30. Maluku
NPL	79	39	60	0	0	178	NPL
31. Papua	6.523	2.690	8.284	5	17	17.475	31. Papua
NPL	169	49	102	0	1	319	NPL
32. Maluku Utara	1.269	478	2.819	6	1	4.560	32. Maluku Utara
NPL	73	30	30	-	0	132	NPL
33. Papua Barat	2.714	1.003	2.819	4	3	6.529	33. Papua Barat
NPL	87	26	38	0	0	151	NPL
34. Lainnya	18.099	5.237	127	109	239	23.115	34. Lainnya
NPL	169	48	0	-	-	217	NPL
Total	1.535.973	775.085	903.338	56.402	66.402	3.091.035	Total
NPL	32.157	14.228	14.046	1.331	777	58.324	NPL

Tabel 4.17.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit
(Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location)
 Miliar Rp (Billion Rp)

Keterangan	2011							2012							2013							Items	
	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Jawa Barat	172.550	198.560	200.943	203.200	208.689	212.745	219.544	217.792	221.753	227.818	232.446	238.617	245.623	249.472	251.053	256.672	259.113	262.580	1. Jawa Barat				
NPL	4.134	5.319	5.637	5.274	5.360	5.464	5.318	6.025	6.058	6.283	6.639	6.705	6.706	6.884	7.158	6.881	7.200	7.137	NPL				
2. Banten	52.115	60.709	60.626	61.881	61.929	62.326	64.337	63.338	63.739	63.542	64.148	65.582	67.769	71.533	72.215	73.713	74.500	74.858	2. Banten				
NPL	980	1.101	1.129	1.148	1.122	1.122	1.055	1.207	1.257	1.195	1.234	1.250	1.242	1.302	1.340	1.272	1.272	1.273	NPL				
3. DKI Jakarta	1.080.426	1.200.944	1.226.725	1.242.779	1.250.528	1.273.453	1.310.522	1.307.465	1.313.278	1.336.366	1.366.847	1.401.224	1.425.765	1.458.531	1.488.972	1.531.403	1.534.156	1.563.789	3. DKI Jakarta				
NPL	22.338	23.751	23.497	21.659	23.808	21.380	20.366	20.788	21.331	20.816	20.563	20.761	20.125	19.766	21.178	20.894	21.952	22.274	NPL				
4. D.I Yogyakarta	15.154	17.064	17.177	17.446	17.717	17.986	18.636	18.349	18.542	18.902	19.295	19.802	20.403	20.970	20.959	21.385	21.636	21.258	4. D.I Yogyakarta				
NPL	313	390	396	424	427	417	387	424	418	422	438	429	454	448	440	445	407	407	NPL				
5. Jawa Tengah	120.950	134.950	136.503	139.750	141.859	143.737	150.269	147.562	150.032	152.567	154.540	156.690	160.624	163.543	164.723	168.013	167.855	170.670	5. Jawa Tengah				
NPL	2.550	3.102	3.197	3.138	3.182	3.167	2.887	3.101	3.182	3.156	3.234	3.324	3.481	3.537	3.706	3.598	3.613	3.616	NPL				
6. Jawa Timur	190.058	213.076	216.559	223.709	228.076	232.459	239.702	237.211	240.642	245.482	250.266	253.887	265.556	272.771	277.430	284.466	285.600	294.714	6. Jawa Timur				
NPL	5.490	6.011	6.077	5.942	5.959	5.951	6.257	6.184	6.285	5.564	5.552	5.664	5.656	5.847	6.137	5.750	5.912	5.496	NPL				
7. Bengkulu	7.399	8.525	8.623	8.781	8.936	9.122	9.361	9.403	9.513	9.748	10.016	10.244	10.514	10.726	10.775	11.012	11.074	11.159	7. Bengkulu				
NPL	128	154	148	145	153	144	131	151	175	196	188	194	185	204	201	211	209	209	NPL				
8. Jambi	15.104	17.304	17.576	17.945	18.355	18.857	19.282	19.197	19.599	20.153	20.612	21.328	22.218	22.502	22.668	23.133	23.242	23.357	8. Jambi				
NPL	261	289	319	320	355	352	328	383	412	454	444	474	429	457	497	521	518	540	NPL				
9. Aceh	18.714	19.757	19.946	20.123	20.363	20.676	20.755	20.485	20.992	21.512	21.885	22.118	22.720	22.906	23.243	23.571	23.578	23.721	9. Aceh				
NPL	768	1.048	1.047	1.053	1.139	1.160	958	1.010	1.064	1.089	1.131	1.153	1.148	1.210	1.267	1.261	1.245	1.246	NPL				
10. Sumatera Utara	106.073	119.939	120.514	123.841	124.021	126.459	130.886	128.907	132.275	133.127	134.432	135.977	139.512	141.096	142.327	145.782	147.617	149.110	10. Sumatera Utara				
NPL	2.426	3.007	3.041	2.950	2.894	2.745	2.470	2.685	2.906	2.992	3.083	3.208	3.169	3.246	3.393	3.338	3.435	3.480	NPL				
11. Sumatera Barat	24.573	27.964	28.055	28.854	28.987	29.637	30.384	29.936	30.472	31.250	31.860	32.257	33.149	33.441	33.471	33.825	33.834	33.910	11. Sumatera Barat				
NPL	466	620	646	653	703	730	627	686	714	727	761	752	731	773	794	799	796	808	NPL				
12. Riau	36.387	40.741	41.297	41.751	42.190	42.839	43.303	42.785	43.325	43.952	44.671	45.062	46.391	46.738	46.663	47.369	47.619	47.788	12. Riau				
NPL	710	1.031	1.119	1.157	1.240	1.265	1.256	1.317	1.365	1.413	1.450	1.454	1.483	1.527	1.644	1.654	1.605	1.625	NPL				
13. Sumatera Selatan	35.249	41.446	41.841	42.717	43.029	43.422	44.204	44.054	45.109	46.098	46.791	48.142	49.576	50.221	50.594	51.928	52.029	52.480	13. Sumatera Selatan				
NPL	569	694	1.385	1.415	1.415	1.417	1.382	1.529	1.455	1.559	1.678	1.704	1.752	1.779	1.843	1.875	1.853	1.885	NPL				
14. Bangka Belitung	4.993	5.514	5.652	5.733	5.404	5.404	5.467	5.256	5.355	5.642	5.724	6.145	6.456	6.620	6.670	7.125	7.526	7.871	14. Bangka Belitung				
NPL	27	51	60	62	58	60	50	63	62	68	70	96	94	97	100	107	103	107	NPL				
15. Kepulauan Riau	18.147	21.464	21.683	22.260	22.571	22.635	23.059	22.894	23.038	23.185	23.578	24.049	24.623	25.125	25.691	26.451	26.723	27.252	15. Kepulauan Riau				
NPL	424	514	456	540	471	456	410	447	474	449	406	406	385	389	434	427	414	455	NPL				
16. Lampung	23.782	27.228	27.383	27.975	29.486	29.832	30.146	29.469	29.745	30.510	31.141	31.980	33.073	33.845	33.973	34.385	35.018	34.468	16. Lampung				
NPL	697	742	761	761	768	729	668	714	653	720	748	729	701	683	657	638	634	638	NPL				
17. Kalimantan Selatan	21.006	23.766	24.257	25.213	25.388	25.805	26.634	26.057	26.485	27.303	27.741	28.575	29.269	29.593	29.719	30.438	30.620	30.995	17. Kalimantan Selatan				
NPL	396	483	505	515	493	492	403	445	500	504	493	532	525	613	643	567	578	587	NPL				
18. Kalimantan Barat	19.433	22.357	22.580	22.816	23.386	23.931	24.728	24.434	25.092	25.754	26.539	26.868	27.586	28.065	28.229	28.757	29.203	29.544	18. Kalimantan Barat				
NPL	176	214	225	215	229	222	198	230	331	370	387	384	399	405	438	424	449	460	NPL				
19. Kalimantan Timur	41.908	47.799	48.274	49.558	50.632	51.372	52.316	51.188	52.137	53.368	54.696	55.975	57.740	59.531	60.139	62.069	62.552	63.462	19. Kalimantan Timur				
NPL	837	1.228	1.272	1.139	1.222	1.288	1.239	1.974	1.693	1.510	1.683	1.787	1.703	1.833	1.832	2.242	2.466	2.406	NPL				
20. Kalimantan Tengah	11.491	12.499	12.633	13.240	13.732	13.907	14.281	13.901	14.143	14.410	14.599	14.807	15.426	15.366	15.567	16.388	16.417	16.683	20. Kalimantan Tengah				
NPL	114	112	114	110	119	118	106	111	115	126	141	143	145	146	164	166	180	175	NPL				
21. Sulawesi Tengah	11.125	12.148	12.331	12.716	13.016	13.214	13.523	13.463	13.700	14.067	14.322	14.695	15.191	15.435	15.558	15.883	15.979	16.155	21. Sulawesi Tengah				
NPL	310	281	280	275	280	284	239	270	289	290	287	304	306	333	375	355	358	360	NPL				
22. Sulawesi Selatan	53.068	59.365	60.093	61.358	62.300	64.215	66.433	65.663	66.926	68.598	69.930	70.942	73.229	73.635	74.124	75.246	73.940	74.063	22. Sulawesi Selatan				
NPL	1.514	1.746	1.774	1.755	1.747	1.983	1.817	2.109	1.995	2.012	2.039	2.077	2.071	2.179	2.245	2.186	2.252	2.227	NPL				
23. Sulawesi Utara	16.121	17.942	18.183	18.745	19.064	19.462	19.768	19.517	19.896	20.334	20.750	21.252	21.870	22.054	22.274	22.715	22.909	23.036	23. Sulawesi Utara				
NPL	430	490	497	496	495	488	405	475	482	466	520	525	510	505	538	550	544	636	NPL				
24. Gorontalo	4.433	5.039	5.100	5.241	5.350	5.421	5.522	5.526	5.651	5.778	5.929	6.081	6.285	6.372	6.406	6.551	6.580	6.640	24. Gorontalo				
NPL	122	126	128	130	132	130	110	141	171	184	187	203	196	210	222	221	209	222	NPL				
25. Sulawesi Barat	2.782	3.144	3.194	3.244	3.303	3.335	3.366	3.332	3.390	3.455	3.520	3.555	3.627	3.685	3.697	3.751	3.778	3.809	25. Sulawesi Barat				
NPL	111	115	110	119	127	129	86	93	143	158	160	156	162	155	162	157	155	158	NPL				
26. Sulawesi Tenggara	8.153	9.505	9.687	9.939	10.134	10.300	10.602	10.625	10.844	11.128	11.399	11.691	11.998	12.195	12.260	12.531	12.702	12.840	26. Sulawesi Tenggara				
NPL	113	160	161	157	168	166	154	190	197	192	214	225	229	239	248	236	243	243	NPL				
27. Nusa Tenggara Barat	12.122	14.042	14.179	14.460	14.752	15.029	15.323	15.246	15.634	16.017	16.380	16.655	17.041	17.300	17.385	17.740	17.892	18.120	27. Nusa Tenggara Barat				
NPL	203	235	243	243	244	242	217	238															

**Tabel 4.18.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank
(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)
Miliar Rp (Billion Rp)**

