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KATA PENGANTAR
FOREWARD

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

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

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

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

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

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

Mulai data bulan Mei 2015, pengelompokkan bank disajikan berdasarkan Bank Umum berdasarkan Kelompok Usaha (BUKU) namun data berdasarkan kelompok bank yang lama tetap disajikan secara paralel sampai dengan data Juni 2016. Hal ini untuk mempertimbangkan batas waktu bagi bank umum menyesuaikan kegiatan usaha/modal inti sampai dengan Juni 2016.

Starting May 2015, the grouping of banks presented based on Commercial Banks Group of Business Activities (BUKU) but the old data group continue to be presented in parallel until June 2016. It is to consider the time limit for commercial banks to adjust their business activities/core capital up to June 2016.

Pada SPI mulai edisi Desember 2015 data perbankan syariah tidak lagi disajikan. Data perbankan syariah dimaksud telah tersedia di SPS Format Baru mulai edisi Desember 2015. Namun secara umum data kelompok bank berdasarkan BUKU sudah termasuk data perbankan syariah. Diharapkan dengan pemisahan data ini dapat mempercepat data yang diberikan kepada *stakeholder*.

Starting SPI edition December 2015, the sharia banking data are no longer served. Sharia banking data is already available in SPS New Format began edition December 2015. But, generally data of bank group base on BUKU includes Sharia banking data. Expected with the separation of these data can accelerate the data that provided to stakeholders.

Jakarta, September 2019
Jakarta, September 2019

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

HALAMAN KETERANGAN
PAGE OF REFERANCE

Jadwal Publikasi Kedepan
Edisi Agustus 2019 akan diterbitkan pada minggu ke III bulan Oktober 2019.

Tanda-tanda, simbol dan Sumber Data
Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

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

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

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

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

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

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Advance Release Calender (ARC)
August 2019 edition will be released on the 3rd week of October 2019.

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

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

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

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

1. *The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, and Rural Bank Monthly Reports.*
2. *Data from the Commercial Bank Monthly Reports, which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the October 2015 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 December until 15 December 2015.*

Until December 2015, The data publication are also provided through OJK website (http://www.ojk.go.id) and BI website (http://www.bi.go.id).

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DAFTAR ISI
TABLE OF CONTENT

KATA PENGANTAR	i	*INTRODUCTION*	*i*
HALAMAN KETERANGAN	ii	*PAGE OF REFFERENCE*	*ii*
DAFTAR ISI	iii	*TABLE OF CONTENT*	*iii*
DAFTAR SINGKATAN	iv	*LIST OF ABBREVIATIONS*	*iv*
DAFTAR TABEL	v	*LIST OF TABLES*	*v*
DAFTAR TABEL TAMBAHAN DAN PERUBAHAN NAMA TABEL	ix	*LIST OF ADDITIONAL TABLE AND CHANGE OF TABLES NAME*	*ix*
METADATA	xi	*METADATA*	*xi*
DATA	2	*DATA*	*2*
DATA BANK UMUM BERDASARKAN BUKU	4	*COMMERCIAL BANK GROUP OF BUSINESS ACTIVITIES*	*4*
DATA BANK UMUM	64	*COMMERCIAL BANK DATA*	*64*
DATA BANK PERKREDITAN RAKYAT	122	*RURAL BANK DATA*	*122*
DATA PERKREDITAN	139	*CREDIT DATA*	*139*

DAFTAR SINGKATAN
LIST OF ABBREVIATION

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

DAFTAR TABEL
LIST OF TABLES

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
		DATA			**DATA**	
1.	1.0	Kegiatan Usaha Perbankan	2	1.0	*Bank Industries Operation*	2
		DATA BANK UMUM BERDASARKAN BUKU			***COMMERCIAL BANKS GROUP OF BUSINESS ACTIVITIES***	
2.	1.1 – 1.8	Kegiatan Usaha Bank Umum berdasarkan BUKU	4	1.1 – 1.8	*Commercial Banks Group of Business Activities*	4
3.	1.9 – 1.16	Laporan Laba/Rugi Bank Umum berdasarkan BUKU	12	1.9 – 1.16	*Commercial Banks Group of Business Acitivies - Income Statements*	12
4.	1.17 - 1.24	Rekening Administratif Bank Umum berdasarkan BUKU	20	1.17 - 1.24	*Commercial Banks Group of Business Acitivies - Off-Balance Sheet*	20
5.	1.25 - 1.32	Kinerja Bank Umum Konvensional berdasarkan BUKU	28	1.25 - 1.32	*Performance of Commercial Banks Group of Busineness Activities*	28
6.	1.33	Perkembangan Aset Bank Umum Berdasarkan BUKU	36	1.33	*Growth of Commercial Banks Assets based on Group of Business Activities*	36
7.	1.34	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset BUKU	37	1.34	*Total of Commercial Banks Based on Total Assets*	37
8.	1.35 – 1.42	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain - BUKU	38	1.35 – 1.42	*Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank*	38
9.	1.43 - 1.50	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana - BUKU	46	1.43 - 1.50	*Composition of Third Party Funds of Commercial Banks Group of Business Activities*	46
10.	1.51 – 1.58	Suku Bunga Rata-rata DPK Bank Umum – BUKU	54	1.51 – 1.58	*Average of Interest Rate of Third Party Funds of Commercial Conventional Banks Group of Business Activities*	54
11.	1.59	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan BUKU	62	1.59	*Growth of Total Commercial Banks and Bank Offices based on Group of Business Activities*	62
		DATA BANK UMUM			***COMMERCIAL BANK***	
14.	1.1. s.d 1.7.	Kegiatan Usaha Bank Umum	64	1.1. s.d 1.7.	*Commercial Banks Operation*	64
15.	1.8 s.d 1.14.	Laporan Laba/Rugi Bank Umum	71	1.8 s.d 1.14.	*Commercial Banks Income Statement*	71
16	1.15.a s.d 1.21.	Rekening Administratif Bank Umum	78	1.15.a s.d 1.21.	*Commercial Banks Off-Balance Sheet*	78
17.	1.22.a s.d 1.28.	Kinerja Bank Umum Konvensional	85	1.22.a s.d 1.28.	*Commercial Banks Performance*	85
18.	1.29	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	92	1.29	*Growth of Commercial Banks Asset Based Group Bank*	92
19.	1.30	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	93	1.30	*Total of Commercial Banks Based on Total Assets*	93

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
20.	1.31 s.d 1.37	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain	94	1.31 s.d 1.37	*Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank*	94
21.	1.38 s.d 1.44	Komposisi Dana Pihak Ketiga Bank Umum	101	1.38 s.d 1.44	*Composition of Third Party Funds of Commercial Banks*	101
22.	1.45	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana	108	1.45	*Composition of Third Party Funds of Commercial Banks Based on Bank Location Month (...) Year (...)*	108
23.	1.46	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpunan Dana	109	1.46	*Third Party Funds of Commercial Banks Based on Bank Location of Deposits*	109
24.	1.47 s.d 1.53	Suku Bunga Rata-rata DPK Bank Umum	110	1.47 s.d 1.53	*Average of Interest Rate of Third Party Fund of Commercial Banks*	110
25.	1.54	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	117	1.54	*Average of Credit Interest Rates of Commercial Bank to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients*	117
26.	1.55	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	118	1.55	*Average of Credit Interest Rate of Commercial Based on Types and Orientation User*	118
27.	1.56	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	119	1.56	*Growth of Total Commercial Banks and Bank Offices*	119
28.	1.57	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	120	1.57	*Growth of Total Branch offices Based on Region*	120
		DATA BANK PERKREDITAN RAKYAT			***RURAL BANK DATA***	
29.	2.1	Kegiatan Usaha Bank Perkreditan Rakyat	122	2.1	*Rural Bank Operations*	122
30.	2.2	Kinerja Bank Perkreditan Rakyat	123	2.2	*Rural Bank Performance*	123
31.	2.3	Perkembangan Aset BPR Berdasarkan Lokasi BPR	124	2.3	*Growth of Assets Based Rural Bank Data*	124
32.	2.4	Jumlah BPR Berdasarkan Total Aset	125	2.4	*Rural Banks Based on Total Assets*	125
33.	2.5	Non Performing Loan (NPL) Bank Perkreditan Rakyat	126	2.5	*NPL of Rural Bank*	126
34.	2.6	NPL BPR Berdasarkan Lokasi	127	2.6	*NPL of Rural Banks Based On Location*	127
35.		Dana Pihak Ketiga	128		*Third Party Funds of Rural Bank*	128
	2.7	a. Komposisi DPK Bank Perkreditan Rakyat		2.7	*a. Composition of Third Party Funds of Rural Bank*	
	2.8	b. Komposisi DPK Berdasarkan Lokasi Penghimpunan		2.8	*b. Composition of Third Party Funds Based on Location*	
	2.9	c. DPK BPR Berdasarkan Lokasi Penghimpun		2.9	*c. Third Party Funds of Rural Banks Based on Location*	
36.	2.10	Suku Bunga Rata-rata DPK BPR	131	2.10	*Average of Third Party Interest Rates of Rural Banks*	131
37.	2.11	Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi	132	2.11	*Average of Credit Interest Rates of Rural Banks*	132
38.	2.12	Suku Bunga rata-rata Kredit BPR Berdasarkan Jenis Penggunaan	133	2.12	*Average of Credit Interest Rates of Rural Banks Based on Type of Use*	133

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
39.		Perkembangan Jumlah Bank dan Kantor Bank	134		*Growth of Total Rural Banks and Bank Offices*	134
	2.13	a. Perkembangan Jumlah BPR		2.13	*a. Growth of Total Rural Bank*	
	2.14	b. Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi		2.14	*b. Growth of Total Rural Bank Offices Based on Region*	
40.	2.15	Kegiatan Usaha BPR Syariah	136	2.15	*Syariah Rural Bank*	136
41.	2.16	Aset dan Pembiayaan BPR Syariah	137	2.16	*Asset and Financing of Sharia Rural Bank)*	137
		DATA PERKREDITAN			***CREDIT DATA***	
42.	3.1 – 3.8	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	139	3.1 – 3.8	*Credit and NPL Credit of Commercial Banks Group of Business Activities to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary*	139
45.	3.9 s.d 3.16	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	147	3.9 s.d 3.16	*Credit and NPL of Commercial Conventional Banks Group of Business Activities 1 to Non Bank Third Party Based on Types and Orientation of Use*	147
51.	3.17	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan BUKU	155	3.17	*Credit and Non Performing Loan (NPL) of Commercial Conventional and Sharia Banks based on Group of Business Activities to Non Bank Third Party Withdrawn By Card*	155
43.	3.1.a s.d 3.7.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	156	3.1.a s.d 3.7.a	*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*	156
44.	3.8.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	163	3.8.a	*Credit and NPL of Comemrcial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Region*	163
46.	3.9.a s.d 3.15.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	164	3.9.a s.d 3.15.a	*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use*	164
47.	3.16.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit	171	3.16.a	*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for [month] [year]*	171
48.	3.17.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	172	3.17.a	*Credit and NPL 0f Commercial Banks to Non Bank Third Party Based on Bank Location*	172
49.	3.18.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	173	3.18.a	*Credit and NPL of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary*	173
50.	3.19.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	174	3.19.a	*Credit and NPL of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank*	174

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
52.	3.20.a	Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit	175	3.20.a	*Credit Channeling (Off-Balance Sheet) and NPLof Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary*	175
53.	3.21.a	Penerusan Kredit (Off-Balance Sheet) dan Non PerformingLoan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	176	3.21.a	*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*	176
54.	3.22.a	Kredit BPR Berdasarkan Sektor Ekonomi	177	3.22.a	*Credit of Rural Banks Based on Economic Sector*	177
55.	3.23.a	Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan	178	3.23.a	*Credit of Rural Banks Based on Type of Use*	178
56.	3.24.a	Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur	179	3.24.a	*Credit of Rural Bank Based on Location*	179
57.	3.25.a	Kredit dan NPL MKM dan UMKM Berdasarkan Sektor Ekonomi	180	3.25.a	*Credit & NPL of MSMEs and SMEs Based on Economic Sector*	180
58.	3.26.a	Kredit dan NPL MKM dan UMKM Berdasarkan Jenis Penggunaan	181	3.26.a	*Credit & NPL of MSMEs and SMEs Based on Type Use*	181
59.	3.27.a	Kredit dan NPL Rincian Kredit MKM dan UMKM Menurut Kelompok Bank	182	3.27.a	*Credit & NPL of MSMEs and SMEs Based on Group of Bank*	182
60.	2.28.a	Kredit UMKM dan MKM Menurut Lokasi Proyek per Daerah Tingkat I	183	2.28.a	*Credit & NPL of MSMEs and SMEs Based on Project Location*	183

DAFTAR TABEL TAMBAHAN dan PERUBAHAN NAMA TABEL
PENERBITAN STATISTIK BANK UMUM BERDASARKAN KELOMPOK USAHA

No.	Nomor Tabel	Nama Tabel	Keterangan
1	Tabel 1	**Kegiatan Usaha Perbankan**	Perubahan Nama Tabel
2	Tabel 1.1	**Kegiatan Usaha Bank Umum Konvensional dan Bank Umum Syariah**	Perubahan Nama Tabel
3	Tabel 1.2	Kegiatan Usaha Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
4	Tabel 1.3	Kegiatan Usaha Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
5	Tabel 1.4	Kegiatan Usaha Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
6	Tabel 1.5	Kegiatan Usaha Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
7	Tabel 1.6	Kegiatan Usaha Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
8	Tabel 1.7	Kegiatan Usaha Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
9	Tabel 1.8	**Laporan Laba/Rugi Bank Umum Konvensional dan Bank Umum Syariah**	Perubahan Nama Tabel
10	Tabel 1.9	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
11	Tabel 1.10	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
12	Tabel 1.11	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
13	Tabel 1.12	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
14	Tabel 1.13	Laporan Laba/Rugi Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
15	Tabel 1.14	Laporan Laba/Rugi Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
16	Tabel 1.15	**Rekening Administratif Bank Umum Konvensional dan Bank Umum Syariah**	Perubahan Nama Tabel
17	Tabel 1.16	Rekening Administratif Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
18	Tabel 1.17	Rekening Administratif Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
19	Tabel 1.18	Rekening Administratif Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
20	Tabel 1.19	Rekening Administratif Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
21	Tabel 1.20	Rekening Administratif Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
22	Tabel 1.21	Rekening Administratif Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
23	Tabel 1.22	**Kinerja Bank Umum Konvensional**	**Tabel baru dgn nomor baru**
24	Tabel 1.23	Kinerja Bank Umum Konvensional BUKU 1	Tabel baru dgn nomor baru
25	Tabel 1.24	Kinerja Bank Umum Konvensional BUKU 2	Tabel baru dgn nomor baru
26	Tabel 1.25	Kinerja Bank Umum Konvensional BUKU 3	Tabel baru dgn nomor baru
27	Tabel 1.26	Kinerja Bank Umum Konvensional BUKU 4	Tabel baru dgn nomor baru
28	Tabel 1.27	Kinerja Bank Umum Syariah BUKU 1	Tabel baru dgn nomor baru
29	Tabel 1.28	Kinerja Bank Umum Syariah BUKU 2	Tabel baru dgn nomor baru
30	Tabel 1.29	Perkembangan Aset Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Kegiatan Usaha	Tabel baru dgn nomor baru
31	Tabel 1.30	Jumlah Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Pengelompokan Total Aset	Tabel baru dgn nomor baru
32	Tabel 1.31	**Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain**	**Tabel baru dgn nomor baru**
33	Tabel 1.32	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 1 kepada Bank Lain	Tabel baru dgn nomor baru
34	Tabel 1.33	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 2 kepada Bank Lain	Tabel baru dgn nomor baru
35	Tabel 1.34	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 3 kepada Bank Lain	Tabel baru dgn nomor baru
36	Tabel 1.35	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 4 kepada Bank Lain	Tabel baru dgn nomor baru
37	Tabel 1.36	Aset Produktif dan Kualitas Kredit Bank Umum Syariah BUKU 1 kepada Bank Lain	Tabel baru dgn nomor baru
38	Tabel 1.37	Aset Produktif dan Kualitas Kredit Bank Umum Syariah BUKU 2 kepada Bank Lain	Tabel baru dgn nomor baru
39	Tabel 1.38	**Komposisi Dana Pihak Ketiga Bank Umum Konvensional dan Bank Umum Syariah**	**Perubahan Nama Tabel**
40	Tabel 1.39	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
41	Tabel 1.40	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
42	Tabel 1.41	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
43	Tabel 1.42	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
44	Tabel 1.43	Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
45	Tabel 1.44	Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
46	Tabel 1.45	**Suku Bunga Rata-rata DPK Bank Umum Konvensional dan Bank Umum Syariah**	Perubahan Nama Tabel
47	Tabel 1.46	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
48	Tabel 1.47	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
49	Tabel 1.48	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
50	Tabel 1.49	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
51	Tabel 1.50	Suku Bunga Rata-rata DPK Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
52	Tabel 1.51	Suku Bunga Rata-rata DPK Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
53	Tabel 1.52	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Kelompok Usaha	Tabel baru dgn nomor baru
54	Tabel 4.1	**Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**	Perubahan Nama Tabel
55	Tabel 4.2	Kredit dan NPL Bank Umum Konvensional BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
56	Tabel 4.3	Kredit dan NPL Bank Umum Konvensional BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
57	Tabel 4.4	Kredit dan NPL Bank Umum Konvensional BUKU 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
58	Tabel 4.5	Kredit dan NPL Bank Umum Konvensional BUKU 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
59	Tabel 4.6	Kredit dan NPL Bank Umum Syariah BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
60	Tabel 4.7	Kredit dan NPL Bank Umum Syariah BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
61	Tabel 4.9	**Kredit dan NPL Kredit Bank Umum Konvensional dan Bank Umum Syariah Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**	Perubahan Nama Tabel

No.	Nomor Tabel	Nama Tabel	Keterangan
62	Tabel 4.10	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
63	Tabel 4.11	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
64	Tabel 4.12	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
65	Tabel 4.13	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
66	Tabel 4.14	Kredit dan NPL Kredit Bank Umum Syariah BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
67	Tabel 4.15	Kredit dan NPL Kredit Bank Umum Syariah BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
68	Tabel 4.19	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan Kegiatan Usaha kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu	Tabel baru dgn nomor baru

METADATA

INFORMASI DASAR

1. Nama Data : Kelompok Bank Umum berdasarkan Kegiatan Usaha
2. Penyelenggara Statis : Departemen Perizinan dan Informasi Perbankan - OJK
3. Alamat : Kompleks Perkantoran BI, Jalan MH Thamrin No. 2 Jakarta, Menara Radius Prawiro Lantai 12
4. Nomor Telp : 021-1500 655
5. Nomor Fax : 021-3523705
6. Email : publikasi.idap@ojk.go.id

DEFINISI

Statistik Kelompok Bank Umum berdasarkan Kelompok Usaha disusun berdasarkan PERATURAN BANK INDONESIA NOMOR 14/26/PBI/2012 TENTANG KEGIATAN USAHA DAN JARINGAN KANTOR BERDASARKAN MODAL INTI BANK.
Bank adalah Bank Umum sebagaimana dimaksud dalam Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang Nomor 10 Tahun 1998, termasuk kantor cabang dari bank yang berkedudukan di luar negeri, dan Bank Umum Syariah serta Unit Usaha Syariah sebagaimana dimaksud dalam Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.
Modal Inti:
a. bagi Bank yang berbadan hukum Indonesia adalah modal inti sebagaimana dimaksud dalam ketentuan Bank Indonesia yang mengatur mengenai kewajiban penyediaan modal minimum;
atau
b. bagi kantor cabang dari bank yang berkedudukan di luar negeri adalah dana usaha yang telah dialokasikan sebagai Capital Equivalency Maintained Asset (CEMA) sebagaimana dimaksud dalam ketentuan Bank Indonesia yang mengatur mengenai kewajiban penyediaan modal minimum.
Kegiatan Usaha adalah kegiatan usaha Bank Umum sebagaimana dimaksud dalam Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang Nomor 10 Tahun 1998 dan kegiatan usaha Bank Umum Syariah serta Unit Usaha Syariah sebagaimana dimaksud dalam Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.
Bank Umum berdasarkan Kegiatan Usaha yang selanjutnya disebut BUKU adalah pengelompokan Bank berdasarkan Kegiatan Usaha yang disesuaikan dengan Modal Inti yang dimiliki.
Berdasarkan Modal Inti yang dimiliki, Bank dikelompokkan menjadi 4 (empat) BUKU, yaitu:
a. BUKU 1 adalah Bank dengan Modal Inti sampai dengan kurang dari Rp1.000.000.000.000,00 (satu triliun Rupiah);
b. BUKU 2 adalah Bank dengan Modal Inti paling sedikit sebesar Rp1.000.000.000.000,00 (satu triliun Rupiah) sampai dengan kurang dari Rp5.000.000.000.000,00 (lima triliun Rupiah);
c. BUKU 3 adalah Bank dengan Modal Inti paling sedikit sebesar Rp5.000.000.000.000,00 (lima triliun Rupiah) sampai dengan kurang dari Rp30.000.000.000.000,00 (tiga puluh triliun Rupiah); dan
d. BUKU 4 adalah Bank dengan Modal Inti paling sedikit sebesar Rp30.000.000.000.000,00 (tiga puluh triliun Rupiah).

Pengelompokan BUKU untuk Unit Usaha Syariah didasarkan pada Modal Inti Bank Umum Konvensional yang menjadi induknya.

CAKUPAN

Bank Umum yang melaksanakan kegiatan usaha dengan prinsip Konvensional dan prinsip Syariah.
Data bank umum konvensional termasuk bank umum yang memiliki Unit Usaha Syariah

PERIODISASI

Bulanan

KETEPATAN WAKTU PUBLIKASI

Dua bulan setelah berakhirnya periode data

JADWAL PUBLIKASI KE DEPAN
Setiap tanggal 15 bulan berikutnya, dalam hal tanggal 15 jatuh pada hari libur maka terbit pada hari kerja sebelumnya
SUMBER DATA
Laporan Bulanan Bank Umum (LBU) dan Laporan Stabilitas Moneter dan Keuangan (LSMK) Bank Umum Syariah (BUS)-Unit Usaha Syariah (UUS)
METODOLOGI
Data disusun berdasarkan gabungan LBU dan LSMK BUS-UUS dari seluruh kantor bank pelapor di Indonesia.
INTEGRITAS DATA
Data merupakan data final pada saat dipublikasikan. Revisi data dilakukan pada publikasi berikutnya setelah kekeliruan data ditemukan.
AKSES DATA
Data Statistik Bank Umum berdasarkan Kegiatan Usaha dapat diakses dalam website OJK: http://www.ojk.go.id

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
Bank Umum	5.952.279	6.570.903	7.177.549	7.384.858	7.431.895	7.569.940	7.681.180	7.684.613	7.809.987	7.667.803	7.729.341	7.900.413	7.877.510	7.840.316	8.012.270	8.023.640	*Commercial Banks*
Bank Perkreditan Rakyat	98.604	109.389	121.296	125.014	125.589	126.306	127.318	128.476	130.724	130.523	131.064	132.165	132.324	132.185	134.094	136.585	*Rural Banks*
SBI dan SBIS [1)]	53.567	96.103	19.901	13.654	18.191	30.478	39.587	45.463	39.441	72.826	75.967	95.457	92.043	94.282	96.393	101.481	***SBI and SBIS [1)]***
Sumber Dana																	***Source of Funds***
Bank Umum	4.909.707	5.399.210	5.921.039	6.089.747	6.126.622	6.218.919	6.311.437	6.303.662	6.475.110	6.308.824	6.338.567	6.454.988	6.452.364	6.501.546	6.609.248	6.604.140	*Commercial Banks*
Bank Perkreditan Rakyat	84.728	93.622	103.874	107.582	107.667	108.114	108.703	109.533	111.679	111.712	112.073	113.166	113.444	113.612	115.521	117.657	*Rural Banks*
Jumlah Aset																	***Total Assets***
Bank Umum	6.095.908	6.729.799	7.387.634	7.594.991	7.644.190	7.768.873	7.877.830	7.877.836	8.068.346	7.913.491	7.964.605	8.130.604	8.119.598	8.132.837	8.242.987	8.258.904	*Commercial Banks*
Bank Perkreditan Rakyat	101.713	113.501	125.945	130.165	130.664	131.508	132.474	133.678	135.693	135.570	136.150	137.362	137.497	137.444	139.512	142.048	*Rural Banks*
Jumlah Bank																	***Total Banks***
Bank Umum	118	116	115	115	115	115	115	115	115	115	114	114	113	112	112	111	*Commercial Banks*
Bank Perkreditan Rakyat	1.636	1.633	1.619	1.603	1.603	1.598	1.599	1.597	1.597	1.593	1.593	1.586	1.586	1.582	1.581	1.579	*Rural Banks*
Jumlah Kantor																	***Total Bank Offices***
Bank Umum	32.949	32.730	32.285	31.877	31.800	31.738	31.608	31.555	31.618	31.676	31.669	31.656	31.577	31.464	31.455	31.411	*Commercial Banks*
Bank Perkreditan Rakyat	5.982	6.075	6.192	6.214	6.258	6.242	6.252	6.260	6.273	6.014	6.319	6.281	6.293	6.308	6.295	6.335	*Rural Banks*

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

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

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	4.092.104	4.413.414	4.781.931	5.029.622	5.084.506	5.175.052	5.225.199	5.218.224	5.358.012	5.249.208	5.287.444	5.350.336	5.363.823	5.479.484	5.528.589	5.511.985	*a. Credit*
- Kepada Pihak Ketiga	4.057.904	4.377.195	4.737.944	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	5.418.653	5.467.646	5.452.514	*- To Third Party*
Rupiah	3.423.180	3.736.609	4.044.724	4.222.974	4.253.609	4.316.803	4.352.773	4.386.794	4.494.416	4.415.878	4.437.574	4.490.987	4.524.513	4.625.809	4.666.098	4.657.844	*Rupiah*
Valas	634.724	640.585	693.220	752.978	778.886	803.297	816.005	773.361	800.466	770.737	790.418	800.243	781.454	792.844	801.548	794.670	*Foreign Exchange*
- Kepada Bank Lain	34.200	36.220	43.987	53.670	52.011	54.953	56.421	58.069	63.130	62.593	59.452	59.105	57.855	60.831	60.944	59.472	*- Inter Bank Credit*
Rupiah	21.443	22.983	27.409	35.801	33.164	35.489	35.173	38.782	41.291	41.446	38.259	37.079	35.986	37.826	38.609	38.038	*Rupiah*
Valas	12.757	13.237	16.578	17.869	18.847	19.463	21.248	19.287	21.839	21.146	21.193	22.027	21.870	23.005	22.334	21.433	*Foreign Exchange*
b. Penempatan pada Bank Lain	211.901	207.050	235.594	240.108	250.079	261.074	266.260	277.583	220.990	227.835	235.757	280.929	265.653	239.708	275.558	265.561	*b. Interbank Placement*
- Giro	77.840	78.205	90.205	87.393	92.661	95.010	97.383	102.695	86.232	90.885	88.383	115.872	98.586	102.297	108.016	104.584	*- Demand Deposit*
- Inter Bank Call Money	104.725	98.230	105.081	111.591	114.826	121.547	116.507	123.516	85.313	98.756	97.773	114.859	113.906	90.801	105.418	101.983	*- Inter Bank Call Money*
- Deposito Berjangka	20.692	16.127	23.314	28.896	30.429	33.760	42.998	40.521	22.270	28.135	38.431	39.037	42.205	34.417	48.532	45.373	*- Time Deposits*
- Lainnya	8.643	14.489	16.994	12.228	12.163	10.757	9.371	10.851	27.176	10.060	11.170	11.160	10.955	12.194	13.592	13.620	*- Others*
c. Penempatan pada Bank Indonesia	685.575	717.840	701.250	644.575	618.279	641.266	648.547	657.416	767.134	649.547	659.591	683.820	723.390	648.909	669.329	675.185	*c. Placement to Bank Indonesia*
- Giro	393.362	370.727	386.361	404.438	407.099	409.113	418.241	406.358	417.888	425.169	418.109	410.715	408.265	390.530	390.994	392.610	*- Demand Deposit*
- Fine Tune Operation (FTO)	158.264	156.936	152.706	149.333	135.909	114.295	121.862	141.006	212.031	113.640	154.336	170.325	176.995	124.103	102.182	154.498	*- Fine Tune Operation (FTO)*
- Fasbi	123.177	185.371	155.691	85.365	70.054	113.755	104.658	107.191	132.528	106.337	78.233	98.155	133.235	131.490	168.896	122.606	*- Fasbi*
- Lainnya	10.772	4.806	6.492	5.439	5.218	4.103	3.786	2.861	4.687	4.402	8.913	4.624	4.895	2.785	7.257	5.472	*- Others*
d. Surat Berharga	660.828	860.522	1.035.391	993.035	986.973	1.000.596	1.018.573	1.003.061	941.936	1.033.485	1.070.517	1.062.435	1.031.632	943.302	971.890	1.021.651	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	40.017	96.103	19.901	13.654	18.191	30.478	39.587	45.463	39.441	72.826	75.967	95.457	92.043	94.282	96.393	101.481	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SPN)	26.443	31.352	53.299	47.065	71.381	70.580	73.826	67.451	61.172	56.802	51.406	48.381	44.468	43.672	38.714	29.997	*- Treasury Bills*
- Obligasi	485.238	561.963	637.780	667.714	654.311	670.585	672.654	673.100	616.058	706.057	737.171	717.466	706.551	622.906	646.913	689.642	*- Bonds*
- Lainnya	109.130	171.104	324.411	264.601	243.090	228.953	232.506	217.047	225.264	197.799	205.974	201.131	188.570	182.442	189.870	200.531	*- Others*
e. Penyertaan	25.605	33.889	39.708	40.263	40.443	41.604	41.979	42.115	43.534	43.705	44.341	43.929	44.105	44.258	44.461	46.055	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	116.540	153.245	157.143	165.416	167.885	168.045	169.264	168.630	162.594	165.535	165.223	166.167	168.113	170.897	168.086	171.435	*f. Impairment on Financial Assets*
- Kredit yang diberikan	110.161	147.470	151.607	159.990	162.231	162.113	163.318	163.019	156.781	159.824	159.429	160.178	162.087	165.021	162.197	165.421	*- Credit*
- Surat Berharga	1.612	1.404	1.083	957	957	1.027	1.075	990	988	927	909	856	855	835	813	843	*- Securities*
- Lainnya	4.767	4.371	4.453	4.469	4.697	4.905	4.872	4.622	4.825	4.784	4.885	5.133	5.171	5.041	5.076	5.171	*- Others*
g. Tagihan Spot dan Derivatif	20.611	13.693	7.938	17.529	23.709	23.040	26.561	25.770	22.390	23.139	18.925	17.364	16.733	18.444	20.939	20.233	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	155.488	171.250	218.593	254.310	260.021	259.262	284.795	291.814	293.397	275.348	247.544	295.433	264.061	295.313	333.418	311.534	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	4.413.056	4.836.758	5.289.377	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	5.563.162	5.600.412	5.672.886	5.670.004	5.671.335	5.799.494	5.812.076	*a. Third Party Funds*
Rupiah	3.665.444	4.091.634	4.541.406	4.600.209	4.615.753	4.657.950	4.707.234	4.711.444	4.825.128	4.775.451	4.797.480	4.844.718	4.870.089	4.903.468	4.991.226	4.994.418	*Rupiah*
Giro	667.537	821.777	932.705	945.789	937.396	967.196	975.702	963.731	997.007	960.887	977.457	1.012.006	1.044.364	998.217	1.076.593	1.046.006	*Demand Deposit*
Tabungan	1.274.588	1.413.351	1.573.402	1.587.598	1.586.147	1.588.627	1.595.650	1.608.048	1.690.086	1.632.865	1.620.535	1.619.238	1.616.750	1.691.071	1.691.367	1.697.523	*Saving*
Simpanan Berjangka	1.723.319	1.856.507	2.035.299	2.066.822	2.092.210	2.102.128	2.135.882	2.139.665	2.138.035	2.181.699	2.199.487	2.213.474	2.208.976	2.214.180	2.223.265	2.250.889	*Time Deposits*
Valas	747.612	745.124	747.971	779.109	784.240	824.543	847.292	861.945	805.320	787.711	802.932	828.168	799.915	767.867	808.269	817.658	*Foreign Exchange*
Giro	319.995	302.458	300.774	321.004	311.310	347.215	364.531	402.826	318.027	311.140	305.726	304.600	291.307	287.967	329.943	343.453	*Demand Deposit*
Tabungan	121.423	138.459	127.822	130.265	128.338	135.581	138.160	131.818	135.173	129.590	127.393	130.238	130.483	124.725	134.834	130.060	*Saving*
Simpanan Berjangka	306.194	304.208	319.374	327.841	344.591	341.747	344.601	327.301	352.120	346.982	369.813	393.330	378.125	355.176	343.491	344.145	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	691	808	1.197	2.684	1.836	2.150	1.178	2.479	2.797	1.029	1.585	1.872	2.187	1.968	1.057	1.239	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	161.094	168.531	184.225	193.200	196.821	196.398	201.293	198.300	192.555	192.297	188.180	198.067	199.935	191.339	213.041	202.882	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	65.544	93.222	113.300	108.328	105.407	111.099	110.713	110.519	115.129	110.460	110.284	118.722	127.635	127.947	129.972	128.417	*d. Issued Securities*
e. Pinjaman yang Diterima	177.718	179.671	199.054	264.992	267.088	274.780	283.666	270.975	296.746	288.438	289.717	300.696	298.215	297.923	286.832	298.755	*e. Loans received*
Rupiah	22.873	21.734	28.099	36.186	35.846	38.553	42.793	47.121	48.525	48.535	45.796	45.178	45.593	49.271	50.012	51.488	*Rupiah*
Valas	154.845	157.938	170.955	228.806	231.242	236.227	240.872	223.854	248.221	239.903	243.921	255.518	252.622	248.651	236.820	247.267	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	27.728	14.302	6.665	23.288	33.127	31.758	36.832	28.662	26.396	24.781	20.916	19.469	18.711	20.813	20.514	19.452	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	109.623	100.710	121.225	113.080	117.479	115.653	118.627	114.807	206.480	124.464	123.623	139.247	131.708	186.122	154.277	137.384	*g. Other Liabilities*
h. Setoran Jaminan	6.292	5.206	5.996	4.856	4.870	4.589	4.604	4.532	4.559	4.193	3.850	4.028	3.970	4.098	4.061	3.936	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	164.270	176.712	196.289	205.023	205.710	208.509	208.727	209.052	209.321	209.492	207.054	207.590	207.653	208.329	209.652	209.849	*a. Paid In Capital*
b. Cadangan	81.652	64.834	65.253	67.756	67.891	68.194	68.296	68.259	68.266	68.287	68.177	68.792	69.439	71.294	74.553	74.988	*b. Reserves*
c. L/R Tahun lalu [1)]	323.763	411.187	469.995	547.613	547.181	546.209	546.133	546.137	542.899	693.881	682.183	674.265	662.862	625.104	620.536	619.860	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	104.628	106.544	131.171	83.688	95.914	110.265	123.315	135.998	150.058	13.448	25.366	40.242	49.913	62.584	78.507	91.472	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	96.177	111.688	124.661	111.074	109.548	106.935	104.796	111.143	114.482	115.629	127.653	132.373	131.610	132.482	137.958	140.407	*e. Additional Paid In Capital*
f. Modal Pinjaman	40.878	41.692	44.650	44.125	45.778	48.443	48.531	49.277	49.222	49.176	49.278	47.969	47.983	48.009	47.054	47.171	*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

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

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

**) Provisional figures*

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	86.928	67.579	43.000	46.163	46.324	46.772	46.990	46.984	46.933	46.595	44.049	44.320	44.535	44.848	45.304	43.966	*a. Credit*
- Kepada Pihak Ketiga	86.092	66.902	42.987	46.154	46.310	46.750	46.962	46.957	46.886	46.559	44.011	44.282	44.499	44.813	45.271	43.935	*- To Third Party*
Rupiah	85.603	66.813	42.978	46.145	46.301	46.741	46.952	46.948	46.879	46.558	44.011	44.282	44.499	44.813	45.271	43.935	*Rupiah*
Valas	489	89	9	9	10	10	10	9	6	1	-	-	-	-	-	-	*Foreign Exchange*
- Kepada Bank Lain	836	677	13	8	14	22	28	27	47	36	38	38	36	35	33	32	*- Inter Bank Credit*
Rupiah	836	677	13	8	14	22	28	27	47	36	38	38	36	35	33	32	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	10.844	5.602	2.854	6.366	5.622	6.049	6.582	6.012	4.562	6.145	6.634	8.646	9.414	7.669	9.603	8.716	*b. Interbank Placement*
- Giro	1.368	486	278	280	188	191	205	218	193	167	157	182	158	131	129	97	*- Demand Deposit*
- Inter Bank Call Money	5.574	2.760	577	2.982	1.572	2.030	2.306	1.701	1.400	2.200	1.542	3.344	3.350	2.901	3.397	3.033	*- Inter Bank Call Money*
- Deposito Berjangka	3.804	2.010	1.857	2.973	3.730	3.720	4.000	4.001	2.877	3.727	4.884	5.069	5.855	4.610	6.051	5.585	*- Time Deposits*
- Lainnya	97	346	142	132	132	107	71	91	92	51	51	50	50	26	25	0	*- Others*
c. Penempatan pada Bank Indonesia	15.042	10.793	7.771	7.485	7.335	7.696	6.953	8.768	9.488	7.406	7.597	6.386	8.465	6.458	7.491	8.112	*c. Placement to Bank Indonesia*
- Giro	9.142	5.942	3.526	3.597	3.585	4.753	3.626	4.068	3.914	3.808	3.623	3.676	3.912	4.102	3.993	4.215	*- Demand Deposit*
- Fine Tune Operation (FTO)	435	1.310	788	843	95	120	401	217	2.122	156	1.244	145	617	58	906	250	*- Fine Tune Operation (FTO)*
- Fasbi	5.428	3.527	3.443	3.040	3.648	2.817	2.922	4.476	3.443	3.435	2.728	2.562	3.932	2.298	2.586	3.640	*- Fasbi*
- Lainnya	36	14	15	6	7	7	3	7	9	7	1	4	3	-	6	7	*- Others*
d. Surat Berharga	10.303	7.668	5.473	5.183	4.944	5.206	4.905	4.914	3.984	4.513	3.964	4.337	4.284	4.037	4.160	4.079	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	2.333	1.844	1.299	1.004	873	937	914	953	936	1.206	968	1.127	1.223	1.207	1.220	1.222	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	-	-	20	296	410	206	210	219	115	-	144	362	304	321	416	404	*- Treasury Bills*
- Obligasi	4.743	2.892	1.726	2.153	1.954	2.413	2.142	2.273	1.866	2.005	1.822	1.762	2.002	2.248	2.228	2.044	*- Bonds*
- Lainnya	3.228	2.932	2.428	1.730	1.707	1.650	1.639	1.468	1.068	1.302	1.031	1.086	755	262	296	409	*- Others*
e. Penyertaan	4	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	932	829	878	1.017	1.036	1.049	1.086	1.113	1.008	1.037	968	1.158	972	1.020	1.024	1.017	*f. Impairment on Financial Assets*
- Kredit yang diberikan	687	586	636	747	770	787	825	852	744	773	704	887	702	749	753	747	*- Credit*
- Surat Berharga	0	-	-	9	5	-	-	-	-	-	-	-	-	-	-	-	*- Securities*
- Lainnya	245	243	242	261	261	261	261	261	264	264	264	271	271	271	271	271	*- Others*
g. Tagihan Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	649	2.276	1.605	2.281	2.201	2.183	2.690	2.875	1.730	2.978	2.647	3.785	3.714	3.445	4.175	3.540	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	99.881	70.997	48.250	56.527	54.969	55.786	56.560	56.257	50.814	54.966	52.516	54.965	58.090	54.503	58.851	56.763	*a. Third Party Funds*
Rupiah	97.477	70.796	48.241	56.520	54.962	55.779	56.553	56.251	50.808	54.960	52.516	54.965	58.090	54.503	58.851	56.763	*Rupiah*
Giro	16.434	12.710	7.054	15.564	14.548	16.267	16.971	16.239	8.321	13.128	14.716	17.010	20.722	16.285	20.609	19.516	*Demand Deposit*
Tabungan	20.554	12.555	8.994	8.052	7.907	7.457	7.702	8.063	9.757	8.127	7.141	7.144	7.052	8.328	7.806	8.191	*Saving*
Simpanan Berjangka	60.489	45.531	32.193	32.903	32.508	32.054	31.880	31.949	32.730	33.705	30.658	30.812	30.316	29.890	30.436	29.056	*Time Deposits*
Valas	2.404	201	10	7	7	7	7	6	6	6	-	-	-	-	-	-	*Foreign Exchange*
Giro	753	61	3	4	5	4	4	4	4	3	-	-	-	-	-	-	*Demand Deposit*
Tabungan	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Saving*
Simpanan Berjangka	1.638	141	7	3	3	3	3	3	3	2	-	-	-	-	-	-	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	137	189	138	0	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	6.269	8.648	3.174	2.463	2.370	2.937	2.571	4.271	5.954	3.901	3.801	3.654	3.713	3.657	3.233	3.357	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	1.673	1.808	1.104	1.105	1.105	1.105	1.105	1.105	1.055	1.055	1.055	1.055	1.056	1.056	1.056	1.056	*d. Issued Securities*
e. Pinjaman yang Diterima	621	162	340	333	334	476	376	255	321	322	107	111	112	108	120	121	*e. Loans received*
Rupiah	621	162	340	333	334	476	376	255	321	322	107	111	112	108	120	121	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	26	-	464	135	343	157	-	42	1.005	156	356	271	251	580	410	422	*g. Other Liabilities*
h. Setoran Jaminan	88	33	25	14	16	16	19	21	35	31	31	26	21	16	10	11	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	12.123	10.501	6.734	6.861	6.972	6.971	7.002	7.003	7.092	7.092	6.569	6.615	6.615	6.674	6.989	6.803	*a. Paid In Capital*
b. Cadangan	2.125	2.063	1.601	1.914	1.914	1.914	1.914	1.914	1.914	1.933	1.933	1.933	1.998	2.118	2.118	2.248	*b. Reserves*
c. L/R Tahun lalu [1)]	767	(69)	(454)	(416)	(418)	(418)	(418)	(418)	(417)	331	335	54	(230)	(519)	(519)	(816)	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	1.570	861	716	494	572	632	759	749	700	31	89	209	117	200	366	443	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.119	1.347	434	476	376	452	408	451	406	413	410	517	509	478	777	895	*e. Additional Paid In Capital*
f. Modal Pinjaman	194	168	169	169	169	169	169	169	169	169	169	169	169	169	169	169	*f. Loan Capital*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.3. Kegiatan Usaha Bank Umum Konvensional - BUKU 2
(*Commercial Conventional Banks - Group of Business Activities 2*)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	535.465	568.076	530.446	519.394	522.989	513.240	517.476	518.671	525.714	518.569	525.803	533.299	533.488	544.595	543.805	546.197	*a. Credit*
- Kepada Pihak Ketiga	528.114	560.600	523.311	510.986	514.502	504.698	508.874	510.556	517.132	510.260	517.493	524.682	524.851	535.914	535.221	537.789	*- To Third Party*
Rupiah	430.109	465.989	457.977	439.033	442.447	434.459	436.912	442.159	447.652	442.323	448.807	455.035	456.925	467.477	467.433	467.974	*Rupiah*
Valas	98.005	94.611	65.334	71.953	72.055	70.238	71.962	68.397	69.480	67.937	68.686	69.647	67.926	68.437	67.787	69.814	*Foreign Exchange*
- Kepada Bank Lain	7.351	7.476	7.135	8.408	8.487	8.542	8.602	8.115	8.582	8.309	8.311	8.617	8.637	8.681	8.584	8.408	*- Inter Bank Credit*
Rupiah	1.647	1.638	1.213	1.198	1.134	1.119	1.044	1.013	1.065	1.012	974	967	990	1.055	1.045	1.007	*Rupiah*
Valas	5.704	5.838	5.922	7.210	7.353	7.424	7.558	7.102	7.517	7.297	7.337	7.650	7.647	7.626	7.539	7.401	*Foreign Exchange*
b. Penempatan pada Bank Lain	51.008	36.814	45.859	54.578	52.925	57.664	64.789	56.737	49.163	45.453	47.887	50.760	53.154	46.277	60.673	59.005	*b. Interbank Placement*
- Giro	15.976	10.874	13.545	15.744	15.941	17.647	16.119	16.016	13.103	7.182	7.712	9.245	8.386	10.420	8.957	9.003	*- Demand Deposit*
- Inter Bank Call Money	21.319	15.524	17.037	21.565	19.426	19.656	21.450	16.654	24.559	20.669	17.230	19.065	19.694	16.811	21.256	19.694	*- Inter Bank Call Money*
- Deposito Berjangka	12.153	8.452	11.667	14.244	14.688	17.947	25.519	21.763	9.291	15.773	20.896	20.429	23.035	17.065	28.274	28.295	*- Time Deposits*
- Lainnya	1.560	1.965	3.610	3.025	2.869	2.414	1.700	2.305	2.210	1.828	2.049	2.021	2.039	1.981	2.186	2.013	*- Others*
c. Penempatan pada Bank Indonesia	99.376	105.010	98.689	87.593	85.850	88.084	93.195	89.378	100.772	84.235	88.660	94.094	99.490	91.070	94.925	95.499	*c. Placement to Bank Indonesia*
- Giro	54.912	49.171	49.577	50.451	45.947	45.026	46.598	48.100	44.939	46.129	43.912	45.391	49.518	46.314	46.467	49.670	*- Demand Deposit*
- Fine Tune Operation (FTO)	20.350	18.126	22.776	23.281	21.965	21.793	30.319	24.109	36.273	19.844	29.746	25.014	25.361	20.246	22.032	24.863	*- Fine Tune Operation (FTO)*
- Fasbi	23.545	36.361	24.476	12.810	16.196	20.560	15.508	16.816	19.093	18.115	14.673	23.394	24.274	24.114	26.157	20.594	*- Fasbi*
- Lainnya	568	1.351	1.859	1.050	1.742	705	769	353	468	148	329	295	337	396	269	372	*- Others*
d. Surat Berharga	71.139	80.757	100.078	91.471	88.863	85.454	89.304	85.941	78.504	91.651	95.178	98.222	92.434	91.192	90.296	94.688	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	8.564	17.284	5.717	5.132	4.705	6.660	8.658	9.814	8.363	12.656	13.458	18.752	18.584	19.379	21.661	21.589	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	5.297	3.489	5.210	6.587	6.843	4.043	6.294	6.219	5.120	5.190	4.847	3.824	3.499	4.369	3.584	3.619	*- Treasury Bills*
- Obligasi	39.638	38.900	50.388	43.974	46.207	47.327	47.952	44.311	41.617	48.905	49.974	53.581	48.776	47.053	45.439	50.316	*- Bonds*
- Lainnya	17.641	21.085	38.764	35.778	31.107	27.423	26.399	25.597	23.403	24.900	26.900	22.065	21.574	20.390	19.612	19.163	*- Others*
e. Penyertaan	289	853	395	380	381	380	381	382	382	382	383	552	550	551	551	551	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	10.807	13.133	13.029	14.095	14.474	14.349	14.765	14.898	14.179	14.464	14.487	14.912	14.977	15.516	15.378	15.748	*f. Impairment on Financial Assets*
- Kredit yang diberikan	10.129	12.323	12.218	13.097	13.383	13.122	13.638	13.830	13.097	13.399	13.341	13.826	13.884	14.451	14.315	14.704	*- Credit*
- Surat Berharga	27	22	9	131	137	172	230	232	256	257	255	181	180	177	174	177	*- Securities*
- Lainnya	652	787	801	867	954	1.055	897	837	826	808	892	906	913	888	889	867	*- Others*
g. Tagihan Spot dan Derivatif	2.900	1.339	948	1.035	1.554	743	891	1.359	1.028	1.478	1.104	786	809	885	1.115	1.232	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	16.662	14.949	23.915	31.211	32.329	24.517	28.199	32.442	24.804	28.766	25.695	32.926	30.573	30.614	32.955	35.254	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	539.936	571.782	573.711	565.964	560.193	555.190	578.405	567.474	549.986	560.391	572.471	583.513	588.816	581.146	596.706	607.517	*a. Third Party Funds*
Rupiah	442.803	499.793	514.199	505.259	498.070	492.131	507.382	503.022	483.431	496.254	509.599	520.945	527.902	522.587	536.800	545.741	*Rupiah*
Giro	89.923	90.901	95.436	114.746	111.781	116.902	126.564	116.876	87.037	104.887	113.848	120.599	129.330	115.738	131.986	130.520	*Demand Deposit*
Tabungan	102.613	112.699	126.726	113.044	111.346	107.196	107.514	109.373	119.402	109.160	108.425	108.341	109.512	117.008	115.219	118.919	*Saving*
Simpanan Berjangka	250.267	296.193	292.038	277.469	274.943	268.033	273.303	276.774	276.992	282.207	287.326	292.004	289.060	289.841	289.595	296.302	*Time Deposits*
Valas	97.133	71.989	59.512	60.706	62.123	63.058	71.023	64.452	66.555	64.137	62.872	62.568	60.915	58.559	59.906	61.776	*Foreign Exchange*
Giro	35.895	29.873	25.813	31.207	31.456	32.994	38.050	35.472	34.281	32.850	32.007	29.430	29.390	26.177	29.426	30.354	*Demand Deposit*
Tabungan	7.259	5.027	4.196	4.910	4.599	5.123	4.879	4.531	4.478	4.794	4.506	5.048	4.730	4.578	5.174	4.995	*Saving*
Simpanan Berjangka	53.979	37.089	29.503	24.589	26.068	24.941	28.094	24.449	27.797	26.493	26.358	28.090	26.794	27.804	25.306	26.428	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	147	1	233	580	633	1	1	1	1	1	1	1	1	1	1	1	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	52.341	50.200	37.798	34.034	36.435	35.661	35.585	33.950	39.017	30.918	32.543	38.199	35.258	34.939	34.331	31.701	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	10.992	11.329	9.112	7.352	7.714	8.262	7.709	7.657	9.397	8.894	8.736	8.551	8.480	8.549	7.936	8.016	*d. Issued Securities*
e. Pinjaman yang Diterima	17.304	19.042	13.373	13.995	13.426	11.402	12.366	13.531	15.177	14.513	13.668	17.135	17.306	18.583	20.526	20.732	*e. Loans received*
Rupiah	5.032	6.579	7.097	3.862	3.876	3.164	3.179	4.839	4.960	4.800	3.329	2.751	2.918	3.696	5.113	4.970	*Rupiah*
Valas	12.272	12.463	6.276	10.133	9.550	8.238	9.187	8.692	10.218	9.712	10.339	14.384	14.388	14.887	15.413	15.763	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	6.509	2.512	1.023	3.598	5.272	3.948	4.613	3.304	3.168	2.892	2.528	2.275	2.222	2.508	2.037	1.832	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	7.961	6.637	6.252	7.340	7.589	5.239	5.924	6.301	10.320	6.501	6.361	7.313	7.551	10.768	7.237	6.303	*g. Other Liabilities*
h. Setoran Jaminan	811	528	845	675	700	651	678	621	547	552	470	505	519	575	610	625	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	61.785	66.947	73.441	72.435	72.487	70.691	70.878	71.177	71.321	71.399	72.311	72.779	72.842	72.654	73.350	73.733	*a. Paid In Capital*
b. Cadangan	11.125	12.992	15.239	14.870	14.873	14.592	14.594	14.595	14.598	14.600	14.668	15.125	15.215	15.606	15.760	15.789	*b. Reserves*
c. L/R Tahun lalu [1)]	11.114	8.949	6.409	8.677	8.679	6.907	6.917	6.904	6.324	13.129	12.605	9.788	8.217	6.257	5.720	5.851	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	9.948	10.327	10.298	5.523	6.409	6.956	7.764	8.472	9.225	898	2.189	2.528	2.563	3.144	5.219	5.591	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	9.009	15.576	15.944	16.560	16.443	14.891	14.505	15.411	16.344	16.376	17.217	17.593	17.608	18.445	16.799	16.838	*e. Additional Paid In Capital*
f. Modal Pinjaman	7.105	8.077	5.169	5.244	5.298	4.463	4.306	4.208	4.642	4.996	5.006	5.026	5.028	5.031	4.914	5.143	*f. Loan Capital*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.4. Kegiatan Usaha Bank Umum Konvensional - BUKU 3
(*Commercial Conventional Banks - Group of Business Activities 3*)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	1.523.679	1.582.684	1.598.788	1.730.258	1.761.119	1.802.896	1.813.844	1.806.984	1.851.141	1.821.494	1.836.322	1.721.317	1.722.717	1.748.185	1.763.828	1.747.021	*a. Credit*
- Kepada Pihak Ketiga	1.507.831	1.567.489	1.582.814	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	1.799.044	1.815.794	1.700.450	1.702.379	1.725.469	1.741.204	1.725.479	*- To Third Party*
Rupiah	1.193.303	1.257.604	1.257.044	1.374.100	1.383.936	1.414.098	1.426.280	1.433.144	1.460.113	1.438.261	1.439.703	1.332.541	1.343.201	1.368.341	1.383.254	1.375.421	*Rupiah*
Valas	314.528	309.885	325.770	340.440	360.350	371.229	369.066	354.650	368.599	360.783	376.092	367.909	359.178	357.128	357.949	350.058	*Foreign Exchange*
- Kepada Bank Lain	15.848	15.195	15.974	15.717	16.833	17.569	18.497	19.189	22.429	22.450	20.528	20.867	20.338	22.716	22.624	21.541	*- Inter Bank Credit*
Rupiah	9.431	9.706	9.584	9.207	9.050	8.955	8.526	10.547	11.890	12.407	10.418	10.324	9.796	11.091	11.608	11.446	*Rupiah*
Valas	6.417	5.490	6.390	6.511	7.783	8.614	9.971	8.642	10.539	10.043	10.110	10.544	10.541	11.624	11.017	10.096	*Foreign Exchange*
b. Penempatan pada Bank Lain	76.011	91.764	86.605	94.407	99.248	98.871	99.207	95.232	73.333	90.580	84.506	92.015	90.933	81.897	80.071	81.696	*b. Interbank Placement*
- Giro	17.333	26.443	22.855	22.966	24.644	24.915	25.312	24.562	23.509	26.945	22.222	21.642	22.107	30.547	25.084	22.089	*- Demand Deposit*
- Inter Bank Call Money	51.606	57.251	54.839	59.621	64.381	63.716	62.849	56.885	40.225	53.922	47.396	56.336	55.548	36.819	39.603	44.672	*- Inter Bank Call Money*
- Deposito Berjangka	1.865	1.879	2.855	7.790	6.417	7.050	7.957	10.059	5.672	5.931	10.291	9.431	9.028	9.066	10.038	9.306	*- Time Deposits*
- Lainnya	5.207	6.191	6.056	4.029	3.806	3.190	3.089	3.725	3.927	3.782	4.597	4.607	4.250	5.464	5.345	5.628	*- Others*
c. Penempatan pada Bank Indonesia	232.813	216.987	243.185	229.521	201.181	216.191	230.613	239.062	281.859	229.878	231.224	231.831	254.142	212.387	216.361	202.494	*c. Placement to Bank Indonesia*
- Giro	139.590	133.173	132.877	139.240	135.624	134.815	139.264	136.339	144.207	155.471	146.513	131.085	131.883	124.766	125.156	125.168	*- Demand Deposit*
- Fine Tune Operation (FTO)	50.564	19.711	37.508	55.837	33.107	36.689	45.451	53.434	69.755	31.308	54.220	52.747	53.294	41.541	38.758	44.021	*- Fine Tune Operation (FTO)*
- Fasbi	36.022	61.082	71.293	32.353	31.021	43.494	44.643	48.502	65.212	40.896	27.340	46.144	67.013	44.794	50.508	32.068	*- Fasbi*
- Lainnya	6.637	3.022	1.507	2.091	1.428	1.192	1.254	787	2.685	2.203	3.150	1.854	1.952	1.285	1.938	1.237	*- Others*
d. Surat Berharga	229.841	318.726	327.201	310.584	311.566	313.572	303.103	294.388	288.868	315.671	327.543	293.073	294.645	271.652	288.436	314.579	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	14.984	42.944	1.796	5.859	7.768	12.870	13.721	15.062	16.781	28.688	32.757	35.316	36.872	32.892	36.079	38.444	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	13.273	21.687	24.149	19.756	21.818	24.781	23.001	19.833	19.093	18.284	15.752	14.459	12.411	11.346	10.658	9.272	*- Treasury Bills*
- Obligasi	161.298	188.189	175.855	199.473	205.520	208.907	203.351	199.304	191.701	214.823	229.587	199.385	201.646	186.389	199.552	222.401	*- Bonds*
- Lainnya	40.287	65.906	125.401	85.497	76.460	67.013	63.030	60.188	61.294	53.877	49.448	43.914	43.716	41.025	42.146	44.462	*- Others*
e. Penyertaan	10.503	16.228	16.359	15.812	15.991	16.151	16.270	16.543	16.884	17.055	17.141	14.048	14.227	14.369	14.575	14.816	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	39.176	49.397	38.864	43.255	44.203	44.264	44.742	43.540	41.907	42.216	41.928	38.297	38.623	38.915	39.335	39.910	*f. Impairment on Financial Assets*
- Kredit yang diberikan	37.460	48.209	38.324	42.677	43.647	43.604	44.129	43.028	41.390	41.744	41.437	37.794	38.144	38.442	38.847	39.422	*- Credit*
- Surat Berharga	510	355	189	294	302	327	338	244	222	178	174	182	177	173	170	188	*- Securities*
- Lainnya	1.206	833	351	283	254	333	274	268	295	293	316	321	302	300	318	301	*- Others*
g. Tagihan Spot dan Derivatif	16.302	11.608	5.589	13.303	18.368	18.133	21.571	18.306	16.156	15.833	13.316	12.643	12.500	13.355	14.804	14.361	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	79.188	84.106	92.692	95.525	95.345	104.276	113.128	122.560	105.360	114.207	108.976	142.797	111.176	100.778	102.821	95.720	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	1.517.441	1.633.429	1.638.013	1.695.601	1.703.437	1.729.653	1.746.030	1.760.846	1.769.026	1.774.104	1.785.295	1.664.855	1.670.372	1.648.203	1.682.425	1.687.550	*a. Third Party Funds*
Rupiah	1.192.505	1.311.815	1.342.107	1.392.682	1.397.128	1.409.663	1.417.943	1.439.672	1.449.683	1.461.490	1.476.345	1.372.396	1.384.624	1.365.650	1.394.355	1.407.992	*Rupiah*
Giro	214.291	269.855	287.337	282.292	281.827	295.530	292.516	293.426	295.261	291.408	293.780	295.301	305.168	281.139	314.231	292.535	*Demand Deposit*
Tabungan	262.873	290.974	267.371	287.224	285.576	285.659	284.067	288.300	301.384	290.300	292.067	257.025	254.648	264.217	270.168	271.859	*Saving*
Simpanan Berjangka	715.341	750.986	787.400	823.167	829.725	828.474	841.360	857.946	853.038	879.782	890.498	820.070	824.808	820.293	809.956	843.598	*Time Deposits*
Valas	324.936	321.615	295.905	302.919	306.310	319.990	328.087	321.173	319.343	312.614	308.949	292.459	285.747	282.553	288.069	279.558	*Foreign Exchange*
Giro	130.551	121.357	110.717	115.951	114.963	119.621	122.274	124.877	116.238	113.908	109.452	106.269	104.517	101.727	105.285	105.625	*Demand Deposit*
Tabungan	63.767	74.810	60.341	60.487	59.701	63.971	66.288	62.904	62.049	63.335	60.939	54.673	55.867	52.511	59.773	57.025	*Saving*
Simpanan Berjangka	130.618	125.448	124.848	126.480	131.646	136.398	139.525	133.393	141.056	135.371	138.559	131.517	125.363	128.315	123.011	116.908	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	0	10	525	0	960	0	1.466	0	0	772	1.069	1.190	691	170	665	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	62.768	74.717	99.164	108.122	106.137	109.324	103.849	94.417	96.436	97.169	94.987	92.388	102.048	91.953	103.066	91.452	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	31.949	37.077	49.212	46.501	43.962	45.715	46.287	46.540	45.154	44.363	44.985	36.047	35.360	35.953	39.297	39.341	*d. Issued Securities*
e. Pinjaman yang Diterima	70.414	58.728	78.979	118.714	121.278	134.323	141.007	135.487	146.979	145.827	145.551	147.996	147.029	149.504	140.270	143.792	*e. Loans received*
Rupiah	14.225	11.632	16.811	28.146	27.922	31.055	35.353	38.122	40.310	40.463	39.379	39.304	39.484	42.383	39.580	41.190	*Rupiah*
Valas	56.189	47.097	62.167	90.568	93.356	103.268	105.654	97.366	106.669	105.364	106.172	108.692	107.545	107.120	100.690	102.602	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	19.228	10.338	4.706	15.070	21.035	21.941	26.278	22.250	20.362	19.194	16.140	14.694	14.022	15.462	15.694	15.062	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	54.189	50.308	53.917	41.385	42.442	44.712	44.007	42.367	68.676	44.378	40.760	60.153	44.543	56.400	41.479	32.515	*g. Other Liabilities*
h. Setoran Jaminan	2.072	1.590	1.626	1.510	1.520	1.721	1.842	1.756	1.806	1.561	1.405	1.176	1.112	1.103	1.137	1.123	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	52.966	58.756	72.679	77.439	77.696	81.549	81.549	81.563	81.598	81.689	78.863	76.456	76.456	77.261	77.261	77.261	*a. Paid In Capital*
b. Cadangan	29.092	31.373	34.917	37.724	37.724	37.727	37.727	37.689	37.682	37.682	37.504	17.667	17.767	19.110	19.153	19.149	*b. Reserves*
c. L/R Tahun lalu [1)]	105.005	122.755	112.770	133.304	133.320	134.129	134.146	134.157	133.579	171.233	164.825	156.861	155.020	150.679	149.816	149.599	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	20.703	24.938	32.577	21.713	24.867	28.541	32.023	35.109	38.329	4.112	6.618	10.408	13.087	16.024	18.919	21.820	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	48.458	55.330	54.383	52.584	51.962	51.701	52.025	53.854	54.610	55.043	65.329	63.111	62.822	63.885	66.642	67.077	*e. Additional Paid In Capital*
f. Modal Pinjaman	29.826	32.237	35.349	33.853	35.347	37.846	38.088	38.798	39.908	39.522	39.612	32.499	32.510	32.532	31.696	31.592	*f. Loan Capital*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.5. Kegiatan Usaha Bank Umum Konvensional - BUKU 4
(*Commercial Conventional Banks - Group of Business Activities 4*)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	1.791.495	2.017.032	2.419.342	2.542.136	2.560.637	2.613.111	2.647.734	2.645.293	2.731.459	2.661.805	2.679.275	2.845.042	2.855.419	2.930.924	2.962.663	2.962.067	*a. Credit*
- Kepada Pihak Ketiga	1.781.889	2.004.722	2.399.043	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	2.630.461	2.649.145	2.815.898	2.827.004	2.901.943	2.933.390	2.933.009	*- To Third Party*
Rupiah	1.569.174	1.777.424	2.104.638	2.179.944	2.195.035	2.229.964	2.251.104	2.271.341	2.344.017	2.294.605	2.309.640	2.459.570	2.478.876	2.540.749	2.563.855	2.564.222	*Rupiah*
Valas	212.715	227.298	294.406	333.179	339.433	354.825	367.814	343.688	355.837	335.856	339.506	356.328	348.128	361.194	369.535	368.787	*Foreign Exchange*
- Kepada Bank Lain	9.606	12.310	20.299	29.013	26.169	28.323	28.816	30.264	31.604	31.344	30.129	29.144	28.415	28.981	29.273	29.058	*- Inter Bank Credit*
Rupiah	8.970	10.401	16.033	24.864	22.458	24.897	25.097	26.722	27.822	27.537	26.383	25.311	24.733	25.227	25.494	25.121	*Rupiah*
Valas	636	1.910	4.266	4.149	3.711	3.426	3.719	3.543	3.783	3.806	3.746	3.833	3.682	3.754	3.779	3.936	*Foreign Exchange*
b. Penempatan pada Bank Lain	70.432	68.758	97.103	81.874	88.692	95.624	91.368	116.178	89.646	79.718	92.500	121.244	105.737	97.753	120.704	112.721	*b. Interbank Placement*
- Giro	40.715	37.317	51.104	46.202	48.896	50.214	52.202	59.365	45.904	51.396	54.655	76.887	61.968	55.801	70.101	70.840	*- Demand Deposit*
- Inter Bank Call Money	26.226	22.695	32.629	27.422	29.448	36.145	29.903	48.276	19.128	21.964	31.605	36.113	35.314	34.269	41.161	34.584	*- Inter Bank Call Money*
- Deposito Berjangka	1.767	2.807	6.253	3.263	5.075	4.441	4.893	3.988	3.671	2.070	1.873	3.766	3.944	3.308	3.865	1.924	*- Time Deposits*
- Lainnya	1.724	5.939	7.117	4.987	5.273	4.824	4.370	4.549	20.943	4.287	4.368	4.479	4.511	4.376	5.577	5.372	*- Others*
c. Penempatan pada Bank Indonesia	312.548	350.295	310.443	288.679	294.403	293.867	287.078	290.239	337.215	292.651	293.852	318.412	330.559	306.872	308.985	334.072	*c. Placement to Bank Indonesia*
- Giro	180.957	171.484	184.630	195.519	206.819	208.811	213.294	202.439	211.347	206.178	210.263	216.959	208.818	201.676	201.975	200.465	*- Demand Deposit*
- Fine Tune Operation (FTO)	83.531	109.849	86.530	64.492	76.436	51.148	41.135	58.760	99.635	56.626	62.191	84.669	90.592	55.074	33.496	78.613	*- Fine Tune Operation (FTO)*
- Fasbi	48.061	68.961	39.254	28.626	11.096	33.871	32.533	28.920	26.118	29.815	21.360	16.024	30.384	50.060	71.548	54.001	*- Fasbi*
- Lainnya	0	1	30	42	52	36	115	120	115	32	38	760	765	62	1.965	992	*- Others*
d. Surat Berharga	331.274	429.264	566.984	535.880	532.151	545.143	569.802	565.003	516.076	566.878	588.187	610.685	585.317	528.980	540.816	554.172	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	14.136	34.031	11.090	1.659	4.845	10.010	16.294	19.633	13.362	30.276	28.785	40.262	35.363	40.805	37.433	40.226	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	5.835	4.097	18.429	10.133	33.822	34.557	37.528	34.248	32.471	29.550	26.534	25.590	24.127	24.091	20.475	13.541	*- Treasury Bills*
- Obligasi	265.442	315.099	384.530	385.946	362.623	372.151	378.193	385.630	336.920	397.401	412.237	419.952	410.485	349.737	362.449	375.802	*- Bonds*
- Lainnya	45.861	76.037	152.935	138.142	130.861	128.426	137.787	125.493	133.323	109.652	120.632	124.882	115.341	114.347	120.459	124.603	*- Others*
e. Penyertaan	14.725	16.726	22.872	23.990	23.990	24.990	25.245	25.108	26.185	26.185	26.734	29.246	29.245	29.255	29.252	30.630	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	61.026	83.680	97.984	100.291	101.450	101.938	102.414	102.657	99.869	102.166	102.213	106.034	107.825	109.801	106.920	109.210	*f. Impairment on Financial Assets*
- Kredit yang diberikan	57.555	80.388	94.169	96.905	97.910	98.363	98.677	99.107	96.123	98.472	98.525	102.193	103.926	106.016	103.131	105.261	*- Credit*
- Surat Berharga	899	821	815	431	420	428	408	410	424	412	404	402	394	394	382	377	*- Securities*
- Lainnya	2.572	2.470	3.000	2.955	3.120	3.147	3.329	3.140	3.322	3.282	3.284	3.439	3.505	3.390	3.407	3.572	*- Others*
g. Tagihan Spot dan Derivatif	1.409	715	1.397	3.171	3.761	4.162	4.093	6.098	5.203	5.817	4.494	3.931	3.415	4.181	5.011	4.632	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	57.402	66.934	97.200	120.923	126.487	123.957	134.980	127.961	158.611	128.553	109.298	114.968	117.659	159.477	192.515	176.113	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	2.080.909	2.354.143	2.791.010	2.820.630	2.841.589	2.890.381	2.922.581	2.938.057	3.003.015	2.916.649	2.930.136	3.106.846	3.092.287	3.130.793	3.194.945	3.194.530	*a. Third Party Funds*
Rupiah	1.769.768	2.015.164	2.409.500	2.416.977	2.437.095	2.460.180	2.486.201	2.471.660	2.594.845	2.518.872	2.513.347	2.648.147	2.651.662	2.714.909	2.745.492	2.727.155	*Rupiah*
Giro	335.491	431.523	519.921	509.934	507.101	510.871	513.374	511.293	581.628	526.360	527.860	551.868	559.440	557.410	575.518	569.045	*Demand Deposit*
Tabungan	835.954	932.553	1.095.871	1.102.125	1.103.265	1.107.689	1.115.327	1.119.948	1.171.739	1.139.474	1.126.967	1.160.668	1.159.700	1.213.099	1.209.177	1.207.478	*Saving*
Simpanan Berjangka	598.324	651.088	793.708	804.918	826.729	841.620	857.500	840.419	841.478	853.038	858.520	935.611	932.522	944.399	960.797	950.632	*Time Deposits*
Valas	311.141	338.979	381.510	403.653	404.494	430.202	436.381	466.397	408.170	397.777	416.789	458.699	440.625	415.885	449.453	467.375	*Foreign Exchange*
Giro	149.334	148.302	160.790	169.900	161.474	191.314	201.065	239.369	164.709	160.873	160.633	161.196	150.898	155.086	190.302	204.461	*Demand Deposit*
Tabungan	50.241	58.459	63.096	64.651	63.819	66.256	66.754	64.156	68.407	61.143	61.605	70.195	69.559	67.272	69.522	67.663	*Saving*
Simpanan Berjangka	111.566	132.217	157.625	169.102	179.201	172.632	168.561	162.872	175.054	175.761	194.551	227.309	220.167	193.526	189.629	195.251	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	543	806	954	1.579	1.203	1.190	1.177	1.012	1.239	1.028	812	802	793	793	748	574	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	33.571	27.451	39.286	44.851	48.511	45.133	56.196	62.443	47.486	57.005	53.786	61.179	56.394	58.457	69.741	73.280	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	17.138	36.633	50.355	51.341	50.702	53.811	53.965	53.169	53.316	53.023	52.055	68.820	79.420	77.031	76.781	76.741	*d. Issued Securities*
e. Pinjaman yang Diterima	87.429	99.422	103.635	129.715	129.951	126.345	127.665	119.440	132.544	126.057	128.652	133.708	132.010	127.963	124.597	132.781	*e. Loans received*
Rupiah	1.045	1.044	1.123	1.611	1.614	1.624	1.634	1.644	1.210	1.230	1.241	1.265	1.321	1.319	3.879	3.879	*Rupiah*
Valas	86.384	98.378	102.512	128.105	128.337	124.721	126.031	117.796	131.335	124.827	127.411	132.443	130.690	126.644	120.717	128.902	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	1.991	1.448	917	4.600	6.798	5.865	5.935	3.101	2.864	2.686	2.237	2.496	2.457	2.825	2.775	2.551	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	46.668	43.369	60.104	63.732	66.542	64.973	68.227	65.682	125.956	72.775	75.356	70.739	78.693	117.608	104.455	97.467	*g. Other Liabilities*
h. Setoran Jaminan	3.212	2.964	3.388	2.540	2.478	2.085	1.966	2.041	2.070	1.961	1.858	2.238	2.239	2.322	2.216	2.100	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	25.393	26.011	27.380	27.361	27.361	27.361	27.361	27.373	27.373	27.374	27.374	29.782	29.782	29.782	30.095	30.095	*a. Paid In Capital*
b. Cadangan	37.165	15.006	9.950	10.183	10.183	10.183	10.183	10.183	10.183	10.183	10.183	30.160	30.418	30.418	33.454	33.454	*b. Reserves*
c. L/R Tahun lalu [1)]	204.109	277.062	348.227	402.556	402.555	402.556	402.555	402.559	400.463	503.094	498.460	501.802	494.560	463.403	460.367	460.354	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	71.571	69.466	86.589	54.332	62.206	71.627	80.517	89.145	98.998	8.122	15.956	26.232	32.954	41.686	52.098	61.383	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	33.922	37.390	49.297	38.829	38.423	37.560	35.576	39.060	40.736	41.523	42.423	48.823	48.340	47.349	51.360	53.181	*e. Additional Paid In Capital*
f. Modal Pinjaman	3.753	215	1.788	1.785	1.889	2.890	2.894	3.027	3.028	3.015	3.016	8.800	8.801	8.802	8.801	8.792	*f. Loan Capital*

*) Angka-angka sementara

) Provisional figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Pembiayaan Yang Diberikan	17.584	11.431	11.245	10.337	10.608	10.597	10.717	10.762	10.210	10.055	10.084	10.215	10.271	10.129	10.133	10.162	*a. Financing*
- Kepada Pihak Ketiga	17.495	11.396	11.237	10.332	10.603	10.592	10.713	10.759	10.206	10.052	10.081	10.212	10.268	10.126	10.131	10.160	*- To Third Party*
Rupiah	17.491	11.396	11.237	10.332	10.603	10.592	10.713	10.759	10.206	10.052	10.081	10.212	10.268	10.126	10.131	10.160	*Rupiah*
Valas	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Kepada Bank Lain	88	34	7	5	5	5	4	4	3	3	3	3	3	2	2	2	*- Inter Bank Credit*
Rupiah	88	34	7	5	5	5	4	4	3	3	3	3	3	2	2	2	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	962	808	1.040	971	982	889	927	977	948	931	864	869	860	871	817	595	*b. Interbank Placement*
- Giro	290	270	512	534	554	562	555	574	566	574	592	617	608	619	555	332	*- Demand Deposit*
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Inter Bank Call Money*
- Deposito Berjangka	670	538	527	437	427	327	372	402	382	357	272	252	252	252	262	262	*- Time Deposits*
- Lainnya	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
c. Penempatan pada Bank Indonesia	3.280	2.851	2.768	2.342	2.425	2.263	2.008	1.855	2.107	1.774	1.959	1.878	1.642	1.699	1.963	1.724	*c. Placement to Bank Indonesia*
- Giro	1.139	561	680	578	587	567	576	581	567	604	652	582	864	594	659	497	*- Demand Deposit*
- Fine Tune Operation (FTO)	85	240	750	1.295	1.275	1.255	915	825	785	635	665	705	585	610	485	455	*- Fine Tune Operation (FTO)*
- Fasbi	2.056	2.050	1.337	469	563	441	517	448	755	535	641	592	193	495	819	772	*- Fasbi*
- Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
d. Surat Berharga	864	750	1.275	811	853	863	842	983	1.158	1.271	1.320	1.315	1.644	1.671	1.538	1.790	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Treasury Bills*
- Obligasi	809	286	310	514	479	480	535	580	605	805	881	800	892	790	744	868	*- Bonds*
- Lainnya	54	463	940	297	374	383	308	403	553	466	439	515	751	881	794	922	*- Others*
e. Penyertaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	420	852	1.179	1.169	1.178	1.144	1.133	1.132	387	388	390	395	398	394	383	382	*f. Impairment on Financial Assets*
- Pembiayaan yang diberikan	396	840	1.140	1.106	1.109	1.074	1.060	1.055	305	307	309	310	313	305	289	288	*- Financing*
- Surat Berharga	15	4	7	4	4	4	4	4	4	2	2	2	2	3	3	3	*- Securities*
- Lainnya	10	8	32	60	65	66	69	73	77	79	79	83	83	85	91	91	*- Others*
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	-	150	529	125	373	454	499	520	173	-	-	-	-	-	-	-	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	18.112	12.101	12.987	11.577	11.407	11.123	11.347	11.350	11.217	11.409	11.376	11.517	11.220	11.364	11.541	11.156	*a. Third Party Funds*
Rupiah	18.054	12.101	12.987	11.577	11.405	11.122	11.347	11.350	11.217	11.409	11.376	11.517	11.220	11.364	11.541	11.156	*Rupiah*
Giro	1.134	1.055	1.057	771	828	907	803	749	909	681	695	774	594	602	619	647	*Demand Deposit*
Tabungan	2.124	1.599	1.589	1.535	1.534	1.538	1.541	1.528	1.617	1.554	1.608	1.607	1.654	1.537	1.543	1.604	*Saving*
Simpanan Berjangka	14.797	9.447	10.342	9.272	9.043	8.676	9.003	9.073	8.692	9.175	9.072	9.135	8.972	9.224	9.379	8.906	*Time Deposits*
Valas	57	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Giro	42	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	*Demand Deposit*
Tabungan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Saving*
Simpanan Berjangka	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	67	93	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	933	901	1.079	418	422	463	402	451	623	505	365	373	380	353	464	859	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	300	883	275	438	582	654	394	416	647	-	336	214	592	457	292	85	*d. Issued Securities*
e. Pinjaman yang Diterima	114	115	285	375	391	405	424	436	452	450	470	481	488	499	501	506	*e. Loans received*
Rupiah	114	115	285	375	391	405	424	436	452	450	470	481	488	499	501	506	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Other Liabilities*
h. Setoran Jaminan	21	29	32	25	24	23	23	22	22	19	17	16	13	15	15	12	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	3.340	2.069	2.579	2.619	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	*a. Paid In Capital*
b. Cadangan	41	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	*b. Reserves*
c. L/R Tahun lalu [1)]	(74)	(123)	(523)	(1.029)	(1.264)	(1.274)	(1.276)	(1.274)	(1.258)	(1.278)	(1.278)	(1.274)	(1.299)	(1.299)	(1.299)	(1.299)	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	78	(512)	(380)	31	8	12	(29)	(22)	(19)	5	9	34	36	44	52	53	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	395	245	286	243	(3)	(5)	(5)	(5)	(20)	(20)	(20)	(12)	(8)	(10)	(4)	(2)	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Loan Capital*