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Kredit Kepada Pihak Tidak Terkait	2.170.291	2.416.665	2.455.725	2.504.845	2.559.361	2.602.815	2.674.701	2.659.771	2.698.597	2.749.478	2.805.718	2.867.494	2.939.224	3.000.310	3.046.135	3.121.530	3.136.185	3.188.700	<i>Loan for Non Connected Parties</i>
a. Lancar	2.038.259	2.267.830	2.300.543	2.343.812	2.399.964	2.443.017	2.511.618	2.482.629	2.520.242	2.566.728	2.623.405	2.702.375	2.757.387	2.826.623	2.857.998	2.936.424	2.953.071	2.998.390	<i>a. Current</i>
b. DPK	84.542	95.832	100.892	109.184	104.163	106.763	112.712	123.212	123.411	128.572	127.276	109.071	126.493	117.536	128.971	126.746	122.824	130.010	<i>b. Special Mention</i>
c. Kurang Lancar	7.400	10.936	11.170	10.565	12.795	10.523	9.257	12.091	11.141	10.526	11.170	10.886	10.248	11.304	11.784	11.851	12.060	11.456	<i>c. Sub-Standard</i>
d. Diragukan	6.882	7.644	7.894	7.934	8.555	7.366	6.895	7.203	9.526	9.101	8.035	8.276	8.381	7.952	8.496	8.475	8.981	9.447	<i>d. Doubtful</i>
e. Macet	33.207	34.423	35.226	33.349	33.883	35.146	34.218	34.635	34.276	34.551	35.833	36.886	36.714	36.895	38.885	38.034	39.248	39.396	<i>e. Lost</i>
Non Performing Loan Pihak Tidak Terkait	47.489	53.003	54.291	51.848	55.234	53.035	50.371	53.929	54.943	54.179	55.037	56.048	55.343	56.151	59.165	58.361	60.289	60.300	<i>Non Performing Loan of Non Connected Parties</i>
Kredit Kepada Pihak Terkait	29.803	53.446	54.926	50.994	25.984	28.187	33.161	28.372	20.120	18.893	18.498	19.984	19.899	20.816	21.268	25.680	23.291	25.697	<i>Loan for Connected Parties</i>
a. Lancar	29.445	52.128	53.557	49.575	25.492	27.692	32.694	27.972	19.583	18.361	17.980	19.474	19.173	20.422	20.873	25.290	22.941	25.077	<i>a. Current</i>
b. DPK	153	221	277	321	258	261	243	172	294	286	273	260	491	183	182	236	227	489	<i>b. Special Mention</i>
c. Kurang Lancar	7	15	8	15	22	15	15	15	19	16	23	22	22	116	91	34	23	23	<i>c. Sub-Standard</i>
d. Diragukan	5	17	12	11	10	14	13	11	18	24	14	23	13	15	39	40	13	21	<i>d. Doubtful</i>
e. Macet	194	1.066	1.073	1.073	202	205	196	202	206	206	208	205	200	81	82	80	87	87	<i>e. Lost</i>
Non Performing Loan Pihak Terkait	206	1.097	1.093	1.099	234	234	224	228	243	246	245	250	236	211	213	154	123	131	<i>Non Performing Loan of Non Connected Parties</i>

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

Pengelompokan Bank	2011	2012						2013											Group of Banks
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Bank Persero	7.683	8.683	8.812	8.316	8.850	8.953	9.326	9.215	9.300	9.291	9.355	9.406	9.751	9.899	10.005	10.015	10.220	10.477	1. State Owned Banks
NPL	150	170	169	162	176	189	188	205	218	222	214	212	217	213	213	214	214	224	NPL
2. BUSN Devisa	14.014	14.887	15.545	15.345	15.501	15.950	16.823	20.092	20.085	16.814	19.971	20.099	21.176	21.479	21.810	22.112	22.644	23.187	2. Foreign Exchange Commercial Banks
NPL	482	317	319	318	319	318	363	409	424	377	428	422	435	419	408	406	410	384	NPL
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	2	2	2	2	2	2	2	2	2	2	2	1	2	1	2	2	2	2	4. Regional Development Banks
NPL	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
5. Bank Campuran	3.248	3.516	3.554	3.600	3.580	3.655	3.656	3.670	3.638	3.657	3.687	3.678	3.744	3.750	3.780	3.834	3.852	3.908	5. Joint Venture Banks
NPL	222	199	198	192	187	185	182	183	186	190	192	192	198	193	193	191	193	196	NPL

Tabel 4.20.a Penerusan Kredit (Off - Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Penerima Penerusan Kredit (Credit Channeling (Off-Balance Sheet) and Non Performing Loan (NPL) of Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan	2011	2012						2013											Items
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags *)	Sep *)	Okt	Nov	
Penerima Kredit Lapangan Usaha																			Loan by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	1.584	2.042	3.078	3.047	3.094	3.106	3.106	3.089	3.066	2.871	3.001	3.004	3.018	2.961	2.933	2.994	3.012	3.010	1. Agricultures, Hunting and Forestry
NPL	411	927	1.988	1.972	2.011	1.994	1.998	1.994	1.983	1.920	1.930	1.920	1.923	1.917	1.968	1.970	1.964	1.995	NPL
2. Perikanan	133	104	106	106	106	106	106	106	105	105	107	106	106	106	104	105	103	101	2. Fisheries
NPL	87	68	72	72	72	72	71	71	71	72	73	72	72	72	72	72	69	67	NPL
3. Pertambangan dan Penggalian	321	2	2	2	2	2	2	2	2	2	2	226 ^{r)}	2	2	251	2	2 ^{***)}	0	3. Mining and Quarrying
NPL	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	NPL
4. Industri Pengolahan	2.868	2.993	3.347	3.402	3.534	3.657	3.756	3.769	3.674	3.696	3.697	3.660	3.754	4.107	4.322	4.616	4.224	4.333	4. Processing Industry
NPL	78	978	986	1.151	992	991	995	1.165	1.146	181 ^{r)}	181 ^{r)}	132 ^{r)}	118	118	180	133	132	117	NPL
5. Listrik, gas dan air	9.999	9.377	9.386	9.318	8.692	8.413	8.127	7.967	7.773	7.829	7.495	7.258	7.609	7.900	8.014	8.671	8.203	8.677	5. Electricity, Gas and Water
NPL	416	360	360	307	275	274	274	274	274	309	221	279	301	292	328	292	288	292	NPL
6. Konstruksi	766	794	798	799	802	801	804	809	806	831	841	805	826	855	893	944	920	986	6. Construction
NPL	23	763	770	772	775	774	778	782	780	784	784	790	800	828	878	930	906	960	NPL
7. Perdagangan Besar dan Eceran	529	522	502	484	488	486	481	505	516	955 ^{r)}	922 ^{r)}	919 ^{r)}	907	911	913	865	800	797	7. Big and Retail Trade
NPL	339	346	347	348	346	346	349	349	346	348	351	351	353	355	357	357	355	356	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	3.689	40	40	40	40	40	40	39	39	39	39	39	39	39	41	39	39 ^{***)}	16	8. Provision of accomodation and Food Supply Drinking
NPL	3.455	39	39	39	38	38	38	38	38	38	38	38	38	38	38	38	16	16	NPL
9. Transportasi, pergudangan dan komunikasi	2.822	2.049	2.056	2.034	2.009	1.950	1.916	1.886	1.867	1.860	1.827	1.789	1.816	1.869	1.983	2.029	1.958	2.004	9. Transportation, Warehousing and Communications
NPL	39	34	34	34	34	34	34	34	34	34	34	33	33	51	51	51	45	45	NPL
10. Perantara Keuangan	20	181	183	180	190	387	408	369	370	364	346	346	347	347	351	347	349	317	10. Transitional Finance
NPL	14	176	178	175	178	381	404	362	363	358	341	341	342	342	346	342	345	313	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	205	199	193	184	183	175	175	174	177	173	173	173	172	172	172	171	171	171	11. Real Estate, Business, Ownership, and Business Services
NPL	144	142	142	141	141	139	139	139	138	139	140	140	140	140	140	140	140	140	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	198	202	202	200	200	200	200	199	198	57	168	198	200	200	92	200	195	196	12. Government administration, Defese and Compulsory Social Security
NPL	142	141	141	141	141	141	141	141	141	39	141	141	141	141	38	141	139	140	NPL
13. Jasa Pendidikan	0	27	28	28	28	30	30	30	30	30	30	43	30	30	30	30	30	30	13. Education Services
NPL	-	27	28	28	28	30	30	30	30	30	30	30	30	30	30	30	30	29	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	70	71	71	71	71	80	80	80	80	80	80	43	81	82	85	88	70	72	14. Health Services and Social Activities
NPL	67	70	70	71	71	79	79	79	79	79	79	42	80	82	84	87	69	72	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	578	539	544	546	537	541	539	541	539	542	582	563	558	554	550	551	551	550	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	498	503	504	503	502	502	503	503	503	503	502	502	500	500	500	501	501	502	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	25	22	22	22	22	53	21	18	18	159	167	156	163	178	154	202	202 ^{***)}	191	16. Individual Services which Serve Households
NPL	17	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	13	13	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	82	82	84	85	85	85	85	84	84	84	84	84	83	83	83	83	83 ^{***)}	-	17. International Agency and Other Extra Agency International
NPL	78	78	79	79	79	79	79	78	78	78	78	78	78	78	78	78	-	-	NPL
18. Kegiatan yang belum jelas batasannya	5.536	4.603	4.715	4.776	4.699	4.801	4.702	4.645	4.682	4.696	4.790	4.837	4.907	4.970	5.037	5.039	5.140	4.754	18. Business Activities which are not clearly defined
NPL	4.625	4.098	4.109	4.169	4.109	4.106	4.107	4.110	4.107	4.116	4.122	4.222	4.128	4.141	4.180	4.208	136	131	NPL
Total	29.425	23.849	25.359	25.326	24.784	24.914	24.576	24.313	24.026	23.934	24.350	23.621	24.619	25.365	26.008	26.975	26.052	26.205	Total
NPL	10.434	8.763	9.861	10.017	9.806	9.996	10.034	10.166	10.126	10.009	9.061	10.141	9.094	9.140	9.285	9.385	5.147	5.187	NPL

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

***) Estimated figures
r) Revised figures

**Tabel 4.21.a Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit
(Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers)
Miliar Rp (Billion Rp)**