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

r) Revised figures
**) Provisional figures*

Tabel 1.7. Kegiatan Usaha Bank Umum Syariah - BUKU 2
(*Commercial Sharia Banks - Group of Business Activities 2*)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Pembiayaan Yang Diberikan	86.079	111.224	118.638	118.575	118.447	123.429	122.510	123.240	125.053	124.055	125.800	127.043	127.986	130.064	131.654	131.351	*a. Financing*
- Kepada Pihak Ketiga	85.771	110.883	118.272	118.234	118.119	123.113	122.213	122.943	124.766	123.778	125.526	126.775	127.722	129.809	131.386	131.075	*- To Third Party*
Rupiah	81.278	106.993	114.386	114.501	114.745	119.731	118.669	119.648	121.498	120.581	122.307	123.502	124.574	126.700	128.059	128.085	*Rupiah*
Valas	4.493	3.891	3.887	3.733	3.375	3.382	3.544	3.295	3.269	3.197	3.220	3.274	3.149	3.109	3.327	2.990	*Foreign Exchange*
- Kepada Bank Lain	307	341	366	341	327	315	297	296	287	277	274	268	263	255	268	276	*- Inter Bank Credit*
Rupiah	307	341	366	341	327	315	297	296	287	277	274	268	263	255	268	276	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	2.104	1.751	1.431	1.344	1.336	1.359	2.247	1.739	1.785	3.494	2.724	4.615	1.882	1.982	2.189	1.481	*b. Interbank Placement*
- Giro	1.626	1.265	1.210	1.100	1.164	863	1.852	1.254	1.407	3.108	2.404	4.522	1.687	1.521	1.691	876	*- Demand Deposit*
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Inter Bank Call Money*
- Deposito Berjangka	434	440	154	191	91	275	257	307	376	276	216	91	91	116	41	1	*- Time Deposits*
- Lainnya	45	46	68	53	81	221	139	178	2	110	105	2	104	345	457	604	*- Others*
c. Penempatan pada Bank Indonesia	14.573	19.908	24.003	18.766	18.300	24.828	21.196	21.144	26.034	22.429	23.697	23.871	20.929	20.043	25.842	23.459	*c. Placement to Bank Indonesia*
- Giro	4.717	7.039	9.316	8.927	8.345	11.206	10.936	10.874	8.930	8.757	8.857	8.681	9.077	8.893	8.669	8.860	*- Demand Deposit*
- Fine Tune Operation (FTO)	1.400	2.650	2.005	3.085	3.030	3.290	3.640	3.660	3.460	4.220	4.670	5.445	4.945	4.975	4.905	4.795	*- Fine Tune Operation (FTO)*
- Fasbi	5.201	9.802	10.320	6.378	6.041	9.585	6.085	5.802	13.240	8.795	7.237	8.888	5.996	5.704	10.530	7.340	*- Fasbi*
- Lainnya	3.255	418	2.362	376	884	747	535	808	404	657	2.933	857	911	471	1.737	2.464	*- Others*
d. Surat Berharga	9.679	16.450	24.125	34.787	33.863	35.481	35.806	36.994	37.084	37.555	38.172	37.733	38.793	34.570	34.868	37.400	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Bank Indonesia Certificates (SBI)*
(SB/PN)	98	1.979	3.920	6.410	5.854	5.427	5.277	5.613	3.197	2.745	2.712	3.048	3.023	2.836	2.868	2.584	*- Treasury Bills*
- Obligasi	8.687	11.170	17.371	25.428	25.641	27.208	28.005	28.337	30.884	31.317	31.871	30.675	31.437	27.725	27.807	29.395	*- Bonds*
- Lainnya	895	3.301	2.834	2.950	2.368	2.845	2.525	3.044	3.003	3.493	3.589	4.011	4.333	4.009	4.192	5.421	*- Others*
e. Penyertaan	28	29	31	30	30	32	32	32	32	32	32	32	32	32	33	8	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.468	3.361	3.251	3.763	3.725	3.456	3.254	3.162	2.992	2.989	2.977	3.083	3.067	2.972	2.798	2.953	*f. Impairment on Financial Assets*
- Pembiayaan yang diberikan	2.435	3.293	3.189	3.675	3.637	3.370	3.166	3.072	2.926	2.903	2.905	2.953	2.953	2.871	2.698	2.876	*- Financing*
- Surat Berharga	10	47	43	74	73	72	75	77	53	57	52	63	74	63	63	68	*- Securities*
- Lainnya	23	22	20	14	15	14	13	13	12	29	20	67	40	38	37	9	*- Others*
g. Tagihan Spot dan Derivatif	-	31	4	20	26	3	6	7	3	10	11	3	9	23	9	8	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	846	1.713	2.553	2.309	1.794	1.274	3.067	2.910	1.227	641	627	589	551	638	593	549	*h. Other claims*
Sumber Dana			0														***Source of Funds***
a. Dana Pihak Ketiga	94.726	124.349	147.502	147.682	146.464	158.085	156.767	157.169	158.917	159.162	162.008	164.037	162.361	159.413	167.672	167.655	*a. Third Party Funds*
Rupiah	88.131	118.325	141.847	141.658	140.951	152.225	150.714	151.975	153.371	151.743	153.614	155.997	157.173	154.584	162.095	162.754	*Rupiah*
Giro	5.925	10.636	14.921	15.747	14.687	20.168	19.276	18.634	16.355	17.501	19.302	19.525	22.182	19.961	25.803	25.528	*Demand Deposit*
Tabungan	25.482	35.212	41.462	43.256	43.839	46.101	46.165	47.301	51.117	49.421	49.464	49.256	49.130	51.064	51.166	52.821	*Saving*
Simpanan Berjangka	56.723	72.477	85.463	82.655	82.424	85.956	85.274	86.039	85.898	84.821	84.848	87.217	85.861	83.559	85.125	84.405	*Time Deposits*
Valas	6.596	6.024	5.656	6.024	5.514	5.860	6.053	5.194	5.547	7.419	8.395	8.040	5.188	4.829	5.577	4.901	*Foreign Exchange*
Giro	1.940	1.032	1.471	1.550	1.081	1.351	1.047	1.140	904	1.276	1.406	3.682	1.500	1.107	1.669	959	*Demand Deposit*
Tabungan	139	163	184	216	219	231	239	227	240	263	289	271	277	317	320	336	*Saving*
Simpanan Berjangka	4.517	4.829	4.000	4.258	4.213	4.278	4.768	3.827	4.403	5.881	6.700	4.086	3.412	3.406	3.587	3.606	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	1	-	-	-	-	-	-	1.556	-	-	-	-	201	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	4.799	6.121	3.070	2.696	2.328	2.153	2.125	2.196	2.483	2.311	2.042	1.632	1.592	1.541	1.612	1.706	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	2.991	4.612	3.242	1.447	1.342	1.552	1.253	1.632	5.559	3.125	3.117	4.034	2.727	3.553	2.745	1.878	*d. Issued Securities*
e. Pinjaman yang Diterima	1.836	2.201	2.443	1.859	1.709	1.829	1.828	1.826	1.272	1.270	1.269	1.267	1.270	1.265	819	823	*e. Loans received*
Rupiah	1.836	2.201	2.443	1.859	1.709	1.829	1.828	1.826	1.272	1.270	1.269	1.267	1.270	1.265	819	823	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	4	18	21	22	4	6	6	3	9	12	3	10	18	8	7	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	515	282	389	371	453	413	306	186	274	452	489	402	283	406	339	319	*g. Other Liabilities*
h. Setoran Jaminan	30	37	60	69	69	72	55	51	58	50	49	46	45	46	51	43	*h. Margin Deposits*
Beberapa komponen modal	-		-														***Components of Capital***
a. Modal Disetor	7.084	9.939	10.986	15.318	14.515	15.258	15.258	15.258	15.258	15.258	15.258	15.277	15.277	15.277	15.277	15.277	*a. Paid In Capital*
b. Cadangan	1.807	2.958	3.004	2.523	2.654	3.236	3.236	3.236	3.247	3.247	3.247	3.265	3.398	3.398	3.424	3.705	*b. Reserves*
c. L/R Tahun lalu [1)]	(48)	(232)	495	1.086	873	873	873	873	873	3.431	3.296	3.093	2.654	2.643	2.511	2.230	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	306	1.139	1.005	1.286	1.494	1.687	1.787	1.997	2.222	214	370	589	814	1.042	1.303	1.533	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	1.814	1.824	3.769	2.336	2.301	2.166	2.138	2.209	2.291	2.239	2.240	2.286	2.285	2.281	2.331	2.364	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	1.500	1.800	2.700	2.700	2.700	2.700	2.700	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	*f. Loan Capital*

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Pembiayaan Yang Diberikan	50.865	55.388	60.472	62.760	64.382	65.007	65.930	66.290	67.503	66.635	66.110	69.101	69.407	70.740	71.203	71.222	*a. Financing*
- Kepada Pihak Ketiga	50.701	55.202	60.280	62.583	64.206	64.831	65.752	66.117	67.326	66.462	65.941	68.933	69.243	70.579	71.044	71.067	*- To Third Party*
Rupiah	46.212	50.390	56.465	58.920	60.542	61.218	62.144	62.794	64.050	63.499	63.026	65.846	66.170	67.603	68.094	68.047	*Rupiah*
Valas	4.489	4.812	3.814	3.663	3.664	3.612	3.608	3.323	3.275	2.963	2.915	3.087	3.073	2.976	2.950	3.020	*Foreign Exchange*
- Kepada Bank Lain	164	186	192	177	176	176	178	174	177	173	169	168	164	161	159	155	*- Inter Bank Credit*
Rupiah	164	186	192	177	176	176	178	174	177	173	169	168	164	161	159	155	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	532	1.552	703	568	1.274	618	1.139	708	1.552	1.514	642	2.779	3.673	3.260	1.501	1.348	*b. Interbank Placement*
- Giro	531	1.551	701	567	1.273	617	1.137	706	1.551	1.513	641	2.777	3.672	3.259	1.500	1.347	*- Demand Deposit*
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Inter Bank Call Money*
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Time Deposits*
- Lainnya	1	1	1	1	1	2	2	1	1	1	1	1	1	1	1	1	*- Others*
c. Penempatan pada Bank Indonesia	7.944	11.996	14.391	10.189	8.785	8.338	7.505	6.971	9.658	11.173	12.603	7.348	8.163	10.381	13.763	9.825	*c. Placement to Bank Indonesia*
- Giro	2.905	3.357	5.754	6.127	6.191	3.935	3.946	3.958	3.985	4.223	4.287	4.341	4.193	4.184	4.074	3.735	*- Demand Deposit*
- Fine Tune Operation (FTO)	1.900	5.050	2.350	500	-	-	-	-	-	850	1.600	1.600	1.600	1.600	1.600	1.550	*- Fine Tune Operation (FTO)*
- Fasbi	2.863	3.589	5.568	1.688	1.490	2.987	2.449	2.227	4.667	4.745	4.254	552	1.444	4.026	6.747	4.190	*- Fasbi*
- Lainnya	276	-	719	1.875	1.105	1.416	1.110	787	1.007	1.355	2.461	854	926	571	1.342	350	*- Others*
d. Surat Berharga	7.727	6.907	10.256	14.319	14.734	14.878	14.811	14.837	16.262	15.946	16.152	17.069	14.515	11.200	11.777	14.943	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Bank Indonesia Certificates (SBI)*
(SB/PN)	1.941	99	1.547	3.885	2.634	1.566	1.515	1.319	1.176	1.035	1.418	1.099	1.105	709	713	576	*- Treasury Bills*
- Obligasi	4.621	5.427	7.598	10.227	11.886	12.098	12.477	12.665	12.466	10.802	10.799	11.311	11.311	8.963	8.693	8.817	*- Bonds*
- Lainnya	1.164	1.380	1.110	207	214	1.213	819	853	2.620	4.110	3.935	4.659	2.099	1.528	2.371	5.550	*- Others*
e. Penyertaan	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.008	1.993	1.958	1.825	1.819	1.845	1.871	2.127	2.253	2.275	2.259	2.288	2.250	2.280	2.249	2.215	*f. Impairment on Financial Assets*
- Pembiayaan yang diberikan	1.797	1.830	1.930	1.783	1.775	1.793	1.823	2.076	2.196	2.226	2.208	2.215	2.166	2.186	2.164	2.124	*- Financing*
- Surat Berharga	152	154	20	14	16	24	20	22	28	21	21	26	27	25	22	31	*- Securities*
- Lainnya	59	9	9	28	28	29	29	29	29	29	29	47	57	69	64	60	*- Others Claims*
g. Tagihan Spot dan Derivatif	-	-	-	0	0	-	0	0	-	0	0	0	0	-	0	0	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	741	1.123	99	1.936	1.492	2.601	2.231	2.545	1.490	203	301	368	388	361	358	358	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	62.057	69.957	77.903	81.337	81.933	82.275	82.834	82.236	87.472	86.480	86.610	87.155	86.858	85.914	87.355	86.905	*a. Third Party Funds*
Rupiah	56.702	63.641	72.525	75.536	76.142	76.850	77.094	77.514	81.774	80.722	80.683	80.751	79.418	79.873	82.091	82.857	*Rupiah*
Giro	4.340	5.097	6.980	6.735	6.624	6.551	6.198	6.513	7.496	6.921	7.255	6.929	6.928	7.082	7.828	8.216	*Demand Deposit*
Tabungan	24.984	27.759	31.389	32.363	32.681	32.986	33.334	33.535	35.070	34.830	34.862	35.197	35.053	35.817	36.287	36.651	*Saving*
Simpanan Berjangka	27.378	30.785	34.156	36.438	36.838	37.314	37.561	37.466	39.208	38.971	38.565	38.625	37.437	36.974	37.977	37.990	*Time Deposits*
Valas	5.355	6.317	5.378	5.801	5.791	5.425	5.741	4.722	5.698	5.758	5.927	6.403	7.440	6.041	5.264	4.048	*Foreign Exchange*
Giro	1.490	1.833	1.981	2.392	2.330	1.930	2.091	1.965	1.891	2.231	2.229	4.023	5.002	3.870	3.262	2.055	*Demand Deposit*
Tabungan	3	-	5	-	-	-	-	-	-	55	53	52	49	47	44	42	*Saving*
Simpanan Berjangka	3.862	4.484	3.392	3.409	3.461	3.495	3.650	2.757	3.807	3.473	3.645	2.329	2.388	2.125	1.958	1.951	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	412	494	654	616	618	727	565	573	556	488	656	642	550	439	594	527	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	500	-	-	144	-	-	-	-	-	-	-	-	-	1.348	1.865	1.300	*d. Issued Securities*
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	264	114	99	118	109	158	163	228	249	203	301	368	388	361	358	358	*g. Other Liabilities*
h. Setoran Jaminan	59	24	20	22	63	21	21	20	21	20	20	20	21	21	22	22	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	1.989	2.489	2.489	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	*a. Paid In Capital*
b. Cadangan	298	398	498	498	498	498	598	598	598	598	598	598	598	598	598	598	*b. Reserves*
c. L/R Tahun lalu [1)]	2.890	2.845	3.070	3.435	3.435	3.435	3.335	3.335	3.335	3.940	3.940	3.940	3.940	3.940	3.940	3.940	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	250	325	365	310	358	809	493	547	604	66	134	243	343	444	551	649	*d. Current Earninas (Profit /Loss) [2)]*
e. Tambahan modal disetor	50	(24)	548	47	47	170	149	162	116	55	55	55	54	54	54	54	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	*f. Loan Capital*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	646.614	681.460	717.761	423.180	486.359	546.666	610.352	674.298	742.327	76.510	138.658	207.559	274.772	343.897	411.929	480.118	*1. Interest Income*
a. Dari Bank Indonesia	7.620	5.990	7.320	3.625	4.060	4.491	4.972	5.417	6.205	703	1.224	1.750	2.513	3.296	3.998	4.528	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	8.026	6.667	7.358	4.687	5.455	6.206	7.045	7.995	8.863	840	1.482	2.468	3.429	4.393	5.184	6.138	*b. From interbank placement*
c. Dari surat berharga	42.746	52.404	59.098	35.532	40.476	45.558	50.393	55.499	61.380	5.426	10.261	15.674	20.897	26.238	31.398	36.830	*c. From securities*
d. Dari Kredit yang diberikan	450.988	474.705	484.938	289.801	333.609	376.764	420.932	464.978	511.575	48.793	90.709	137.125	181.897	228.087	274.308	320.382	*d. From credit*
- kepada pihak ketiga bukan bank	448.959	472.391	482.484	288.089	331.626	374.508	418.374	462.129	508.391	48.375	89.966	136.038	180.489	226.412	272.310	318.080	*- To Third Party non Bank*
- kepada bank lain	2.029	2.314	2.454	1.712	1.983	2.256	2.558	2.849	3.184	418	743	1.088	1.409	1.675	1.998	2.302	*- To other Bank*
e. Lainnya	137.234	141.694	159.047	89.536	102.759	113.647	127.011	140.408	154.304	20.749	34.983	50.542	66.036	81.884	97.041	112.239	*e Others*
2. Beban Bunga	338.259	338.622	359.635	208.067	238.925	267.578	299.108	331.102	365.077	45.329	77.703	114.151	149.480	185.940	221.411	257.135	*2. Interest Expenses*
a. Kepada Bank Indonesia	477	447	56	21	22	24	25	26	63	37	34	44	50	107	265	312	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	6.486	6.924	7.917	5.273	6.152	7.073	7.981	9.037	9.789	966	1.918	2.767	3.793	4.804	5.814	6.793	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	187.208	174.977	176.693	100.099	115.253	130.333	146.295	162.475	179.623	17.537	33.767	51.826	69.362	87.314	104.710	122.841	*c. Third Party non Bank*
- Giro	14.858	15.819	18.669	11.894	13.415	15.068	16.781	18.522	20.397	1.904	3.616	5.546	7.479	9.545	11.590	13.613	*- Demand Deposit*
- Tabungan	22.410	22.743	23.097	13.718	15.844	17.775	19.831	21.822	23.929	2.091	4.130	6.247	8.274	10.362	12.437	14.587	*- Saving*
- Simpanan Berjangka	149.940	136.415	134.927	74.487	85.994	97.491	109.683	122.130	135.298	13.543	26.021	40.033	53.609	67.408	80.683	94.641	*- Time deposits*
d. Surat Berharga	7.956	8.227	10.034	6.768	7.683	8.541	9.473	10.296	11.314	1.149	2.074	3.327	4.006	5.063	6.109	7.272	*d. Securities*
e. Pinjaman yang diterima	4.334	6.327	7.256	6.096	7.131	8.249	9.361	10.409	11.572	1.780	2.370	3.673	4.889	6.099	7.279	8.258	*e. Loans received*
f. Lainnya	130.259	139.706	155.973	87.727	100.748	111.470	124.114	137.098	150.931	20.237	33.958	49.281	64.264	79.685	94.616	109.112	*f. Others*
g. Koreksi atas pendapatan bunga	1.540	2.015	1.705	2.082	1.937	1.889	1.860	1.762	1.784	3.622	3.580	3.234	3.116	2.868	2.618	2.546	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**308.355**	**342.838**	**358.127**	**215.113**	**247.434**	**279.088**	**311.243**	**343.196**	**377.250**	**31.181**	**60.955**	**93.408**	**125.292**	**157.958**	**190.518**	**222.983**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	210.957	249.691	231.513	157.127	181.316	208.207	221.842	235.895	261.214	89.917	109.173	138.704	173.418	166.616	186.127	241.383	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.584	8.875	10.659	5.843	6.371	6.612	7.119	8.073	8.442	1.078	1.948	3.197	3.972	4.422	6.290	7.874	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1.327	38	19	19	38	19	19	2	2	28	33	37	37	45	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	39	118	2	7	2	2	26	31	8	35	41	23	27	31	39	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	107.699	101.314	105.410	77.222	93.027	109.132	110.989	114.417	123.588	73.415	79.039	94.188	115.523	96.229	102.953	123.357	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	57.923	63.817	69.513	42.608	49.004	55.112	61.694	67.954	76.090	6.338	12.192	19.129	26.023	32.753	39.135	46.367	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	39.702	75.256	44.486	31.415	32.887	37.331	42.000	45.406	53.043	9.078	15.956	22.121	27.845	33.147	37.680	63.701	*f Others*
2. Beban Operasional Selain Beban Bunga	386.114	456.244	424.241	270.736	313.004	354.944	385.014	412.288	453.025	103.214	138.909	181.665	235.447	245.245	277.634	348.879	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.853	2.474	1.666	3.113	3.378	3.298	3.648	3.465	3.506	338	307	487	673	856	894	1.089	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	144	417	88	100	114	135	143	152	16	30	41	74	97	329	352	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	17	170	160	155	208	189	177	31	31	12	44	47	47	67	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	98.122	101.792	95.939	72.746	87.947	103.376	105.152	105.370	113.865	70.879	77.470	91.344	111.263	90.074	95.477	114.957	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	97.213	146.623	105.868	61.835	69.572	77.847	86.082	94.144	102.680	12.656	23.255	32.571	44.636	53.663	62.477	92.969	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.113	3.201	3.924	2.606	3.061	3.458	3.852	4.287	4.756	461	855	1.361	1.828	2.230	2.635	3.126	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	184.517	201.984	216.410	130.178	148.787	166.695	185.937	204.690	227.889	18.834	36.962	55.849	76.930	98.277	115.775	136.319	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**133.198**	**136.311**	**165.398**	**101.505**	**115.747**	**132.351**	**148.071**	**166.803**	**185.439**	**17.884**	**31.218**	**50.447**	**63.263**	**79.329**	**99.011**	**115.487**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**24.080**	**20.712**	**30.242**	**16.142**	**19.244**	**21.514**	**24.305**	**22.397**	**24.927**	**2.045**	**3.734**	**5.606**	**7.291**	**9.313**	**11.125**	**13.247**	***E. Non Operational Income***
F. Beban non - operasional	**23.757**	**19.555**	**28.737**	**12.025**	**13.819**	**15.010**	**16.465**	**17.364**	**19.647**	**3.119**	**3.243**	**5.029**	**6.929**	**9.005**	**10.336**	**12.277**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**323**	**1.157**	**1.505**	**4.118**	**5.425**	**6.504**	**7.839**	**5.034**	**5.280**	**(1.074)**	**491**	**578**	**362**	**308**	**789**	**970**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**133.521**	**137.467**	**166.903**	**105.623**	**121.172**	**138.855**	**155.911**	**171.837**	**190.719**	**16.810**	**31.710**	**51.025**	**63.625**	**79.636**	**99.800**	**116.457**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**66.405**	**67.017**	**84.137**	**(7)**	**7**	**28**	**43**	**51**	**95.580**	**11**	**20**	**22**	**(31)**	**(30)**	**(32)**	**(19)**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**66.967**	**67.431**	**84.376**	**(49)**	**(19)**	**59**	**(5)**	**1**	**95.682**	**23**	**(87)**	**151**	**115**	**107**	**77**	**204**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**104.628**	**106.544**	**131.156**	**83.688**	**95.914**	**110.265**	**123.315**	**135.998**	**150.013**	**13.448**	**25.366**	**40.242**	**49.913**	**62.584**	**78.507**	**91.472**	***K. Profit/Loss After Estimation of tax***

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	23.379	15.495	8.976	5.389	6.186	6.913	7.793	8.564	9.377	760	1.435	2.180	2.987	3.726	4.587	5.193	*1. Interest Income*
a. Dari Bank Indonesia	544	273	185	79	90	101	115	128	148	17	28	40	52	66	77	88	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	806	452	257	133	156	175	203	238	267	22	47	83	124	167	203	236	*b. From interbank placement*
c. Dari surat berharga	711	545	392	191	222	250	277	351	350	27	49	77	104	135	163	184	*c. From securities*
d. Dari Kredit yang diberikan	13.026	9.724	5.647	3.575	4.096	4.562	5.142	5.601	6.165	493	939	1.474	1.966	2.484	2.997	3.442	*d. From credit*
- kepada pihak ketiga bukan bank	12.907	9.646	5.645	3.574	4.095	4.561	5.140	5.599	6.162	492	938	1.473	1.965	2.482	2.995	3.439	*- To Third Party non Bank*
- kepada bank lain	118	78	2	1	1	1	2	2	2	0	1	1	2	2	3	3	*- To other Bank*
e. Lainnya	8.292	4.500	2.495	1.410	1.622	1.825	2.056	2.246	2.448	202	374	506	742	874	1.146	1.244	*e Others*
2. Beban Bunga	15.657	9.505	5.558	3.220	3.699	4.148	4.666	5.132	5.634	502	916	1.329	1.842	2.249	2.792	3.094	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	1	0	-	-	-	-	-	-	-	-	-	0	1	2	2	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	237	230	84	56	67	79	96	113	136	22	38	56	74	92	108	122	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	6.859	4.640	2.917	1.683	1.929	2.151	2.410	2.658	2.915	268	487	744	997	1.252	1.499	1.684	*c. Third Party non Bank*
- Giro	641	468	370	186	213	238	272	302	324	19	42	73	108	144	180	213	*- Demand Deposit*
- Tabungan	495	299	210	123	140	154	171	187	206	19	32	47	62	76	91	102	*- Saving*
- Simpanan Berjangka	5.723	3.873	2.336	1.374	1.576	1.759	1.967	2.169	2.385	229	412	623	828	1.031	1.229	1.369	*- Time deposits*
d. Surat Berharga	210	160	69	63	72	81	90	99	107	9	17	26	36	45	54	63	*d. Securities*
e. Pinjaman yang diterima	32	15	24	25	29	33	40	45	51	6	12	15	19	22	25	30	*e. Loans received*
f. Lainnya	8.320	4.459	2.464	1.392	1.602	1.804	2.031	2.217	2.425	197	363	488	716	837	1.103	1.192	*f. Others*
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**7.722**	**5.989**	**3.418**	**2.169**	**2.487**	**2.765**	**3.127**	**3.432**	**3.743**	**258**	**519**	**851**	**1.146**	**1.477**	**1.795**	**2.099**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain	-																***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.452	1.285	1.096	575	642	727	828	889	970	70	152	259	343	540	702	785	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	216	230	17	17	17	17	17	17	17	0	0	0	8	19	19	20	*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	25	2	0	0	0	0	0	0	0	0	0	-	-	-	-	-	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	410	281	228	172	195	219	256	274	294	18	34	54	76	104	120	142	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	801	772	851	386	430	492	555	598	659	52	117	204	259	418	564	624	*f Others*
2. Beban Operasional Selain Beban Bunga	6.955	5.803	3.546	2.082	2.369	2.652	2.992	3.313	3.749	287	562	855	1.319	1.747	2.031	2.319	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	294	205	1	6	13	19	19	18	18	0	0	1	1	1	1	1	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	*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	21	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	1.211	1.081	1.071	524	590	657	765	872	1.026	83	146	226	455	603	680	754	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	26	13	3	2	2	3	3	3	4	0	1	1	1	1	2	2	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	5.402	4.504	2.470	1.550	1.764	1.974	2.205	2.419	2.702	204	409	622	856	1.136	1.343	1.556	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**2.219**	**1.471**	**969**	**663**	**761**	**840**	**962**	**1.009**	**963**	**40**	**110**	**254**	**170**	**270**	**466**	**566**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**783**	**5.766**	**14.063**	**2.497**	**2.594**	**2.700**	**2.789**	**2.948**	**3.138**	**110**	**256**	**358**	**503**	**675**	**887**	**1.123**	***E. Non Operational Income***
F. Beban non - operasional	**857**	**5.799**	**14.046**	**2.498**	**2.594**	**2.701**	**2.787**	**2.944**	**3.113**	**108**	**251**	**348**	**488**	**657**	**873**	**1.113**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(74)**	**(33)**	**17**	**(1)**	**(1)**	**(1)**	**1**	**4**	**25**	**2**	**5**	**11**	**15**	**18**	**14**	**10**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**2.145**	**1.438**	**986**	**662**	**760**	**839**	**964**	**1.012**	**988**	**43**	**115**	**265**	**185**	**288**	**480**	**576**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**24**	**23**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**142**	**170**	**5**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**1.570**	**861**	**716**	**494**	**572**	**632**	**759**	**749**	**700**	**31**	**89**	**209**	**117**	**200**	**366**	**443**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.11. Laporan Laba / Rugi Bank Umum Konvensional - BUKU 2
(Commercial Conventional Banks Income Statements - Group of Business Acitivies 2)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	107.041	112.706	110.181	60.903	70.127	75.257	84.499	93.385	102.783	9.215	18.105	28.077	37.596	47.319	56.316	66.448	*1. Interest Income*
a. Dari Bank Indonesia	1.412	1.188	1.327	669	760	792	891	970	1.106	116	210	285	476	584	718	839	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	3.063	1.965	2.040	897	1.054	1.160	1.352	1.581	1.780	169	339	566	691	888	1.035	1.256	*b. From interbank placement*
c. Dari surat berharga	5.174	5.893	7.150	3.773	4.293	4.658	5.431	5.963	6.517	539	1.065	1.652	2.248	2.864	3.402	4.019	*c. From securities*
d. Dari Kredit yang diberikan	59.585	63.246	60.743	32.553	37.472	41.316	46.178	50.828	55.914	4.866	9.507	14.573	19.481	24.367	28.959	34.031	*d. From credit*
- kepada pihak ketiga bukan bank	59.317	62.828	60.332	32.285	37.168	40.969	45.787	50.397	55.438	4.822	9.423	14.446	19.311	24.153	28.704	33.733	*- To Third Party non Bank*
- kepada bank lain	268	418	411	268	304	347	391	432	476	44	84	127	169	214	256	298	*- To other Bank*
e. Lainnya	37.807	40.413	38.921	23.011	26.548	27.331	30.646	34.042	37.466	3.526	6.984	11.001	14.701	18.617	22.201	26.304	*e Others*
2. Beban Bunga	70.283	72.338	68.658	38.682	44.545	46.993	52.650	58.357	64.251	6.057	11.928	18.564	24.844	31.368	37.303	44.106	*2. Interest Expenses*
a. Kepada Bank Indonesia	36	20	22	13	14	15	16	17	19	2	3	5	6	9	14	15	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.559	1.282	1.276	838	1.004	1.131	1.302	1.483	1.672	188	349	542	735	932	1.156	1.362	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	29.785	29.256	27.262	14.037	16.060	17.598	19.670	21.765	23.945	2.217	4.340	6.678	8.960	11.278	13.315	15.732	*c. Third Party non Bank*
- Giro	2.909	2.792	2.902	1.300	1.492	1.599	1.795	1.993	2.177	173	350	555	766	984	1.189	1.404	*- Demand Deposit*
- Tabungan	2.603	2.556	2.565	1.435	1.656	1.827	2.033	2.234	2.452	206	399	603	812	1.035	1.236	1.469	*- Saving*
- Simpanan Berjangka	24.273	23.908	21.794	11.302	12.912	14.172	15.842	17.538	19.317	1.838	3.591	5.520	7.381	9.260	10.889	12.860	*- Time deposits*
d. Surat Berharga	896	985	744	600	685	772	868	948	1.043	106	207	298	392	503	591	690	*d. Securities*
e. Pinjaman yang diterima	645	660	571	263	304	241	272	307	363	52	102	143	178	214	252	287	*e. Loans received*
f. Lainnya	37.361	40.135	38.783	22.932	26.449	27.207	30.493	33.832	37.207	3.491	6.922	10.896	14.569	18.426	21.972	26.016	*f. Others*
g. Koreksi atas pendapatan bunga	0	1	1	1	29	30	30	4	2	2	5	3	3	3	3	4	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**36.758**	**40.368**	**41.524**	**22.221**	**25.582**	**28.264**	**31.849**	**35.028**	**38.532**	**3.158**	**6.178**	**9.513**	**12.753**	**15.952**	**19.013**	**22.342**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	20.802	20.573	24.071	14.834	17.480	15.481	16.852	19.748	21.822	2.991	4.774	6.450	8.225	10.298	16.287	14.505	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.474	1.483	1.747	972	1.215	1.235	1.315	1.583	1.693	132	300	446	499	563	839	946	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1	3	3	3	3	3	3	0	-	25	25	33	33	36	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	5	-	-	6	-	-	24	30	7	11	13	20	23	24	29	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	13.001	12.403	13.467	9.333	10.963	8.175	8.797	10.692	11.244	2.076	2.809	3.484	4.193	5.114	9.974	7.449	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.234	3.116	3.790	1.934	2.233	2.415	2.683	3.048	3.453	253	517	796	1.111	1.404	2.057	2.342	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	3.044	3.176	5.066	2.591	3.060	3.653	4.054	4.397	5.399	522	1.137	1.687	2.377	3.161	3.360	3.702	*f Others*
2. Beban Operasional Selain Beban Bunga	44.523	47.330	52.484	29.980	34.930	34.765	38.744	43.872	48.262	4.948	8.516	12.578	17.352	21.886	28.863	29.571	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.087	1.016	800	1.217	1.366	1.233	1.336	1.322	1.348	42	73	115	200	293	300	378	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	139	200	77	89	104	119	127	138	8	16	27	36	51	61	76	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	3	12	12	12	12	12	24	24	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	11.702	11.806	12.707	8.924	10.565	7.781	8.283	10.027	10.591	2.080	2.796	3.372	4.002	4.924	9.746	7.221	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	7.817	9.702	11.272	5.181	6.161	7.211	8.481	9.607	10.515	907	1.670	2.891	4.252	5.416	6.088	6.842	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	495	207	361	250	283	274	319	355	389	40	72	99	146	197	234	278	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	23.159	24.459	27.144	14.331	16.467	18.162	20.206	22.435	25.279	1.859	3.877	6.062	8.704	10.992	12.410	14.753	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**13.037**	**13.637**	**13.110**	**7.074**	**8.132**	**8.981**	**9.958**	**10.904**	**12.092**	**1.201**	**2.436**	**3.385**	**3.625**	**4.364**	**6.437**	**7.276**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**2.676**	**2.371**	**2.451**	**1.897**	**2.290**	**2.583**	**2.940**	**2.767**	**3.053**	**348**	**542**	**615**	**911**	**1.101**	**1.570**	**1.982**	***E. Non Operational Income***
F. Beban non - operasional	**2.679**	**2.297**	**2.219**	**1.766**	**2.107**	**2.384**	**2.777**	**2.667**	**2.906**	**432**	**461**	**586**	**840**	**1.043**	**1.258**	**1.649**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(3)**	**74**	**231**	**132**	**183**	**199**	**163**	**100**	**147**	**(84)**	**82**	**30**	**71**	**58**	**312**	**333**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**13.035**	**13.710**	**13.342**	**7.206**	**8.315**	**9.180**	**10.121**	**11.004**	**12.239**	**1.117**	**2.518**	**3.415**	**3.697**	**4.422**	**6.749**	**7.609**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**4.150**	**4.256**	**4.536**	**-**	**-**	**-**	**-**	**-**	**4.805**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**4.140**	**4.522**	**4.676**	**(42)**	**(26)**	**31**	**(48)**	**(50)**	**4.908**	**-**	**(107)**	**129**	**146**	**137**	**109**	**223**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**9.948**	**10.327**	**10.283**	**5.523**	**6.409**	**6.956**	**7.764**	**8.472**	**9.180**	**898**	**2.189**	**2.528**	**2.563**	**3.144**	**5.219**	**5.591**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.12. Laporan Laba / Rugi Bank Umum Konvensional - BUKU 3
(Commercial Conventional Banks Income Statements - Group of Business Acitivies 3)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	247.723	265.213	268.232	158.487	181.827	206.563	230.314	254.144	280.147	31.060	54.681	75.644	99.324	123.823	148.048	171.485	*1. Interest Income*
a. Dari Bank Indonesia	2.455	2.265	2.996	1.599	1.793	2.010	2.235	2.475	2.827	321	541	776	1.119	1.473	1.712	1.932	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	2.154	2.188	2.416	1.856	2.117	2.404	2.762	3.070	3.328	305	556	814	1.177	1.495	1.750	2.071	*b. From interbank placement*
c. Dari surat berharga	16.746	20.172	20.471	11.990	13.464	15.452	16.857	18.462	20.730	1.741	3.366	5.018	6.646	8.374	10.145	11.746	*c. From securities*
d. Dari Kredit yang diberikan	163.079	166.139	152.976	93.016	107.306	121.975	136.475	150.709	166.041	14.752	28.252	40.285	53.599	67.518	81.674	95.753	*d. From credit*
- kepada pihak ketiga bukan bank	162.161	165.065	152.159	92.508	106.717	121.308	135.725	149.887	165.117	14.636	28.041	39.976	53.198	67.021	81.074	95.050	*- To Third Party non Bank*
- kepada bank lain	918	1.074	817	508	589	666	750	822	924	116	211	309	402	498	601	703	*- To other Bank*
e. Lainnya	63.289	74.449	89.374	50.025	57.147	64.723	71.985	79.428	87.221	13.940	21.967	28.751	36.783	44.962	52.767	59.983	*e Others*
2. Beban Bunga	151.903	157.603	168.110	97.441	111.633	126.922	141.455	156.528	172.765	22.407	37.973	51.631	67.288	83.360	99.194	114.226	*2. Interest Expenses*
a. Kepada Bank Indonesia	22	29	33	6	6	6	6	6	7	0	1	1	2	2	2	2	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	2.821	2.979	2.935	1.871	2.194	2.538	2.871	3.216	3.554	335	599	939	1.289	1.661	2.029	2.396	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	78.677	72.899	67.443	39.698	45.609	51.645	57.969	64.357	71.171	7.063	13.520	19.214	25.704	32.303	38.856	45.587	*c. Third Party non Bank*
- Giro	5.681	6.019	5.851	3.981	4.533	5.142	5.697	6.253	6.873	604	1.146	1.721	2.314	2.944	3.552	4.173	*- Demand Deposit*
- Tabungan	8.901	9.226	8.023	4.742	5.434	6.110	6.843	7.567	8.317	762	1.471	1.996	2.664	3.335	4.007	4.703	*- Saving*
- Simpanan Berjangka	64.094	57.653	53.569	30.975	35.642	40.393	45.429	50.537	55.981	5.697	10.903	15.496	20.726	26.024	31.296	36.710	*- Time deposits*
d. Surat Berharga	5.487	5.575	6.595	3.832	4.353	4.865	5.396	5.930	6.469	564	1.085	1.236	1.646	2.067	2.476	3.013	*d. Securities*
e. Pinjaman yang diterima	2.255	2.437	2.670	2.695	3.181	3.784	4.364	4.936	5.594	710	1.194	1.861	2.531	3.206	3.865	4.381	*e. Loans received*
f. Lainnya	62.641	73.684	88.432	49.338	56.286	64.082	70.846	78.082	85.968	13.735	21.574	28.379	36.109	44.111	51.956	58.836	*f. Others*
g. Koreksi atas pendapatan bunga	1	0	2	2	2	2	2	2	2	0	1	1	8	9	10	12	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**95.820**	**107.610**	**100.122**	**61.046**	**70.194**	**79.642**	**88.860**	**97.616**	**107.383**	**8.652**	**16.708**	**24.013**	**32.036**	**40.463**	**48.854**	**57.259**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	114.362	109.665	118.617	78.220	94.158	116.050	118.761	122.164	133.190	44.552	52.726	70.334	92.722	74.580	78.437	103.567	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.523	4.583	5.253	2.163	2.352	2.391	2.561	2.979	3.027	644	1.016	1.585	1.838	1.918	2.909	3.560	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	-	1.325	35	16	16	35	16	16	1	2	3	8	4	4	9	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	23	94	-	-	-	-	-	-	-	23	26	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	83.800	73.851	81.373	56.816	69.879	88.623	87.925	88.219	95.260	40.343	44.872	58.756	78.193	57.383	57.812	79.475	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	19.255	20.992	19.246	11.878	13.626	15.469	17.340	18.999	20.966	1.778	3.372	5.130	6.887	8.594	10.219	11.967	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	8.784	10.216	11.325	7.328	8.285	9.551	10.900	11.950	13.921	1.785	3.440	4.835	5.796	6.681	7.493	8.556	*f Others*
2. Beban Operasional Selain Beban Bunga	182.258	185.032	177.026	113.273	134.571	161.597	169.267	177.935	194.186	48.251	61.293	81.485	108.243	95.113	103.515	133.313	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.139	1.011	672	1.348	1.442	1.459	1.662	1.503	1.514	226	160	256	339	408	437	505	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	0	179	11	11	10	12	11	11	8	8	8	32	40	33	37	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	6	169	159	154	207	188	173	19	19	-	32	34	22	42	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	78.855	68.495	77.705	53.995	66.562	84.846	83.628	83.589	90.200	39.140	44.091	57.345	75.875	54.550	54.030	75.311	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	36.352	44.370	29.761	16.081	18.544	21.259	23.589	25.991	28.415	2.755	5.165	7.010	9.121	11.020	13.881	16.259	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.779	2.188	2.498	1.678	1.981	2.309	2.573	2.844	3.195	305	556	873	1.191	1.486	1.778	2.062	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	64.102	68.942	66.206	39.992	45.873	51.560	57.595	63.809	70.678	5.799	11.294	15.993	21.653	27.574	33.334	39.095	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**27.924**	**32.243**	**41.714**	**25.993**	**29.782**	**34.095**	**38.354**	**41.844**	**46.387**	**4.953**	**8.141**	**12.861**	**16.514**	**19.930**	**23.776**	**27.513**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**16.643**	**10.435**	**11.782**	**8.607**	**9.956**	**11.027**	**12.132**	**13.292**	**14.533**	**1.485**	**2.768**	**4.320**	**5.542**	**7.088**	**8.150**	**9.487**	***E. Non Operational Income***
F. Beban non - operasional	**16.839**	**9.610**	**11.616**	**7.356**	**8.685**	**9.446**	**10.404**	**11.202**	**12.720**	**1.346**	**2.377**	**3.818**	**5.178**	**6.355**	**7.423**	**8.592**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(196)**	**824**	**166**	**1.251**	**1.271**	**1.581**	**1.727**	**2.090**	**1.814**	**139**	**390**	**502**	**364**	**732**	**726**	**895**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**27.728**	**33.067**	**41.879**	**27.244**	**31.053**	**35.676**	**40.081**	**43.934**	**48.200**	**5.092**	**8.532**	**13.363**	**16.878**	**20.663**	**24.502**	**28.408**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**7.912**	**7.843**	**6.803**	**(7)**	**7**	**28**	**43**	**51**	**7.528**	**11**	**20**	**22**	**(31)**	**(30)**	**(32)**	**(19)**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**8.344**	**7.843**	**6.897**	**(7)**	**7**	**28**	**43**	**51**	**7.528**	**11**	**20**	**22**	**(31)**	**(30)**	**(32)**	**(19)**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**20.703**	**24.938**	**32.577**	**21.713**	**24.867**	**28.541**	**32.023**	**35.109**	**38.329**	**4.112**	**6.618**	**10.408**	**13.087**	**16.024**	**18.919**	**21.820**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 1.13. Laporan Laba / Rugi Bank Umum Konvensional - BUKU 4
(Commercial Conventional Banks Income Statements - Group of Business Acitivies 4)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	234.047	256.602	294.644	177.131	203.852	230.530	257.270	284.616	313.316	32.261	58.136	92.206	122.190	153.067	183.911	214.577	*1. Interest Income*
a. Dari Bank Indonesia	2.308	1.476	1.883	803	890	1.015	1.095	1.155	1.359	158	277	389	527	756	989	1.074	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.940	1.996	2.618	1.789	2.116	2.452	2.711	3.089	3.467	339	533	996	1.427	1.832	2.182	2.562	*b. From interbank placement*
c. Dari surat berharga	19.099	24.367	29.080	18.101	20.795	23.261	25.639	28.293	31.075	2.859	5.277	8.160	10.889	13.616	16.200	19.097	*c. From securities*
d. Dari Pembiayaan yang diberikan	196.341	215.895	243.018	147.260	169.308	191.539	213.848	236.550	260.158	26.614	47.948	74.651	98.690	123.413	148.334	172.718	*d. From credit*
- kepada pihak ketiga bukan bank	195.678	215.201	241.883	146.383	168.283	190.364	212.502	235.032	258.456	26.361	47.510	74.012	97.869	122.468	147.215	171.448	*- To Third Party non Bank*
- kepada bank lain	663	694	1.136	877	1.026	1.175	1.346	1.518	1.702	254	437	639	821	945	1.119	1.269	*- To other Bank*
e. Lainnya	14.359	12.868	18.046	9.178	10.743	12.262	13.976	15.529	17.258	2.291	4.099	8.010	10.656	13.450	16.206	19.127	*e Others*
2. Beban Bunga	80.513	80.656	96.977	57.056	65.798	74.621	83.752	92.863	102.562	14.603	23.480	37.561	48.663	60.401	71.922	83.749	*2. Interest Expenses*
a. Kepada Bank Indonesia	420	397	1	1	1	1	1	1	32	32	26	33	37	88	240	286	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.592	2.106	3.389	2.435	2.802	3.229	3.610	4.108	4.301	407	909	1.198	1.657	2.072	2.467	2.850	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	63.135	59.971	69.631	39.257	45.477	51.940	58.454	65.086	72.122	7.094	13.691	22.532	30.171	38.074	45.780	53.696	*c. Third Party non Bank*
- Giro	5.274	6.198	9.136	6.150	6.868	7.723	8.625	9.557	10.573	1.069	2.003	3.082	4.129	5.263	6.403	7.499	*- Demand Deposit*
- Tabungan	9.461	9.920	11.425	6.876	7.994	8.977	9.996	10.960	11.988	1.010	2.039	3.309	4.360	5.454	6.556	7.677	*- Saving*
- Simpanan Berjangka	48.401	43.854	49.071	26.230	30.615	35.241	39.833	44.569	49.562	5.016	9.650	16.141	21.682	27.357	32.821	38.519	*- Time deposits*
d. Surat Berharga	1.094	1.217	2.296	2.097	2.369	2.599	2.869	3.053	3.405	447	715	1.696	1.843	2.342	2.846	3.341	*d. Securities*
e. Pinjaman yang diterima	1.378	3.201	3.980	3.110	3.613	4.188	4.682	5.117	5.559	1.011	1.061	1.651	2.158	2.653	3.133	3.556	*e. Loans received*
f. Lainnya	11.356	11.869	16.008	8.132	9.688	10.869	12.373	13.807	15.419	2.027	3.542	7.260	9.740	12.360	14.901	17.538	*f. Others*
g. Koreksi atas pendapatan bunga	1.539	1.894	1.673	2.025	1.848	1.795	1.765	1.692	1.723	3.584	3.535	3.190	3.057	2.812	2.555	2.482	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**153.534**	**175.946**	**197.667**	**120.075**	**138.053**	**155.909**	**173.519**	**191.754**	**210.754**	**17.658**	**34.656**	**54.645**	**73.527**	**92.665**	**111.989**	**130.828**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	66.466	104.618	82.068	58.283	63.449	69.634	78.473	85.776	97.170	41.400	49.795	59.323	69.297	78.102	87.028	118.332	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.321	2.504	3.563	2.644	2.739	2.918	3.172	3.435	3.641	299	622	1.140	1.598	1.888	2.486	3.306	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	11	24	2	2	2	2	2	2	0	1	2	3	5	7	10	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	10.833	14.982	10.482	11.010	12.114	12.264	14.192	15.422	16.996	30.987	31.346	31.930	33.110	33.693	35.124	36.373	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	33.727	38.181	44.693	27.775	31.957	35.912	40.171	44.263	49.844	4.158	8.023	12.749	17.406	21.955	25.910	30.940	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	20.585	48.941	23.306	16.852	16.637	18.538	20.937	22.654	26.688	5.957	9.802	13.502	17.180	20.561	23.501	47.702	*f Others*
2. Beban Operasional Selain Beban Bunga	134.169	192.942	171.721	112.912	127.073	140.237	156.292	167.930	185.709	47.775	64.624	81.181	101.484	118.075	133.263	172.070	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	333	236	194	541	556	587	630	622	626	69	74	115	133	149	151	204	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	5	38	0	0	0	4	4	4	-	-	-	-	-	229	233	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	11	1	1	1	1	1	1	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	7.527	21.469	5.446	9.821	10.815	10.743	13.236	11.749	13.068	29.658	30.583	30.626	31.384	30.600	31.701	32.425	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	42.881	76.407	55.498	34.644	38.494	42.058	45.536	49.446	53.809	7.954	14.424	19.998	27.897	33.403	38.020	64.760	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	781	762	1.020	642	753	825	900	1.028	1.104	104	215	372	466	517	586	741	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	82.647	94.063	109.515	67.262	76.454	86.022	95.985	105.080	117.097	9.989	19.328	30.070	41.604	53.407	62.576	73.707	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**85.831**	**87.623**	**108.014**	**65.446**	**74.429**	**85.306**	**95.700**	**109.600**	**122.214**	**11.283**	**19.827**	**32.787**	**41.340**	**52.692**	**65.754**	**77.091**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**3.874**	**1.969**	**1.744**	**3.008**	**4.250**	**5.043**	**6.292**	**3.258**	**4.001**	**61**	**125**	**257**	**293**	**398**	**455**	**539**	***E. Non Operational Income***
F. Beban non - operasional	**265**	**1.759**	**759**	**242**	**269**	**298**	**360**	**402**	**730**	**1.179**	**94**	**209**	**361**	**866**	**680**	**750**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**3.610**	**210**	**985**	**2.766**	**3.981**	**4.745**	**5.932**	**2.856**	**3.270**	**(1.118)**	**31**	**48**	**(68)**	**(468)**	**(225)**	**(211)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**89.441**	**87.832**	**108.999**	**68.212**	**78.411**	**90.051**	**101.632**	**112.456**	**125.485**	**10.166**	**19.859**	**32.835**	**41.272**	**52.224**	**65.529**	**76.879**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**53.558**	**53.586**	**70.963**	**-**	**-**	**-**	**-**	**-**	**81.004**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**53.558**	**53.586**	**70.963**	**-**	**-**	**-**	**-**	**-**	**81.004**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**71.571**	**69.466**	**86.589**	**54.332**	**62.206**	**71.627**	**80.517**	**89.145**	**98.998**	**8.122**	**15.956**	**26.232**	**32.954**	**41.686**	**52.098**	**61.383**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	3.771	2.062	2.084	1.108	1.328	1.476	1.627	1.779	1.942	156	296	459	599	770	901	1.043	*1. Interest Income*
a. Dari Bank Indonesia	71	54	69	47	66	73	79	84	90	7	11	17	23	28	33	38	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	34	33	17	8	9	10	10	11	12	1	2	2	2	2	2	3	*b. From interbank placement*
c. Dari surat berharga	84	43	70	33	56	60	65	69	74	6	11	30	36	43	48	53	*c. From securities*
d. Dari Pembiayaan yang diberikan	2.343	1.289	1.256	674	802	894	989	1.084	1.188	98	191	290	382	487	574	666	*d. From financing*
- kepada pihak ketiga bukan bank	2.330	1.281	1.254	674	801	893	988	1.083	1.187	98	191	290	382	487	574	666	*- To Third Party non Bank*
- kepada bank lain	12	8	2	0	0	1	1	1	1	0	0	0	0	0	0	0	*- To other Bank*
e. Lainnya	1.238	644	671	346	396	440	485	531	578	45	82	119	156	210	244	283	*e Others*
2. Beban Bunga	2.647	1.498	1.536	749	860	958	1.059	1.162	1.272	111	207	307	403	517	611	711	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	0	0	0	0	0	0	-	0	0	0	1	1	1	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	50	45	25	11	13	14	16	18	20	3	4	5	6	8	9	11	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	1.326	798	839	398	459	510	563	618	677	63	120	182	240	301	357	419	*c. Third Party non Bank*
- Giro	101	16	13	7	8	9	9	10	11	1	2	2	3	4	4	5	*- Demand Deposit*
- Tabungan	37	31	31	15	18	20	22	24	27	2	4	7	9	11	13	15	*- Saving*
- Simpanan Berjangka	1.188	751	796	376	433	482	532	584	640	60	114	173	228	286	339	398	*- Time deposits*
d. Surat Berharga	22	4	9	9	12	15	19	16	19	2	3	5	7	6	12	13	*d. Securities*
e. Pinjaman yang diterima	5	5	5	3	3	3	4	4	4	0	1	1	1	1	1	2	*e. Loans received*
f. Lainnya	1.245	646	658	329	373	415	458	505	551	43	78	114	149	200	230	265	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**1.123**	**564**	**548**	**359**	**469**	**518**	**568**	**617**	**670**	**45**	**89**	**152**	**195**	**252**	**291**	**332**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	922	1.374	249	114	153	165	176	191	212	10	21	32	41	52	68	82	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of financing*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	0	-	-	-	6	6	7	10	10	2	1	1	0	0	1	1	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	80	54	56	31	34	38	43	47	51	3	9	16	19	23	26	32	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	842	1.320	193	83	112	120	126	134	151	6	10	16	22	28	41	48	*f Others*
2. Beban Operasional Selain Beban Bunga	1.964	2.446	1.169	443	581	638	764	822	893	50	100	158	211	272	322	376	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of financing*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	0	-	-	-	5	5	5	5	5	0	0	0	0	0	0	0	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	973	1.930	578	121	171	177	254	263	275	7	12	24	32	46	51	57	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	991	516	591	323	404	455	505	553	613	44	88	134	179	226	271	319	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**81**	**(508)**	**(372)**	**29**	**41**	**45**	**(20)**	**(14)**	**(11)**	**5**	**10**	**25**	**26**	**32**	**37**	**38**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**11**	**11**	**5**	**3**	**4**	**4**	**29**	**30**	**31**	**0**	**0**	**9**	**11**	**13**	**16**	**17**	***E. Non Operational Income***
F. Beban non - operasional	**6**	**6**	**6**	**2**	**3**	**3**	**4**	**4**	**5**	**0**	**0**	**1**	**1**	**1**	**2**	**3**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**5**	**6**	**(1)**	**1**	**1**	**1**	**25**	**26**	**25**	**0**	**(0)**	**8**	**10**	**12**	**15**	**14**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**86**	**(502)**	**(373)**	**31**	**42**	**46**	**5**	**12**	**15**	**5**	**9**	**34**	**36**	**44**	**52**	**53**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**78**	**(512)**	**(380)**	**31**	**8**	**12**	**(29)**	**(22)**	**(19)**	**5**	**9**	**34**	**36**	**44**	**52**	**53**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	21.484	22.169	25.486	15.202	17.307	19.466	21.640	23.845	25.998	2.247	4.375	6.548	8.859	11.158	13.336	15.749	*1. Interest Income*
a. Dari Bank Indonesia	394	409	479	271	293	323	366	406	462	59	107	168	224	275	329	393	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	27	32	10	3	4	5	6	7	10	3	5	7	8	9	10	11	*b. From interbank placement*
c. Dari surat berharga	646	918	1.342	1.003	1.139	1.290	1.451	1.607	1.792	161	314	467	626	788	953	1.175	*c. From securities*
d. Dari Pembiayaan yang diberikan	11.248	12.576	14.772	8.788	10.067	11.342	12.599	13.914	15.206	1.363	2.633	3.991	5.319	6.708	8.042	9.437	*d. From financing*
- kepada pihak ketiga bukan bank	11.215	12.555	14.707	8.742	10.018	11.291	12.545	13.857	15.146	1.360	2.627	3.983	5.308	6.695	8.026	9.417	*- To Third Party non Bank*
- kepada bank lain	32	22	65	46	49	52	54	57	60	2	6	8	11	13	16	19	*- To other Bank*
e. Lainnya	9.169	8.234	8.884	5.137	5.804	6.506	7.218	7.911	8.528	661	1.316	1.914	2.682	3.379	4.002	4.733	*e Others*
2. Beban Bunga	14.701	13.927	15.491	8.883	10.064	11.315	12.600	13.829	15.044	1.286	2.505	3.718	5.059	6.332	7.529	8.844	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	1	-	2	2	2	2	2	5	3	4	4	4	6	6	6	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	220	269	194	57	66	75	79	90	98	10	18	25	31	36	42	48	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	4.936	5.026	6.008	3.482	3.951	4.488	4.997	5.526	6.078	582	1.113	1.713	2.270	2.829	3.379	3.946	*c. Third Party non Bank*
- Giro	160	208	232	182	202	248	264	278	301	28	54	84	117	155	199	244	*- Demand Deposit*
- Tabungan	413	306	400	245	280	319	356	396	438	44	97	152	190	229	267	306	*- Saving*
- Simpanan Berjangka	4.364	4.512	5.376	3.055	3.469	3.921	4.378	4.852	5.338	510	961	1.476	1.962	2.445	2.913	3.395	*- Time deposits*
d. Surat Berharga	194	240	283	145	165	182	199	215	233	23	38	58	70	83	101	120	*d. Securities*
e. Pinjaman yang diterima	18	9	8	-	-	0	0	1	1	0	1	1	1	2	2	3	*e. Loans received*
f. Lainnya	9.333	8.382	8.999	5.197	5.879	6.568	7.322	7.995	8.630	667	1.332	1.918	2.683	3.376	3.999	4.722	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**6.784**	**8.242**	**9.995**	**6.319**	**7.244**	**8.151**	**9.040**	**10.016**	**10.954**	**961**	**1.869**	**2.830**	**3.800**	**4.826**	**5.807**	**6.905**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.363	2.912	2.667	2.556	2.431	2.551	2.855	3.044	3.268	408	778	1.169	1.593	1.680	2.079	2.355	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	19	22	27	29	32	34	37	43	2	7	23	24	28	30	32	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of financing*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	19	57	51	25	22	19	20	20	21	2	0	1	1	5	2	2	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	508	581	865	435	499	558	615	679	748	58	112	178	241	310	377	451	*e. Deviden, gain from investment in shares with equity method,fees/comissions/provisions*
f. Lainnya	836	2.256	1.729	2.070	1.881	1.943	2.186	2.308	2.456	346	658	967	1.327	1.337	1.670	1.869	*f Others*
2. Beban Operasional Selain Beban Bunga	7.603	9.737	11.154	7.090	7.673	8.432	9.494	10.366	11.244	1.066	2.141	3.201	4.281	5.087	6.117	7.172	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	5	-	0	0	0	0	0	0	0	-	0	0	0	-	1	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of financing*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	16	22	82	6	0	1	0	0	0	1	1	1	2	0	1	1	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	2.253	3.228	3.630	2.478	2.326	2.438	2.807	2.946	3.071	384	701	1.050	1.456	1.541	1.928	2.224	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	32	20	27	20	25	28	31	34	37	4	7	9	13	16	20	24	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	5.303	6.462	7.416	4.585	5.322	5.965	6.655	7.386	8.135	676	1.433	2.140	2.810	3.530	4.168	4.922	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**544**	**1.417**	**1.508**	**1.786**	**2.002**	**2.271**	**2.401**	**2.694**	**2.978**	**304**	**506**	**798**	**1.112**	**1.420**	**1.769**	**2.088**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**74**	**153**	**152**	**114**	**128**	**131**	**97**	**75**	**132**	**36**	**31**	**35**	**18**	**26**	**35**	**86**	***E. Non Operational Income***
F. Beban non - operasional	**74**	**79**	**74**	**131**	**127**	**147**	**106**	**96**	**131**	**40**	**40**	**46**	**34**	**47**	**56**	**115**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(0)**	**74**	**77**	**(17)**	**2**	**(17)**	**(9)**	**(21)**	**1**	**(5)**	**(9)**	**(12)**	**(16)**	**(21)**	**(21)**	**(28)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**543**	**1.490**	**1.586**	**1.768**	**2.003**	**2.254**	**2.392**	**2.673**	**2.979**	**299**	**497**	**787**	**1.096**	**1.399**	**1.748**	**2.059**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**762**	**1.310**	**1.836**	**-**	**-**	**-**	**-**	**-**	**2.243**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**783**	**1.310**	**1.836**	**-**	**-**	**-**	**-**	**-**	**2.243**	**12**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**306**	**1.139**	**1.005**	**1.286**	**1.494**	**1.687**	**1.787**	**1.997**	**2.222**	**214**	**370**	**589**	**814**	**1.042**	**1.303**	**1.533**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	9.163	7.214	8.156	4.959	5.732	6.460	7.208	7.965	8.764	811	1.629	2.445	3.217	4.035	4.829	5.623	*1. Interest Income*
a. Dari Bank Indonesia	436	326	382	156	167	177	189	198	214	26	49	74	91	114	140	166	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. From interbank placement*
c. Dari surat berharga	285	467	593	441	508	587	674	754	841	94	179	270	349	418	486	556	*c. From securities*
d. Dari Pembiayaan yang diberikan	5.362	5.837	6.526	3.935	4.557	5.136	5.701	6.291	6.904	607	1.240	1.861	2.460	3.110	3.727	4.336	*d. From financing*
- kepada pihak ketiga bukan bank	5.345	5.816	6.505	3.923	4.545	5.122	5.685	6.274	6.885	606	1.236	1.857	2.456	3.106	3.723	4.326	*- To Third Party non Bank*
- kepada bank lain	17	21	21	11	13	14	16	17	19	1	3	4	4	4	4	10	*- To other Bank*
e. Lainnya	3.079	585	655	428	499	560	644	721	805	84	161	241	316	393	476	565	*e Others*
2. Beban Bunga	2.554	3.095	3.304	2.035	2.327	2.622	2.927	3.233	3.549	362	694	1.040	1.381	1.713	2.060	2.405	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	8	12	14	5	6	7	7	8	9	1	1	2	2	3	3	4	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	2.489	2.387	2.594	1.544	1.768	2.000	2.231	2.465	2.715	250	497	764	1.020	1.277	1.525	1.777	*c. Third Party non Bank*
- Giro	92	118	165	88	98	109	119	129	139	9	18	27	41	50	62	73	*- Demand Deposit*
- Tabungan	500	405	443	282	324	368	410	454	501	46	88	133	176	221	267	314	*- Saving*
- Simpanan Berjangka	1.897	1.865	1.985	1.174	1.346	1.524	1.703	1.882	2.076	194	391	604	803	1.005	1.195	1.390	*- Time deposits*
d. Surat Berharga	53	45	38	23	27	28	32	36	38	-	8	9	13	17	28	33	*d. Securities*
e. Pinjaman yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
f. Lainnya	4	531	630	408	468	525	593	660	731	75	148	225	299	373	454	542	*f. Others*
g. Koreksi atas pendapatan bunga	-	119	29	55	57	62	63	64	57	36	39	40	47	44	49	49	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**6.608**	**4.120**	**4.852**	**2.925**	**3.405**	**3.838**	**4.281**	**4.732**	**5.215**	**449**	**935**	**1.405**	**1.836**	**2.322**	**2.769**	**3.218**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	5.588	9.263	2.744	2.545	3.003	3.599	3.898	4.083	4.582	486	927	1.137	1.196	1.364	1.526	1.756	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	49	57	57	19	20	20	21	21	22	1	1	2	4	5	6	10	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of financing*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	20	20	37	38	42	44	49	54	58	5	10	18	25	33	40	55	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	711	611	635	384	459	501	587	645	733	70	125	207	283	364	427	492	*e. Deviden, gain from investment in shares with equity method,fees/comissions/provisions*
f. Lainnya	4.808	8.575	2.015	2.105	2.481	3.033	3.242	3.364	3.770	410	791	910	885	962	1.052	1.199	*f Others*
2. Beban Operasional Selain Beban Bunga	8.829	12.955	7.141	4.956	5.806	6.623	7.462	8.050	8.981	836	1.673	2.206	2.557	3.065	3.523	4.059	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	0	1	0	0	0	0	0	0	0	0	-	0	-	5	5	-	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of financing*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	6.031	9.904	4.059	2.806	3.286	4.046	4.650	5.020	5.570	564	1.137	1.371	1.423	1.634	1.829	2.073	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	0	11	16	15	18	19	25	23	26	8	5	7	10	13	16	19	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	2.797	3.039	3.067	2.135	2.502	2.557	2.786	3.007	3.384	263	532	827	1.124	1.413	1.673	1.967	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**3.368**	**429**	**454**	**514**	**601**	**813**	**717**	**765**	**816**	**98**	**189**	**336**	**475**	**621**	**772**	**915**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**19**	**7**	**45**	**16**	**22**	**25**	**26**	**27**	**38**	**5**	**10**	**12**	**12**	**12**	**12**	**13**	***E. Non Operational Income***
F. Beban non - operasional	**3.038**	**5**	**16**	**31**	**34**	**30**	**27**	**47**	**42**	**15**	**19**	**21**	**26**	**36**	**44**	**56**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(3.019)**	**3**	**29**	**(14)**	**(13)**	**(5)**	**(1)**	**(20)**	**(3)**	**(10)**	**(8)**	**(9)**	**(14)**	**(24)**	**(32)**	**(44)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**348**	**431**	**484**	**500**	**589**	**809**	**716**	**745**	**813**	**88**	**180**	**327**	**461**	**597**	**740**	**872**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**250**	**325**	**365**	**310**	**358**	**809**	**493**	**547**	**604**	**66**	**134**	**243**	**343**	**444**	**551**	**649**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**511.743**	**628.115**	**673.484**	**1.029.808**	**1.016.655**	**1.072.536**	**1.029.292**	**1.032.424**	**1.063.037**	**1.026.941**	**1.021.023**	**1.152.410**	**1.132.261**	**1.162.856**	**1.090.464**	**1.102.359**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	38.641	20.586	29.244	19.337	16.699	17.929	17.510	17.391	17.310	17.179	17.510	18.276	18.274	18.349	18.057	18.731	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	468.916	597.813	641.745	1.001.772	993.955	1.047.718	1.004.435	1.006.619	1.040.333	1.000.665	995.747	1.124.062	1.106.648	1.138.370	1.064.237	1.073.401	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	4.185	9.715	2.495	8.700	6.000	6.889	7.346	8.414	5.395	9.097	7.766	10.072	7.339	6.137	8.170	10.227	- *Others*
Kewajiban Komitmen	**1.821.506**	**1.983.571**	**2.160.722**	**2.634.864**	**2.726.796**	**2.767.860**	**2.768.711**	**2.714.321**	**2.724.780**	**2.748.790**	**2.759.733**	**2.885.216**	**2.863.418**	**2.856.271**	**2.771.778**	**2.774.832**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	1.219.520	1.304.240	1.408.258	1.469.754	1.541.709	1.531.977	1.565.928	1.541.230	1.545.055	1.600.530	1.589.182	1.548.250	1.564.953	1.545.078	1.516.202	1.515.260	- *Undisbursed loan facilities to debtors*
Committed	275.413	298.509	344.860	363.125	378.293	369.036	375.231	365.413	367.108	381.049	376.341	365.022	370.005	366.214	366.791	363.453	*- Committed*
Uncommitted	944.107	1.005.731	1.063.398	1.106.629	1.163.416	1.162.941	1.190.698	1.175.817	1.177.948	1.219.482	1.212.841	1.183.227	1.194.948	1.178.864	1.149.411	1.151.807	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	7.534	12.370	11.229	14.911	19.293	15.241	14.937	8.878	10.181	10.645	9.589	11.449	14.192	13.060	14.313	16.751	- *Undisbursed loan facilities to other banks*
Committed	1.064	1.581	3.011	3.341	5.127	2.220	4.232	2.020	1.897	1.068	1.051	1.990	2.781	1.737	1.659	4.239	*- Committed*
Uncommitted	6.469	10.789	8.218	11.570	14.166	13.021	10.705	6.858	8.284	9.577	8.539	9.458	11.410	11.323	12.655	12.512	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	69.516	66.353	77.108	84.645	89.129	91.755	94.462	91.959	88.144	80.623	85.087	82.241	79.499	81.415	75.750	75.088	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	520.465	594.212	659.107	1.056.446	1.069.163	1.121.114	1.085.829	1.063.085	1.075.275	1.045.988	1.066.216	1.233.407	1.194.577	1.208.753	1.155.715	1.154.765	- *Outstanding spot and derivatives (sold)*
- Lainnya	4.471	6.397	5.020	9.108	7.501	7.773	7.556	9.168	6.126	11.005	9.659	9.869	10.198	7.965	9.797	12.967	- *Others*
Tagihan Kontinjensi	**308.392**	**334.875**	**316.330**	**332.943**	**300.354**	**305.784**	**313.649**	**290.482**	**286.136**	**275.666**	**282.926**	**274.533**	**269.282**	**269.604**	**267.819**	**275.376**	***Contingent Claims***
- Garansi yang diterima	265.333	288.776	264.819	228.175	242.704	247.608	254.386	252.315	248.740	237.633	240.374	235.866	226.506	225.642	226.130	228.507	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	39.402	42.161	46.949	99.832	52.774	53.196	54.099	33.067	32.405	32.899	37.347	33.391	37.379	38.508	36.263	41.341	- *Accrued interest*
- Lainnya	3.657	3.938	4.562	4.935	4.875	4.980	5.164	5.099	4.991	5.134	5.205	5.275	5.397	5.455	5.426	5.528	- *Others*
Kewajiban Kontijensi	**302.459**	**304.665**	**339.278**	**328.360**	**337.705**	**346.889**	**349.600**	**343.613**	**366.334**	**334.409**	**334.194**	**337.988**	**342.590**	**345.717**	**343.220**	**341.187**	***Contingent Liabilities***
- Garansi yang diberikan	297.391	302.542	337.695	326.504	335.901	344.952	347.607	341.579	364.514	332.246	331.885	335.602	339.793	343.125	340.601	338.879	- *Issued guarantees*
- Lainnya	5.069	2.124	1.583	1.855	1.805	1.937	1.993	2.033	1.820	2.163	2.309	2.386	2.797	2.592	2.619	2.309	- *Others*
Lainnya	**274.066**	**309.064**	**392.512**	**426.447**	**430.924**	**436.410**	**437.843**	**438.992**	**445.955**	**449.597**	**453.638**	**453.559**	**455.804**	**462.218**	**468.191**	**474.967**	***Others***
- Penerusan Kredit	23.059	9.441	10.422	11.321	11.360	11.659	11.740	12.000	12.072	12.353	12.597	12.653	12.763	13.672	13.255	13.609	- *Channelling*
- Aset produktif yang dihapusbukukan	230.274	274.724	350.961	375.600	380.023	384.992	385.804	386.300	392.081	395.099	396.470	397.954	402.023	404.434	410.167	416.933	- *Written off earning assets*
Kredit yang diberikan	219.484	262.748	339.745	363.864	372.023	373.093	377.532	378.067	383.718	387.001	388.152	389.644	393.555	395.871	401.559	408.336	*- Credit disbursed*
Lainnya	10.790	11.976	11.216	11.735	8.000	11.899	8.272	8.233	8.363	8.097	8.318	8.309	8.468	8.563	8.609	8.596	*- Others*
- Aset produktif yang dihapustagih	20.733	24.900	31.129	39.527	39.540	39.759	40.299	40.693	41.802	42.145	44.571	42.952	41.018	44.112	44.769	44.425	- *Charged off earning assets*
Kredit yang diberikan	14.300	17.557	23.573	31.992	32.000	32.192	32.720	33.126	34.238	34.586	37.010	35.480	33.550	36.644	37.428	37.081	*- Credit disbursed*
Lainnya	6.433	7.343	7.556	7.534	7.540	7.567	7.579	7.566	7.564	7.559	7.561	7.472	7.468	7.468	7.341	7.344	*- Others*