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Berdasarkan Jenis Kredit																			<i>Based on the type of credit</i>
1. Kredit Usaha Kecil																			1. Small business loans
a. Dalam rangka penerusan kredit dari BI	3.043	2.972	2.839	1.101	1.122	2.209	2.229	2.163	2.157	2.384	2.369	2.365	2.366	2.362	2.413	2.399	2.397	2.394	a. Channeling Credit From BI
NPL					1.071	2.155	2.179	2.113	2.107	2.334	2.319	2.316	2.316	2.312	2.364	2.349	2.347	2.345	NPL
b. Lainnya	11.359	13.386	6.203	6.001	5.442	1.184	1.182	1.186	1.189	1.186	1.187	1.199	1.191	1.190	1.185	1.179	1.173	1.169	b. Other
NPL					575	899	905	905	904	910	910	912	917	917	922	921	915	916	NPL
2. Bukan KUK																			2. Not KUK
a. Kredit kelolaan	27.797	28.434	23.355	13.834	13.473	15.609	15.308	15.120	14.820	14.386	14.239	14.095	14.339	14.751	15.307	16.040	15.693	16.091	a. Loans
NPL					583	2.640	2.648	2.844	2.823	1.502	1.520	1.485	1.541	1.577	1.628	1.708	1.684	1.723	NPL
b. Dalam rangka penerusan kredit dari BI	424	261	331	72	75	72	72	72	68	42	42	103	44	44	44	44	44	44	b. Channeling Credit from BI
NPL					75	72	72	72	68	42	42	103	44	44	44	44	44	44	NPL
c. Bantuan Proyek	310	306	83	57	23	7	7	7	7	7	7	7	6	7	7	6	6	6	c. Aid Project
NPL					16	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
d. Kredit Kelolaan di luar bantuan proyek	221	200	199	17	11	10	10	10	10	10	10	10	10	5	5	5	5	5	d. Credit Channeling
NPL					8	8	8	8	8	8	8	8	8	4	4	4	4	3	NPL
e. Lainnya	522	403	346	9.078	9.279	5.822	5.768	5.756	5.774	6.357	6.496	6.470	6.665	7.006	7.048	7.302	6.877	6.495	e. Other
NPL					8.106	4.221	4.222	4.223	4.217	4.247	4.260	4.303	4.267	4.286	4.324	4.360	4.360***)	155	NPL
Berdasarkan Golongan Penyalur																			<i>Based Distribution Group</i>
1. Koperasi	5.496	5.519	5.615	771	758	2.232	2.240	2.179	2.170	2.169	2.152	2.151	2.155	2.151	2.151	2.150	2.145	2.144	1. Cooperation
NPL					662	2.104	2.147	2.087	2.078	2.077	2.060	2.059	2.064	2.060	2.060	2.060	2.055	2.054	NPL
2. Lembaga Swadaya Masyarakat	641	597	599	8.300	8.405	4.389	4.401	4.402	4.400	4.405	4.407	4.412	4.412	4.425	4.452	4.500	4.500***)	241	2. Non-Governmental Organization
NPL					8.046	4.279	4.281	4.279	4.276	4.280	4.279	4.281	4.287	4.305	4.340	4.395	4.395***)	239	NPL
3. Swasta Lainnya	37.538	39.846	27.142	21.090	20.262	18.292	17.936	17.731	17.455	17.799	17.791	17.686	18.054	18.789	19.406	20.324	20.324***)	23.820	3. Other Private
NPL					1.727	3.613	3.606	3.800	3.772	2.688	2.722	2.787	2.744	2.776	2.885	2.930	2.720	2.894	NPL
Total	43.675	45.962	33.356	30.160	29.425	24.914	24.576	24.313	24.026	24.372	24.350	24.249	24.621	25.365	26.008	26.975	26.969	26.969	Total

***) Angka-angka sangat-sangat sementara

***) Estimated figures

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

Indikator	2007	2008	2009	2010	2011	2012		2013										Indicator	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Pembiayaan Musyarakah	4.406	7.411	10.412	14.624	18.960	26.187	27.667	28.092	28.896	30.857	32.288	33.743	35.057	35.997	35.883	36.715	37.921	38.680	Musyarakah Financing
Pembiayaan Mudharabah	5.578	6.205	6.597	8.631	10.229	11.527	12.023	12.027	12.056	12.102	12.026	12.168	12.629	13.281	13.299	13.364	13.664	13.878	Mudharabah Financing
Piutang Murabahah	16.553	22.486	26.321	37.508	56.365	83.826	88.004	89.665	92.792	97.415	98.368	100.184	102.588	104.718	105.061	106.779	107.484	108.128	Murabahah Accounts Receivable
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam Accounts Receivable
Piutang Istishna'	351	369	423	347	326	366	376	382	414	424	479	496	487	508	539	530	528	551	Istishna' Accounts Receivable
Lainnya	1.056	1.724	3.134	7.071	16.776	18.412	19.435	19.506	19.914	20.282	20.245	20.668	20.467	19.982	19.756	19.932	19.686	19.595	Others
Total	27.944	38.195	46.886	68.181	102.655	140.318	147.505	149.672	154.072	161.081	163.407	167.259	171.227	174.486	174.537	177.320	179.284	180.833	Total

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

Sektor Ekonomi	2007	2008	2009	2010	2011	2012		2013										Economic Sector	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Pertanian, perburuan dan sarana pertanian	837	1.177	1.331	1.762	2.201	2.589	2.809	3.163	3.235	3.366	2.998	3.343	3.251	3.051	3.143	3.142	3.185	3.119	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	511	965	1.047	1.120	1.733	2.019	2.094	2.592	2.554	2.458	2.447	2.512	2.794	2.925	2.967	3.007	3.177	3.177	2. Mining
3. Perindustrian	1.371	1.340	1.579	2.337	4.077	4.494	5.008	5.265	5.369	5.694	5.458	5.744	5.626	5.511	5.434	5.825	5.999	5.999	3. Manufacturing
4. Listrik, gas dan air	166	248	698	1.354	2.381	2.979	3.159	3.376	3.385	3.545	3.651	3.624	4.061	4.134	4.258	4.304	4.416	4.400	4. Electricity, gas and water
5. Konstruksi	2.371	3.368	3.516	4.194	5.858	7.186	7.142	6.434	6.514	6.905	6.931	7.824	7.998	7.926	8.153	8.350	8.584	8.572	5. Construction
6. Perdagangan, restoran dan hotel	4.152	4.426	5.000	7.609	9.778	12.454	12.624	12.526	12.716	13.344	12.864	13.689	13.988	14.289	13.829	14.089	13.992	13.972	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan jasa dunia usaha	1.569	2.759	3.349	3.696	3.369	4.187	4.321	5.234	5.305	5.269	5.355	5.313	5.305	5.316	5.341	5.439	5.458	5.446	7. Transportation, warehousing and business services
8. Jasa sosial/masyarakat	8.425	11.757	13.664	20.233	25.630	34.694	37.150	35.379	36.281	38.876	39.280	39.722	42.150	44.176	44.668	44.757	45.720	45.739	8. Social Services
9. Jasa sosial/masyarakat	1.904	2.463	2.661	2.975	4.464	7.283	7.878	8.299	8.479	8.109	9.495	8.867	8.984	9.736	9.805	10.226	10.386	10.385	9. Social Services
10. Lain-lain	6.639	9.693	14.042	22.902	43.164	62.431	65.319	67.406	70.234	73.514	74.928	76.623	77.069	77.421	76.939	78.180	78.368	78.430	10. Others
Jumlah	27.944	38.195	46.886	68.181	102.655	140.318	147.505	149.672	154.072	161.080	163.407	167.259	171.227	174.486	174.537	177.320	179.284	179.239	Total

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

Lokasi	2007	2008	2009	2010	2011	2012		2013											Location
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Aceh	279	538	849	1.617	2.338	2.690	2.707	2.703	2.743	2.795	2.845	2.933	2.967	3.099	2.948	2.985	2.997	2.997	1. Aceh
2. Sumatera Utara	1.668	2.369	2.840	3.133	4.936	6.949	7.105	7.246	7.432	7.579	7.352	7.520	7.502	7.575	7.591	7.657	7.705	7.703	2. Sumatera Utara
3. Sumatera Barat	398	602	833	1.833	2.476	3.240	3.292	3.344	3.407	3.516	3.597	3.542	3.653	3.785	3.789	3.819	3.730	3.730	3. Sumatera Barat
4. Sumatera Selatan	509	761	1.052	1.566	2.272	3.269	3.430	3.459	3.513	3.601	3.654	3.569	3.750	3.766	3.930	4.001	4.017	4.018	4. Sumatera Selatan
5. Bangka Belitung	39	41	37	135	286	431	440	440	451	469	482	580	560	540	571	575	586	586	5. Bangka Belitung
6. Jambi	145	275	411	712	1.194	1.658	1.699	1.743	1.799	1.834	1.856	1.935	2.035	2.056	1.983	2.010	2.013	2.013	6. Jambi
7. Bengkulu	175	201	235	311	421	534	547	553	570	591	603	600	656	652	687	704	731	731	7. Bengkulu
8. Riau	696	893	1.047	1.589	2.323	2.955	3.002	3.009	3.072	3.149	3.233	3.366	3.339	3.495	3.375	3.435	3.479	3.479	8. Riau
9. Kepulauan Riau	297	337	401	852	1.380	1.783	1.834	1.808	1.835	1.893	1.920	2.062	2.001	2.026	2.067	2.086	2.104	2.104	9. Kepulauan Riau
10. Lampung	235	368	515	922	1.501	1.925	2.000	1.983	2.031	2.122	2.131	2.020	1.985	2.049	2.316	2.346	2.354	2.354	10. Lampung
11. DKI Jakarta	12.959	18.172	21.158	26.900	38.981	56.213	60.026	61.865	64.213	67.910	68.898	70.598	71.301	72.429	72.246	73.704	74.272	74.185	11. DKI Jakarta
12. Jawa Barat	3.065	3.766	4.666	8.029	11.945	16.268	16.990	16.110	16.530	17.232	17.240	17.193	18.168	18.733	19.097	19.406	19.780	19.774	12. Jawa Barat
13. Banten	962	841	1.111	2.086	3.707	4.410	4.698	4.765	4.908	5.031	5.088	5.091	5.449	5.261	5.360	5.447	5.515	5.512	13. Banten
14. Jawa Tengah	1.240	1.958	2.611	4.170	6.503	7.994	8.529	8.520	8.498	8.762	8.870	10.178	10.297	9.723	9.799	9.814	9.867	9.870	14. Jawa Tengah
15. DI Yogyakarta	318	508	629	868	1.451	1.662	1.701	1.620	1.652	1.693	1.750	1.752	1.955	1.967	2.027	2.056	2.071	2.070	15. DI Yogyakarta
16. Jawa Timur	1.774	2.566	3.519	5.627	9.075	12.154	12.755	12.508	12.893	13.418	13.766	13.425	13.943	14.389	14.919	15.087	15.360	15.296	16. Jawa Timur
17. Bali	44	73	115	298	545	820	864	1.761	1.791	1.924	1.985	2.016	2.098	2.090	2.214	2.268	2.395	2.395	17. Bali
18. Kalimantan Barat	364	476	588	720	1.080	1.711	1.740	1.824	1.895	1.977	2.075	2.098	2.352	2.654	2.284	2.319	2.368	2.366	18. Kalimantan Barat
19. Kalimantan Tengah	21	25	37	772	196	389	409	419	440	469	483	533	567	577	570	590	595	595	19. Kalimantan Tengah
20. Kalimantan Timur	575	706	1.048	924	2.193	2.713	2.823	2.963	3.100	3.249	3.428	3.610	3.730	3.769	3.726	3.752	3.828	3.940	20. Kalimantan Timur
21. Kalimantan Selatan	570	795	847	1.156	1.477	1.985	2.029	2.070	2.125	2.286	2.312	2.427	2.522	2.841	2.546	2.599	2.634	2.642	21. Kalimantan Selatan
22. Sulawesi Utara	73	114	145	240	356	464	473	466	471	484	489	585	488	583	499	512	516	516	22. Sulawesi Utara
23. Gorontalo	71	63	86	168	221	276	284	282	282	288	293	363	593	379	313	320	329	329	23. Gorontalo
24. Sulawesi Barat	-	-	7	53	131	200	200	199	203	212	216	203	211	245	233	235	240	240	24. Sulawesi Barat
25. Sulawesi Tengah	98	136	163	390	642	830	847	861	886	911	924	1.051	913	1.108	972	970	970	970	25. Sulawesi Tengah
26. Sulawesi Tenggara	161	180	157	187	310	438	473	480	480	521	548	701	613	716	643	658	682	682	26. Sulawesi Tenggara
27. Sulawesi Selatan	858	978	1.098	1.672	2.844	3.834	3.978	4.063	4.155	4.355	4.487	4.614	4.728	4.818	4.745	4.792	4.821	4.821	27. Sulawesi Selatan
28. Maluku	14	16	13	28	54	76	80	79	82	87	92	94	117	99	93	98	99	99	28. Maluku
29. Maluku Utara	33	36	35	87	123	150	152	153	158	163	165	198	169	181	172	178	183	183	29. Maluku Utara
30. NTB	200	261	396	556	895	1.252	1.293	1.304	1.340	1.375	1.432	1.268	1.386	1.644	1.519	1.556	1.584	1.580	30. NTB
31. NTT	15	24	33	75	156	211	229	222	226	240	242	244	255	267	274	274	279	279	31. NTT
32. Papua Barat	35	42	62	89	114	136	140	143	146	159	164	162	169	184	181	188	193	193	32. Papua Barat
33. Papua	53	77	140	272	348	486	504	478	521	559	560	508	533	562	606	618	625	625	33. Papua
34. Luar Indonesia	-	-	3	145	183	212	235	230	227	226	224	220	222	228	243	256	360	360	34. Outside Indonesia
Total	27.944	38.195	46.886	68.181	102.655	140.318	147.505	149.672	154.072	161.080	163.407	167.259	171.227	174.486	174.537	177.320	179.284	179.239	Total