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**215**	**11**	**9**	**9**	**9**	**9**	**9**	**9**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	1	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	*- Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	5	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2	*- Others*
Kewajiban Komitmen	**7.277**	**3.649**	**2.446**	**2.392**	**2.541**	**2.548**	**2.597**	**2.656**	**2.503**	**2.657**	**1.887**	**1.895**	**1.860**	**1.757**	**1.664**	**1.530**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	6.756	3.467	2.394	2.342	2.480	2.485	2.546	2.605	2.452	2.611	1.844	1.852	1.839	1.726	1.635	1.518	*- Undisbursed loan facilities to debtors*
Committed	2.632	760	939	901	944	941	1.014	1.082	1.049	1.163	1.122	1.114	1.118	1.032	994	850	*- Committed*
Uncommitted	4.124	2.707	1.455	1.441	1.535	1.544	1.531	1.523	1.403	1.447	721	738	720	694	641	668	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	230	144	42	42	49	46	40	41	39	38	38	34	15	13	14	3	*- Undisbursed loan facilities to other banks*
Committed	166	38	33	38	38	39	34	34	32	32	32	32	12	11	11	1	*- Committed*
Uncommitted	64	106	10	5	11	7	7	7	7	6	6	2	3	2	3	3	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Outstanding spot and derivatives (sold)*
- Lainnya	61	38	9	7	13	17	11	10	12	8	6	9	6	18	15	9	*- Others*
Tagihan Kontinjensi	**948**	**1.094**	**1.144**	**1.321**	**1.360**	**1.430**	**1.453**	**1.456**	**1.368**	**1.358**	**1.358**	**1.395**	**1.404**	**1.414**	**1.390**	**1.423**	***Contingent Claims***
- Garansi yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Received guarantees*
- Pendapatan bunga dalam penyelesaian	475	658	671	788	808	818	832	839	808	837	827	845	840	837	906	909	*- Accrued interest*
- Lainnya	471	436	473	533	552	613	621	617	560	521	532	551	564	577	483	515	*- Others*
Kewajiban Kontijensi	**1.806**	**1.237**	**742**	**1.092**	**1.170**	**1.180**	**1.242**	**1.188**	**932**	**829**	**840**	**851**	**993**	**1.138**	**970**	**890**	***Contingent Liabilities***
- Garansi yang diberikan	1.571	1.146	712	1.058	1.132	1.146	1.212	1.158	904	799	774	791	783	890	760	865	*- Issued guarantees*
- Lainnya	235	91	30	34	38	33	30	30	28	29	66	60	210	248	210	26	*- Others*
Lainnya	**1.909**	**2.107**	**1.548**	**1.555**	**1.563**	**1.573**	**1.594**	**1.613**	**1.824**	**1.821**	**1.812**	**1.823**	**2.288**	**2.142**	**2.156**	**2.179**	***Others***
- Penerusan Kredit	343	479	33	22	22	22	20	20	19	19	18	18	17	16	15	14	*- Channelling*
- Aset produktif yang dihapusbukukan	1.547	1.613	1.514	1.532	1.541	1.551	1.561	1.593	1.805	1.802	1.794	1.806	2.272	2.127	2.141	2.152	*- Written off earning assets*
Kredit yang diberikan	1.469	1.587	1.514	1.532	1.541	1.550	1.560	1.593	1.805	1.801	1.794	1.805	2.271	2.126	2.141	2.151	*- Credit disbursed*
Lainnya	77	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*- Others*
- Aset produktif yang dihapustagih	20	16	1	0	0	0	14	0	0	0	-	-	-	-	-	13	*- Charged off earning assets*
Kredit yang diberikan	20	16	1	0	0	0	14	0	0	0	-	-	-	-	-	13	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**39.464**	**51.874**	**58.754**	**72.524**	**73.977**	**55.527**	**48.961**	**51.189**	**44.036**	**54.832**	**52.610**	**66.113**	**59.852**	**63.777**	**48.332**	**53.213**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	3.058	2.013	4.134	3.950	4.230	3.907	3.737	3.376	3.301	3.376	3.392	3.712	3.704	3.713	3.888	3.870	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	36.195	44.447	53.621	66.400	68.211	50.531	44.225	46.457	40.102	49.866	47.640	60.330	54.650	59.452	43.191	48.199	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	212	5.415	999	2.174	1.536	1.090	998	1.356	633	1.590	1.578	2.071	1.499	612	1.252	1.145	- *Others*
Kewajiban Komitmen	**194.388**	**137.805**	**142.897**	**160.707**	**172.760**	**138.671**	**134.411**	**134.240**	**121.255**	**135.944**	**139.452**	**143.238**	**139.409**	**146.260**	**131.391**	**131.391**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	107.157	82.304	82.326	82.946	92.133	79.834	82.954	80.090	77.849	82.974	83.144	77.796	81.579	79.996	80.697	81.792	- *Undisbursed loan facilities to debtors*
Committed	31.362	33.592	32.651	31.998	32.685	32.152	32.573	31.165	31.541	34.025	34.198	29.356	29.857	29.799	30.848	32.148	*- Committed*
Uncommitted	75.796	48.712	49.675	50.948	59.448	47.682	50.381	48.925	46.308	48.949	48.946	48.439	51.722	50.197	49.849	49.644	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	154	220	321	145	173	148	170	215	142	146	170	163	141	129	126	112	- *Undisbursed loan facilities to other banks*
Committed	54	100	187	83	109	88	91	91	79	76	76	77	60	24	26	33	*- Committed*
Uncommitted	99	120	134	62	63	61	79	124	63	70	94	86	81	105	100	78	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	4.439	4.088	2.966	3.232	3.099	3.169	2.749	2.391	2.741	2.937	3.488	3.212	2.907	3.220	3.219	3.144	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	82.402	49.810	55.139	71.204	74.497	53.153	46.794	49.542	39.764	47.929	51.101	59.779	52.825	61.733	44.954	44.337	- *Outstanding spot and derivatives (sold)*
- Lainnya	236	1.383	2.145	3.178	2.859	2.367	1.745	2.002	759	1.958	1.550	2.289	1.958	1.183	2.395	2.007	- *Others*
Tagihan Kontinjensi	**63.506**	**38.035**	**63.645**	**46.944**	**49.162**	**34.048**	**34.409**	**36.169**	**35.613**	**35.174**	**34.629**	**24.851**	**25.180**	**25.770**	**22.431**	**24.866**	***Contingent Claims***
- Garansi yang diterima	60.700	34.330	59.110	42.290	44.485	29.060	29.782	31.503	31.051	30.581	30.165	20.339	17.398	17.768	17.580	16.685	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	2.758	3.504	4.078	4.256	4.424	4.736	4.370	4.402	4.280	4.302	4.169	4.211	7.475	7.688	4.536	7.862	- *Accrued interest*
- Lainnya	48	202	457	397	252	252	257	265	281	292	294	301	307	314	316	319	- *Others*
Kewajiban Kontijensi	**39.844**	**31.761**	**29.727**	**29.394**	**30.066**	**24.565**	**25.473**	**24.425**	**23.885**	**22.532**	**21.883**	**21.175**	**21.333**	**22.392**	**23.254**	**21.405**	***Contingent Liabilities***
- Garansi yang diberikan	39.316	30.964	29.306	28.956	29.630	24.116	25.044	23.987	23.451	22.056	21.233	20.481	20.726	21.928	22.861	21.009	- *Issued guarantees*
- Lainnya	529	798	421	438	435	449	429	438	434	476	650	694	607	464	393	396	- *Others*
Lainnya	**14.315**	**17.595**	**27.235**	**30.005**	**29.750**	**30.743**	**27.458**	**27.867**	**28.582**	**29.497**	**29.796**	**27.200**	**27.618**	**28.571**	**28.034**	**28.121**	***Others***
- Penerusan Kredit	1.327	1.100	2.078	2.438	2.443	2.700	2.744	2.967	2.985	3.291	3.513	3.567	3.669	4.545	4.134	4.485	- *Channelling*
- Aset produktif yang dihapusbukukan	12.543	15.983	22.815	25.109	24.690	25.387	22.028	22.204	22.730	23.244	22.628	21.790	22.110	22.132	22.031	21.712	- *Written off earning assets*
Kredit yang diberikan	8.888	12.338	19.097	21.193	24.548	21.349	21.657	21.833	22.349	23.093	22.247	21.409	21.726	21.748	21.647	21.328	*- Credit disbursed*
Lainnya	3.654	3.645	3.718	3.916	141	4.038	371	371	381	151	381	381	383	384	384	384	*- Others*
- Aset produktif yang dihapustagih	446	512	2.342	2.457	2.617	2.656	2.686	2.696	2.867	2.962	3.654	1.843	1.839	1.894	1.870	1.925	- *Charged off earning assets*
Kredit yang diberikan	337	404	2.109	2.258	2.417	2.431	2.453	2.464	2.636	2.731	3.424	1.703	1.704	1.759	1.860	1.910	*- Credit disbursed*
Lainnya	109	108	233	199	201	225	233	233	231	230	231	139	135	135	10	14	*- Others*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**422.521**	**493.076**	**486.597**	**581.971**	**588.645**	**656.720**	**650.542**	**662.205**	**622.617**	**683.439**	**673.877**	**760.638**	**766.086**	**777.285**	**722.307**	**731.564**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	31.447	18.566	25.102	14.658	12.461	14.015	13.765	14.007	14.009	13.803	13.894	14.565	14.570	14.636	14.169	14.716	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	387.471	470.681	460.646	561.942	572.340	637.348	631.237	642.421	604.424	663.313	654.597	738.864	746.248	757.558	701.827	708.410	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	3.603	3.829	849	5.371	3.844	5.358	5.539	5.777	4.184	6.324	5.385	7.210	5.267	5.091	6.311	8.438	- *Others*
Kewajiban Komitmen	**1.115.813**	**1.252.443**	**1.251.581**	**1.395.670**	**1.440.543**	**1.514.814**	**1.533.715**	**1.513.278**	**1.486.720**	**1.573.058**	**1.581.121**	**1.631.468**	**1.639.498**	**1.609.560**	**1.542.321**	**1.521.864**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	710.628	764.243	778.583	804.347	826.807	829.548	843.535	825.586	849.546	866.014	865.947	808.701	818.613	796.498	778.157	757.192	- *Undisbursed loan facilities to debtors*
Committed	106.010	116.775	124.150	125.017	132.245	128.169	131.258	129.162	133.719	133.339	130.670	100.324	98.622	93.363	93.568	86.726	*- Committed*
Uncommitted	604.618	647.468	654.432	679.330	694.562	701.379	712.276	696.425	715.828	732.674	735.277	708.377	719.991	703.134	684.589	670.465	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	6.372	10.260	6.311	9.665	12.831	11.157	8.763	4.922	6.584	7.796	6.762	7.632	9.575	7.999	9.495	8.738	- *Undisbursed loan facilities to other banks*
Committed	108	111	68	42	647	345	370	337	506	494	496	296	298	296	505	506	*- Committed*
Uncommitted	6.264	10.149	6.243	9.623	12.184	10.812	8.393	4.585	6.077	7.302	6.266	7.336	9.277	7.703	8.991	8.232	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	23.461	24.993	26.974	25.591	26.789	30.147	31.458	30.890	30.288	27.167	28.482	24.404	23.438	23.638	22.515	21.199	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	372.476	449.166	438.950	551.694	570.969	640.029	645.611	646.606	596.207	665.530	674.916	785.110	782.739	776.342	726.387	726.670	- *Outstanding spot and derivatives (sold)*
- Lainnya	2.876	3.782	763	4.373	3.148	3.934	4.349	5.274	4.095	6.551	5.015	5.621	5.133	5.083	5.767	8.065	- *Others*
Tagihan Kontinjensi	**176.588**	**230.199**	**182.190**	**213.822**	**176.859**	**197.904**	**203.697**	**200.546**	**197.807**	**190.723**	**194.808**	**194.838**	**189.962**	**188.619**	**190.458**	**195.045**	***Contingent Claims***
- Garansi yang diterima	164.829	216.409	168.621	149.529	160.004	181.309	186.196	183.234	180.763	173.047	172.463	177.568	172.012	170.133	171.047	174.212	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	8.782	10.673	10.132	60.500	12.999	12.699	13.437	13.320	13.125	13.589	18.203	13.086	13.666	14.171	15.038	16.394	- *Accrued interest*
- Lainnya	2.977	3.117	3.437	3.793	3.857	3.896	4.064	3.992	3.919	4.087	4.143	4.184	4.284	4.315	4.374	4.439	- *Others*
Kewajiban Kontijensi	**87.591**	**89.263**	**96.350**	**96.577**	**100.490**	**108.188**	**113.023**	**111.569**	**112.882**	**103.797**	**104.297**	**104.190**	**106.772**	**104.715**	**102.099**	**101.471**	***Contingent Liabilities***
- Garansi yang diberikan	83.720	88.524	95.834	95.907	99.891	107.494	112.344	110.887	112.442	103.083	103.676	104.043	106.481	104.405	101.737	101.180	- *Issued guarantees*
- Lainnya	3.871	739	516	670	599	695	679	682	440	714	621	147	291	310	362	291	- *Others*
Lainnya	**95.544**	**122.144**	**130.879**	**138.418**	**139.585**	**141.688**	**143.550**	**144.684**	**144.019**	**146.660**	**147.888**	**142.473**	**143.548**	**145.062**	**146.911**	**147.054**	***Others***
- Penerusan Kredit	3.200	3.213	3.741	3.905	3.906	3.906	3.907	3.903	3.906	3.903	3.904	3.900	3.898	3.896	3.894	3.892	- *Channelling*
- Aset produktif yang dihapusbukukan	74.214	97.080	101.286	100.990	101.957	103.924	105.331	106.113	104.579	107.016	106.576	102.111	102.993	103.780	104.992	105.623	- *Written off earning assets*
Kredit yang diberikan	70.769	92.652	97.394	97.038	97.978	99.864	101.243	102.025	100.375	102.831	102.403	98.020	98.745	99.440	100.602	101.239	*- Credit disbursed*
Lainnya	3.445	4.428	3.892	3.952	3.978	4.060	4.089	4.088	4.204	4.185	4.173	4.091	4.248	4.340	4.390	4.384	*- Others*
- Aset produktif yang dihapustagih	18.129	21.851	25.851	33.523	33.722	33.858	34.312	34.668	35.534	35.741	37.408	36.462	36.657	37.385	38.025	37.539	- *Charged off earning assets*
Kredit yang diberikan	11.805	14.617	18.528	26.188	26.383	26.516	26.966	27.334	28.201	28.412	30.078	29.340	29.535	30.264	30.903	30.417	*- Credit disbursed*
Lainnya	6.324	7.235	7.323	7.335	7.339	7.342	7.346	7.334	7.333	7.329	7.330	7.122	7.122	7.122	7.122	7.122	*- Others*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**49.374**	**82.405**	**127.318**	**373.920**	**353.005**	**358.343**	**328.598**	**317.874**	**395.192**	**287.326**	**293.310**	**324.387**	**305.071**	**320.527**	**318.555**	**315.952**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	4.136	-	-	721	-	-	-	-	-	-	224	-	-	-	-	145	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	44.906	81.946	126.673	372.046	352.387	357.903	327.792	316.595	394.616	286.146	292.286	323.597	304.499	320.094	317.950	315.165	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	332	459	646	1.153	618	440	807	1.278	576	1.181	801	789	571	433	605	643	- *Others*
Kewajiban Komitmen	**498.191**	**583.148**	**756.278**	**1.070.520**	**1.104.900**	**1.105.274**	**1.091.100**	**1.058.176**	**1.108.474**	**1.030.778**	**1.030.885**	**1.102.003**	**1.076.019**	**1.091.970**	**1.089.529**	**1.113.240**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	390.980	450.186	540.732	577.093	616.738	616.335	632.685	630.040	612.318	645.809	634.978	656.932	659.768	663.529	652.223	671.074	- *Undisbursed loan facilities to debtors*
Committed	135.147	146.626	186.507	204.767	211.924	207.244	209.826	203.436	200.277	211.982	209.865	233.744	239.925	241.454	240.665	242.915	*- Committed*
Uncommitted	255.832	303.559	354.225	372.326	404.814	409.091	422.859	426.605	412.041	433.826	425.113	423.189	419.843	422.075	411.558	428.158	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	729	1.727	4.445	4.964	6.144	3.793	5.867	3.604	3.319	2.567	2.523	3.523	4.364	4.822	4.581	7.804	- *Undisbursed loan facilities to other banks*
Committed	726	1.321	2.713	3.178	4.333	1.749	3.737	1.559	1.280	466	447	1.586	2.411	1.405	1.117	3.699	*- Committed*
Uncommitted	3	406	1.733	1.786	1.811	2.044	2.129	2.045	2.039	2.101	2.076	1.937	1.952	3.417	3.464	4.105	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	41.235	36.967	46.824	55.450	58.982	58.235	59.989	58.099	54.708	50.154	52.736	54.219	52.763	54.336	49.798	50.349	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	65.248	94.268	163.861	432.457	422.571	426.543	392.174	365.659	438.025	330.987	338.803	386.655	357.341	368.905	382.603	382.451	- *Outstanding spot and derivatives (sold)*
- Lainnya	-	-	416	555	465	368	386	774	104	1.261	1.845	673	1.783	378	325	1.563	- *Others*
Tagihan Kontinjensi	**66.416**	**64.498**	**68.460**	**69.826**	**72.002**	**71.392**	**73.090**	**51.283**	**50.401**	**47.440**	**51.147**	**52.536**	**51.826**	**52.863**	**52.617**	**53.097**	***Contingent Claims***
- Garansi yang diterima	39.725	37.819	36.870	36.138	37.996	37.016	38.181	37.366	36.714	33.800	37.533	37.740	36.883	37.527	37.293	37.401	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	26.535	26.513	31.400	33.483	33.797	34.166	34.696	13.701	13.466	13.416	13.389	14.567	14.711	15.099	15.083	15.452	- *Accrued interest*
- Lainnya	155	166	189	206	209	210	213	216	221	224	226	229	232	237	242	245	- *Others*
Kewajiban Kontijensi	**170.483**	**178.995**	**208.756**	**196.970**	**201.404**	**208.425**	**205.283**	**201.939**	**225.065**	**204.031**	**204.070**	**208.684**	**210.508**	**214.373**	**213.913**	**214.238**	***Contingent Liabilities***
- Garansi yang diberikan	170.050	178.502	208.153	196.283	200.698	207.695	204.526	201.155	224.249	203.190	203.204	207.309	208.931	212.914	212.375	212.759	- *Issued guarantees*
- Lainnya	433	493	603	688	706	730	757	784	817	841	866	1.375	1.577	1.459	1.538	1.480	- *Others*
Lainnya	**155.179**	**157.387**	**218.197**	**240.347**	**243.784**	**245.251**	**247.569**	**246.929**	**252.621**	**252.630**	**255.259**	**263.018**	**263.115**	**266.957**	**271.290**	**272.692**	***Others***
- Penerusan Kredit	18.138	4.599	4.521	4.907	4.942	4.983	5.022	5.063	5.114	5.093	5.114	5.122	5.132	5.168	5.165	5.172	- *Channelling*
- Aset produktif yang dihapusbukukan	134.897	150.267	210.741	231.893	235.642	237.022	239.260	238.538	244.106	244.094	246.636	253.248	255.461	256.957	261.250	262.573	- *Written off earning assets*
Kredit yang diberikan	131.324	146.561	207.307	228.198	231.934	233.394	235.620	234.937	240.500	240.506	243.045	249.584	251.797	253.291	257.589	258.918	*- Credit disbursed*
Lainnya	3.573	3.707	3.434	3.695	3.708	3.629	3.640	3.601	3.605	3.588	3.591	3.664	3.665	3.666	3.661	3.655	*- Others*
- Aset produktif yang dihapustagih	2.144	2.521	2.936	3.546	3.200	3.245	3.287	3.328	3.401	3.443	3.509	4.647	2.522	4.832	4.875	4.948	- *Charged off earning assets*
Kredit yang diberikan	2.144	2.521	2.936	3.546	3.200	3.245	3.287	3.328	3.401	3.443	3.509	4.437	2.311	4.621	4.665	4.740	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	211	211	211	209	208	*- Others*

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

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Kewajiban Komitmen	**1.538**	**1.132**	**1.383**	**40**	**644**	**648**	**1.225**	**230**	**283**	**298**	**297**	**333**	**319**	**340**	**325**	**310**	***Commited Liabilities***
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.516	1.113	1.364	40	641	644	1.222	227	280	295	294	330	316	337	322	309	- *Undisbursed Financing facilities to debtors*
Committed	62	109	129	13	18	21	18	17	18	39	14	14	15	52	18	39	*- Committed*
Uncommitted	1.454	1.003	1.234	27	623	624	1.204	210	262	256	281	316	301	285	304	270	*- Uncommitted*
- Fasilitas Pembiayaan kepada bank lain belum ditarik	21	19	19	0	3	3	3	3	3	3	3	3	3	3	3	0	- *Undisbursed Financing facilities to other banks*
Committed	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Committed*
Uncommitted	11	9	9	0	3	3	3	3	3	3	3	3	3	3	3	0	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (sold)*
- Lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Tagihan Kontinjensi	**187**	**107**	**103**	**135**	**140**	**138**	**142**	**145**	**80**	**83**	**85**	**83**	**84**	**81**	**83**	**84**	***Contingent Claims***
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	187	100	103	135	140	138	142	144	80	83	85	82	84	80	82	83	- *Accrued interest*
- Lainnya	-	7	0	0	0	0	0	1	0	0	1	1	1	0	1	0	- *Others*
Kewajiban Kontijensi	**1.485**	**1.607**	**1.914**	**1.593**	**1.552**	**1.497**	**1.525**	**1.553**	**1.417**	**1.161**	**1.089**	**1.034**	**898**	**834**	**747**	**733**	***Contingent Liabilities***
- Garansi yang diberikan	1.485	1.607	1.914	1.593	1.552	1.497	1.459	1.491	1.354	1.100	1.028	972	836	772	685	672	- *Issued guarantees*
- Lainnya	0	-	-	-	-	-	66	62	63	61	61	62	62	62	62	61	- *Others*
Lainnya	**524**	**187**	**322**	**547**	**1.291**	**1.328**	**1.107**	**1.113**	**1.863**	**1.863**	**1.863**	**1.812**	**1.810**	**1.820**	**1.823**	**1.823**	***Others***
- Penerusan Pembiayaan	50	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- *Channelling*
- Aset produktif yang dihapusbukukan	474	137	275	500	1.243	1.281	1.060	1.066	1.816	1.816	1.816	1.765	1.763	1.773	1.776	1.777	- *Written off earning assets*
Pembiayaan yang diberikan	474	137	275	500	1.243	1.281	1.060	1.066	1.816	1.816	1.816	1.765	1.763	1.773	1.776	1.777	*- Financing disbursed*
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*- Others*
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Charged off earning assets*
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Financing disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**136**	**739**	**806**	**1.383**	**1.018**	**1.936**	**1.173**	**1.102**	**1.146**	**1.298**	**1.224**	**1.267**	**1.251**	**1.266**	**1.246**	**1.628**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	136	739	806	1.383	1.018	1.936	1.173	1.102	1.146	1.298	1.224	1.267	1.251	1.266	1.246	1.628	*- Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
Kewajiban Komitmen	**3.768**	**4.516**	**5.350**	**4.692**	**4.873**	**5.218**	**4.966**	**5.009**	**4.807**	**5.156**	**5.183**	**5.498**	**5.535**	**5.518**	**5.664**	**5.541**	***Commited Liabilities***
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.987	2.059	2.216	2.239	2.491	2.491	2.395	2.123	1.991	2.168	2.314	2.034	2.212	2.239	2.564	2.668	*- Undisbursed Financing facilities to debtors*
Committed	200	646	483	429	478	509	542	551	504	499	472	470	468	514	698	774	*- Committed*
Uncommitted	1.787	1.412	1.732	1.810	2.014	1.982	1.853	1.572	1.487	1.668	1.842	1.564	1.744	1.725	1.866	1.894	*- Uncommitted*
- Fasilitas Pembiayaan kepada bank lain belum ditarik	28	-	90	94	94	94	94	94	94	94	94	94	94	93	93	93	*- Undisbursed Financing facilities to other banks*
Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Committed*
Uncommitted	28	-	90	94	94	94	94	94	94	94	94	94	94	93	93	93	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	324	297	202	303	151	168	207	481	331	191	164	264	266	117	152	182	*- Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	132	967	1.156	1.062	1.121	1.379	1.204	1.202	1.235	1.476	1.368	1.830	1.645	1.765	1.560	1.273	*- Outstanding spot and derivatives (sold)*
- Lainnya	1.297	1.193	1.686	994	1.016	1.087	1.066	1.109	1.156	1.227	1.243	1.276	1.318	1.303	1.295	1.324	*- Others*
Tagihan Kontinjensi	**349**	**417**	**316**	**393**	**320**	**351**	**358**	**365**	**344**	**372**	**379**	**382**	**385**	**412**	**406**	**415**	***Contingent Claims***
- Garansi yang diterima	22	23	24	11	7	8	8	6	5	4	11	14	8	9	7	8	*- Received guarantees*
- Pendapatan bunga dalam penyelesaian	320	385	285	376	307	333	341	349	330	358	358	358	367	393	389	397	*- Accrued interest*
- Lainnya	6	9	7	6	6	10	9	9	9	10	10	10	10	10	10	10	*- Others*
Kewajiban Kontijensi	**866**	**1.147**	**1.069**	**1.235**	**1.402**	**1.529**	**1.503**	**1.405**	**989**	**970**	**880**	**882**	**866**	**907**	**979**	**1.024**	***Contingent Liabilities***
- Garansi yang diberikan	865	1.144	1.056	1.208	1.375	1.499	1.471	1.367	951	928	836	834	817	857	926	968	*- Issued guarantees*
- Lainnya	1	3	13	27	27	30	33	37	39	42	44	48	49	50	53	55	*- Others*
Lainnya	**2.847**	**4.423**	**6.947**	**7.392**	**6.700**	**7.239**	**7.732**	**7.728**	**7.913**	**7.923**	**7.718**	**7.887**	**7.918**	**8.075**	**8.337**	**8.383**	***Others***
- Penerusan Pembiayaan	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Channelling*
- Aset produktif yang dihapusbukukan	2.846	4.422	6.947	7.392	6.700	7.239	7.732	7.728	7.913	7.923	7.718	7.887	7.918	8.075	8.337	8.383	*- Written off earning assets*
Pembiayaan yang diberikan	2.807	4.252	6.911	7.356	6.665	7.204	7.697	7.693	7.878	7.888	7.683	7.852	7.883	8.039	8.300	8.347	*- Financing disbursed*
Lainnya	39	171	35	35	35	35	35	35	35	35	35	35	35	36	36	36	*- Others*
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Charged off earning assets*
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Financing disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	33	**9**	**-**	**-**	**-**	**-**	**8**	**44**	**45**	**43**	**-**	**4**	**-**	**-**	**23**	**-**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	8	44	45	43	-	4	-	-	23	-	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	33	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Kewajiban Komitmen	527	878	787	**844**	**534**	**687**	**697**	**731**	**739**	**899**	**907**	**781**	**778**	**865**	**882**	**956**	***Commited Liabilities***
- Fasilitas Pembiayaan kepada nasabah belum ditarik	494	869	644	747	420	640	592	558	619	661	661	605	625	754	604	707	- *Undisbursed Financing facilities to debtors*
Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Committed*
Uncommitted	494	869	644	747	420	640	592	558	619	661	661	605	625	754	604	707	*- Uncommitted*
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Undisbursed Financing facilities to other banks*
Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Committed*
Uncommitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	33	9	143	69	108	36	59	98	75	173	218	143	125	104	66	214	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	29	5	11	46	76	45	66	28	33	28	7	212	35	- *Outstanding spot and derivatives (sold)*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Tagihan Kontinjensi	**634**	**524**	**473**	**502**	**511**	**520**	**499**	**517**	**523**	**516**	**519**	**447**	**441**	**444**	**434**	**446**	***Contingent Claims***
- Garansi yang diterima	289	195	193	207	212	214	218	206	207	201	202	205	205	205	203	202	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	345	329	280	295	299	306	280	311	317	315	317	242	236	239	231	245	- *Accrued interest*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Kewajiban Kontijensi	**384**	**654**	**720**	**1.499**	**1.622**	**1.505**	**1.551**	**1.534**	**1.163**	**1.089**	**1.134**	**1.172**	**1.220**	**1.359**	**1.257**	**1.426**	***Contingent Liabilities***
- Garansi yang diberikan	384	654	720	1.499	1.622	1.505	1.551	1.534	1.163	1.089	1.134	1.172	1.220	1.359	1.257	1.426	- *Issued guarantees*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Lainnya	**3.757**	**5.221**	**7.383**	**8.184**	**8.252**	**8.588**	**8.832**	**9.057**	**9.133**	**9.203**	**9.302**	**9.346**	**9.507**	**9.591**	**9.641**	**14.713**	***Others***
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Channelling*
- Aset produktif yang dihapusbukukan	3.757	5.221	7.383	8.184	8.252	8.588	8.832	9.057	9.133	9.203	9.302	9.346	9.507	9.591	9.641	14.713 *)	- *Written off earning assets*
Pembiayaan yang diberikan	3.757	5.221	7.246	8.047	8.115	8.451	8.695	8.920	8.996	9.066	9.165	9.209	9.370	9.454	9.504	14.576 *)	*- Financing disbursed*
Lainnya	-	-	137	137	137	137	137	137	137	137	137	137	137	137	137	137	*- Others*
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Charged off earning assets*
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Financing disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

Ket: *) Angka-angka sementara

*Note: *) Provisional figures*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**21,39**	**22,93**	**23,18**	**22,56**	**22,83**	**22,91**	**22,97**	**23,32**	**22,97**	**23,22**	**23,45**	**23,42**	**23,21**	**22,43**	**22,63**	**23,19**	***Capital Adequacy Ratio (%)***
- Modal	914.657	1.052.597	1.166.002	1.198.170	1.213.589	1.226.367	1.240.430	1.251.213	1.269.616	1.278.968	1.289.474	1.309.439	1.303.652	1.279.354	1.299.299	1.318.461	- *Capital*
- ATMR	4.276.555	4.589.611	5.029.816	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	5.703.271	5.741.583	5.684.600	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**19,00**	**21,19**	**21,50**	**20,92**	**21,09**	**21,19**	**21,25**	**21,59**	**21,29**	**21,53**	**21,70**	**21,77**	**21,59**	**20,83**	**21,05**	**21,55**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	812.590	972.350	1.081.234	1.110.931	1.120.955	1.134.279	1.147.625	1.158.069	1.176.700	1.185.800	1.193.400	1.217.222	1.212.735	1.188.219	1.208.376	1.225.299	- *Core Capital (Tier I)*
- ATMR	4.276.555	4.589.611	5.029.816	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	5.703.271	5.741.583	5.684.600	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**2,32**	**2,23**	**2,45**	**2,46**	**2,47**	**2,50**	**2,52**	**2,52**	**2,55**	**2,59**	**2,45**	**2,60**	**2,42**	**2,41**	**2,51**	**2,50**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	132.601	136.048	165.196	177.127	177.808	181.016	183.358	183.716	186.912	197.010	186.136	199.511	186.096	186.232	194.521	194.525	- *Profit*
- Rata-rata total aset	5.703.813	6.106.959	6.730.350	7.187.449	7.208.105	7.228.114	7.262.656	7.290.852	7.329.250	7.602.076	7.581.991	7.658.831	7.695.258	7.720.132	7.753.441	7.778.083	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**81,49**	**82,22**	**78,64**	**79,05**	**79,26**	**79,13**	**78,71**	**78,03**	**77,86**	**87,79**	**85,33**	**82,92**	**83,48**	**81,51**	**80,24**	**81,08**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	569.141	624.173	603.178	374.211	432.358	490.120	536.041	580.228	638.990	125.697	177.539	239.339	311.455	340.472	391.509	481.720	- *Operating Expenses*
- Pendapatan Operasional	698.404	759.146	766.975	473.387	545.460	619.357	681.014	743.585	820.646	143.175	208.053	288.626	373.105	417.728	487.942	594.166	- *Operating Income*
Net Interest Margin Ratio (%)	**5,39**	**5,63**	**5,32**	**5,12**	**5,14**	**5,14**	**5,13**	**5,12**	**5,14**	**4,92**	**4,81**	**4,86**	**4,87**	**4,90**	**4,90**	**4,90**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	293.824	329.913	342.731	352.305	354.475	355.477	356.825	357.633	360.412	356.712	348.366	356.086	358.383	361.337	363.303	364.333	- *Interest income net*
- Rata-rata total aset produktif	5.449.642	5.854.786	6.445.076	6.877.219	6.896.128	6.917.324	6.952.549	6.981.469	7.016.192	7.257.568	7.244.802	7.324.656	7.358.358	7.371.368	7.407.399	7.432.547	- *Average total earning assets*
Loan to Deposits Ratio (%)	**92,11**	**90,70**	**90,04**	**93,11**	**93,79**	**94,09**	**93,71**	**93,19**	**94,78**	**93,97**	**94,12**	**94,00**	**94,25**	**96,19**	**94,98**	**94,48**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	3.903.936	4.199.713	4.548.155	4.784.803	4.839.567	4.921.548	4.970.100	4.960.336	5.092.584	4.986.324	5.026.443	5.085.310	5.098.734	5.208.139	5.255.085	5.240.212	- *Total Credit to third party*
- Total Dana Pihak Ketiga	4.238.349	4.630.352	5.050.984	5.138.722	5.160.189	5.230.922	5.303.577	5.322.634	5.372.841	5.306.110	5.340.418	5.410.178	5.409.565	5.414.645	5.532.926	5.546.359	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**16,70**	**17,50**	**18,56**	**15,64**	**15,41**	**15,35**	**15,39**	**15,58**	**14,96**	**14,64**	**15,19**	**16,00**	**16,22**	**14,97**	**14,79**	**15,12**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	736.720	837.433	963.833	823.382	816.952	821.890	843.314	860.438	899.937	778.395	806.230	912.586	931.093	863.578	842.218	860.207	- *Primary Liquid Asset*
- Aset Likuid Sekunder	251.623	296.098	353.504	319.086	316.172	323.418	322.236	319.336	259.472	334.424	355.436	337.070	335.183	307.365	329.406	340.195	- *Secondary Liquid assets*
- Total Aset	5.919.390	6.475.602	7.099.564	7.302.794	7.352.701	7.462.427	7.573.536	7.572.810	7.751.621	7.602.076	7.649.857	7.812.511	7.804.985	7.819.626	7.920.019	7.938.096	- *Total Assets*

Ket: Data tidak termasuk data kinerja BUS

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**22,30**	**22,38**	**21,73**	**20,97**	**21,41**	**21,25**	**21,67**	**22,02**	**22,21**	**21,49**	**21,75**	**22,18**	**21,56**	**21,83**	**23,58**	**24,04**	***Capital Adequacy Ratio (%)***
- Modal	18.763	14.113	8.658	8.695	8.782	8.842	9.025	9.163	9.137	8.848	8.392	8.591	8.320	8.418	9.156	8.973	- *Capital*
- ATMR	84.122	63.072	39.839	41.456	41.017	41.611	41.648	41.607	41.134	41.169	38.581	38.740	38.597	38.557	38.821	37.324	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,61**	**21,36**	**20,59**	**19,81**	**20,26**	**20,11**	**20,53**	**20,73**	**21,10**	**20,38**	**20,63**	**21,01**	**20,40**	**20,67**	**22,43**	**22,90**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	17.334	13.474	8.203	8.214	8.309	8.367	8.549	8.626	8.680	8.391	7.960	8.138	7.872	7.969	8.708	8.546	- *Core Capital (Tier I)*
- ATMR	84.122	63.072	39.839	41.456	41.017	41.611	41.648	41.607	41.134	41.169	38.581	38.740	38.597	38.557	38.821	37.324	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**1,69**	**1,43**	**1,49**	**1,62**	**1,62**	**1,62**	**1,64**	**1,56**	**1,39**	**0,71**	**1,00**	**1,52**	**0,78**	**0,97**	**1,34**	**1,41**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	2.260	1.438	986	1.135	1.140	1.139	1.156	1.104	988	511	689	1.060	556	692	960	987	- *Profit*
- Rata-rata total aset	133.597	100.652	65.989	70.157	70.202	70.373	70.560	70.837	70.874	72.085	68.704	69.639	70.915	71.064	71.784	69.947	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**85,86**	**88,09**	**87,31**	**85,55**	**85,49**	**85,54**	**85,45**	**86,11**	**87,90**	**93,67**	**91,07**	**86,99**	**93,51**	**92,13**	**88,89**	**88,21**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	14.167	10.881	6.661	3.924	4.482	5.052	5.651	6.253	6.996	595	1.119	1.701	2.450	3.166	3.729	4.232	- *Operating Expenses*
- Pendapatan Operasional	16.501	12.352	7.630	4.587	5.243	5.907	6.613	7.262	7.959	635	1.228	1.955	2.620	3.437	4.195	4.798	- *Operating Income*
Net Interest Margin Ratio (%)	**6,14**	**6,30**	**5,50**	**5,62**	**5,64**	**5,61**	**5,64**	**5,60**	**5,60**	**4,57**	**4,84**	**5,20**	**5,15**	**5,32**	**5,33**	**5,47**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	7.708	5.989	3.418	3.719	3.731	3.724	3.752	3.745	3.743	3.096	3.116	3.404	3.437	3.545	3.590	3.598	- *Interest income net*
- Rata-rata total aset produktif	125.591	95.052	62.159	66.123	66.165	66.346	66.530	66.811	66.806	67.699	64.414	65.455	66.716	66.681	67.371	65.757	- *Average total earning assets*
Loan to Deposits Ratio (%)	**86,04**	**94,23**	**89,09**	**81,65**	**84,25**	**83,91**	**83,03**	**83,47**	**92,27**	**84,71**	**83,81**	**80,56**	**76,60**	**82,22**	**76,92**	**77,40**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	86.102	66.902	42.987	46.154	46.310	46.750	46.962	46.957	46.886	46.559	44.011	44.282	44.499	44.813	45.271	43.935	- *Total Credit to third party*
- Total Dana Pihak Ketiga	100.070	70.997	48.250	56.527	54.969	55.786	56.560	56.257	50.814	54.966	52.516	54.965	58.090	54.503	58.851	56.763	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**20,06**	**16,96**	**18,09**	**20,75**	**19,11**	**16,63**	**18,93**	**19,71**	**19,11**	**18,35**	**19,54**	**20,47**	**23,14**	**19,12**	**21,57**	**21,55**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	24.362	15.820	11.385	13.970	12.574	11.167	12.879	13.584	13.003	12.728	12.984	13.889	16.537	13.050	15.531	15.109	- *Primary Liquid Asset*
- Aset Likuid Sekunder	1.977	1.158	352	915	905	767	797	923	620	501	545	752	761	650	729	616	- *Secondary Liquid assets*
- Total Aset	131.305	100.103	64.894	71.737	70.515	71.742	72.241	73.613	71.280	72.085	69.233	71.511	74.741	71.661	75.387	72.983	- *Total Assets*