Tabel 4.25 Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi
(Credit of Rural Banks Based on Economic Sector)
 Milliar Rp (Billion Rp)

Sektor Ekonomi	2010 ¹⁾			2011	2012			2013										Economic Sector	
	Okt	Nov	Des	Des	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1 Pertanian, Perburuhan, dan Kehutanan	2.526	2.701	2.565	3.062	3.606	3.791	3.640	3.770	3.689	3.759	3.809	3.888	4.065	4.111	4.088	4.095	4.279	3.992	1. Agriculture, Hunting, and Forestry
2 Perikanan	27	37	40	73	99	100	106	106	111	113	116	119	121	127	127	128	127	138	2. Fishery
3 Pertambangan dan Penggalian	30	37	37	65	99	97	99	107	99	98	99	100	99	104	104	104	115	114	3. Mining and Quarrying
4 Industri Pengolahan	505	550	478	584	668	687	674	688	694	709	729	746	734	736	737	756	762	745	4. Processing industry
5 Listrik, Gas dan Air	16	15	14	26	30	30	29	28	31	31	29	31	34	38	39	39	36	39	5. Electricity, Gas and Water
6 Konstruksi	227	257	259	617	1.008	994	1.009	944	976	994	1.055	1.146	1.203	1.281	1.300	1.327	1.377	1.447	6. Construction
7 Perdagangan Besar dan Eceran	10.869	10.591	10.342	12.119	14.096	14.255	14.382	14.540	14.690	15.018	15.349	15.683	15.180	15.506	15.409	15.426	15.629	16.184	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	286	284	288	310	302	316	311	318	321	326	339	331	341	348	365	367	384	391	8. Provision of accommodation and the provision of eating and
9 Transportasi, Pergudangan dan Komunikasi	439	568	577	902	1.107	1.121	1.140	1.110	1.146	1.145	1.173	1.180	1.170	1.159	1.152	1.160	1.173	1.082	9. Transportation, Warehousing and communications
10 Perantara Keuangan	29	31	32	48	59	64	64	65	67	68	71	76	77	78	77	80	84	70	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	60	69	66	202	251	257	272	263	283	276	288	305	376	414	464	487	521	499	11. Real Estate, Business, Ownership, and Business Services
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Waiih	88	130	120	82	56	57	56	60	63	70	71	74	80	86	86	93	94	76	12. Government administration, Defese and Compulsory Social
13 Jasa Pendidikan	51	60	56	84	117	112	120	121	118	120	129	135	139	144	143	139	144	146	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	82	81	81	90	84	86	82	84	89	90	96	96	101	102	101	101	107	114	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.899	1.845	1.807	1.512	1.577	1.601	1.565	1.545	1.548	1.579	1.611	1.638	2.305	2.352	2.398	2.457	2.393	2.310	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	275	290	275	396	508	512	506	539	533	548	589	627	629	657	644	639	673	692	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	1.639	1.631	1.683	1.748	1.852	1.861	1.939	2.175	2.148	2.213	2.349	2.390	2.376	2.485	2.604	2.718	3.106	2.720	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	4.038	3.833	3.785	4.502	5.080	5.323	5.376	5.168	6.079	6.136	6.315	6.604	6.605	6.690	3.334	3.344	3.366	2.493	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	10.199	10.571	11.341	14.677	18.296	18.163	18.449	18.765	19.024	19.341	19.533	19.854	20.615	21.042	24.459	24.760	24.308	26.518	19. Non Industrial Origin-Others
Total	33.284	33.580	33.844	41.100	48.895	49.425	49.818	50.396	51.709	52.633	53.749	55.023	56.248	57.462	57.634	58.218	58.677	59.770	Total

Ket: 1) Merupakan sambungan halaman 194

Note : 1) Continue from page 194

Tabel 4.26 Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
 Milliar Rp (Billion Rp)

Sektor Ekonomi	2010		2011		2012		2013										Economic Sector		
	Nov	Des	Okt	Nov	Des	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		Okt	Nov
Modal Kerja																			Working Capital
- Pertanian, Perburuhan, dan Kehutanan	2.260	2.277	2.508	2.572	2.617	3.232	3.074	3.199	3.109	3.174	3.223	3.296	3.464	3.508	3.483	3.492	3.666	3.402	- Agricultures, hunting and forestry
- Perikanan	36	38	62	62	67	92	99	99	103	106	108	111	113	119	119	119	118	130	- Fisheries
- Pertambangan dan Penggalian	32	32	53	53	56	85	88	86	86	85	86	86	85	91	90	88	99	98	- Mining and Quarrying
- Industri Pengolahan	455	451	544	539	536	625	619	628	633	648	660	663	650	653	652	666	671	664	- Processing industry
- Listrik, Gas dan Air	14	13	21	22	24	29	28	27	29	30	27	30	32	36	37	37	34	37	- Electricity, gas and water
- Konstruksi	230	238	507	570	565	915	933	870	907	925	980	1.051	1.099	1.175	1.192	1.212	1.259	1.337	- Construction
- Perdagangan Besar dan Eceran	9.790	9.679	11.211	11.227	11.368	13.333	13.433	13.588	13.712	14.023	14.328	14.637	14.118	14.401	14.330	14.322	14.520	15.117	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	243	249	260	255	261	269	264	271	269	271	278	274	283	290	296	295	310	319	- Provision of accomodation and food supply drinking
- Transportasi, Pergudangan dan Komunikasi	380	387	467	473	477	684	702	697	721	727	749	769	768	757	759	758	772	690	- Transportation, warehousing and communications
- Perantara Keuangan	26	27	40	39	43	56	56	55	57	59	61	65	66	68	67	69	73	56	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	64	59	164	163	183	214	216	217	239	228	237	249	318	352	400	416	448	435	- Real estate, Rental Business, and services company
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	122	111	107	68	72	43	42	45	43	47	48	53	57	59	59	64	67	55	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	47	44	64	61	62	87	83	84	83	85	91	92	94	100	101	97	101	103	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	62	62	71	70	70	67	65	66	68	69	71	71	77	78	77	77	79	87	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.329	1.437	1.350	1.333	1.330	1.389	1.363	1.345	1.339	1.370	1.398	1.417	2.079	2.128	2.152	2.219	2.147	2.083	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	253	241	340	356	356	442	437	467	459	472	508	541	545	568	554	541	575	578	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	1.382	1.446	1.485	1.432	1.470	1.495	1.531	1.738	1.686	1.735	1.849	1.894	1.916	2.019	2.122	2.213	2.506	2.241	- International Agency and Other Extra Agency International
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	395	- Not the business field – other
Total Modal Kerja	16.724	16.790	19.253	19.295	19.557	23.058	23.030	23.484	23.545	24.054	24.704	25.299	25.764	26.401	26.489	26.683	27.445	27.871	Total Working Capital
Investasi																			Investment
- Pertanian, Perburuhan, dan Kehutanan	441	288	388	403	445	559	565	570	580	585	586	592	600	602	605	603	613	590	- Agricultures, hunting and forestry
- Perikanan	2	2	5	6	6	8	7	7	8	8	7	8	8	9	9	9	9	8	- Fisheries
- Pertambangan dan Penggalian	5	5	6	6	9	12	12	21	12	12	13	14	14	13	14	16	16	15	- Mining and Quarrying
- Industri Pengolahan	95	28	42	45	48	62	55	59	61	61	69	82	84	84	85	90	91	81	- Processing industry
- Listrik, Gas dan Air	1	1	3	3	2	2	2	1	1	1	1	2	2	2	2	2	2	2	- Electricity, gas and water
- Konstruksi	27	22	46	49	52	79	77	74	69	69	76	94	104	106	108	115	118	110	- Construction
- Perdagangan Besar dan Eceran	801	663	726	721	750	922	949	952	978	995	1.021	1.046	1.063	1.105	1.080	1.104	1.109	1.070	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	42	39	46	52	49	47	47	47	51	54	61	57	58	58	69	72	75	72	- Provision of accomodation and food supply drinking
- Transportasi, Pergudangan dan Komunikasi	188	190	423	436	424	437	438	413	425	418	423	410	402	402	393	402	401	392	- Transportation, warehousing and communications
- Perantara Keuangan	5	5	5	5	5	8	8	10	10	9	10	11	11	10	11	11	11	13	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	5	7	19	20	19	44	56	46	44	48	51	57	57	61	64	71	72	64	- Real estate, Rental Business, and services company
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	8	9	9	10	10	14	14	15	20	23	23	22	23	28	27	29	27	21	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	13	12	17	18	22	24	37	36	35	35	38	43	45	44	43	43	43	43	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	19	19	20	20	20	19	18	18	20	21	25	25	24	24	24	25	27	27	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	515	370	217	221	182	212	202	200	209	209	214	222	226	224	246	238	246	227	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	37	33	36	37	40	70	69	71	74	76	81	86	84	89	90	98	99	114	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	250	237	255	259	278	366	408	437	463	478	500	497	461	466	482	504	600	479	- International Agency and Other Extra Agency International
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	127	- Not the business field – other
Total Investasi	2.453	1.929	2.265	2.309	2.364	2.882	2.964	2.979	3.061	3.102	3.198	3.266	3.265	3.329	3.352	3.432	3.559	3.466	Total Investment
Konsumsi																			Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	373	382	516	527	532	755	766	777	790	807	834	850	869	876	896	919	929	...	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	651	1.072	1.334	1.346	1.346	1.428	1.422	1.428	1.431	1.453	1.489	1.505	1.544	1.587	1.648	1.447	1.720	...	- Vehicle Loans
- Kredit konsumsi lainnya	13.380	13.672	16.890	17.203	17.300	21.303	21.636	21.729	22.882	23.218	23.524	24.102	24.806	25.269	25.249	25.738	25.024	...	- Other consumer credit
Total Konsumsi	14.403	15.126	18.740	19.076	19.178	23.485	23.824	23.934	25.103	25.478	25.847	26.458	27.219	27.732	27.793	28.104	27.673	28.433	Total consumption
Total	33.580	33.844	40.259	40.681	41.100	49.425	49.818	50.396	51.709	52.633	53.749	55.023	56.248	57.462	57.634	58.218	58.677	59.770	Total