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**23,05**	**23,72**	**26,47**	**26,08**	**26,16**	**25,71**	**26,02**	**26,33**	**26,28**	**25,86**	**25,83**	**25,35**	**25,44**	**25,41**	**25,39**	**26,35**	***Capital Adequacy Ratio (%)***
- Modal	128.282	140.338	150.582	149.446	150.721	145.037	146.290	146.837	147.821	144.052	146.721	145.829	144.077	146.200	145.883	147.658	- *Capital*
- ATMR	556.575	591.571	568.921	573.096	576.073	564.052	562.143	557.779	562.563	557.087	567.930	575.201	566.343	575.360	574.591	560.329	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,72**	**21,49**	**24,80**	**24,38**	**24,45**	**24,17**	**24,48**	**24,78**	**24,66**	**24,18**	**24,18**	**23,69**	**23,76**	**23,75**	**23,73**	**24,63**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	115.331	127.142	141.074	139.696	140.857	136.309	137.602	138.225	138.725	134.688	137.301	136.276	134.591	136.622	136.338	138.011	- *Core Capital (Tier I)*
- ATMR	556.575	591.571	568.921	573.096	576.073	564.052	562.143	557.779	562.563	557.087	567.930	575.201	566.343	575.360	574.591	560.329	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**1,62**	**1,66**	**1,57**	**1,52**	**1,53**	**1,55**	**1,53**	**1,51**	**1,54**	**1,65**	**1,84**	**1,64**	**1,33**	**1,26**	**1,61**	**1,55**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	13.161	13.710	13.332	12.353	12.473	12.240	12.145	12.005	12.239	13.406	15.105	13.658	11.090	10.612	13.498	13.044	- *Profit*
- Rata-rata total aset	814.483	828.051	846.799	812.322	814.119	787.163	791.854	794.750	797.174	811.914	821.051	831.324	836.680	839.465	836.762	842.216	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**85,48**	**85,38**	**86,33**	**86,65**	**86,75**	**85,92**	**86,00**	**86,30**	**86,21**	**86,27**	**84,79**	**85,73**	**88,46**	**88,92**	**87,35**	**86,82**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	77.487	79.660	82.725	45.911	53.236	54.787	61.167	68.680	75.624	7.545	13.584	20.344	27.780	35.031	44.428	47.939	- *Operating Expenses*
- Pendapatan Operasional	90.650	93.297	95.825	52.985	61.368	63.767	71.125	79.584	87.716	8.746	16.020	23.729	31.405	39.395	50.864	55.215	- *Operating Income*
Net Interest Margin Ratio (%)	**4,74**	**5,08**	**5,14**	**4,92**	**4,95**	**5,03**	**5,07**	**5,05**	**5,08**	**4,92**	**4,75**	**4,82**	**4,81**	**4,80**	**4,78**	**4,78**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	36.762	40.368	41.524	38.092	38.373	37.685	38.219	38.212	38.532	37.897	37.067	38.052	38.258	38.284	38.026	38.300	- *Interest income net*
- Rata-rata total aset produktif	776.242	794.619	807.973	774.681	775.989	749.674	754.166	756.991	758.958	770.749	779.829	790.258	795.220	797.292	795.107	800.619	- *Average total earning assets*
Loan to Deposits Ratio (%)	**97,81**	**98,04**	**91,22**	**90,29**	**91,84**	**90,91**	**87,98**	**89,97**	**94,03**	**91,05**	**90,40**	**89,92**	**89,14**	**92,22**	**89,70**	**88,52**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	528.114	560.600	523.311	510.986	514.502	504.698	508.874	510.556	517.132	510.260	517.493	524.682	524.851	535.914	535.221	537.789	- *Total Credit to third party*
- Total Dana Pihak Ketiga	539.928	571.782	573.711	565.964	560.193	555.190	578.405	567.474	549.986	560.391	572.471	583.513	588.816	581.146	596.706	607.517	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**18,62**	**17,97**	**20,51**	**18,75**	**18,45**	**19,17**	**20,30**	**18,33**	**18,92**	**17,39**	**18,29**	**18,94**	**18,73**	**17,78**	**19,04**	**18,51**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	128.302	132.622	146.135	134.551	131.649	133.783	145.591	130.586	138.530	118.752	128.664	139.048	140.037	131.918	147.325	140.043	- *Primary Liquid Asset*
- Aset Likuid Sekunder	22.721	19.186	26.477	20.283	20.904	21.377	23.726	20.434	17.326	22.414	22.449	22.304	19.755	19.320	17.265	21.552	- *Secondary Liquid assets*
- Total Aset	811.066	844.755	841.721	825.863	826.702	809.476	834.071	823.709	823.832	811.914	826.277	851.870	853.192	850.606	864.545	873.038	- *Total Assets*

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**23,30**	**24,86**	**24,85**	**24,42**	**24,97**	**25,21**	**25,32**	**25,72**	**25,07**	**25,01**	**25,32**	**24,89**	**24,69**	**24,30**	**24,33**	**25,12**	***Capital Adequacy Ratio (%)***
- Modal	387.849	428.247	432.261	454.771	461.958	471.190	476.925	473.967	477.227	476.937	480.544	448.170	446.712	443.138	446.639	451.812	- *Capital*
- ATMR	1.664.523	1.722.312	1.739.623	1.861.941	1.849.690	1.869.394	1.883.786	1.842.488	1.903.629	1.906.935	1.898.183	1.800.784	1.809.540	1.823.683	1.835.746	1.798.939	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,96**	**22,34**	**22,16**	**21,87**	**22,14**	**22,45**	**22,56**	**22,89**	**22,42**	**22,32**	**22,46**	**22,52**	**22,40**	**22,05**	**22,14**	**22,76**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	348.872	384.693	385.561	407.232	409.479	419.673	424.977	421.754	426.769	425.681	426.243	405.485	405.304	402.175	406.361	409.494	- *Core Capital (Tier I)*
- ATMR	1.664.523	1.722.312	1.739.623	1.861.941	1.849.690	1.869.394	1.883.786	1.842.488	1.903.629	1.906.935	1.898.183	1.800.784	1.809.540	1.823.683	1.835.746	1.798.939	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**1,25**	**1,41**	**1,77**	**1,80**	**1,80**	**1,82**	**1,83**	**1,82**	**1,82**	**2,24**	**1,90**	**2,11**	**1,98**	**1,94**	**1,91**	**1,89**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	27.739	33.067	41.879	46.704	46.580	47.568	48.097	47.928	48.200	61.105	51.190	53.454	50.635	49.591	49.005	48.700	- *Profit*
- Rata-rata total aset	2.225.152	2.341.535	2.360.755	2.590.486	2.593.226	2.620.663	2.629.113	2.635.370	2.644.252	2.729.562	2.689.264	2.536.423	2.555.293	2.556.867	2.569.748	2.573.423	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**90,71**	**89,33**	**86,08**	**86,17**	**86,48**	**86,86**	**86,24**	**86,00**	**85,88**	**92,00**	**90,53**	**89,09**	**89,43**	**87,11**	**86,43**	**87,31**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	272.740	270.022	258.000	161.903	190.504	225.405	240.475	257.058	282.031	56.989	77.828	105.046	139.729	134.744	151.388	189.274	- *Operating Expenses*
- Pendapatan Operasional	300.675	302.265	299.713	187.895	220.285	259.500	278.828	298.902	328.418	61.941	85.969	117.907	156.243	154.675	175.164	216.787	- *Operating Income*
Net Interest Margin Ratio (%)	**4,49**	**4,77**	**4,40**	**4,20**	**4,23**	**4,22**	**4,22**	**4,20**	**4,22**	**3,97**	**3,89**	**3,94**	**3,92**	**3,96**	**3,96**	**3,98**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	95.820	107.610	100.122	104.650	105.291	106.189	106.632	106.490	107.383	103.829	100.248	96.050	96.108	97.111	97.708	98.158	- *Interest income net*
- Rata-rata total aset produktif	2.135.467	2.258.170	2.274.921	2.489.220	2.491.810	2.519.227	2.527.862	2.534.539	2.543.395	2.613.029	2.576.619	2.435.208	2.453.340	2.452.758	2.465.544	2.467.344	- *Average total earning assets*
Loan to Deposits Ratio (%)	**99,37**	**95,96**	**96,63**	**101,12**	**102,40**	**103,22**	**102,82**	**101,53**	**103,37**	**101,41**	**101,71**	**102,14**	**101,92**	**104,69**	**103,49**	**102,25**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.507.831	1.567.489	1.582.814	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	1.799.044	1.815.794	1.700.450	1.702.379	1.725.469	1.741.204	1.725.479	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.517.441	1.633.429	1.638.013	1.695.601	1.703.437	1.729.653	1.746.030	1.760.846	1.769.026	1.774.104	1.785.295	1.664.855	1.670.372	1.648.203	1.682.425	1.687.550	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,02**	**17,00**	**18,30**	**16,43**	**15,49**	**15,61**	**15,46**	**15,61**	**15,73**	**14,84**	**15,15**	**15,86**	**16,67**	**14,91**	**15,03**	**15,22**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	253.558	304.819	346.571	319.422	294.884	305.550	311.725	313.003	331.476	287.451	287.478	315.215	330.107	276.689	272.959	266.924	- *Primary Liquid Asset*
- Aset Likuid Sekunder	84.197	105.027	104.224	107.433	109.743	112.375	106.624	108.130	99.705	117.685	127.119	99.611	105.297	105.410	116.729	128.041	- *Secondary Liquid assets*
- Total Aset	2.248.668	2.410.748	2.463.522	2.598.461	2.612.409	2.676.440	2.705.164	2.697.941	2.741.951	2.729.562	2.736.916	2.615.064	2.611.903	2.563.163	2.592.887	2.595.474	- *Total Assets*

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**19,26**	**21,24**	**21,43**	**20,64**	**20,79**	**20,89**	**20,88**	**21,26**	**21,05**	**21,61**	**21,83**	**22,25**	**21,99**	**20,87**	**21,19**	**21,59**	***Capital Adequacy Ratio (%)***
- Modal	379.762	469.900	574.501	585.258	592.128	601.298	608.190	621.246	635.431	649.130	653.816	706.849	704.542	681.597	697.622	710.019	- *Capital*
- ATMR	1.971.334	2.212.656	2.681.434	2.835.013	2.848.248	2.878.790	2.913.277	2.922.483	3.019.255	3.003.410	2.994.413	3.177.111	3.203.348	3.265.670	3.292.425	3.288.008	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,79**	**20,20**	**20,38**	**19,60**	**19,74**	**19,80**	**19,79**	**20,17**	**19,96**	**20,54**	**20,77**	**21,00**	**20,76**	**19,64**	**19,95**	**20,35**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	331.052	447.041	546.397	555.790	562.310	569.930	576.497	589.463	602.527	617.040	621.896	667.324	664.968	641.453	656.970	669.248	- *Core Capital (Tier I)*
- ATMR	1.971.334	2.212.656	2.681.434	2.835.013	2.848.248	2.878.790	2.913.277	2.922.483	3.019.255	3.003.410	2.994.413	3.177.111	3.203.348	3.265.670	3.292.425	3.288.008	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**3,53**	**3,10**	**3,15**	**3,15**	**3,15**	**3,20**	**3,23**	**3,24**	**3,29**	**3,06**	**2,98**	**3,11**	**2,93**	**2,95**	**3,07**	**3,07**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	89.441	87.832	108.999	116.934	117.616	120.068	121.959	122.679	125.485	121.988	119.152	131.339	123.816	125.337	131.058	131.793	- *Profit*
- Rata-rata total aset	2.530.581	2.836.721	3.456.807	3.714.484	3.730.558	3.749.915	3.771.129	3.789.895	3.816.950	3.988.515	4.002.973	4.221.444	4.232.370	4.252.736	4.275.146	4.292.497	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**70,46**	**75,05**	**70,31**	**71,29**	**71,21**	**70,60**	**70,50**	**69,37**	**69,18**	**84,30**	**81,09**	**77,39**	**77,39**	**76,07**	**74,49**	**75,71**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	204.747	263.609	255.792	162.474	184.135	204.877	228.748	248.237	274.338	60.569	85.009	112.249	141.496	167.530	191.964	240.274	- *Operating Expenses*
- Pendapatan Operasional	290.578	351.232	363.806	227.920	258.564	290.183	324.448	357.837	396.553	71.852	104.836	145.035	182.836	220.222	257.718	317.365	- *Operating Income*
Net Interest Margin Ratio (%)	**6,36**	**6,50**	**5,99**	**5,80**	**5,81**	**5,80**	**5,78**	**5,77**	**5,78**	**5,57**	**5,44**	**5,42**	**5,46**	**5,49**	**5,49**	**5,47**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	153.534	175.946	197.667	205.843	207.080	207.879	208.222	209.186	210.754	211.890	207.935	218.579	220.580	222.397	223.978	224.277	- *Interest income net*
- Rata-rata total aset produktif	2.412.342	2.706.946	3.300.023	3.547.194	3.562.164	3.582.078	3.603.991	3.623.129	3.647.034	3.806.091	3.823.940	4.033.736	4.043.082	4.054.637	4.079.377	4.098.828	- *Average total earning assets*
Loan to Deposits Ratio (%)	**85,63**	**85,16**	**85,96**	**89,10**	**89,19**	**89,43**	**89,61**	**89,01**	**89,90**	**90,19**	**90,41**	**90,64**	**91,42**	**92,69**	**91,81**	**91,81**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.781.889	2.004.722	2.399.043	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	2.630.461	2.649.145	2.815.898	2.827.004	2.901.943	2.933.390	2.933.009	- *Total Credit to third party*
- Total Dana Pihak Ketiga	2.080.909	2.354.143	2.791.010	2.820.630	2.841.589	2.890.381	2.922.581	2.938.057	3.003.015	2.916.649	2.930.136	3.106.846	3.092.287	3.130.793	3.194.945	3.194.530	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**17,34**	**17,79**	**18,29**	**14,34**	**14,64**	**14,35**	**14,24**	**14,91**	**13,58**	**13,87**	**14,50**	**15,41**	**15,33**	**14,39**	**13,70**	**14,29**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	330.498	384.172	459.742	355.439	377.845	371.390	373.119	403.265	416.928	359.464	377.104	444.435	444.411	441.920	406.404	438.130	- *Primary Liquid Asset*
- Aset Likuid Sekunder	142.729	170.726	222.451	190.456	184.620	188.900	191.090	189.849	141.821	193.824	205.323	214.403	209.370	181.984	194.683	189.986	- *Secondary Liquid assets*
- Total Aset	2.728.351	3.119.996	3.729.427	3.806.733	3.843.075	3.904.769	3.962.059	3.977.547	4.114.558	3.988.515	4.017.431	4.274.065	4.265.148	4.334.196	4.387.201	4.396.602	- *Total Assets*

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Capital Adequacy Ratio (%)	**20,49**	**17,64**	**19,26**	**19,19**	**19,07**	**23,30**	**22,57**	**22,69**	**21,95**	**21,09**	**22,36**	**22,71**	**21,13**	**21,49**	**20,66**	**20,58**	***Capital Adequacy Ratio (%)***
- Modal	3.851	1.765	1.963	1.866	1.865	2.420	2.349	2.389	2.357	2.230	2.352	2.409	2.239	2.242	2.165	2.165	- *Capital*
- ATMR	18.800	10.002	10.194	9.724	9.780	10.389	10.405	10.529	10.736	10.576	10.519	10.606	10.597	10.434	10.478	10.519	- *Risk Weighted Assets*
Kualitas Aktiva Produktif																	***Earning Assset Quality***
APYD terhadap Aktiva Produktif (%)	**4,26**	**5,83**	**8,49**	**10,32**	**10,27**	**9,86**	**9,78**	**9,93**	**4,44**	**4,92**	**4,81**	**4,76**	**4,91**	**4,71**	**5,18**	**5,29**	***Classified Earning assets to Earning assets (%)***
- APYD	975	991	1.504	1.581	1.571	1.539	1.514	1.548	666	696	676	669	686	667	730	758	- *Classified Earning Assets*
- Total Aktiva Produktif	22.852	17.009	17.716	15.312	15.290	15.615	15.475	15.585	15.003	14.160	14.056	14.061	13.965	14.150	14.113	14.324	- *Total Earning assets*
Rentabilitas																	***Profitability***
Net Operating Margin (%)	**0,42**	**(4,00)**	**(2,50)**	**0,36**	**0,41**	**0,41**	**(0,16)**	**(0,10)**	**(0,08)**	**0,47**	**0,45**	**0,80**	**0,61**	**0,60**	**0,58**	**0,51**	***Net Operating Margin (%)***
- Pendapatan	81	(508)	(372)	50	58	60	(24)	(15)	(11)	60	57	102	77	77	74	66	- *Net Operations Income*
- Rata-rata Aktiva	19.467	12.680	14.860	14.025	13.931	14.778	14.664	14.578	14.466	12.627	12.692	12.746	12.739	12.777	12.817	12.874	- *Average Earning Assets*
Return On Assets Ratio (%)	**0,40**	**(3,51)**	**(2,33)**	**0,33**	**0,38**	**0,37**	**0,04**	**0,08**	**0,09**	**0,39**	**0,37**	**0,87**	**0,69**	**0,68**	**0,66**	**0,58**	***Return On Assets Ratio (%)***
- Laba	86	(502)	(373)	53	59	62	6	13	15	60	57	134	107	105	104	90	- *Profit*
- Rata-Rata total aset	21.575	14.301	15.983	15.775	15.685	16.629	16.517	16.433	16.389	15.325	15.421	15.466	15.521	15.555	15.591	15.583	- *Average Assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**97,66**	**118,17**	**122,18**	**96,72**	**96,22**	**96,31**	**101,47**	**100,95**	**100,68**	**95,97**	**96,01**	**93,25**	**94,74**	**94,86**	**94,98**	**95,55**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	3.373	3.302	2.047	864	980	1.181	1.366	1.483	1.619	118	229	351	465	592	702	821	- *Operations Expenses*
- Pendapatan	3.454	2.794	1.675	894	1.019	1.226	1.346	1.469	1.608	123	238	377	491	624	739	860	- *Operations Income*
Likuiditas																	***Liquidity***
Short Term Mismatch (%)	**20,21**	**23,18**	**33,93**	**30,15**	**31,15**	**33,62**	**31,23**	**32,82**	**29,95**	**31,38**	**29,67**	**29,17**	**32,99**	**30,34**	**30,34 *)**	**32,17**	***Short Term Mismatch (%)***
- Aktiva Jangka Pendek	3.820	3.001	4.704	3.535	3.644	3.912	3.648	3.891	3.636	3.634	3.388	3.264	3.886	3.598	3.598 *)	3.754	- *Short-Term Assets*
- Kewajiban Jangka Pendek	18.906	12.951	13.861	11.726	11.696	11.636	11.681	11.855	12.142	11.579	11.419	11.188	11.778	11.862	11.862 *)	11.671	- *Short-Term Liabilities*
Finance to Deposit Ratio (%)	**96,60**	**94,18**	**86,52**	**89,24**	**92,44**	**95,23**	**94,41**	**94,79**	**90,99**	**88,10**	**88,62**	**88,67**	**91,51**	**89,11**	**87,78**	**91,07**	***Finance to Deposit Ratio (%)***
- Pembiayaan	17.495	11.396	11.237	10.332	10.528	10.592	10.713	10.759	10.206	10.052	10.081	10.212	10.268	10.126	10.131	10.160	- *Financing*
- Dana Pihak Ketiga	18.112	12.101	12.987	11.577	11.389	11.123	11.347	11.350	11.217	11.409	11.376	11.517	11.220	11.364	11.541	11.156	- *Third Party Funds*

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

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Capital Adequacy Ratio (%)	**14,96**	**17,78**	**18,68**	**22,55**	**22,64**	**23,08**	**23,20**	**23,50**	**22,12**	**22,11**	**21,93**	**21,93**	**21,34**	**21,34**	**21,14**	**21,49**	***Capital Adequacy Ratio (%)***
- Modal	13.189	18.438	21.288	25.654	26.041	26.903	26.864	27.108	25.827	26.415	26.241	26.241	25.857	26.033	26.034	26.444	- *Capital*
- ATMR	88.180	103.724	113.945	113.746	115.002	116.587	115.782	115.327	116.740	119.478	119.679	119.679	121.157	121.988	123.147	123.043	- *Risk Weighted Assets*
Kualitas Aktiva Produktif																	***Earning Assset Quality***
APYD terhadap Aktiva Produktif (%)	**5,01**	**3,87**	**4,14**	**3,83**	**4,06**	**3,94**	**3,71**	**3,77**	**3,19**	**3,55**	**3,67**	**3,85**	**4,15**	**4,06**	**3,97**	**3,90**	***Classified Earning assets to Earning assets (%)***
- APYD	5.466	5.649	6.835	6.478	6.834	7.000	6.512	6.702	5.872	6.367	6.706	7.073	7.566	7.290	7.468	7.315	- *Classified Earning Assets*
- Total Aktiva Produktif	109.147	146.136	165.018	169.184	168.226	177.807	175.615	177.593	183.961	179.241	182.675	183.604	182.353	179.543	187.957	187.637	- *Total Earning assets*
Rentabilitas																	***Profitability***
Net Operating Margin (%)	**0,54**	**1,20**	**1,01**	**1,89**	**1,85**	**1,84**	**1,75**	**1,77**	**1,78**	**2,07**	**1,74**	**1,81**	**1,86**	**1,91**	**1,97**	**1,99**	***Net Operating Margin (%)***
- Pendapatan	544	1.423	1.508	3.061	3.006	3.028	2.881	2.939	2.978	3.647	3.036	3.193	3.336	3.407	3.539	3.579	- *Net Operations Income*
- Rata-rata Aktiva	101.146	118.478	149.540	162.231	162.554	164.185	164.975	165.787	167.046	176.323	174.244	176.394	179.062	178.589	179.631	180.272	- *Average Earning Assets*
Return On Assets Ratio (%)	**0,48**	**1,08**	**0,94**	**1,65**	**1,63**	**1,62**	**1,54**	**1,55**	**1,58**	**1,81**	**1,49**	**1,56**	**1,63**	**1,67**	**1,73**	**1,75**	***Return On Assets Ratio (%)***
- Laba	543	1.497	1.586	3.032	3.008	3.005	2.870	2.916	2.979	3.590	2.981	3.147	3.288	3.358	3.496	3.530	- *Profit*
- Rata-Rata total aset	112.488	138.009	169.268	184.197	184.139	185.899	186.816	187.673	188.885	198.720	199.999	201.316	201.147	200.676	201.591	202.128	- *Average Assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**96,03**	**91,58**	**92,21**	**85,89**	**85,74**	**85,41**	**86,13**	**85,84**	**85,67**	**84,80**	**86,85**	**86,30**	**85,75**	**85,07**	**84,57**	**84,47**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	13.155	15.473	17.849	10.868	12.049	13.293	14.911	16.340	17.807	1.696	3.342	5.028	6.692	8.088	9.698	11.358	- *Operations Expenses*
- Pendapatan	13.699	16.896	19.357	12.654	14.053	15.564	17.312	19.034	20.785	1.999	3.848	5.826	7.804	9.508	11.468	13.445	- *Operations Income*
Likuiditas																	***Liquidity***
Short Term Mismatch (%)	**18,62**	**24,87**	**32,73**	**30,72**	**32,85**	**28,72**	**29,23**	**31,03**	**28,32**	**28,92**	**30,31**	**28,26**	**27,15**	**23,59**	**28,41**	**27,28**	***Short Term Mismatch (%)***
- Aktiva Jangka Pendek	15.888	30.757	43.437	40.061	43.822	38.279	38.991	41.729	38.999	39.982	42.349	39.744	37.191	31.555	40.565	38.038	- *Short-Term Assets*
- Kewajiban Jangka Pendek	85.331	123.672	132.697	130.421	133.403	133.293	133.394	134.471	137.713	138.263	139.724	140.622	137.008	133.738	142.784	139.454	- *Short-Term Liabilities*
Finance to Deposit Ratio (%)	**90,55**	**89,21**	**80,18**	**80,06**	**80,69**	**77,88**	**77,96**	**78,22**	**78,51**	**77,77**	**77,48**	**77,28**	**78,67**	**81,43**	**78,36**	**78,18**	***Finance to Deposit Ratio (%)***
- Pembiayaan	85.771	110.929	118.272	118.234	118.195	123.113	122.213	122.943	124.766	123.778	125.526	126.775	127.722	129.809	131.386	131.075	- *Financing*
- Dana Pihak Ketiga	94.726	124.349	147.502	147.682	146.482	158.085	156.767	157.169	158.917	159.162	162.008	164.037	162.361	159.413	167.672	167.655	- *Third Party Funds*

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

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Capital Adequacy Ratio (%)	**13,02**	**14,02**	**15,86**	**15,96**	**15,96**	**16,79**	**16,56**	**16,45**	**16,24**	**16,03**	**16,22**	**15,67**	**15,62**	**15,62**	**15,92**	**15,81**	***Capital Adequacy Ratio (%)***
- Modal	6.369	6.950	7.859	8.324	8.412	8.809	8.664	8.558	8.580	8.554	8.606	8.750	8.858	8.966	9.056	9.151	- *Capital*
- ATMR	48.913	49.580	49.556	52.140	52.692	52.470	52.312	52.030	52.824	53.377	53.070	55.825	56.723	57.391	56.880	57.898	- *Risk Weighted Assets*
Kualitas Aktiva Produktif																	***Earning Assset Quality***
APYD terhadap Aktiva Produktif (%)	**5,82**	**4,70**	**3,41**	**3,02**	**3,00**	**2,72**	**2,71**	**2,73**	**2,50**	**2,51**	**2,42**	**2,37**	**2,25**	**2,20**	**2,16**	**2,21**	***Classified Earning assets to Earning assets (%)***
- APYD	3.787	3.430	2.738	2.561	2.551	2.413	2.392	2.415	2.307	2.290	2.234	2.203	2.083	2.010	2.056	2.087	- *Classified Earning Assets*
- Total Aktiva Produktif	65.102	72.903	80.377	84.890	85.146	88.668	88.379	88.539	92.389	91.178	92.414	92.762	92.496	91.521	95.364	94.536	- *Total Earning assets*
Rentabilitas																	***Profitability***
Net Operating Margin (%)	**0,54**	**0,63**	**0,61**	**1,07**	**1,09**	**1,31**	**1,03**	**1,00**	**0,97**	**1,31**	**1,25**	**1,48**	**1,57**	**1,64**	**1,69**	**1,72**	***Net Operating Margin (%)***
- Pendapatan	331	429	454	881	902	1.084	860	835	816	1.181	1.132	1.345	1.425	1.490	1.544	1.569	- *Net Operations Income*
- Rata-rata Aktiva	61.688	67.778	74.545	82.401	82.528	83.039	83.412	83.730	84.348	89.917	90.489	90.809	90.894	90.727	91.280	91.510	- *Average Earning Assets*
Return On Assets Ratio (%)	**0,52**	**0,59**	**0,59**	**0,94**	**0,96**	**1,17**	**0,93**	**0,88**	**0,88**	**1,09**	**1,11**	**1,33**	**1,41**	**1,46**	**1,50**	**1,51**	***Return On Assets Ratio (%)***
- Laba	348	431	484	857	883	1.078	859	813	813	1.062	1.083	1.307	1.383	1.432	1.480	1.495	- *Profit*
- Rata-Rata total aset	67.284	73.494	82.319	91.575	91.714	91.980	92.152	92.242	92.771	97.356	97.654	97.954	98.034	98.173	98.646	98.817	- *Average Assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**97,76**	**97,29**	**95,57**	**92,70**	**92,68**	**91,41**	**93,14**	**93,24**	**93,50**	**91,70**	**92,03**	**89,87**	**88,32**	**87,54**	**86,81**	**86,51**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	14.417	15.399	9.787	6.528	7.607	8.658	9.733	10.559	11.743	1.087	2.180	2.981	3.592	4.361	5.079	5.873	- *Operations Expenses*
- Pendapatan	14.748	15.827	10.241	7.042	8.209	9.472	10.450	11.325	12.559	1.186	2.369	3.317	4.067	4.982	5.851	6.788	- *Operations Income*
Likuiditas																	***Liquidity***
Short Term Mismatch (%)	**22,05**	**18,04**	**23,59**	**25,16**	**21,81**	**16,49**	**22,39**	**23,16**	**25,05**	**23,13**	**24,91**	**27,19**	**25,90**	**20,10**	**20,10 *)**	**21,28**	***Short Term Mismatch (%)***
- Aktiva Jangka Pendek	12.902	11.910	17.410	19.556	17.034	12.942	17.675	18.141	21.180	18.949	20.531	22.589	21.450	16.637	16.637 *)	17.640	- *Short-Term Assets*
- Kewajiban Jangka Pendek	58.512	66.033	73.815	77.727	78.114	78.503	78.954	78.341	84.559	81.929	82.431	83.070	82.824	82.756	82.756 *)	82.909	- *Short-Term Liabilities*
Finance to Deposit Ratio (%)	**81,70**	**78,91**	**77,38**	**76,94**	**78,36**	**78,80**	**79,38**	**80,40**	**76,97**	**76,85**	**76,14**	**79,09**	**79,72**	**82,15**	**81,33**	**81,78**	***Finance to Deposit Ratio (%)***
- Pembiayaan	50.701	55.202	60.280	62.583	64.206	64.831	65.752	66.117	67.326	66.462	65.941	68.933	69.243	70.579	71.044	71.067	- *Financing*
- Dana Pihak Ketiga	62.057	69.957	77.903	81.337	81.933	82.275	82.834	82.236	87.472	86.480	86.610	87.155	86.858	85.914	87.355	86.905	- *Third Party Funds*

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

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

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

Kelompok Bank	2015	2016	2017	2018						2019							Group of Bank
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
- BUKU 1	131.016	100.103	64.894	71.737	70.515	71.939	72.241	73.613	71.280	72.085	69.233	71.511	74.741	71.661	75.387	72.983	- *BUKU 1*
- BUKU 2	810.899	844.755	841.732	825.863	826.702	809.476	834.072	823.709	823.832	811.914	826.277	851.870	853.192	850.606	864.545	873.038	- *BUKU 2*
- BUKU 3	2.245.451	2.410.757	2.463.537	2.598.461	2.612.424	2.676.569	2.705.164	2.697.986	2.741.984	2.729.575	2.736.916	2.615.099	2.611.903	2.563.163	2.592.887	2.595.474	- *BUKU 3*
- BUKU 4	2.728.358	3.120.003	3.729.446	3.806.734	3.843.075	3.904.769	3.962.061	3.977.547	4.114.559	3.988.516	4.017.431	4.274.067	4.265.161	4.334.197	4.387.220	4.396.672	- *BUKU 4*
- BUKU 1 SYARIAH	23.592	15.968	16.999	15.053	15.716	15.609	15.513	15.595	15.896	15.325	15.518	15.555	15.684	15.691	15.770	15.541	- *BUKU 1 SHARIA*
- BUKU 2 SYARIAH	119.031	159.374	183.177	185.214	183.074	196.404	195.078	196.240	202.212	198.720	201.278	203.949	200.642	198.790	206.167	205.352	- *BUKU 2 SHARIA*
- BUKU 3 SYARIAH	70.799	78.839	87.850	91.930	92.684	94.108	93.701	93.145	98.583	97.356	97.952	98.553	98.275	98.728	101.012	99.845	- *BUKU 3 SHARIA*
Total	**6.129.146**	**6.729.799**	**7.387.634**	**7.594.991**	**7.644.190**	**7.768.873**	**7.877.830**	**7.877.836**	**8.068.346**	**7.913.491**	**7.964.605**	**8.130.604**	**8.119.598**	**8.132.837**	**8.242.987**	**8.258.904**	***Total***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Kelompok Bank	Desember 2015				Desember 2016				Desember 2017			Juli 2018				Desember 2018				Juli 2019				*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. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
BUKU 1	5	27	2	0	4	20	1	0	4	14	0	3	15	0	0	3	15	0	0	3	12	0	0	*BUKU 1*
BUKU 2	0	13	33	0	1	16	31	2	0	17	35	0	16	37	0	0	14	37	0	0	14	37	0	*BUKU 2*
BUKU 3	0	0	4	18	0	0	6	18	0	0	5	0	0	4	22	0	0	4	23	0	0	5	20	*BUKU 3*
BUKU 4	0	0	0	4	0	0	0	4	0	0	0	0	0	0	5	0	0	0	5	0	0	0	6	*BUKU 4*
BUKU 1 SYARIAH	0	5	0	0	0	3	0	0	0	3	0	0	3	0	0	1	3	0	0	1	3	0	0	*BUKU 1 SHARIA*
BUKU 2 SYARIAH	0	3	2	1	0	5	3	1	0	5	3	1	3	4	1	0	4	4	1	0	4	4	1	*BUKU 2 SHARIA*
BUKU 3 SYARIAH	0	0	0	1	0	0	0	1	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1	*BUKU 3 SHARIA*
Total	**5**	**48**	**41**	**24**	**5**	**44**	**41**	**26**	**4**	**39**	**43**	**4**	**37**	**45**	**29**	**4**	**36**	**45**	**30**	**4**	**34**	**46**	**28**	***Total***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**5.195.162**	**5.748.923**	**6.377.940**	**6.634.238**	**6.701.225**	**6.826.981**	**6.924.221**	**6.917.757**	**6.954.091**	**6.914.622**	**6.981.627**	**7.118.636**	**7.050.943**	**7.086.310**	**7.251.690**	**7.245.014**	***Earning Assets***
a. Lancar	4.889.602	5.417.259	6.026.288	6.226.996	6.279.992	6.411.300	6.521.828	6.502.902	6.583.893	6.501.572	6.536.561	6.682.622	6.604.735	6.652.571	6.800.963	6.798.083	*a. Current*
b. DPK	198.917	198.041	223.692	265.804	278.183	274.085	259.193	271.247	238.955	274.874	303.672	296.939	303.426	286.121	307.833	301.473	*b. Special Mention*
c. Kurang Lancar	20.656	28.452	23.925	24.727	24.659	23.935	24.811	26.631	22.832	25.638	22.064	17.953	22.441	22.635	19.852	20.628	*c. Sub-Standard*
d. Diragukan	13.528	15.961	18.281	20.692	22.277	22.049	19.240	17.724	16.704	17.987	22.772	24.733	20.154	22.025	23.235	21.107	*d. Doubtful*
e. Macet	72.459	89.210	85.754	96.018	96.114	95.612	99.149	99.254	91.708	94.550	96.556	96.389	100.186	102.959	99.807	103.724	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**1.590.184**	**1.682.211**	**1.830.564**	**1.893.137**	**1.982.879**	**1.980.582**	**2.019.188**	**1.981.210**	**2.005.429**	**2.021.351**	**2.012.863**	**1.974.960**	**1.995.668**	**1.979.817**	**1.943.995**	**1.942.877**	***Earning Assets - Account Administrative Transactions***
a. Lancar	1.563.291	1.656.008	1.804.957	1.860.358	1.951.921	1.949.256	1.989.010	1.951.243	1.975.960	1.991.372	1.983.191	1.946.279	1.964.643	1.951.117	1.914.840	1.915.340	*a. Current*
b. DPK	23.183	22.722	22.483	28.789	27.648	27.747	27.077	26.945	26.383	27.008	26.496	25.340	27.686	25.248	25.916	24.238	*b. Special Mention*
c. Kurang Lancar	1.885	1.648	1.723	2.505	1.714	1.752	1.461	1.418	1.257	938	1.167	1.330	1.329	1.392	1.329	1.283	*c. Sub-Standard*
d. Diragukan	250	1.005	385	288	428	286	279	258	282	870	788	767	734	778	599	677	*d. Doubtful*
e. Macet	1.575	827	1.016	1.197	1.169	1.541	1.360	1.345	1.547	1.163	1.222	1.244	1.275	1.282	1.312	1.340	*e. Lost*
Non Performing Earning Aset (Nominal)	**110.353**	**137.104**	**131.083**	**145.427**	**146.360**	**145.175**	**146.301**	**146.630**	**134.328**	**141.146**	**144.569**	**142.416**	**146.120**	**151.069**	**146.134**	**148.757**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**34.758**	**36.781**	**44.553**	**55.216**	**52.011**	**54.953**	**56.421**	**58.069**	**63.130**	**62.593**	**59.452**	**59.105**	**57.855**	**60.831**	**60.944**	**59.472**	***Interbank Loans***
a. Lancar	34.655	36.667	44.433	55.062	51.906	54.836	56.318	57.964	63.029	62.492	59.329	58.970	57.749	60.718	60.843	59.371	*a. Current*
b. DPK	16	19	15	59	9	21	8	14	9	11	33	55	26	32	38	38	*b. Special Mention*
c. Kurang Lancar	-	-	-	0	-	-	-	-	1	1	1	1	0	1	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	1	*d. Doubtful*
e. Macet	88	94	105	95	95	96	95	91	91	89	89	80	80	80	63	61	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**88**	**94**	**105**	**95**	**96**	**96**	**95**	**91**	**92**	**90**	**90**	**81**	**80**	**81**	**63**	**62**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**108.240**	**83.133**	**52.947**	**60.020**	**59.120**	**60.281**	**61.234**	**60.851**	**57.272**	**60.293**	**57.356**	**61.151**	**62.035**	**60.083**	**63.326**	**60.389**	***Earning Assets***
a. Lancar	102.499	77.789	48.418	54.654	53.728	55.089	55.519	55.165	51.959	54.396	51.627	55.495	56.607	54.876	57.870	55.316	*a. Current*
b. DPK	3.939	3.951	3.058	3.568	3.601	3.384	3.904	3.844	3.633	3.719	3.707	3.615	3.798	3.650	3.869	3.522	*b. Special Mention*
c. Kurang Lancar	276	170	226	137	216	226	225	253	200	226	241	155	141	199	143	145	*c. Sub-Standard*
d. Diragukan	287	121	147	218	190	171	173	170	253	241	228	282	259	197	254	232	*d. Doubtful*
e. Macet	1.239	1.102	1.097	1.443	1.385	1.411	1.413	1.418	1.228	1.712	1.552	1.604	1.229	1.161	1.190	1.173	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**8.582**	**4.757**	**3.148**	**3.443**	**3.661**	**3.677**	**3.798**	**3.804**	**3.395**	**3.449**	**2.655**	**2.677**	**2.637**	**2.629**	**2.409**	**2.386**	***Earning Assets - Account Administrative Transactions***
a. Lancar	8.543	4.734	3.115	3.379	3.600	3.613	3.733	3.739	3.327	3.362	2.577	2.596	2.527	2.528	2.389	2.370	*a. Current*
b. DPK	26	17	26	9	8	10	11	10	7	13	14	14	48	43	11	5	*b. Special Mention*
c. Kurang Lancar	0	0	0	0	0	0	0	1	0	0	0	0	1	1	1	1	*c. Sub-Standard*
d. Diragukan	0	0	0	0	0	1	0	-	1	1	0	0	0	2	2	2	*d. Doubtful*
e. Macet	13	6	8	55	52	54	53	54	60	72	64	67	60	54	7	8	*e. Loss*
Non Performing Earning Aset (Nominal)	**1.815**	**1.399**	**1.478**	**1.854**	**1.843**	**1.863**	**1.864**	**1.897**	**1.742**	**2.252**	**2.086**	**2.108**	**1.693**	**1.614**	**1.596**	**1.561**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**836**	**677**	**13**	**8**	**14**	**22**	**28**	**27**	**47**	**36**	**38**	**38**	**36**	**35**	**33**	**32**	***Interbank Loans***
a. Lancar	831	673	13	8	14	22	28	27	47	35	38	38	36	34	33	32	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	4	4	-	-	-	-	-	-	-	0	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**4**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**677.232**	**703.820**	**702.071**	**698.425**	**699.298**	**682.349**	**701.403**	**695.860**	**679.820**	**686.513**	**696.425**	**717.023**	**711.457**	**714.510**	**729.839**	**737.290**	***Earning Assets***
a. Lancar	635.044	652.392	656.428	650.822	651.735	632.832	650.764	645.553	633.974	637.742	646.240	668.088	662.842	665.590	678.979	686.480	*a. Current*
b. DPK	26.302	32.783	28.550	28.413	27.832	30.312	31.393	31.324	28.471	30.661	31.572	30.329	30.074	27.937	31.061	30.058	*b. Special Mention*
c. Kurang Lancar	2.076	2.082	1.404	2.428	2.369	1.775	2.068	1.947	1.664	1.715	1.608	1.573	1.852	3.000	2.140	2.094	*c. Sub-Standard*
d. Diragukan	1.566	1.515	1.529	1.501	1.977	2.521	1.894	1.672	1.481	2.055	2.769	2.619	2.026	2.722	3.047	2.893	*d. Doubtful*
e. Macet	12.244	15.048	14.160	15.261	15.384	14.908	15.284	15.364	14.229	14.340	14.236	14.414	14.664	15.261	14.613	15.765	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**151.065**	**117.575**	**114.920**	**115.280**	**125.034**	**107.267**	**110.916**	**106.683**	**104.184**	**108.113**	**108.035**	**101.651**	**105.353**	**105.273**	**106.903**	**106.056**	***Earning Assets - Account Administrative Transactions***
a. Lancar	149.046	116.420	113.477	112.272	123.037	106.147	109.728	105.520	102.998	106.873	106.918	100.495	104.179	104.124	105.631	104.847	*a. Current*
b. DPK	1.332	898	1.107	1.726	1.574	743	798	760	901	947	816	869	907	898	1.021	911	*b. Special Mention*
c. Kurang Lancar	360	20	11	990	24	12	17	11	8	10	10	9	4	6	4	5	*c. Sub-Standard*
d. Diragukan	10	3	11	37	147	18	17	10	5	7	10	17	11	9	6	74	*d. Doubtful*
e. Macet	317	233	313	255	253	347	357	382	272	277	280	261	251	235	242	219	*e. Loss*
Non Performing Earning Aset (Nominal)	**16.573**	**18.901**	**17.428**	**20.473**	**20.154**	**19.581**	**19.636**	**19.384**	**17.659**	**18.403**	**18.913**	**18.894**	**18.808**	**21.233**	**20.051**	**21.051**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**7.351**	**7.476**	**7.135**	**8.408**	**8.487**	**8.542**	**8.602**	**8.115**	**8.582**	**8.309**	**8.311**	**8.617**	**8.637**	**8.681**	**8.584**	**8.408**	***Interbank Loans***
a. Lancar	7.349	7.475	7.133	8.369	8.485	8.541	8.600	8.113	8.581	8.308	8.309	8.616	8.636	8.680	8.579	8.402	*a. Current*
b. DPK	0	-	-	37	-	-	-	-	-	-	-	-	1	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	1	1	1	1	-	1	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	1	1	2	2	1	1	1	1	-	-	-	-	-	-	6	6	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**1**	**2**	**2**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**-**	**1**	**6**	**6**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**1.938.394**	**2.110.025**	**2.130.561**	**2.266.459**	**2.308.755**	**2.361.740**	**2.374.963**	**2.362.249**	**2.358.948**	**2.383.151**	**2.396.283**	**2.284.555**	**2.253.593**	**2.238.045**	**2.272.536**	**2.275.644**	***Earning Assets***
a. Lancar	1.805.469	1.975.692	2.000.028	2.101.708	2.133.436	2.198.798	2.220.873	2.198.648	2.215.904	2.213.965	2.210.830	2.110.891	2.075.145	2.064.604	2.092.634	2.098.126	*a. Current*
b. DPK	88.628	83.065	91.205	116.805	127.097	116.269	107.147	116.909	100.352	123.732	138.919	131.297	133.844	128.112	134.641	131.875	*b. Special Mention*
c. Kurang Lancar	8.084	9.197	4.792	7.140	6.848	6.724	5.986	6.581	5.284	7.780	5.921	4.211	6.267	6.018	5.636	6.263	*c. Sub-Standard*
d. Diragukan	5.695	7.818	6.651	7.150	6.942	5.663	5.968	5.848	5.113	5.557	8.131	8.875	6.609	6.968	7.443	6.038	*d. Doubtful*
e. Macet	30.517	34.253	27.883	33.657	34.430	34.285	34.990	34.263	32.296	32.118	32.481	29.281	31.728	32.343	32.183	33.342	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**824.181**	**888.020**	**907.702**	**935.510**	**966.317**	**978.345**	**996.100**	**972.286**	**998.860**	**1.004.060**	**1.004.866**	**944.780**	**958.107**	**932.540**	**911.904**	**888.310**	***Earning Assets - Account Administrative Transactions***
a. Lancar	806.290	869.117	890.184	915.740	946.203	956.652	975.495	951.528	978.081	982.491	983.735	924.637	936.730	912.413	891.565	868.943	*a. Current*
b. DPK	15.417	17.008	15.467	17.969	18.138	19.469	18.908	19.166	18.913	19.765	19.169	18.013	19.208	17.860	18.089	17.353	*b. Special Mention*
c. Kurang Lancar	1.174	1.419	1.384	1.184	1.353	1.320	1.000	954	856	800	988	1.167	1.163	1.213	1.162	871	*c. Sub-Standard*
d. Diragukan	161	192	228	110	128	121	132	109	122	514	490	437	437	476	451	465	*d. Doubtful*
e. Macet	1.139	283	438	508	495	784	565	529	890	490	484	526	569	578	638	678	*e. Loss*
Non Performing Earning Aset (Nominal)	**46.770**	**53.162**	**41.377**	**49.748**	**50.198**	**48.897**	**48.641**	**48.284**	**44.559**	**47.259**	**48.495**	**44.497**	**46.773**	**47.595**	**47.511**	**47.658**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**15.848**	**15.195**	**15.974**	**15.717**	**16.833**	**17.569**	**18.497**	**19.189**	**22.429**	**22.450**	**20.528**	**20.867**	**20.338**	**22.716**	**22.624**	**21.541**	***Interbank Loans***
a. Lancar	15.827	15.161	15.960	15.680	16.818	17.553	18.483	19.175	22.414	22.436	20.513	20.858	20.331	22.707	22.620	21.536	*a. Current*
b. DPK	16	19	0	22	-	1	-	-	0	0	0	3	1	3	3	3	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	*d. Doubtful*
e. Macet	5	15	15	15	15	15	15	15	15	14	14	6	6	6	2	2	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**5**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**14**	**14**	**6**	**6**	**6**	**2**	**2**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**2.278.658**	**2.621.911**	**3.242.908**	**3.346.998**	**3.372.555**	**3.447.520**	**3.514.133**	**3.524.264**	**3.572.773**	**3.513.440**	**3.547.937**	**3.770.914**	**3.740.562**	**3.793.984**	**3.894.095**	**3.881.457**	***Earning Assets***
a. Lancar	2.176.720	2.503.128	3.094.986	3.182.655	3.205.511	3.275.979	3.345.865	3.353.072	3.415.924	3.343.701	3.365.940	3.585.887	3.550.457	3.609.908	3.703.194	3.690.990	*a. Current*
b. DPK	64.947	64.517	86.901	99.408	101.467	105.328	101.023	103.057	94.037	103.876	114.784	116.143	119.610	111.769	121.878	120.172	*b. Special Mention*
c. Kurang Lancar	8.011	14.747	14.432	12.785	12.906	12.953	14.176	15.563	14.068	14.132	12.405	10.104	12.157	11.428	10.097	10.260	*c. Sub-Standard*
d. Diragukan	5.205	5.399	8.213	10.268	11.871	11.936	9.559	8.845	9.010	9.397	10.852	12.003	10.205	11.260	11.588	11.110	*d. Doubtful*
e. Macet	23.774	34.122	38.376	41.882	40.800	41.323	43.510	43.727	39.733	42.333	43.955	46.777	48.133	49.620	47.338	48.925	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**602.993**	**667.382**	**800.154**	**833.790**	**882.562**	**886.058**	**903.066**	**892.898**	**894.593**	**901.720**	**893.441**	**921.983**	**925.826**	**935.601**	**918.977**	**941.850**	***Earning Assets - Account Administrative Transactions***
a. Lancar	596.211	661.303	793.773	824.099	874.034	877.782	894.917	885.088	887.230	894.726	886.179	914.776	917.555	928.367	911.551	935.119	*a. Current*
b. DPK	6.407	4.758	5.882	9.081	7.919	7.518	7.354	6.998	6.556	6.261	6.490	6.425	7.506	6.437	6.778	5.855	*b. Special Mention*
c. Kurang Lancar	196	209	157	164	165	335	356	369	390	125	155	144	149	162	154	397	*c. Sub-Standard*
d. Diragukan	78	808	144	137	147	143	127	137	154	347	287	313	285	286	138	128	*d. Doubtful*
e. Macet	102	305	197	309	297	280	312	306	263	261	330	326	331	350	356	351	*e. Loss*
Non Performing Earning Aset (Nominal)	**37.366**	**55.588**	**61.519**	**65.544**	**66.186**	**66.970**	**68.039**	**68.948**	**63.619**	**66.595**	**67.985**	**69.667**	**71.260**	**73.105**	**69.671**	**71.171**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**9.606**	**12.310**	**20.299**	**29.013**	**26.169**	**28.323**	**28.816**	**30.264**	**31.604**	**31.344**	**30.129**	**29.144**	**28.415**	**28.981**	**29.273**	**29.058**	***Interbank Loans***
a. Lancar	9.535	12.237	20.207	28.935	26.081	28.224	28.729	30.174	31.519	31.260	30.024	29.020	28.318	28.880	29.183	28.969	*a. Current*
b. DPK	-	-	13	-	9	19	8	14	9	9	31	50	23	27	34	35	*b. Special Mention*
c. Kurang Lancar	-	-	-	0	-	-	-	-	-	-		-	0	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	0	0	-	-	-	-		-	-	-	-	-	*d. Doubtful*
e. Macet	70	74	79	78	79	79	79	76	76	74	74	74	74	74	55	54	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**70**	**74**	**79**	**78**	**79**	**80**	**79**	**76**	**76**	**74**	**74**	**74**	**74**	**74**	**55**	**54**	***Interbank Non Performing Loan (Nominal)***