...) Angka belum tersedia

...) Figures are not available yet

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

Lokasi	2007	2008	2009	2010	2011	2013												Location	
						Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Jawa Barat	3.515	4.401	4.803	5.862	7.043	7.858	7.872	7.954	8.138	8.293	8.463	8.657	8.849	9.049	9.055	9.191	9.303	9.402	1. Jawa Barat
2. Banten	402	480	575	697	899	1.108	1.128	1.126	1.152	1.178	1.184	1.238	1.259	1.274	1.276	1.289	1.298	1.283	2. Banten
3. DKI Jakarta	365	423	473	592	700	859	882	885	888	899	909	940	952	992	986	976	987	989	3. DKI Jakarta
4. D.I Yogyakarta	1.047	1.289	1.481	1.766	2.039	2.395	2.389	2.376	2.439	2.488	2.535	2.596	2.644	2.719	2.724	2.739	2.756	2.743	4. D.I Yogyakarta
5. Jawa Tengah	5.280	6.355	7.399	8.516	9.788	11.249	11.329	11.314	11.524	11.731	11.973	12.273	12.560	12.844	12.836	12.944	13.039	13.029	5. Jawa Tengah
6. Jawa Timur	2.557	2.977	3.564	4.150	4.849	5.797	5.824	5.886	6.048	6.189	6.324	6.512	6.697	6.885	6.861	6.882	6.907	6.854	6. Jawa Timur
7. Bengkulu	12	17	19	21	26	30	30	30	30	31	31	31	32	32	31	30	30	30	7. Bengkulu
8. Jambi	144	161	183	214	289	488	488	498	510	520	533	545	554	565	564	567	567	551	8. Jambi
9. Aceh	26	64	99	76	90	102	100	99	100	103	106	111	114	117	116	118	119	1.140	9. Aceh
10. Sumatera Utara	319	382	438	493	541	644	649	641	655	666	678	693	709	723	717	721	722	714	10. Sumatera Utara
11. Sumatera Barat	514	660	757	829	975	1.053	1.050	1.044	1.057	1.054	1.064	1.073	1.077	1.069	1.048	1.047	1.026	1.009	11. Sumatera Barat
12. Riau	222	316	385	501	601	692	694	686	692	701	707	714	732	743	735	740	740	737	12. Riau
13. Kepulauan Riau	376	554	828	1.376	1.892	2.514	2.514	2.500	2.518	2.538	2.581	2.613	2.649	2.684	2.696	2.695	2.713	2.722	13. Kepulauan Riau
14. Sumatera Selatan	204	280	345	449	573	739	752	736	746	756	756	769	772	772	768	769	769	766	14. Sumatera Selatan
15. Bangka Belitung	5	7	12	15	28	36	35	36	36	38	38	40	40	41	43	45	46	47	15. Bangka Belitung
16. Lampung	2.787	3.398	2.281	2.899	3.467	3.966	4.022	4.418	4.746	4.800	4.949	5.058	5.187	5.272	5.309	5.375	5.403	5.407	16. Lampung
17. Kalimantan Selatan	105	180	196	250	252	229	229	227	231	235	251	250	252	253	254	259	257	257	17. Kalimantan Selatan
18. Kalimantan Barat	219	281	309	347	511	580	578	566	564	558	547	531	524	524	522	524	524	525	18. Kalimantan Barat
19. Kalimantan Timur	96	132	155	178	189	210	211	205	209	212	220	226	227	230	228	233	231	231	19. Kalimantan Timur
20. Kalimantan Tengah	4	9	19	34	49	84	80	77	83	86	94	112	120	134	136	146	150	150	20. Kalimantan Tengah
21. Sulawesi Tengah	113	180	188	221	379	795	811	845	904	952	991	1.024	1.060	1.089	1.107	1.135	1.157	1.174	21. Sulawesi Tengah
22. Sulawesi Selatan	142	218	263	364	546	780	790	799	818	831	839	863	897	914	925	943	953	955	22. Sulawesi Selatan
23. Sulawesi Utara	131	158	203	288	456	606	622	631	653	672	693	709	722	733	737	739	739	729	23. Sulawesi Utara
24. Sulawesi Tenggara	32	42	51	51	57	78	79	81	83	84	87	89	89	91	91	92	93	93	24. Sulawesi Tenggara
25. Sulawesi Barat	-	3	2	3	3	5	5	5	5	5	5	6	6	6	6	6	6	6	25. Sulawesi Barat
26. Gorontalo	14	15	20	20	20	26	25	25	26	27	27	27	28	28	28	28	28	27	26. Gorontalo
27. Nusa Tenggara Barat	283	341	424	464	541	633	633	636	648	660	672	678	676	684	688	694	694	702	27. Nusa Tenggara Barat
28. Bali	1.347	1.777	2.092	2.666	3.520	4.643	4.754	4.807	4.898	4.979	5.112	5.224	5.362	5.490	5.612	5.717	5.813	5.863	28. Bali
29. Nusa Tenggara Timur	25	50	88	122	152	178	175	172	175	180	185	199	212	229	236	241	247	249	29. Nusa Tenggara Timur
30. Maluku	137	167	167	161	311	528	541	558	586	608	629	648	661	679	695	716	734	750	30. Maluku
31. Papua	115	154	182	193	253	411	412	417	427	436	442	448	456	463	470	479	490	495	31. Papua
32. Maluku Utara	1	1	1	5	9	13	13	13	14	14	14	14	15	15	15	15	15	16	32. Maluku Utara
33. Papua Barat	-	-	-	20	52	97	101	103	109	109	111	115	115	115	119	123	123	124	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	20.540	25.472	28.001	33.844	41.100	49.425	49.818	50.396	51.709	52.633	53.749	55.023	56.248	57.462	57.634	58.218	58.677	59.770	Total

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

Sektor Ekonomi	2011	2012						2013						Economic Sector						
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags	Sep	Okt	Nov	
UMKM																				
1. Pertanian, Perburuan dan Kehutanan																				1. Agriculture, hunting, and forestry
Baki Debet	27.192	37.721	33.945	37.473	38.241	39.030	40.709	41.001	41.418	43.543	44.057	45.538	42.643	43.616	43.734	45.015	45.773	46.725	Total	
NPL	892	1.316	1.397	1.488	1.471	1.575	1.492	1.637	1.688	1.798	1.782	1.789	1.542	1.586	1.679	1.652	1.654	1.633	NPL	
2. Perikanan																				2. Fishery
Baki Debet	2.602	2.904	2.773	2.860	2.882	2.986	2.900	2.907	2.927	3.048	3.168	3.279	3.413	3.416	3.414	3.512	3.516	3.598	Total	
NPL	161	184	233	239	241	246	163	167	176	219	222	220	193	140	155	138	179	178	NPL	
3. Pertambangan dan Penggalian																				3. Mining and quarrying
Baki Debet	3.938	5.024	4.983	4.723	4.869	5.255	5.427	4.832	5.114	4.966	5.085	5.043	4.710	4.887	5.181	5.250	4.697	4.862	Total	
NPL	89	253	266	153	186	185	153	246	274	272	253	173	167	210	214	215	389	207	NPL	
4. Industri Pengolahan																				4. Processing industry
Baki Debet	52.231	55.121	55.794	51.367	52.188	58.305	59.500	55.449	54.759	57.386	57.849	60.014	65.530	58.405	57.401	57.847	57.361	58.373	Total	
NPL	1.998	2.170	2.238	1.823	1.775	1.767	1.798	1.788	1.825	1.855	1.909	1.947	1.858	1.870	1.911	1.875	1.914	1.831	NPL	
5. Listrik, Gas dan Air																				5. Electricity, gas and water
Baki Debet	1.218	1.803	1.610	1.619	1.622	1.665	1.474	1.660	1.579	1.644	1.656	1.662	1.791	1.733	1.694	1.678	1.684	1.772	Total	
NPL	49	43	38	19	18	21	14	17	21	19	17	17	22	24	25	23	24	25	NPL	
6. Konstruksi																				6. Construction
Baki Debet	24.279	29.299	29.906	29.706	31.168	32.491	30.594	30.127	30.690	32.116	33.145	34.876	37.513	38.640	38.323	39.529	40.123	40.456	Total	
NPL	1.324	1.742	1.745	1.493	1.586	1.609	1.497	1.647	1.631	1.719	1.794	2.010	1.906	1.967	2.072	2.051	2.081	2.097	NPL	
7. Perdagangan Besar dan Eceran																				7. Wholesale and retail trade
Baki Debet	202.447	233.392	226.805	230.983	235.491	241.576	248.870	241.496	246.193	257.709	265.069	271.260	307.955	310.870	308.605	312.809	313.269	314.650	Total	
NPL	7.471	9.145	9.055	9.032	9.172	9.167	8.458	9.265	9.602	9.624	9.902	10.154	10.800	11.162	11.462	11.212	11.275	11.111	NPL	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																				8. Provision of accommodation and the provision of eating and drinking
Baki Debet	10.014	12.074	11.991	11.794	11.951	12.918	13.714	13.101	13.459	13.837	14.253	14.931	15.870	16.058	16.000	16.916	17.128	17.591	Total	
NPL	352	357	344	321	310	317	303	337	341	331	540	558	370	377	382	381	384	372	NPL	
9. Transportasi, Pergudangan dan Komunikasi																				9. Transportation, warehousing and communications
Baki Debet	18.398	19.247	18.806	17.949	18.621	20.308	20.678	19.890	20.668	21.337	21.810	22.745	23.910	23.398	23.204	23.669	22.832	23.459	Total	
NPL	452	502	519	482	513	468	485	442	459	460	463	506	531	578	614	648	684	663	NPL	
10. Perantara Keuangan																				10. Financial intermediaries
Baki Debet	10.311	13.716	13.359	14.822	15.184	14.104	14.147	14.140	12.780	12.531	12.652	13.476	12.298	13.229	13.329	13.594	13.596	13.798	Total	
NPL	92	178	170	157	180	193	161	193	203	215	213	219	200	212	307	316	329	337	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																				11. Real estate, Business Ownership, and Business Services
Baki Debet	19.953	22.371	29.882	21.399	22.181	25.299	25.859	22.983	23.409	24.012	24.355	25.569	30.767	31.101	30.242	30.781	30.239	30.556	Total	
NPL	629	624	1.088	565	585	620	689	697	710	692	729	749	855	886	882	898	925	999	NPL	
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib																				12. Government administration, defense and compulsory social security
Baki Debet	399	297	223	242	235	231	229	215	212	216	244	243	255	277	282	272	270	272	Total	
NPL	15	12	12	11	13	13	5	5	5	5	4	4	3	3	3	4	2	2	NPL	
13. Jasa Pendidikan																				13. Education services
Baki Debet	1.517	1.854	1.651	1.773	1.806	1.812	1.888	1.826	1.928	1.946	1.953	1.981	1.947	1.984	1.975	1.972	2.016	2.014	Total	
NPL	23	28	29	27	25	26	22	36	38	45	43	42	35	34	38	43	42	41	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial																				14. Health services and social activities
Baki Debet	2.918	3.457	3.487	3.273	3.331	3.443	3.518	3.382	3.523	3.627	3.715	3.826	3.971	4.052	4.051	4.097	4.138	4.173	Total	
NPL	233	322	323	107	94	106	99	98	96	95	80	76	68	73	77	76	73	70	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya																				15. Community, Sociocultural, Entertainment and Other Individual
Baki Debet	25.530	27.525	26.544	26.653	26.769	26.574	26.378	25.220	25.464	25.969	26.205	26.854	28.930	29.631	29.929	30.364	30.507	31.021	Total	
NPL	619	925	974	985	1.076	1.074	891	934	922	905	911	940	958	975	1.021	1.027	1.035	1.017	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga																				16. Individual services which serve households
Baki Debet	655	697	601	645	672	675	672	679	713	840	853	890	1.127	1.195	1.255	1.322	1.381	1.445	Total	
NPL	36	49	51	54	52	50	40	40	41	43	40	38	41	34	38	38	41	41	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																				17. International Agency and Other Extra Agency International
Baki Debet	2.355	459	451	439	426	420	414	384	373	361	345	329	308	286	276	258	247	240	Total	
NPL	53	13	13	11	11	11	8	8	8	9	9	8	9	9	8	8	8	8	NPL	
18. Kegiatan yang Belum Jelas Batasannya																				18. Business activities are not clearly defined
Baki Debet	52.205	38.435	25.107	28.525	29.405	29.211	29.425	27.486	29.297	24.358	26.617	26.018	803 ¹⁾	1.708 ¹⁾	408	475	452	368	Total	
NPL	1.185	946	749	812	765	769	731	715	747	696	714	703	13 ¹⁾	14 ¹⁾	4	4	1	2	NPL	
19. Penerima Kredit Bukan Lapangan																				19. Debtor is not the business field - other
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
20. Tidak Teridentifikasi																				20. Un-identified
Baki Debet	0	8	-	6	0	0	-	14	14	8	2	2	2	3	3	2	2	2	Total	
NPL	1	3	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	NPL	
Jumlah																				Total
Baki Debet	458.164	505.406	487.917	486.251	497.044	516.304	526.397	506.792	514.518	529.452	543.033	558.533	583.741	583.859	579.308	589.361	589.229	595.372	Baki Debet	
NPL	15.674	18.813	19.245	17.778	18.073	18.221	17.011	18.274	18.786	19.001	19.626	20.156	19.570	20.156	20.890	20.610	21.038	20.633	NPL	