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**21.261**	**15.158**	**15.437**	**13.247**	**13.873**	**13.710**	**13.637**	**13.715**	**13.237**	**12.627**	**12.757**	**12.853**	**12.718**	**12.931**	**13.014**	**13.217**	***Earning Assets***
a. Lancar	18.939	13.239	13.094	10.803	11.486	11.320	11.324	11.273	11.919	11.205	11.458	11.575	11.374	11.669	11.461	11.600	*a. Current*
b. DPK	1.564	754	878	1.018	938	980	958	1.095	812	914	796	777	841	730	1.049	1.082	*b. Special Mention*
c. Kurang Lancar	315	683	283	170	197	218	117	89	47	43	34	41	46	86	64	84	*c. Sub-Standard*
d. Diragukan	66	83	154	61	61	30	92	115	83	82	44	28	21	19	19	26	*d. Doubtful*
e. Macet	376	399	1.027	1.195	1.190	1.161	1.145	1.143	377	384	425	432	436	426	420	425	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**1.557**	**1.727**	**2.054**	**1.606**	**1.570**	**1.518**	**1.477**	**1.508**	**1.372**	**1.139**	**1.041**	**986**	**851**	**823**	**703**	**712**	***Earning Assets - Account Administrative Transactions***
a. Lancar	1.557	1.726	2.054	1.605	1.569	1.516	1.475	1.507	1.371	1.138	1.040	984	849	822	702	711	*a. Current*
b. DPK	0	0	-	0	0	0	0	-	-	0	0	0	0	0	0	0	*b. Special Mention*
c. Kurang Lancar	-	-	-	0	-	0	0	0	0	0	-	1	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	0	-	-	0	0	0	-	0	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	0	1	1	1	1	1	1	1	1	1	1	1	1	1	*e. Loss*
Non Performing Earning Aset (Nominal)	**758**	**1.165**	**1.465**	**1.427**	**1.450**	**1.411**	**1.356**	**1.348**	**508**	**509**	**505**	**503**	**504**	**532**	**505**	**536**	***Non Performing Earning Asset (Nominal)***
Pembiayaan kepada Bank Lain	**88**	**34**	**7**	**5**	**5**	**5**	**4**	**4**	**3**	**3**	**3**	**3**	**3**	**2**	**2**	**2**	***Interbank Financing***
a. Lancar	88	34	7	5	5	5	4	4	3	2	2	2	2	1	1	1	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**106.937**	**142.764**	**154.503**	**165.766**	**164.210**	**174.254**	**172.083**	**173.911**	**180.891**	**168.681**	**179.808**	**180.692**	**179.425**	**176.699**	**184.838**	**184.121**	***Earning Assets***
a. Lancar	94.096	129.731	139.752	148.625	146.171	155.426	155.763	156.874	167.302	155.093	163.800	163.542	161.328	159.695	166.825	166.923	*a. Current*
b. DPK	9.209	9.061	9.958	13.502	14.221	14.963	12.144	12.809	9.679	9.762	11.703	12.641	13.217	12.228	13.402	12.598	*b. Special Mention*
c. Kurang Lancar	773	886	1.258	944	986	1.065	1.071	1.162	854	836	916	982	980	928	827	752	*c. Sub-Standard*
d. Diragukan	348	554	977	552	490	608	955	902	378	470	547	703	805	610	625	595	*d. Doubtful*
e. Macet	2.510	2.532	2.557	2.143	2.341	2.191	2.149	2.164	2.677	2.520	2.841	2.824	3.094	3.239	3.159	3.252	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**1.390**	**2.088**	**1.724**	**1.940**	**2.003**	**2.176**	**2.220**	**2.400**	**1.786**	**1.608**	**1.472**	**1.569**	**1.550**	**1.489**	**1.776**	**1.924**	***Earning Assets - Account Administrative Transactions***
a. Lancar	1.382	2.044	1.646	1.861	1.919	2.089	2.139	2.312	1.718	1.523	1.393	1.483	1.459	1.406	1.686	1.826	*a. Current*
b. DPK	1	41	0	4	5	3	2	8	3	19	3	16	17	7	14	5	*b. Special Mention*
c. Kurang Lancar	1	-	19	6	8	8	7	6	3	3	13	6	12	8	6	3	*c. Sub-Standard*
d. Diragukan	2	2	1	1	2	1	0	2	1	2	1	0	0	4	2	8	*d. Doubtful*
e. Macet	4	1	59	68	70	75	71	72	61	62	63	63	63	64	68	82	*e. Loss*
Non Performing Earning Aset (Nominal)	**3.638**	**3.974**	**4.870**	**3.714**	**3.897**	**3.948**	**4.254**	**4.307**	**3.975**	**3.892**	**4.381**	**4.579**	**4.955**	**4.853**	**4.688**	**4.692**	***Non Performing Earning Asset (Nominal)***
Pembiayaan kepada Bank Lain	**307**	**341**	**366**	**341**	**327**	**315**	**297**	**296**	**287**	**277**	**274**	**268**	**263**	**255**	**268**	**276**	***Interbank Financing***
a. Lancar	307	341	361	341	327	315	297	296	287	277	274	268	263	255	268	276	*a. Current*
b. DPK	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**64.445**	**72.113**	**79.514**	**83.322**	**83.415**	**87.127**	**86.769**	**86.907**	**91.150**	**89.917**	**91.062**	**91.448**	**91.151**	**90.058**	**94.041**	**92.896**	***Earning Assets***
a. Lancar	56.837	65.288	73.582	77.730	77.925	81.853	81.719	82.316	86.912	85.470	86.666	87.145	86.982	86.229	90.000	88.648	*a. Current*
b. DPK	4.329	3.910	3.140	3.088	3.026	2.849	2.624	2.209	1.971	2.211	2.191	2.137	2.042	1.695	1.933	2.165	*b. Special Mention*
c. Kurang Lancar	1.121	688	1.528	1.124	1.137	973	1.168	1.035	715	906	939	887	998	976	946	1.030	*c. Sub-Standard*
d. Diragukan	359	471	609	942	744	1.119	599	172	385	186	200	223	228	249	258	211	*d. Doubtful*
e. Macet	1.797	1.755	654	438	583	332	659	1.175	1.167	1.143	1.066	1.056	902	909	904	842	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**417**	**663**	**863**	**1.567**	**1.731**	**1.541**	**1.610**	**1.632**	**1.239**	**1.262**	**1.352**	**1.314**	**1.345**	**1.463**	**1.323**	**1.640**	***Earning Assets - Account Administrative Transactions***
a. Lancar	264	663	709	1.403	1.560	1.456	1.523	1.549	1.236	1.259	1.349	1.308	1.345	1.456	1.317	1.525	*a. Current*
b. DPK	-	-	-	1	3	3	3	3	3	3	3	4	-	3	3	110	*b. Special Mention*
c. Kurang Lancar	154	-	151	161	164	79	81	78	-	-	-	2	-	3	2	5	*c. Sub-Standard*
d. Diragukan	-	-	1	3	3	3	3	-	-	-	-	-	-	-	1	-	*d. Doubtful*
e. Macet	-	-	1	-	-	-	-	2	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Earning Aset (Nominal)	**3.432**	**2.914**	**2.946**	**2.668**	**2.631**	**2.506**	**2.510**	**2.462**	**2.267**	**2.236**	**2.204**	**2.168**	**2.128**	**2.137**	**2.111**	**2.089**	***Non Performing Earning Asset (Nominal)***
Pembiayaan kepada Bank Lain	**164**	**186**	**192**	**177**	**176**	**176**	**178**	**174**	**177**	**173**	**169**	**168**	**164**	**161**	**159**	**155**	***Interbank Financing***
a. Lancar	160	186	192	177	176	176	178	174	177	173	169	168	164	161	159	155	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**3**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**987.532**	**22,38**	**1.124.235**	**23,24**	**1.233.480**	**23,32**	**1.266.793**	**23,55**	**1.315.034**	**23,36**	**1.389.459**	**23,91**	***Demand Deposits***
Rupiah	667.537	15,13	821.777	16,99	932.705	17,63	945.789	17,58	997.007	17,71	1.046.006	18,00	*Rupiah*
Valas	319.995	7,25	302.458	6,25	300.774	5,69	321.004	5,97	318.027	5,65	343.453	5,91	*Foreign Exchange*
Tabungan	**1.396.011**	**31,63**	**1.551.809**	**32,08**	**1.701.224**	**32,16**	**1.717.863**	**31,93**	**1.825.259**	**32,42**	**1.827.583**	**31,44**	***Saving***
Rupiah	1.274.588	28,88	1.413.351	29,22	1.573.402	29,75	1.587.598	29,51	1.690.086	30,02	1.697.523	29,21	*Rupiah*
Valas	121.423	2,75	138.459	2,86	127.822	2,42	130.265	2,42	135.173	2,40	130.060	2,24	*Foreign Exchange*
Simpanan Berjangka	**2.029.513**	**45,99**	**2.160.714**	**44,67**	**2.354.673**	**44,52**	**2.394.663**	**44,52**	**2.490.155**	**44,23**	**2.595.034**	**44,65**	***Time Deposits***
Rupiah	1.723.319	39,05	1.856.507	38,38	2.035.299	38,48	2.066.822	38,42	2.138.035	37,97	2.250.889	38,73	*Rupiah*
Valas	306.194	6,94	304.208	6,29	319.374	6,04	327.841	6,09	352.120	6,25	344.145	5,92	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	902.329	20,45	932.222	19,27	940.015	17,77	964.475	17,93	1.032.674	18,34	1.016.409	17,46	*Rupiah*
Valas	166.913	3,78	146.848	3,04	154.022	2,91	152.460	2,83	169.841	3,02	151.990	2,62	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Periode 3 Month*
Rupiah	453.597	10,28	517.583	10,70	635.976	12,02	668.322	12,42	715.403	12,71	755.860	13,00	*Rupiah*
Valas	55.039	1,25	57.140	1,18	55.883	1,06	69.469	1,29	79.879	1,42	85.441	1,47	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Periode 6 Month*
Rupiah	177.145	4,01	193.274	4,00	233.465	4,41	236.618	4,40	210.895	3,75	257.655	4,43	*Rupiah*
Valas	49.518	1,12	58.625	1,21	58.104	1,10	50.084	0,93	57.066	1,01	58.152	1,00	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Periode >= 12 Month*
Rupiah	190.213	4,31	213.428	4,41	225.843	4,27	197.407	3,67	179.064	3,18	220.966	3,80	*Rupiah*
Valas	34.724	0,79	41.595	0,86	51.366	0,97	55.828	1,04	45.334	0,81	48.561	0,84	*Foreign Exchange*
Total DPK	**4.413.056**	**100,00**	**4.836.758**	**100,00**	**5.289.377**	**100,00**	**5.379.318**	**100,00**	**5.630.448**	**100,00**	**5.812.076**	**100,00**	***Total Third Party Funds***
Rupiah	3.665.444	83,06	4.091.634	84,59	4.541.406	85,86	4.600.209	85,52	4.825.128	85,70	4.994.418	85,93	*Rupiah*
Valas	747.612	16,94	745.124	15,41	747.971	14,14	779.109	14,48	805.320	14,30	817.658	14,07	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**17.187**	**17,21**	**12.770**	**17,99**	**7.056**	**14,62**	**15.569**	**27,54**	**8.325**	**16,38**	**19.516**	**34,38**	***Demand Deposits***
Rupiah	16.434	16,45	12.710	17,90	7.054	14,62	15.564	27,53	8.321	16,38	19.516	34,38	*Rupiah*
Valas	753	0,75	61	0,09	3	0,01	4	0,01	4	0,01	-	-	*Foreign Exchange*
Tabungan	**20.567**	**20,59**	**12.555**	**17,68**	**8.994**	**18,64**	**8.052**	**14,24**	**9.757**	**19,20**	**8.191**	**14,43**	***Saving***
Rupiah	20.554	20,58	12.555	17,68	8.994	18,64	8.052	14,24	9.757	19,20	8.191	14,43	*Rupiah*
Valas	14	0,01	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Simpanan Berjangka	**62.127**	**62,20**	**45.672**	**64,33**	**32.200**	**66,74**	**32.906**	**58,21**	**32.732**	**64,42**	**29.056**	**51,19**	***Time Deposits***
Rupiah	60.489	60,56	45.531	64,13	32.193	66,72	32.903	58,21	32.730	64,41	29.056	51,19	*Rupiah*
Valas	1.638	1,64	141	0,20	7	0,01	3	0,00	3	0,00	-	-	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	28.376	28,41	23.082	32,51	14.892	30,86	15.680	27,74	16.633	32,73	13.070	23,03	*Rupiah*
Valas	812	0,81	65	0,09	6	0,01	2	0,00	2	0,00	-	-	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Periode 3 Month*
Rupiah	16.013	16,03	9.684	13,64	8.713	18,06	8.008	14,17	8.226	16,19	9.095	16,02	*Rupiah*
Valas	322	0,32	73	0,10	1	0,00	0	0,00	0	0,00	-	-	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Periode 6 Month*
Rupiah	6.370	6,38	6.229	8,77	4.037	8,37	4.551	8,05	4.199	8,26	3.534	6,23	*Rupiah*
Valas	480	0,48	1	0,00	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Periode >= 12 Month*
Rupiah	9.730	9,74	6.536	9,21	4.552	9,43	4.664	8,25	3.672	7,23	3.356	5,91	*Rupiah*
Valas	24	0,02	2	0,00	0	0,00	0	0,00	0	0,00	-	-	*Foreign Exchange*
Total DPK	**99.881**	**100,00**	**70.997**	**100,00**	**48.250**	**100,00**	**56.527**	**100,00**	**50.814**	**100,00**	**56.763**	**100,00**	***Total Third Party Funds***
Rupiah	97.477	97,59	70.796	99,72	48.241	99,98	56.520	99,99	50.808	99,99	56.763	100,00	*Rupiah*
Valas	2.404	2,41	201	0,28	10	0,02	7	0,01	6	0,01	-	-	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**125.818**	**23,30**	**120.774**	**21,12**	**121.249**	**21,13**	**145.953**	**25,79**	**121.318**	**22,06**	**160.874**	**26,48**	***Demand Deposits***
Rupiah	89.923	16,65	90.901	15,90	95.436	16,63	114.746	20,27	87.037	15,83	130.520	21,48	*Rupiah*
Valas	35.895	6,65	29.873	5,22	25.813	4,50	31.207	5,51	34.281	6,23	30.354	5,00	*Foreign Exchange*
Tabungan	**109.872**	**20,35**	**117.726**	**20,59**	**130.922**	**22,82**	**117.954**	**20,84**	**123.880**	**22,52**	**123.914**	**20,40**	***Saving***
Rupiah	102.613	19,00	112.699	19,71	126.726	22,09	113.044	19,97	119.402	21,71	118.919	19,57	*Rupiah*
Valas	7.259	1,34	5.027	0,88	4.196	0,73	4.910	0,87	4.478	0,81	4.995	0,82	*Foreign Exchange*
Simpanan Berjangka	**304.246**	**56,35**	**333.282**	**58,29**	**321.541**	**56,05**	**302.057**	**53,37**	**304.788**	**55,42**	**322.730**	**53,12**	***Time Deposits***
Rupiah	250.267	46,35	296.193	51,80	292.038	50,90	277.469	49,03	276.992	50,36	296.302	48,77	*Rupiah*
Valas	53.979	10,00	37.089	6,49	29.503	5,14	24.589	4,34	27.797	5,05	26.428	4,35	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	120.655	22,35	128.866	22,54	124.613	21,72	129.104	22,81	126.661	23,03	131.837	21,70	*Rupiah*
Valas	30.313	5,61	16.273	2,85	15.319	2,67	12.348	2,18	15.770	2,87	12.371	2,04	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Periode 3 Month*
Rupiah	65.876	12,20	80.871	14,14	73.367	12,79	63.812	11,28	75.207	13,67	72.436	11,92	*Rupiah*
Valas	11.709	2,17	8.845	1,55	4.546	0,79	5.886	1,04	5.960	1,08	7.701	1,27	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Periode 6 Month*
Rupiah	27.988	5,18	38.514	6,74	45.603	7,95	38.176	6,75	36.689	6,67	44.472	7,32	*Rupiah*
Valas	5.727	1,06	5.205	0,91	4.688	0,82	1.560	0,28	1.913	0,35	2.406	0,40	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Periode >= 12 Month*
Rupiah	35.748	6,62	47.943	8,38	48.455	8,45	46.377	8,19	38.434	6,99	47.557	7,83	*Rupiah*
Valas	6.230	1,15	6.765	1,18	4.950	0,86	4.795	0,85	4.155	0,76	3.950	0,65	*Foreign Exchange*
Total DPK	**539.936**	**100,00**	**571.782**	**100,00**	**573.711**	**100,00**	**565.964**	**100,00**	**549.986**	**100,00**	**607.517**	**100,00**	***Total Third Party Funds***
Rupiah	442.803	82,01	499.793	87,41	514.199	89,63	505.259	89,27	483.431	87,90	545.741	89,83	*Rupiah*
Valas	97.133	17,99	71.989	12,59	59.512	10,37	60.706	10,73	66.555	12,10	61.776	10,17	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**344.842**	**22,73**	**391.212**	**23,95**	**398.053**	**24,30**	**398.243**	**23,49**	**411.499**	**23,26**	**398.160**	**23,59**	***Demand Deposits***
Rupiah	214.291	14,12	269.855	16,52	287.337	17,54	282.292	16,65	295.261	16,69	292.535	17,33	*Rupiah*
Valas	130.551	8,60	121.357	7,43	110.717	6,76	115.951	6,84	116.238	6,57	105.625	6,26	*Foreign Exchange*
Tabungan	**326.640**	**21,53**	**365.784**	**22,39**	**327.712**	**20,01**	**347.711**	**20,51**	**363.433**	**20,54**	**328.884**	**19,49**	***Saving***
Rupiah	262.873	17,32	290.974	17,81	267.371	16,32	287.224	16,94	301.384	17,04	271.859	16,11	*Rupiah*
Valas	63.767	4,20	74.810	4,58	60.341	3,68	60.487	3,57	62.049	3,51	57.025	3,38	*Foreign Exchange*
Simpanan Berjangka	**845.959**	**55,75**	**876.434**	**53,66**	**912.247**	**55,69**	**949.647**	**56,01**	**994.094**	**56,19**	**960.506**	**56,92**	***Time Deposits***
Rupiah	715.341	47,14	750.986	45,98	787.400	48,07	823.167	48,55	853.038	48,22	843.598	49,99	*Rupiah*
Valas	130.618	8,61	125.448	7,68	124.848	7,62	126.480	7,46	141.056	7,97	116.908	6,93	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	350.944	23,13	373.463	22,86	379.272	23,15	408.460	24,09	437.842	24,75	409.577	24,27	*Rupiah*
Valas	68.076	4,49	63.926	3,91	58.226	3,55	59.006	3,48	70.199	3,97	59.445	3,52	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Periode 3 Month*
Rupiah	202.967	13,38	211.144	12,93	226.124	13,80	225.711	13,31	248.418	14,04	244.569	14,49	*Rupiah*
Valas	25.609	1,69	27.798	1,70	23.828	1,45	26.309	1,55	33.720	1,91	30.926	1,83	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Periode 6 Month*
Rupiah	97.998	6,46	87.979	5,39	103.171	6,30	113.362	6,69	108.174	6,11	117.367	6,95	*Rupiah*
Valas	20.498	1,35	14.927	0,91	21.525	1,31	17.077	1,01	21.418	1,21	15.871	0,94	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Periode >= 12 Month*
Rupiah	63.398	4,18	78.400	4,80	78.833	4,81	75.634	4,46	58.603	3,31	72.084	4,27	*Rupiah*
Valas	16.436	1,08	18.798	1,15	21.269	1,30	24.088	1,42	15.719	0,89	10.666	0,63	*Foreign Exchange*
Total DPK	**1.517.441**	**100,00**	**1.633.429**	**100,00**	**1.638.013**	**100,00**	**1.695.601**	**100,00**	**1.769.026**	**100,00**	**1.687.550**	**100,00**	***Total Third Party Funds***
Rupiah	1.192.505	78,59	1.311.815	80,31	1.342.107	81,94	1.392.682	82,14	1.449.683	81,95	1.407.992	83,43	*Rupiah*
Valas	324.936	21,41	321.615	19,69	295.905	18,06	302.919	17,86	319.343	18,05	279.558	16,57	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**484.825**	**23,30**	**579.826**	**24,63**	**680.711**	**24,39**	**679.834**	**24,10**	**746.337**	**24,85**	**773.505**	**24,21**	***Demand Deposits***
Rupiah	335.491	16,12	431.523	18,33	519.921	18,63	509.934	18,08	581.628	19,37	569.045	17,81	*Rupiah*
Valas	149.334	7,18	148.302	6,30	160.790	5,76	169.900	6,02	164.709	5,48	204.461	6,40	*Foreign Exchange*
Tabungan	**886.195**	**42,59**	**991.013**	**42,10**	**1.158.967**	**41,53**	**1.166.776**	**41,37**	**1.240.146**	**41,30**	**1.275.141**	**39,92**	***Saving***
Rupiah	835.954	40,17	932.553	39,61	1.095.871	39,26	1.102.125	39,07	1.171.739	39,02	1.207.478	37,80	*Rupiah*
Valas	50.241	2,41	58.459	2,48	63.096	2,26	64.651	2,29	68.407	2,28	67.663	2,12	*Foreign Exchange*
Simpanan Berjangka	**709.889**	**34,11**	**783.305**	**33,27**	**951.332**	**34,09**	**974.020**	**34,53**	**1.016.532**	**33,85**	**1.145.884**	**35,87**	***Time Deposits***
Rupiah	598.324	28,75	651.088	27,66	793.708	28,44	804.918	28,54	841.478	28,02	950.632	29,76	*Rupiah*
Valas	111.566	5,36	132.217	5,62	157.625	5,65	169.102	6,00	175.054	5,83	195.251	6,11	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	343.483	16,51	355.797	15,11	364.245	13,05	351.891	12,48	388.637	12,94	404.017	12,65	*Rupiah*
Valas	61.318	2,95	60.637	2,58	76.533	2,74	76.652	2,72	78.921	2,63	77.555	2,43	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Periode 3 Month*
Rupiah	152.249	7,32	197.509	8,39	306.553	10,98	351.733	12,47	361.459	12,04	401.547	12,57	*Rupiah*
Valas	16.224	0,78	19.582	0,83	26.902	0,96	36.455	1,29	39.502	1,32	46.120	1,44	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Periode 6 Month*
Rupiah	35.300	1,70	45.795	1,95	66.143	2,37	53.433	1,89	49.310	1,64	78.237	2,45	*Rupiah*
Valas	22.280	1,07	37.098	1,58	29.957	1,07	29.424	1,04	32.272	1,07	39.189	1,23	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Periode >= 12 Month*
Rupiah	67.292	3,23	51.987	2,21	56.767	2,03	47.861	1,70	42.073	1,40	66.831	2,09	*Rupiah*
Valas	11.744	0,56	14.901	0,63	24.232	0,87	26.571	0,94	24.358	0,81	32.387	1,01	*Foreign Exchange*
Total DPK	**2.080.909**	**100,00**	**2.354.143**	**100,00**	**2.791.010**	**100,00**	**2.820.630**	**100,00**	**3.003.015**	**100,00**	**3.194.530**	**100,00**	***Total Third Party Funds***
Rupiah	1.769.768	85,05	2.015.164	85,60	2.409.500	86,33	2.416.977	85,69	2.594.845	86,41	2.727.155	85,37	*Rupiah*
Valas	311.141	14,95	338.979	14,40	381.510	13,67	403.653	14,31	408.170	13,59	467.375	14,63	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**1.176**	**6,49**	**1.055**	**8,72**	**1.057**	**8,14**	**771**	**6,66**	**909**	**8,10**	**647**	**5,80**	***Demand Deposits***
Rupiah	1.134	6,26	1.055	8,72	1.057	8,14	771	6,66	909	8,10	647	5,80	*Rupiah*
Valas	42	0,23	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Tabungan	**2.124**	**11,73**	**1.599**	**13,21**	**1.589**	**12,23**	**1.535**	**13,26**	**1.617**	**14,41**	**1.604**	**14,37**	***Saving***
Rupiah	2.124	11,73	1.599	13,21	1.589	12,23	1.535	13,26	1.617	14,41	1.604	14,37	*Rupiah*
Valas	0	0,00	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Simpanan Berjangka	**14.812**	**81,78**	**9.447**	**78,07**	**10.342**	**79,63**	**9.272**	**80,08**	**8.692**	**77,49**	**8.906**	**79,83**	***Time Deposits***
Rupiah	14.797	81,70	9.447	78,07	10.342	79,63	9.272	80,08	8.692	77,49	8.906	79,83	*Rupiah*
Valas	15	0,08	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	7.834	43,25	5.349	44,21	5.839	44,96	5.103	44,08	5.328	47,50	5.893	52,82	*Rupiah*
Valas	13	0,07	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 3 bulan												-	*- Periode 3 Month*
Rupiah	2.993	16,52	2.788	23,04	3.288	25,32	3.005	25,96	2.399	21,39	2.493	22,35	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Periode 6 Month*
Rupiah	1.086	6,00	889	7,34	904	6,96	817	7,06	663	5,91	324	2,90	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Periode >= 12 Month*
Rupiah	2.884	15,93	421	3,48	310	2,39	346	2,99	302	2,69	196	1,76	*Rupiah*
Valas	1	0,01	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Total DPK	**18.112**	**100,00**	**12.101**	**100,00**	**12.987**	**100,00**	**11.577**	**100,00**	**11.217**	**100,00**	**11.156**	**100,00**	***Total Third Party Funds***
Rupiah	18.054	99,68	12.101	100,00	12.987	100,00	11.577	100,00	11.217	100,00	11.156	100,00	*Rupiah*
Valas	57	0,32	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**7.865**	**8,30**	**11.667**	**9,38**	**16.393**	**11,11**	**17.296**	**11,71**	**17.259**	**10,86**	**26.487**	**15,80**	***Demand Deposits***
Rupiah	5.925	6,26	10.636	8,55	14.921	10,12	15.747	10,66	16.355	10,29	25.528	15,23	*Rupiah*
Valas	1.940	2,05	1.032	0,83	1.471	1,00	1.550	1,05	904	0,57	959	0,57	*Foreign Exchange*
Tabungan	**25.622**	**27,05**	**35.375**	**28,45**	**41.646**	**28,23**	**43.472**	**29,44**	**51.357**	**32,32**	**53.157**	**31,71**	***Saving***
Rupiah	25.482	26,90	35.212	28,32	41.462	28,11	43.256	29,29	51.117	32,17	52.821	31,51	*Rupiah*
Valas	139	0,15	163	0,13	184	0,12	216	0,15	240	0,15	336	0,20	*Foreign Exchange*
Simpanan Berjangka	**61.240**	**64,65**	**77.306**	**62,17**	**89.463**	**60,65**	**86.913**	**58,85**	**90.301**	**56,82**	**88.011**	**52,50**	***Time Deposits***
Rupiah	56.723	59,88	72.477	58,29	85.463	57,94	82.655	55,97	85.898	54,05	84.405	50,34	*Rupiah*
Valas	4.517	4,77	4.829	3,88	4.000	2,71	4.258	2,88	4.403	2,77	3.606	2,15	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	30.391	32,08	21.114	16,98	23.779	16,12	25.313	17,14	27.479	17,29	25.092	14,97	*Rupiah*
Valas	3.309	3,49	1.791	1,44	1.025	0,69	1.434	0,97	1.545	0,97	1.220	0,73	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Periode 3 Month*
Rupiah	10.308	10,88	13.138	10,57	15.110	10,24	12.710	8,61	15.061	9,48	19.817	11,82	*Rupiah*
Valas	893	0,94	762	0,61	424	0,29	623	0,42	501	0,32	371	0,22	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Periode 6 Month*
Rupiah	7.284	7,69	12.542	10,09	12.228	8,29	24.867	16,84	10.219	6,43	11.924	7,11	*Rupiah*
Valas	218	0,23	1.362	1,10	1.891	1,28	1.977	1,34	1.415	0,89	628	0,37	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Periode >= 12 Month*
Rupiah	8.741	9,23	25.682	20,65	34.346	23,28	19.765	13,38	33.140	20,85	27.572	16,45	*Rupiah*
Valas	97	0,10	913	0,73	661	0,45	225	0,15	942	0,59	1.387	0,83	*Foreign Exchange*
Total DPK	**94.726**	**100,00**	**124.349**	**100,00**	**147.502**	**100,00**	**147.682**	**100,00**	**158.917**	**100,00**	**167.655**	**100,00**	***Total Third Party Funds***
Rupiah	88.131	93,04	118.325	95,16	141.847	96,17	141.658	95,92	153.371	96,51	162.754	97,08	*Rupiah*
Valas	6.596	6,96	6.024	4,84	5.656	3,83	6.024	4,08	5.547	3,49	4.901	2,92	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**5.830**	**9,39**	**6.930**	**9,91**	**8.961**	**11,50**	**9.127**	**11,22**	**9.386**	**10,73**	**10.271**	**11,82**	***Demand Deposits***
Rupiah	4.340	6,99	5.097	7,29	6.980	8,96	6.735	8,28	7.496	8,57	8.216	9,45	*Rupiah*
Valas	1.490	2,40	1.833	2,62	1.981	2,54	2.392	2,94	1.891	2,16	2.055	2,36	*Foreign Exchange*
Tabungan	**24.987**	**40,26**	**27.759**	**39,68**	**31.394**	**40,30**	**32.363**	**39,79**	**35.070**	**40,09**	**36.693**	**42,22**	***Saving***
Rupiah	24.984	40,26	27.759	39,68	31.389	40,29	32.363	39,79	35.070	40,09	36.651	42,17	*Rupiah*
Valas	3	0,00	-	-	5	0,01	-	-	-	-	42	0,05	*Foreign Exchange*
Simpanan Berjangka	**31.240**	**50,34**	**35.269**	**50,41**	**37.548**	**48,20**	**39.847**	**48,99**	**43.015**	**49,18**	**39.941**	**45,96**	***Time Deposits***
Rupiah	27.378	44,12	30.785	44,01	34.156	43,84	36.438	44,80	39.208	44,82	37.990	43,71	*Rupiah*
Valas	3.862	6,22	4.484	6,41	3.392	4,35	3.409	4,19	3.807	4,35	1.951	2,24	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	27.562	40,94	24.551	35,09	27.375	35,14	28.923	35,56	30.094	34,40	26.922	30,98	*Rupiah*
Valas	3.884	5,77	4.156	5,94	2.913	3,74	3.017	3,71	3.404	3,89	1.399	1,61	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Periode 3 Month*
Rupiah	3.233	4,80	2.449	3,50	2.821	3,62	3.342	4,11	4.633	5,30	5.902	6,79	*Rupiah*
Valas	77	0,11	80	0,12	182	0,23	196	0,24	195	0,22	322	0,37	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Periode 6 Month*
Rupiah	1.183	1,76	1.326	1,90	1.380	1,77	1.413	1,74	1.641	1,88	1.797	2,07	*Rupiah*
Valas	32	0,05	32	0,05	43	0,06	47	0,06	48	0,05	58	0,07	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Periode >= 12 Month*
Rupiah	2.484	3,69	2.459	3,52	2.580	3,31	2.760	3,39	2.840	3,25	3.368	3,88	*Rupiah*
Valas	207	0,31	215	0,31	254	0,33	149	0,18	160	0,18	171	0,20	*Foreign Exchange*
Total DPK	**62.057**	**100,00**	**69.957**	**100,00**	**77.903**	**100,00**	**81.337**	**100,00**	**87.472**	**100,00**	**86.905**	**100,00**	***Total Third Party Funds***
Rupiah	56.702	91,37	63.641	90,97	72.525	93,10	75.536	92,87	81.774	93,49	82.857	95,34	*Rupiah*
Valas	5.355	8,63	6.317	9,03	5.378	6,90	5.801	7,13	5.698	6,51	4.048	4,66	*Foreign Exchange*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,19	2,24	2,16	2,11	2,11	2,10	2,11	2,09	2,20	2,10	2,11	2,19	2,21	2,27	2,21	2,19	*- Rupiah*
Valas	0,36	0,35	0,37	0,40	0,42	0,43	0,49	0,60	0,50	0,47	0,50	0,51	0,58	0,61	0,65	0,61	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	1,99	1,69	1,56	1,42	1,42	1,42	1,41	1,39	1,31	1,29	1,30	1,30	1,29	1,26	1,29	1,29	*- Rupiah*
Valas	0,26	0,28	0,32	0,42	0,42	0,43	0,45	0,44	0,45	0,45	0,41	0,43	0,44	0,44	0,44	0,43	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	7,58	6,45	5,74	5,96	6,16	6,28	6,50	6,66	6,92	6,87	6,78	6,79	6,76	6,78	6,70	6,65	*Rupiah*
Valas	1,01	0,97	1,18	1,61	1,73	1,76	1,90	1,94	2,11	2,06	2,19	2,27	2,25	2,16	2,10	2,10	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	8,15	6,79	6,13	6,01	6,13	6,29	6,46	6,61	6,84	6,90	6,99	6,90	6,87	6,81	6,81	6,79	*Rupiah*
Valas	1,23	1,17	1,56	2,10	2,31	2,33	2,43	2,53	2,61	2,74	2,72	2,83	2,77	2,68	2,67	2,72	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	8,54	7,08	6,57	6,19	6,28	6,42	6,57	6,76	7,00	7,15	7,24	7,30	7,31	7,26	7,22	7,21	*Rupiah*
Valas	1,36	1,20	1,73	1,94	1,98	2,02	2,14	2,17	2,26	2,33	2,39	2,46	2,46	2,46	2,46	2,47	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,58	7,35	6,73	6,45	6,42	6,46	6,54	6,60	6,65	6,75	6,76	6,89	6,94	6,99	7,05	7,06	*Rupiah*
Valas	1,72	1,17	1,39	1,49	1,48	1,50	1,52	1,62	1,75	1,79	1,86	1,90	1,95	1,96	2,01	2,05	*Foreign Exchange*