¹⁾ diperbaiki

¹⁾ revised

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

Sektor Ekonomi	2011	2012						2013						Economic Sector						
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	Ags	Sep	Okt	Nov	
MKM ¹⁾																				
1. Pertanian																				1. Agriculture
Baki Debet	26.285	37.197	33.402	37.532	37.946	38.817	40.423	40.565	40.831	43.233										Total
NPL	803	1.515	1.589	1.711	1.748	1.896	2.005	1.873	1.960	2.155										NPL
2. Pertambangan																				2. Mining
Baki Debet	9.020	13.633	10.084	11.985	11.243	13.682	17.135	17.822	14.898	17.191										Total
NPL	124	225	234	258	301	375	262	304	317	325										NPL
3. Perindustrian																				3. Manufacturing
Baki Debet	70.380	77.821	75.353	77.398	78.507	78.378	80.823	79.678	80.684	81.552										Total
NPL	2.502	3.527	3.270	3.147	3.116	3.089	2.900	3.004	3.038	2.981										NPL
4. Listrik																				4. Electricity
Baki Debet	1.316	1.433	1.397	1.490	1.482	1.511	1.532	1.446	1.497	1.548										Total
NPL	45	140	146	147	151	154	131	131	135	131										NPL
5. Konstruksi																				5. Construction
Baki Debet	25.834	29.704	30.366	32.368	33.032	33.437	31.020	28.272	28.237	29.421										Total
NPL	1.441	1.763	1.741	1.745	1.776	1.781	1.637	1.728	1.740	1.799										NPL
6. Perdagangan																				6. Trading
Baki Debet	235.105	279.997	272.658	279.545	281.275	285.741	294.095	286.632	292.780	307.619										Total
NPL	8.885	11.978	11.487	11.524	11.152	11.662	10.625	11.549	11.877	11.934										NPL
7. Pengangkutan																				7. Transportation
Baki Debet	11.293	14.296	13.858	14.224	14.453	13.857	14.160	14.151	14.513	15.019										Total
NPL	313	340	347	348	1.129	338	351	314	344	376										NPL
8. Jasa Dunia Usaha																				8. Business Services
Baki Debet	78.206	75.290	83.952	78.482	79.803	81.967	81.707	83.589	84.628	86.821										Total
NPL	1.252	1.691	2.222	1.773	1.809	1.797	1.754	1.931	2.027	2.069										NPL
9. Jasa Sosial																				9. Social Services
Baki Debet	86.867	69.985	60.422	63.975	64.212	64.144	63.687	61.816	63.821	59.071										Total
NPL	2.073	2.271	2.168	2.185	2.215	2.147	1.942	1.987	2.025	1.973										NPL
10. Lain-lain																				10. Others
Baki Debet	607.085	662.854	684.650	691.406	703.875	713.440	726.024	735.808	735.900	746.599										Total
NPL	8.678	10.261	10.710	10.572	10.641	10.689	10.107	11.419	11.709	11.743										NPL
Jumlah																				Total
Baki Debet	1.151.392	1.262.210	1.266.142	1.288.406	1.305.828	1.324.974	1.350.606	1.349.779	1.357.789	1.388.074										Baki Debet
NPL	26.115	33.712	33.915	33.409	34.039	33.926	31.714	34.240	35.173	35.485										NPL

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

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

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

Jenis Penggunaan	2011					2012		2013											Type of Use	
	Ags	Sep	Okt	Nov	Des	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov		
UMKM																				UMKM
1. Modal Kerja																				1. Working Capital
Baki Debet	335.098	341.069	342.838	345.700	355.888	394.866	403.047	388.852	395.154	406.954	419.198	431.290	430.471	428.877	425.069	429.683	429.773	433.602	Total	
NPL	16.195	15.795	15.700	15.763	12.770	14.725	13.645	14.584	15.054	15.161	15.487	15.891	14.818	15.259	15.874	15.597	15.869	15.654	NPL	
2. Investasi																				2. Investment
Baki Debet	93.437	94.930	97.011	99.805	102.275	121.438	123.350	117.941	119.364	122.498	123.835	127.242	153.270	154.982	154.239	159.678	159.455	161.770	Total	
NPL	3.215	3.174	3.222	3.223	2.903	3.497	3.366	3.690	3.732	3.840	4.139	4.264	4.752	4.897	5.017	5.013	5.169	4.979	NPL	
3. Konsumsi																				3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Tidak Teridentifikasi																				4. Un-identified
Baki Debet	0	1	1	0	1	0	0	0	0	1	0	0	0	0	0	0	-	-	-	Total
NPL	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Jumlah																				Total
Baki Debet	428.536	436.000	439.850	445.505	458.164	516.304	526.397	506.792	514.518	529.452	543.033	558.533	583.741	583.859	579.308	589.361	589.229	595.372	Baki Debet	
NPL	19.411	18.969	18.922	18.986	15.674	18.221	17.011	18.274	18.786	19.001	19.626	20.156	19.570	20.156	20.890	20.610	21.038	20.633	NPL	
MKM ¹⁾																				MKM ¹⁾
1. Modal Kerja																				1. Working Capital
Baki Debet	400.366	408.748	412.394	418.022	427.154	471.000	483.595	473.046	479.123	496.332									Total	
NPL	17.353	17.217	17.235	17.062	14.233	18.663	17.473	18.133	18.745	18.833									NPL	
2. Investasi																				2. Investment
Baki Debet	106.206	107.584	110.321	113.420	117.247	140.967	141.492	141.456	143.327	145.753									Total	
NPL	3.504	3.573	3.631	3.578	3.205	4.575	4.134	4.690	4.719	4.909									NPL	
3. Konsumsi																				3. Consumption
Baki Debet	569.897	578.462	590.794	600.019	606.991	713.006	725.519	735.277	735.339	745.989									Total	
NPL	9.966	9.942	9.954	9.800	8.677	10.689	10.106	11.418	11.709	11.742									NPL	
Jumlah																				Total
Baki Debet	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	1.324.974	1.350.606	1.349.779	1.357.789	1.388.074									Baki Debet	
NPL	30.823	30.732	30.819	30.440	26.115	33.926	31.714	34.240	35.173	35.485									NPL	

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

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

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

Kelompok Bank	2011	2012						2013											Category of Bank
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	
UMKM¹⁾																			
1. Bank Persero																			1. State Owned Banks
Baki Debet	222.645	247.864	233.157	226.303	230.198	234.182	242.861	239.771	244.615	254.325	260.655	268.170	291.569	288.945	283.103	289.758	291.609	294.745	Total
Mikro	58.287	70.129	62.319	63.222	64.130	65.109	66.555	66.989	68.563	71.037	73.123	75.936	79.305	82.703	82.508	84.372	85.074	86.214	Micro
Kecil	86.113	97.212	91.097	90.874	92.266	94.046	98.136	94.166	96.255	100.563	102.402	105.169	113.364	114.320	114.159	115.995	117.004	118.274	Small
Menengah	78.245	80.523	79.741	72.207	73.802	75.027	78.169	78.616	79.796	82.725	85.130	87.065	98.900	91.923	86.437	89.391	89.531	90.257	Medium
NPL	9.019	10.913	10.923	9.557	9.686	9.810	9.093	9.872	10.231	10.395	10.537	10.645	10.694	10.975	11.512	11.236	11.212	10.908	NPL
Mikro	1.174	1.429	1.424	1.376	1.354	1.343	1.214	1.431	1.482	1.522	1.522	1.537	1.574	1.617	1.687	1.662	1.655	1.614	Micro
Kecil	4.450	5.456	5.447	5.141	5.138	5.184	4.694	4.972	5.130	5.303	5.350	5.430	5.480	5.420	5.586	5.466	5.332	5.186	Small
Menengah	3.395	4.028	4.052	3.039	3.194	3.283	3.185	3.469	3.619	3.570	3.665	3.678	3.640	3.937	4.239	4.108	4.226	4.108	Medium
2. BPD																			2. Regional Development Banks
Baki Debet	31.314	43.193	44.462	45.134	45.595	46.494	45.082	42.223	43.412	43.171	46.144	47.608	42.667	43.914	44.599	45.649	47.339	48.931	Total
Mikro	4.509	8.997	8.843	9.036	8.944	9.163	9.038	8.781	8.972	8.013	9.367	9.230	8.860	8.987	8.981	9.018	9.285	9.310	Micro
Kecil	18.880	21.494	22.156	22.572	22.207	22.262	21.091	18.960	19.241	19.296	20.158	21.175	20.044	20.570	20.822	21.158	22.042	22.352	Small
Menengah	7.925	12.702	13.463	13.526	14.443	15.069	14.953	14.482	15.199	15.862	16.619	17.203	13.763	14.357	14.796	15.473	16.011	17.269	Medium
NPL	1.593	2.481	2.688	2.652	2.858	2.856	2.612	2.875	2.962	2.917	3.145	3.291	2.867	3.084	3.208	3.177	3.339	3.407	NPL
Mikro	239	421	434	477	543	533	443	483	504	475	535	530	522	568	614	617	657	698	Micro
Kecil	915	1.351	1.494	1.461	1.527	1.547	1.327	1.395	1.439	1.406	1.460	1.612	1.438	1.538	1.580	1.544	1.568	1.571	Small
Menengah	439	709	760	714	787	776	842	997	1.020	1.035	1.150	1.149	908	977	1.013	1.015	1.114	1.138	Medium
3. Bank Swasta Nasional																			3. Foreign Exchange Commercial Banks
Baki Debet	194.234	201.915	202.268	206.009	212.444	225.953	228.991	215.256	216.758	221.787	225.915	232.153	238.540	242.000	242.845	244.605	238.445	239.851	Total
Mikro	24.759	23.668	23.106	23.182	22.789	21.871	21.476	20.191	20.142	20.221	20.095	20.302	20.525	20.744	20.697	20.904	21.333	21.584	Micro
Kecil	40.660	42.008	41.890	41.526	41.461	45.369	44.581	39.314	39.927	40.296	40.285	41.174	41.041	41.093	41.063	41.242	41.214	41.511	Small
Menengah	128.816	136.239	137.271	141.301	148.193	158.713	162.934	155.751	156.689	161.270	165.536	170.677	176.974	180.163	181.085	182.460	175.898	176.756	Medium
NPL	4.710	5.156	5.383	5.275	5.275	5.318	5.096	5.317	5.400	5.499	5.751	6.026	5.810	5.894	5.981	6.005	6.225	6.070	NPL
Mikro	618	756	801	837	822	808	758	774	780	845	859	895	860	867	852	848	841	825	Micro
Kecil	1.645	1.835	1.899	1.810	1.778	1.793	1.720	1.826	1.866	1.955	1.953	2.007	2.026	2.048	2.114	2.083	2.105	2.133	Small
Menengah	2.447	2.565	2.683	2.628	2.675	2.718	2.618	2.717	2.754	2.698	2.939	3.124	2.924	2.979	3.016	3.073	3.279	3.112	Medium
4. Bank Asing dan Campuran																			4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	9.971	12.434	8.031	8.805	8.807	9.675	9.463	9.541	9.734	10.169	10.319	10.601	10.966	8.999	8.761	9.349	11.836	11.846	Total
Mikro	470	1.292	121	162	109	667	107	112	58	43	40	103	161	69	63	65	93	78	Micro
Kecil	874	1.590	488	534	546	501	465	452	393	399	393	393	373	392	396	391	568	462	Small
Menengah	8.627	9.551	7.422	8.109	8.152	8.507	8.891	8.978	9.283	9.726	9.886	10.106	10.432	8.538	8.302	8.893	11.175	11.305	Medium
NPL	352	263	251	294	254	237	208	210	193	190	194	193	198	203	189	193	262	249	NPL
Mikro	16	51	13	57	13	9	7	7	4	4	4	2	2	1	1	1	9	8	Micro
Kecil	62	58	57	58	57	50	40	40	24	26	25	26	25	26	24	23	23	13	Small
Menengah	275	154	180	179	183	178	161	163	165	161	165	165	171	177	165	168	230	229	Medium
Jumlah																			Total
Baki Debet	458.164	505.406	487.917	486.251	497.044	516.304	526.397	506.792	514.518	529.452	543.033	558.533	583.741	583.859	579.308	589.361	589.229	595.372	Baki Debet
NPL	15.674	18.813	19.245	17.778	18.073	18.221	17.011	18.274	18.786	19.001	19.626	20.156	19.570	20.156	20.890	20.610	21.038	20.633	NPL

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

Kelompok Bank	2011	2012						2013											Category of Bank
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	
MKM ¹⁾																			
1. Bank Persero																			1. State Owned Banks
Baki Debet	415.623	453.138	456.863	466.579	474.024	484.257	502.447	508.100	505.110	520.215									Total
Mikro	122.104	133.503	135.504	137.695	137.012	140.186	143.877	154.319	143.998	148.938									Micro
Kecil	188.524	208.070	211.661	215.625	221.806	226.306	234.031	235.240	239.928	245.762									Small
Menengah	104.996	111.565	109.697	113.260	115.205	117.765	124.540	118.541	121.183	125.515									Medium
NPL	11.258	15.813	16.103	15.740	16.405	16.277	15.271	16.762	17.344	17.432									NPL
Mikro	2.997	9.881	9.847	9.557	9.950	9.653	9.520	9.965	10.293	10.318									Micro
Kecil	3.722	2.735	2.922	2.823	2.895	3.026	2.611	3.121	3.272	3.315									Small
Menengah	4.539	3.197	3.333	3.360	3.561	3.598	3.140	3.676	3.779	3.799									Medium
2. BPD																			2. Regional Development Banks
Baki Debet	155.024	177.158	179.785	183.168	187.269	190.275	190.815	190.075	193.809	197.449									Total
Mikro	36.921	33.828	34.149	34.183	33.548	33.164	32.580	31.849	30.985	31.265									Micro
Kecil	107.321	129.509	131.280	133.765	137.898	140.741	142.679	143.992	148.056	150.822									Small
Menengah	10.782	13.821	14.356	15.220	15.823	16.369	15.556	14.234	14.768	15.362									Medium
NPL	2.562	3.336	3.556	3.550	3.638	3.656	3.297	3.524	3.645	3.694									NPL
Mikro	470	515	610	632	626	612	555	564	565	594									Micro
Kecil	1.176	1.567	1.649	1.674	1.670	1.692	1.489	1.641	1.704	1.701									Small
Menengah	915	1.254	1.296	1.244	1.342	1.352	1.253	1.318	1.376	1.399									Medium
3. Bank Swasta Nasional																			3. Foreign Exchange Commercial Banks
Baki Debet	512.566	575.093	575.098	582.583	589.044	594.239	601.409	595.518	602.672	611.913									Total
Mikro	97.877	105.959	102.046	101.843	100.876	99.331	97.552	93.057	92.392	94.800									Micro
Kecil	195.035	216.702	218.322	220.708	223.433	226.516	228.341	228.630	231.317	232.939									Small
Menengah	219.654	252.432	254.731	260.032	264.735	268.392	275.516	273.831	278.962	284.174									Medium
NPL	10.204	12.473	12.201	12.130	12.066	12.112	11.502	12.250	12.364	12.539									NPL
Mikro	2.802	3.953	3.307	3.283	3.187	3.178	2.918	2.965	2.956	2.950									Micro
Kecil	3.349	3.996	4.157	4.151	4.208	4.237	4.084	4.402	4.555	4.687									Small
Menengah	4.053	4.524	4.737	4.697	4.671	4.697	4.500	4.883	4.853	4.902									Medium
4. Bank Asing dan Campuran																			4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	68.180	56.821	54.397	56.075	55.491	56.203	55.935	56.086	56.198	58.497									Total
Mikro	46.218	31.793	29.520	30.917	29.687	30.345	29.972	29.862	29.597	31.516									Micro
Kecil	7.005	7.465	7.259	7.353	7.489	7.536	7.558	7.457	7.544	7.600									Small
Menengah	14.957	17.563	17.617	17.806	18.315	18.323	18.405	18.768	19.057	19.380									Medium
NPL	2.091	2.090	2.055	1.990	1.930	1.880	1.643	1.705	1.820	1.819									NPL
Mikro	1.223	1.144	1.098	1.032	965	945	849	900	993	1.001									Micro
Kecil	542	620	621	613	595	560	481	488	504	504									Small
Menengah	325	326	337	345	369	375	313	317	323	314									Medium
Jumlah																			Total
Baki Debet	1.151.392	1.262.210	1.266.142	1.288.406	1.305.828	1.324.974	1.350.606	1.349.779	1.357.789	1.388.074									Baki Debet
NPL	26.115	33.712	33.915	33.409	34.039	33.926	31.714	34.240	35.173	35.485									NPL

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

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

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

Kelompok Bank	2011	2012					2013											Category of Bank	
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli	Ags	Sep	Okt		Nov
UMKM																			
1. Jawa Barat	58.034	64.257	63.476	61.446	63.511	66.468	67.636	65.458	66.718	67.339	70.116	71.538	74.091	75.284	74.863	75.180	75.618	76.797	1. Jawa Barat
2. Banten	16.026	17.221	17.101	16.999	17.478	18.469	18.863	18.297	18.542	19.018	19.650	20.397	21.599	21.946	21.503	21.606	21.902	22.446	2. Banten
3. DKI Jakarta	82.225	86.877	82.879	82.519	85.404	92.282	93.051	86.302	86.960	89.811	89.811	95.280	97.963	92.565	90.837	93.283	90.471	92.085	3. DKI Jakarta
4. D.I Yogyakarta	5.413	6.108	5.987	6.163	6.136	6.326	6.549	6.403	6.541	6.725	6.725	7.251	7.776	7.977	7.936	8.132	8.137	8.204	4. D.I Yogyakarta
5. Jawa Tengah	43.721	49.075	47.667	48.491	49.641	50.376	51.576	51.519	51.850	54.047	54.518	56.489	59.319	59.864	59.930	61.105	61.397	61.577	5. Jawa Tengah
6. Jawa Timur	62.346	64.989	63.156	61.407	61.989	63.978	65.980	64.315	65.430	67.795	69.409	71.207	76.044	76.728	75.917	76.647	77.218	77.300	6. Jawa Timur
7. Bengkulu	3.115	3.519	3.339	3.446	3.553	3.558	3.598	3.574	3.570	3.676	3.772	3.829	3.948	3.994	3.965	4.007	4.006	4.031	7. Bengkulu
8. Jambi	6.724	7.625	7.332	7.404	7.503	7.634	7.809	7.588	7.694	7.907	8.063	8.359	8.690	8.687	8.666	8.741	8.732	8.690	8. Jambi
9. Aceh	5.850	7.223	7.039	6.372	6.391	6.385	6.395	6.189	6.219	6.485	6.575	6.638	7.208	6.988	6.922	7.015	7.043	7.107	9. Aceh
10. Sumatera Utara	26.707	31.371	28.831	28.919	29.928	31.159	31.470	30.121	30.872	31.564	32.186	32.607	34.279	34.557	34.865	35.259	36.089	36.375	10. Sumatera Utara
11. Sumatera Barat	8.721	10.284	10.082	10.135	10.331	10.525	10.663	10.336	10.663	10.991	11.281	11.482	11.532	11.648	11.462	11.618	11.548	11.531	11. Sumatera Barat
12. Riau	13.995	15.339	15.163	15.017	15.269	15.894	16.096	15.598	15.727	15.839	16.155	16.845	17.522	17.716	17.340	17.665	17.624	17.718	12. Riau
13. Kepulauan Riau	4.648	5.545	5.420	5.089	5.192	5.390	5.514	5.548	5.554	5.764	5.986	6.457	6.737	6.990	6.922	7.190	6.981	7.106	13. Kepulauan Riau
14. Sumatera Selatan	12.190	14.297	14.028	14.235	14.466	14.829	14.807	14.444	14.619	14.804	15.241	15.650	16.192	16.329	16.376	17.287	17.290	17.204	14. Sumatera Selatan
15. Bangka Belitung	2.225	2.471	2.337	2.010	2.245	2.282	2.604	2.483	2.514	2.420	2.499	2.545	2.747	2.773	2.779	2.846	2.900	2.928	15. Bangka Belitung
16. Lampung	9.060	9.462	8.960	9.774	9.755	10.149	10.276	9.781	10.179	10.270	10.653	10.736	11.089	11.285	11.067	11.281	11.237	11.169	16. Lampung
17. Kalimantan Selatan	6.242	7.180	7.061	7.401	7.534	8.179	8.086	7.417	7.483	7.899	8.201	8.214	8.664	8.743	8.558	8.849	8.785	8.738	17. Kalimantan Selatan
18. Kalimantan Barat	6.910	7.589	7.510	7.829	7.847	7.995	8.350	8.086	8.205	8.543	8.847	9.065	9.556	9.695	9.674	9.844	10.105	10.305	18. Kalimantan Barat
19. Kalimantan Timur	15.118	16.444	16.585	16.590	16.636	17.457	17.295	16.254	16.552	17.271	17.738	18.175	19.047	19.523	19.587	20.141	20.085	20.290	19. Kalimantan Timur
20. Kalimantan Tengah	3.590	4.325	4.199	4.286	4.346	4.399	4.433	4.321	3.896	3.995	4.100	4.209	4.326	4.388	4.416	4.648	4.664	4.652	20. Kalimantan Tengah
21. Sulawesi Tengah	5.183	5.707	5.149	5.216	5.288	5.362	5.559	5.313	5.398	5.616	5.783	5.955	6.267	6.328	6.294	6.426	6.410	6.471	21. Sulawesi Tengah
22. Sulawesi Selatan	17.926	19.063	18.187	17.754	18.177	18.312	19.460	19.318	20.274	20.888	21.421	21.771	23.098	23.167	22.857	23.100	23.107	23.104	22. Sulawesi Selatan
23. Sulawesi Utara	5.923	6.724	5.997	5.751	5.781	5.835	5.861	5.626	5.698	5.883	6.033	6.177	6.459	6.221	6.104	6.293	6.356	6.367	23. Sulawesi Utara
24. Sulawesi Tenggara	2.871	3.681	3.243	3.357	3.534	3.583	3.715	3.678	3.783	3.951	4.005	4.109	4.303	4.386	4.368	4.442	4.459	4.495	24. Sulawesi Tenggara
25. Sulawesi Barat	1.326	1.653	1.424	1.521	1.548	1.554	1.567	1.570	1.615	1.649	1.687	1.715	1.781	1.797	1.781	1.821	1.820	1.838	25. Sulawesi Barat
26. Gorontalo	1.701	2.190	1.793	1.803	1.785	1.812	1.820	1.779	1.800	1.834	1.888	1.931	1.975	1.967	1.918	1.953	1.955	1.978	26. Gorontalo
27. Nusa Tenggara Barat	3.820	4.868	4.690	4.783	4.879	4.949	5.175	5.145	5.286	5.508	5.627	5.751	5.972	6.033	6.033	6.145	6.115	6.178	27. Nusa Tenggara Barat
28. Bali	13.050	14.697	14.586	15.150	15.504	15.646	16.356	15.998	16.032	16.497	16.912	17.635	18.245	18.637	18.791	19.122	19.193	19.323	28. Bali
29. Nusa Tenggara Timur	2.624	3.145	2.984	3.113	3.167	3.203	3.297	3.104	3.243	3.379	3.509	3.670	3.824	3.902	3.972	3.995	4.056	4.098	29. Nusa Tenggara Timur
30. Maluku	1.756	1.891	1.593	1.927	1.773	1.752	1.808	1.699	1.717	1.767	1.809	1.823	1.922	1.927	1.845	1.874	1.908	1.926	30. Maluku
31. Papua	4.752	5.339	5.141	5.343	5.396	5.462	5.477	4.629	4.851	5.124	5.330	5.492	5.840	6.020	6.022	6.149	6.301	7.231	31. Papua
32. Maluku Utara	1.204	1.573	1.301	1.303	1.292	1.298	1.327	1.274	1.298	1.341	1.407	1.426	1.476	1.472	1.449	1.439	1.449	1.451	32. Maluku Utara
33. Papua Barat	1.881	2.294	2.320	2.361	2.388	2.434	2.523	2.245	2.328	2.427	2.497	2.606	2.764	2.817	2.782	2.818	2.850	3.220	33. Papua Barat
34. Lainnya	259	307	272	286	346	348	369	372	378	368	365	447	370	371	387	327	313	332	34. Lainnya
35. Tidak Teridentifikasi	1.030	1.071	1.084	1.053	1.031	1.020	1.032	1.010	1.027	1.057	3.232	1.054	1.114	1.135	1.121	1.114	1.104	1.106	35. Tidak Teridentifikasi
Jumlah	458.164	505.406	487.917	486.251	497.044	516.304	526.397	506.792	514.518	529.452	543.033	558.533	583.741	583.859	579.308	589.361	589.229	595.372	Total

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

Kelompok Bank	2011	2012					2013								Category of Bank				
	Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Juli		Ags	Sep	Okt	Nov
MKM ¹⁾																			
1. Jawa Barat	175.897	193.031	195.973	198.819	201.368	203.880	207.552	209.964	212.057	215.351									1. Jawa Barat
2. Banten	56.857	63.276	66.089	66.284	68.510	68.656	70.082	70.123	72.725	72.161									2. Banten
3. DKI Jakarta	215.963	225.190	216.011	223.377	223.541	230.029	237.266	238.484	228.808	243.461									3. DKI Jakarta
4. D.I Yogyakarta	13.368	14.409	14.754	14.987	15.242	15.567	15.857	15.716	15.947	16.256									4. D.I Yogyakarta
5. Jawa Tengah	95.742	104.195	106.421	107.750	110.030	111.641	114.094	113.974	115.567	117.385									5. Jawa Tengah
6. Jawa Timur	128.190	142.319	142.762	144.622	146.226	147.630	150.323	149.781	151.962	154.741									6. Jawa Timur
7. Bengkulu	8.430	9.940	10.016	10.128	10.209	10.336	10.503	10.526	10.601	10.808									7. Bengkulu
8. Jambi	15.415	17.430	17.388	17.704	17.998	18.196	18.485	18.466	18.754	18.985									8. Jambi
9. Aceh	18.585	19.563	19.664	19.873	20.017	20.101	20.217	20.090	20.286	20.565									9. Aceh
10. Sumatera Utara	58.917	65.916	66.595	67.281	68.768	69.408	70.333	69.825	70.967	72.211									10. Sumatera Utara
11. Sumatera Barat	23.000	25.491	25.666	26.048	26.317	26.654	27.088	26.646	27.097	27.560									11. Sumatera Barat
12. Riau	32.210	36.145	36.114	36.554	36.833	37.041	37.337	37.065	37.329	37.646									12. Riau
13. Kepulauan Riau	12.940	14.309	14.514	14.698	14.857	15.059	15.193	15.094	15.258	15.502									13. Kepulauan Riau
14. Sumatera Selatan	30.079	33.426	33.665	34.307	34.691	35.091	35.261	35.275	35.835	36.203									14. Sumatera Selatan
15. Bangka Belitung	4.551	4.953	5.042	5.135	5.214	5.284	5.434	5.363	5.471	5.666									15. Bangka Belitung
16. Lampung	20.742	22.837	23.001	23.327	23.511	23.631	23.862	23.496	23.705	23.984									16. Lampung
17. Kalimantan Selatan	17.238	19.048	19.396	19.787	20.080	20.331	20.819	20.550	20.978	21.267									17. Kalimantan Selatan
18. Kalimantan Barat	16.295	18.493	18.773	19.062	19.428	19.757	19.963	19.735	20.069	20.423									18. Kalimantan Barat
19. Kalimantan Timur	27.365	30.522	30.859	31.677	32.158	32.761	33.123	32.502	32.994	33.673									19. Kalimantan Timur
20. Kalimantan Tengah	8.452	11.060	11.162	11.433	11.534	11.660	11.769	11.686	11.851	12.088									20. Kalimantan Tengah
21. Sulawesi Tengah	11.587	12.818	13.453	13.727	13.596	13.777	14.043	14.004	14.312	14.639									21. Sulawesi Tengah
22. Sulawesi Selatan	42.958	46.886	47.412	48.106	48.981	49.647	50.569	50.509	51.382	52.194									22. Sulawesi Selatan
23. Sulawesi Utara	15.716	17.035	16.765	17.200	17.888	18.218	18.500	18.300	18.626	19.000									23. Sulawesi Utara
24. Sulawesi Tenggara	8.595	9.772	10.023	10.221	10.383	10.529	10.806	10.858	11.120	11.429									24. Sulawesi Tenggara
25. Sulawesi Barat	3.211	3.594	3.767	3.839	3.912	3.955	4.002	4.114	4.179	4.260									25. Sulawesi Barat
26. Gorontalo	4.775	5.424	5.523	5.677	5.761	5.863	5.977	6.020	6.140	6.251									26. Gorontalo
27. Nusa Tenggara Barat	12.762	14.407	14.579	14.821	15.037	15.334	15.609	15.589	15.889	16.229									27. Nusa Tenggara Barat
28. Bali	27.122	30.197	30.747	31.506	32.061	32.626	33.573	33.397	34.082	34.669									28. Bali
29. Nusa Tenggara Timur	10.291	11.573	11.801	12.048	12.189	12.337	12.388	12.184	12.410	12.676									29. Nusa Tenggara Timur
30. Maluku	4.725	5.102	5.141	5.225	5.303	5.353	5.478	5.387	5.462	5.588									30. Maluku
31. Papua	9.505	11.020	11.324	11.590	11.769	11.974	12.161	11.815	12.121	12.510									31. Papua
32. Maluku Utara	3.104	3.591	3.611	3.714	3.761	3.823	3.900	3.856	3.964	4.048									32. Maluku Utara
33. Papua Barat	3.630	4.291	4.373	4.461	4.552	4.643	4.752	4.669	4.804	4.966									33. Papua Barat
34. Lainnya	13.176	14.943	13.758	13.420	14.101	14.183	14.288	14.716	15.035	13.680									34. Lainnya
Jumlah	1.151.392	1.262.209	1.266.142	1.288.406	1.305.828	1.324.974	1.350.606	1.349.779	1.357.789	1.388.074									Total

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

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