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

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

Keterangan	2015	2016	2018							2019							*Items*
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	3,24	2,54	2,38	2,75	2,81	2,80	2,77	2,80	2,38	2,77	2,76	2,78	2,80	2,80	2,82	2,78	*- Rupiah*
Valas	0,77	0,37	0,11	0,12	0,12	0,12	0,12	0,12	0,12	0,11	-	-	-	-	-	-	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	2,89	2,77	3,14	2,52	2,57	2,43	2,46	2,53	2,35	2,55	2,42	2,45	2,48	2,23	2,20	2,34	*- Rupiah*
Valas	0,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	8,79	7,75	7,14	6,84	6,89	7,11	7,32	7,55	7,96	7,90	7,92	7,93	7,83	7,62	7,55	7,54	*Rupiah*
Valas	1,34	0,99	0,26	0,25	0,25	0,25	0,25	0,25	0,25	0,25	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	9,33	8,10	7,47	7,08	7,18	7,26	7,55	7,82	8,13	8,30	8,51	8,35	8,25	8,32	8,29	8,30	*Rupiah*
Valas	2,35	3,65	0,47	0,27	0,27	0,27	0,27	0,27	0,27	0,27	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	9,46	8,43	7,99	7,50	7,52	7,57	7,70	7,83	7,97	8,20	8,31	8,44	8,39	8,41	8,46	8,43	*Rupiah*
Valas	2,57	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	9,67	8,64	8,15	7,58	7,85	7,79	7,80	7,89	8,00	8,10	8,16	8,30	8,39	8,42	8,48	8,49	*Rupiah*
Valas	2,26	1,19	0,25	0,25	0,25	0,25	0,25	0,50	0,50	0,50	-	-	-	-	-	-	*Foreign Exchange*

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

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

Keterangan	2015	2016	2018							2019							*Items*
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,53	2,51	2,38	2,35	2,38	2,28	2,34	2,30	2,25	2,32	2,29	2,28	2,30	2,28	2,23	2,22	*- Rupiah*
Valas	0,28	0,23	0,30	0,44	0,38	0,48	0,54	0,51	0,48	0,63	0,83	0,62	0,56	0,57	0,60	0,78	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	2,37	2,29	2,06	2,13	2,12	2,11	2,07	2,06	2,00	2,06	2,09	2,10	2,14	2,07	2,08	2,09	*- Rupiah*
Valas	0,21	0,22	0,20	0,32	0,34	0,32	0,35	0,27	0,24	0,23	0,23	0,23	0,22	0,23	0,23	0,23	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	8,39	7,40	6,50	6,34	6,43	6,65	6,83	6,98	7,31	7,20	7,23	7,23	7,15	7,03	7,00	6,97	*Rupiah*
Valas	1,42	1,22	1,28	1,53	1,73	1,79	1,85	1,89	2,29	2,29	2,21	2,28	2,23	1,98	2,16	2,09	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	8,94	7,81	7,15	6,79	6,88	7,00	7,28	7,56	7,77	7,87	7,91	7,78	7,73	7,67	7,65	7,74	*Rupiah*
Valas	1,91	1,43	1,52	1,92	2,02	2,10	2,31	2,45	2,56	2,58	2,60	2,61	2,53	2,36	2,39	2,55	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	9,07	7,82	7,26	6,80	6,85	7,07	7,47	7,61	7,87	7,97	8,05	8,03	7,95	7,95	7,83	7,81	*Rupiah*
Valas	1,78	1,53	1,60	1,78	1,81	1,96	2,06	2,05	2,33	2,49	2,65	2,66	2,83	2,94	2,88	2,86	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,83	8,11	7,62	6,95	7,00	7,09	7,33	7,31	7,40	7,47	7,58	7,60	7,65	7,67	7,70	7,76	*Rupiah*
Valas	1,76	1,39	1,77	1,91	2,03	2,10	2,07	2,20	2,15	2,23	2,25	2,25	2,35	2,60	2,50	2,44	*Foreign Exchange*

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

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

Keterangan	2015	2016	2018							2019							*Items*
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,46	2,46	2,33	2,31	2,33	2,33	2,35	2,36	2,37	2,36	2,36	2,41	2,39	2,48	2,41	2,44	*- Rupiah*
Valas	0,49	0,47	0,44	0,56	0,52	0,55	0,62	0,64	0,66	0,65	0,66	0,69	0,69	0,68	0,70	0,71	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	3,11	2,64	2,46	2,12	2,10	2,10	2,11	2,04	2,02	2,02	2,05	2,03	2,02	1,98	2,01	2,01	*- Rupiah*
Valas	0,27	0,30	0,35	0,44	0,43	0,47	0,53	0,49	0,51	0,52	0,44	0,54	0,57	0,59	0,58	0,54	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	8,16	6,62	5,99	6,17	6,29	6,44	6,72	6,90	7,24	7,17	7,09	7,06	7,02	6,99	6,94	6,99	*Rupiah*
Valas	0,95	0,98	1,10	1,62	1,75	1,81	1,99	2,07	2,17	2,14	2,17	2,20	2,17	2,15	2,13	2,17	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	8,61	6,92	6,39	6,24	6,38	6,54	6,76	7,03	7,37	7,46	7,55	7,38	7,30	7,27	7,26	7,29	*Rupiah*
Valas	1,12	1,18	1,36	1,72	1,87	1,94	2,12	2,33	2,39	2,51	2,48	2,57	2,36	2,39	2,32	2,37	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	8,85	7,16	6,56	6,38	6,48	6,62	6,78	7,01	7,21	7,34	7,47	7,51	7,53	7,45	7,41	7,44	*Rupiah*
Valas	1,34	1,16	1,44	1,73	1,78	1,86	1,98	2,12	2,22	2,30	2,35	2,49	2,41	2,47	2,48	2,42	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,86	7,52	6,82	6,54	6,54	6,62	6,74	6,86	7,02	7,15	7,26	7,30	7,32	7,33	7,36	7,39	*Rupiah*
Valas	1,99	1,42	1,27	1,46	1,48	1,50	1,47	1,38	1,46	1,50	1,60	2,23	2,15	2,17	2,26	2,28	*Foreign Exchange*

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

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

Keterangan	2015	2016	2018							2019							*Items*
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	1,75	1,96	1,96	1,85	1,85	1,84	1,84	1,83	2,13	1,93	1,95	2,07	2,10	2,18	2,10	2,07	*- Rupiah*
Valas	0,16	0,18	0,26	0,19	0,27	0,29	0,36	0,53	0,41	0,33	0,32	0,41	0,53	0,59	0,64	0,54	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	1,31	1,16	1,14	1,05	1,05	1,06	1,05	1,06	1,04	1,02	1,01	1,05	1,05	1,03	1,06	1,05	*- Rupiah*
Valas	0,21	0,24	0,29	0,41	0,41	0,41	0,40	0,41	0,41	0,40	0,40	0,38	0,37	0,37	0,37	0,37	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	6,65	5,87	5,07	5,57	5,90	5,97	6,22	6,32	6,45	6,46	6,41	6,43	6,44	6,51	6,39	6,22	*Rupiah*
Valas	0,66	0,90	1,24	1,64	1,76	1,78	1,82	1,83	2,03	2,02	2,29	2,33	2,31	2,19	2,09	2,06	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	7,04	6,19	5,65	5,71	5,83	6,00	6,14	6,17	6,27	6,32	6,40	6,41	6,42	6,39	6,37	6,30	*Rupiah*
Valas	0,72	1,03	1,75	2,41	2,63	2,63	2,70	2,70	2,81	2,95	2,96	3,01	3,00	2,94	2,96	2,98	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	7,34	6,47	6,04	5,57	5,62	5,73	5,82	5,94	6,07	6,15	6,19	6,44	6,56	6,61	6,61	6,59	*Rupiah*
Valas	1,20	1,18	2,00	2,11	2,15	2,19	2,28	2,22	2,29	2,31	2,38	2,44	2,46	2,41	2,43	2,49	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,34	6,74	6,16	5,96	6,02	6,06	6,05	6,16	6,25	6,36	6,44	6,53	6,61	6,71	6,86	6,88	*Rupiah*
Valas	1,39	0,78	1,42	1,46	1,37	1,37	1,47	1,67	1,90	1,93	1,99	1,77	1,83	1,77	1,87	1,94	*Foreign Exchange*

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

Keterangan	2015	2016	2018							2019							*Items*
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	1,34	1,42	1,19	1,05	1,12	1,14	1,10	1,12	1,06	1,15	1,39	1,10	1,25	1,21	1,27	1,19	*- Rupiah*
Valas	0,44	-	-	-	0,08	0,08	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	2,74	2,14	1,99	1,73	2,12	2,10	1,81	1,90	1,91	1,91	1,91	1,87	1,94	1,83	1,89	1,83	*- Rupiah*
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	7,71	6,79	5,88	5,29	5,82	6,07	5,69	5,78	6,17	5,86	6,52	5,65	5,38	5,47	5,57	5,25	*Rupiah*
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	7,60	6,86	6,28	5,20	5,58	5,82	5,80	6,00	6,21	6,28	6,87	5,91	5,38	5,25	5,24	5,20	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	8,02	7,02	5,77	5,55	6,07	6,55	6,41	6,65	6,58	6,70	7,38	6,94	6,30	5,91	6,07	5,75	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	7,99	6,01	5,58	5,04	5,39	5,15	5,14	5,13	5,15	5,17	5,55	5,12	4,81	4,68	4,68	4,39	*Rupiah*
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

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

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

Keterangan	2015	2016	2018							2019							*Items*
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	1,39	1,65	1,72	1,44	1,54	1,50	1,70	1,68	1,62	1,96	1,75	1,72	1,74	1,84	2,05	1,62	*- Rupiah*
Valas	0,65	0,84	0,98	0,60	0,68	0,55	0,81	0,68	0,64	0,81	0,38	0,13	0,45	0,35	0,74	0,60	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	4,97	1,68	1,56	1,67	1,52	1,73	1,47	1,50	1,59	1,12	1,12	1,58	1,06	1,04	1,02	1,04	*- Rupiah*
Valas	0,04	0,26	0,25	0,23	0,22	0,20	0,22	0,21	0,21	0,19	0,19	0,20	0,23	0,33	0,18	0,21	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	7,63	6,37	6,23	6,03	6,43	6,44	6,34	6,09	6,49	6,51	5,56	6,87	6,75	6,66	6,72	6,59	*Rupiah*
Valas	4,54	1,01	2,46	0,84	0,53	0,41	0,77	1,43	1,82	0,78	0,57	1,11	2,00	2,97	1,27	1,26	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	9,24	6,47	6,52	6,37	5,89	6,40	6,56	6,00	6,70	6,88	6,63	6,88	7,00	6,40	7,04	6,86	*Rupiah*
Valas	4,25	1,63	0,98	1,64	1,12	1,80	2,17	3,33	2,58	2,11	2,88	3,10	1,44	2,17	2,41	2,29	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	7,93	5,86	6,71	5,59	5,64	5,68	5,60	5,94	6,19	6,41	6,22	6,68	6,87	6,57	6,94	6,73	*Rupiah*
Valas	4,44	1,17	1,25	1,38	1,50	0,91	1,85	1,92	2,14	3,00	2,92	1,32	2,34	1,79	1,90	1,54	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	7,16	6,45	6,06	5,72	5,66	5,55	5,45	5,37	5,65	5,71	5,24	5,88	5,90	5,81	5,65	5,51	*Rupiah*
Valas	2,76	0,85	0,74	0,77	0,79	1,16	1,29	1,30	0,98	1,06	1,27	1,13	2,05	2,03	2,01	1,97	*Foreign Exchange*

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

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

Keterangan	2015	2016	2018							2019							*Items*
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	0,84	0,85	0,81	0,66	0,49	0,59	0,56	0,67	0,70	0,68	0,66	0,75	0,86	1,02	1,20	1,25	*- Rupiah*
Valas	0,61	0,63	0,58	0,41	0,38	0,42	0,38	0,39	0,44	0,39	0,36	0,36	0,35	0,40	0,41	0,44	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	2,04	1,92	1,96	1,67	1,70	1,77	1,67	1,84	1,90	1,86	1,86	1,77	1,76	1,81	1,83	1,80	*- Rupiah*
Valas	1,80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	6,94	6,50	6,65	5,68	5,86	6,05	5,66	6,33	6,39	6,07	5,92	6,34	6,16	6,40	6,28	6,18	*Rupiah*
Valas	1,50	0,96	0,79	1,54	0,65	0,67	1,88	2,03	2,06	1,72	1,70	2,10	1,96	1,93	1,77	1,73	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	6,61	5,92	5,82	4,93	5,03	5,28	5,00	5,24	5,96	5,85	5,82	5,61	5,43	5,91	6,18	6,24	*Rupiah*
Valas	1,64	0,81	0,83	1,42	1,45	1,51	1,42	1,49	1,54	1,83	1,88	2,10	2,23	2,60	2,59	2,61	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	6,08	6,00	5,89	4,67	4,73	4,88	4,61	4,86	5,02	4,89	4,67	4,88	4,85	5,13	5,13	5,03	*Rupiah*
Valas	2,11	0,90	0,93	0,82	0,83	0,86	0,81	0,85	0,88	0,86	0,82	0,86	1,22	1,25	1,24	1,24	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	6,14	6,05	5,96	4,77	4,83	4,98	4,67	4,91	5,08	4,99	4,76	4,99	4,95	5,33	5,45	5,36	*Rupiah*
Valas	1,60	1,12	1,53	0,92	0,93	0,97	0,91	0,96	0,99	0,97	0,92	0,97	0,96	0,99	0,99	1,03	*Foreign Exchange*

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

Kelompok Bank	2015	2016	2017	2018						2019							*Group of Bank*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
BUKU 1																	***BUKU 1***
Jumlah Bank	34	25	18	18	18	18	18	18	18	18	17	17	17	17	16 r)	15	*Total Banks*
Jumlah Kantor	1323	919	470	477	481	481	485	477	495	496	482	485	485	485	480 r)	460	*Total Bank Offices*
BUKU 2																	***BUKU 2***
Jumlah Bank	46	50	54	53	53	51	51	51	51	51	52	52	51	50	51 r)	51	*Total Banks*
Jumlah Kantor	3745	4.038	4358	4.024	4.028	3.989	3.996	4.003	4.043	4.056	4.075	4.070	4.070	4.001	4.006 r)	4.011	*Total Bank Offices*
BUKU 3																	***BUKU 3***
Jumlah Bank	22	24	25	26	26	27	27	27	27	27	26	25	25	25	25	25	*Total Banks*
Jumlah Kantor	10.708	10.410	9.424	9.628	9.602	9.544	9.479	9.476	9.502	9.549	9.543	9.005	8.961	8.971	8.971	8.943	*Total Bank Offices*
BUKU 4																	***BUKU 4***
Jumlah Bank	4	4	5	5	5	5	5	5	5	5	5	6	6	6	6	6	*Total Banks*
Jumlah Kantor	15.208	15.507	16.221	15.931	15.880	15.875	15.795	15.744	15.717	15.704	15.697	16.225	16.191	16.140	16.140	16.115	*Total Bank Offices*
								101									
BUKU 1 SYARIAH																	***BUKU 1 SHARIA***
Jumlah Bank	5	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	*Total Banks*
Jumlah Kantor	272	100	101	99	100	99	99	99	99	99	99	99	99	100	100	100	*Total Bank Offices*
BUKU 2 SYARIAH																	***BUKU 2 SHARIA***
Jumlah Bank	6	9	9	9	8	9	9	9	9	9	9	9	9	9	9	9	*Total Banks*
Jumlah Kantor	996	1.136	1.091	1.103	1.102	1.143	1.147	1.151	1.157	1.160	1.161	1.161	1.162	1.158	1.158	1.173	*Total Bank Offices*
BUKU 3 SYARIAH																	***BUKU 3 SHARIA***
Jumlah Bank	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*Total Banks*
Jumlah Kantor	711	620	620	615	607	607	607	605	605	612	612	612	609	609	609	609	*Total Bank Offices*
Total																	***Total***
Jumlah Bank	**118**	**116**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**114**	**114**	**113**	**112**	**112**	**111**	*Total Banks*
Jumlah Kantor	**32.963**	**32.730**	**32.285**	**31.877**	**31.800**	**31.738**	**31.608**	**31.555**	**31.618**	**31.676**	**31.669**	**31.657**	**31.577**	**31.464**	**31.464**	**31.411**	*Total Bank Offices*

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

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	4.092.104	4.413.414	4.781.931	5.029.622	5.084.506	5.175.052	5.225.199	5.218.224	5.358.012	5.249.208	5.287.444	5.350.336	5.363.823	5.479.484	5.528.589	5.511.985	*a. Credit*
- Kepada Pihak Ketiga	4.057.904	4.377.195	4.737.944	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	5.418.653	5.467.646	5.452.514	*- To Third Party*
Rupiah	3.423.180	3.736.609	4.044.724	4.222.974	4.253.609	4.316.803	4.352.773	4.386.794	4.494.416	4.415.878	4.437.574	4.490.987	4.524.513	4.625.809	4.666.098	4.657.844	*Rupiah*
Valas	634.724	640.585	693.220	752.978	778.886	803.297	816.005	773.361	800.466	770.737	790.418	800.243	781.454	792.844	801.548	794.670	*Foreign Exchange*
- Kepada Bank Lain	34.200	36.220	43.987	53.670	52.011	54.953	56.421	58.069	63.130	62.593	59.452	59.105	57.855	60.831	60.944	59.472	*- Inter Bank Credit*
Rupiah	21.443	22.983	27.409	35.801	33.164	35.489	35.173	38.782	41.291	41.446	38.259	37.079	35.986	37.826	38.609	38.038	*Rupiah*
Valas	12.757	13.237	16.578	17.869	18.847	19.463	21.248	19.287	21.839	21.146	21.193	22.027	21.870	23.005	22.334	21.433	*Foreign Exchange*
b. Penempatan pada Bank Lain	211.901	207.050	235.594	240.108	250.079	261.074	266.260	277.583	220.990	227.835	235.757	280.929	265.653	239.708	275.558	265.561	*b. Interbank Placement*
- Giro	77.840	78.205	90.205	87.393	92.661	95.010	97.383	102.695	86.232	90.885	88.383	115.872	98.586	102.297	108.016	104.584	*- Demand Deposit*
- Inter Bank Call Money	104.725	98.230	105.081	111.591	114.826	121.547	116.507	123.516	85.313	98.756	97.773	114.859	113.906	90.801	105.418	101.983	*- Inter Bank Call Money*
- Deposito Berjangka	20.692	16.127	23.314	28.896	30.429	33.760	42.998	40.521	22.270	28.135	38.431	39.037	42.205	34.417	48.532	45.373	*- Time Deposits*
- Lainnya	8.643	14.489	16.994	12.228	12.163	10.757	9.371	10.851	27.176	10.060	11.170	11.160	10.955	12.194	13.592	13.620	*- Others*
c. Penempatan pada Bank Indonesia	685.575	717.840	701.250	644.575	618.279	641.266	648.547	657.416	767.134	649.547	659.591	683.820	723.390	648.909	669.329	675.185	*c. Placement to Bank Indonesia*
- Giro	393.362	370.727	386.361	404.438	407.099	409.113	418.241	406.358	417.888	425.169	418.109	410.715	408.265	390.530	390.994	392.610	*- Demand Deposit*
- Fine Tune Operation (FTO)	158.264	156.936	152.706	149.333	135.909	114.295	121.862	141.006	212.031	113.640	154.336	170.325	176.995	124.103	102.182	154.498	*- Fine Tune Operation (FTO)*
- Fasbi	123.177	185.371	155.691	85.365	70.054	113.755	104.658	107.191	132.528	106.337	78.233	98.155	133.235	131.490	168.896	122.606	*- Fasbi*
- Lainnya	10.772	4.806	6.492	5.439	5.218	4.103	3.786	2.861	4.687	4.402	8.913	4.624	4.895	2.785	7.257	5.472	*- Others*
d. Surat Berharga	660.828	860.522	1.035.391	993.035	986.973	1.000.596	1.018.573	1.003.061	941.936	1.033.485	1.070.517	1.062.435	1.031.632	943.302	971.890	1.021.651	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	40.017	96.103	19.901	13.654	18.191	30.478	39.587	45.463	39.441	72.826	75.967	95.457	92.043	94.282	96.393	101.481	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SPN)	26.443	31.352	53.299	47.065	71.381	70.580	73.826	67.451	61.172	56.802	51.406	48.381	44.468	43.672	38.714	29.997	*- Treasury Bills*
- Obligasi	485.238	561.963	637.780	667.714	654.311	670.585	672.654	673.100	616.058	706.057	737.171	717.466	706.551	622.906	646.913	689.642	*- Bonds*
- Lainnya	109.130	171.104	324.411	264.601	243.090	228.953	232.506	217.047	225.264	197.799	205.974	201.131	188.570	182.442	189.870	200.531	*- Others*
e. Penyertaan	25.605	33.889	39.708	40.263	40.443	41.604	41.979	42.115	43.534	43.705	44.341	43.929	44.105	44.258	44.461	46.055	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	116.540	153.245	157.143	165.416	167.885	168.045	169.264	168.630	162.594	165.535	165.223	166.167	168.113	170.897	168.086	171.435	*f. Impairment on Financial Assets*
- Kredit yang diberikan	110.161	147.470	151.607	159.990	162.231	162.113	163.318	163.019	156.781	159.824	159.429	160.178	162.087	165.021	162.197	165.421	*- Credit*
- Surat Berharga	1.612	1.404	1.083	957	957	1.027	1.075	990	988	927	909	856	855	835	813	843	*- Securities*
- Lainnya	4.767	4.371	4.453	4.469	4.697	4.905	4.872	4.622	4.825	4.784	4.885	5.133	5.171	5.041	5.076	5.171	*- Others*
g. Tagihan Spot dan Derivatif	20.611	13.693	7.938	17.529	23.709	23.040	26.561	25.770	22.390	23.139	18.925	17.364	16.733	18.444	20.939	20.233	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	155.488	171.250	218.593	254.310	260.021	259.262	284.795	291.814	293.397	275.348	247.544	295.433	264.061	295.313	333.418	311.534	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	4.413.056	4.836.758	5.289.377	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	5.563.162	5.600.412	5.672.886	5.670.004	5.671.335	5.799.494	5.812.076	*a. Third Party Funds*
Rupiah	3.665.444	4.091.634	4.541.406	4.600.209	4.615.753	4.657.950	4.707.234	4.711.444	4.825.128	4.775.451	4.797.480	4.844.718	4.870.089	4.903.468	4.991.226	4.994.418	*Rupiah*
Giro	667.537	821.777	932.705	945.789	937.396	967.196	975.702	963.731	997.007	960.887	977.457	1.012.006	1.044.364	998.217	1.076.593	1.046.006	*Demand Deposit*
Tabungan	1.274.588	1.413.351	1.573.402	1.587.598	1.586.147	1.588.627	1.595.650	1.608.048	1.690.086	1.632.865	1.620.535	1.619.238	1.616.750	1.691.071	1.691.367	1.697.523	*Saving*
Simpanan Berjangka	1.723.319	1.856.507	2.035.299	2.066.822	2.092.210	2.102.128	2.135.882	2.139.665	2.138.035	2.181.699	2.199.487	2.213.474	2.208.976	2.214.180	2.223.265	2.250.889	*Time Deposits*
Valas	747.612	745.124	747.971	779.109	784.240	824.543	847.292	861.945	805.320	787.711	802.932	828.168	799.915	767.867	808.269	817.658	*Foreign Exchange*
Giro	319.995	302.458	300.774	321.004	311.310	347.215	364.531	402.826	318.027	311.140	305.726	304.600	291.307	287.967	329.943	343.453	*Demand Deposit*
Tabungan	121.423	138.459	127.822	130.265	128.338	135.581	138.160	131.818	135.173	129.590	127.393	130.238	130.483	124.725	134.834	130.060	*Saving*
Simpanan Berjangka	306.194	304.208	319.374	327.841	344.591	341.747	344.601	327.301	352.120	346.982	369.813	393.330	378.125	355.176	343.491	344.145	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	691	808	1.197	2.684	1.836	2.150	1.178	2.479	2.797	1.029	1.585	1.872	2.187	1.968	1.057	1.239	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	161.094	168.531	184.225	193.200	196.821	196.398	201.293	198.300	192.555	192.297	188.180	198.067	199.935	191.339	213.041	202.882	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	65.544	93.222	113.300	108.328	105.407	111.099	110.713	110.519	115.129	110.460	110.284	118.722	127.635	127.947	129.972	128.417	*d. Issued Securities*
e. Pinjaman yang Diterima	177.718	179.671	199.054	264.992	267.088	274.780	283.666	270.975	296.746	288.438	289.717	300.696	298.215	297.923	286.832	298.755	*e. Loans received*
Rupiah	22.873	21.734	28.099	36.186	35.846	38.553	42.793	47.121	48.525	48.535	45.796	45.178	45.593	49.271	50.012	51.488	*Rupiah*
Valas	154.845	157.938	170.955	228.806	231.242	236.227	240.872	223.854	248.221	239.903	243.921	255.518	252.622	248.651	236.820	247.267	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	27.728	14.302	6.665	23.288	33.127	31.758	36.832	28.662	26.396	24.781	20.916	19.469	18.711	20.813	20.514	19.452	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	109.623	100.710	121.225	113.080	117.479	115.653	118.627	114.807	206.480	124.464	123.623	139.247	131.708	186.122	154.277	137.384	*g. Other Liabilities*
h. Setoran Jaminan	6.292	5.206	5.996	4.856	4.870	4.589	4.604	4.532	4.559	4.193	3.850	4.028	3.970	4.098	4.061	3.936	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	164.270	176.712	196.289	205.023	205.710	208.509	208.727	209.052	209.321	209.492	207.054	207.590	207.653	208.329	209.652	209.849	*a. Paid In Capital*
b. Cadangan	81.652	64.834	65.253	67.756	67.891	68.194	68.296	68.259	68.266	68.287	68.177	68.792	69.439	71.294	74.553	74.988	*b. Reserves*
c. L/R Tahun lalu [1]	323.763	411.187	469.995	547.613	547.181	546.209	546.133	546.137	542.899	693.881	682.183	674.265	662.862	625.104	620.536	619.860	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	104.628	106.544	131.171	83.688	95.914	110.265	123.315	135.998	150.058	13.448	25.366	40.242	49.913	62.584	78.507	91.472	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	96.177	111.688	124.661	111.074	109.548	106.935	104.796	111.143	114.482	115.629	127.653	132.373	131.610	132.482	137.958	140.407	*e. Additional Paid In Capital*
f. Modal Pinjaman	40.878	41.692	44.650	44.125	45.778	48.443	48.531	49.277	49.222	49.176	49.278	47.969	47.983	48.009	47.054	47.171	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
*) Angka-angka sementara
r) Angka-angka diperbaiki

[1] LBU 2008 is not defined vs metada
[2] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
**) Provisional figures*
r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	1.542.443	1.765.198	1.968.419	2.080.846	2.093.123	2.136.769	2.167.956	2.165.313	2.244.788	2.188.979	2.204.353	2.232.042	2.231.682	2.300.772	2.337.674	2.332.943	*a. Credit*
- Kepada Pihak Ketiga	1.536.852	1.759.782	1.963.039	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	2.183.939	2.199.553	2.227.391	2.227.815	2.298.318	2.335.272	2.330.731	*- To Third Party*
Rupiah	1.345.983	1.558.081	1.721.298	1.796.763	1.803.699	1.832.600	1.851.589	1.869.124	1.937.593	1.897.417	1.910.211	1.935.456	1.943.731	2.002.245	2.029.066	2.026.085	*Rupiah*
Valas	190.869	201.701	241.741	276.993	282.075	296.973	310.456	290.393	302.007	286.522	289.342	291.935	284.085	296.073	306.206	304.647	*Foreign Exchange*
- Kepada Bank Lain	5.591	5.417	5.379	7.090	7.349	7.196	5.911	5.796	5.188	5.040	4.801	4.651	3.866	2.454	2.402	2.212	*- Inter Bank Credit*
Rupiah	4.955	4.181	3.276	4.856	5.400	5.484	4.234	4.175	4.332	4.078	3.917	3.858	3.227	1.747	1.640	1.268	*Rupiah*
Valas	636	1.236	2.103	2.234	1.949	1.712	1.676	1.621	856	963	884	793	639	707	762	944	*Foreign Exchange*
b. Penempatan pada Bank Lain	56.879	49.645	77.297	66.860	72.008	78.702	75.247	100.455	69.859	63.687	73.218	99.388	84.460	70.409	96.129	88.834	*b. Interbank Placement*
- Giro	32.556	25.295	39.080	37.576	39.459	41.561	42.296	50.667	35.926	41.346	43.691	65.936	50.796	43.125	60.814	60.171	*- Demand Deposit*
- Inter Bank Call Money	21.908	19.220	28.272	23.484	24.485	30.041	25.447	43.220	11.137	18.177	25.636	27.698	27.716	22.353	28.879	24.103	*- Inter Bank Call Money*
- Deposito Berjangka	2.067	2.807	6.253	3.263	5.075	4.441	4.893	3.988	3.671	2.070	1.873	3.766	3.944	3.308	3.865	1.924	*- Time Deposits*
- Lainnya	348	2.324	3.692	2.538	2.987	2.658	2.611	2.580	19.126	2.095	2.019	1.989	2.004	1.623	2.571	2.636	*- Others*
c. Penempatan pada Bank Indonesia	244.973	311.555	271.205	228.035	233.267	222.656	228.079	233.409	295.771	220.562	220.413	250.335	250.836	222.645	238.455	266.938	*c. Placement to Bank Indonesia*
- Giro	154.319	141.780	142.432	151.699	163.787	167.856	168.524	161.315	173.047	166.998	164.632	170.312	158.320	155.170	153.817	149.724	*- Demand Deposit*
- Fine Tune Operation (FTO)	64.921	103.113	81.112	43.737	52.423	23.418	22.432	41.248	94.935	23.175	35.270	62.748	74.191	43.856	17.147	62.794	*- Fine Tune Operation (FTO)*
- Fasbi	19.137	64.663	47.637	32.564	17.014	31.345	37.007	30.726	27.674	30.362	20.480	17.237	18.282	23.568	67.448	54.370	*- Fasbi*
- Lainnya	6.597	2.000	24	35	44	36	115	120	115	27	31	38	43	50	43	50	*- Others*
d. Surat Berharga	283.585	323.937	400.550	376.558	376.831	400.269	419.263	425.320	376.256	430.693	445.742	439.066	423.686	374.125	377.270	384.966	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	10.070	19.926	10.481	2.233	5.328	13.916	18.840	21.193	15.834	31.797	31.268	33.910	31.528	34.614	32.177	38.580	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	4.989	5.427	13.375	4.788	30.505	32.684	33.035	29.840	28.742	30.300	28.985	27.583	24.647	23.871	19.271	11.987	*- Treasury Bills*
- Obligasi	235.192	245.129	279.137	289.957	265.213	273.914	280.335	289.332	241.308	289.479	302.495	300.889	295.331	246.372	254.745	262.501	*- Bonds*
- Lainnya	33.334	53.456	97.556	79.579	75.784	79.755	87.053	84.955	90.372	79.116	82.994	76.684	72.181	69.267	71.077	71.898	*- Others*
e. Penyertaan	12.463	14.453	18.352	19.421	19.421	20.421	20.421	20.283	21.360	21.361	21.910	22.110	22.110	22.114	22.111	23.492	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	52.821	72.272	78.759	82.086	83.022	83.781	83.807	84.361	82.445	84.617	84.168	84.882	86.946	88.505	85.987	88.327	*f. Impairment on Financial Assets*
- Kredit yang diberikan	50.525	69.916	76.281	79.599	80.356	81.106	80.988	81.647	79.540	81.690	81.341	81.962	84.052	85.761	83.247	85.277	*- Credit*
- Surat Berharga	180	92	369	384	384	392	377	382	399	384	372	375	371	368	359	358	*- Securities*
- Lainnya	2.116	2.265	2.109	2.104	2.283	2.284	2.442	2.331	2.506	2.543	2.455	2.545	2.523	2.376	2.381	2.693	*- Others*
g. Tagihan Spot dan Derivatif	1.157	655	787	2.018	2.520	2.784	2.546	3.477	2.858	2.779	1.814	1.735	1.477	2.063	2.272	2.270	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	51.532	58.924	75.510	81.630	93.875	100.410	98.317	99.944	134.143	99.279	85.317	76.843	78.067	122.678	128.856	108.243	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	1.734.961	1.984.174	2.213.902	2.199.463	2.227.644	2.277.069	2.304.482	2.339.295	2.412.453	2.315.459	2.331.111	2.370.649	2.345.245	2.365.070	2.416.474	2.417.147	*a. Third Party Funds*
Rupiah	1.466.987	1.694.406	1.916.055	1.879.638	1.909.672	1.935.581	1.957.247	1.958.600	2.088.035	2.002.674	1.999.111	2.015.652	2.007.083	2.048.328	2.068.606	2.050.415	*Rupiah*
Giro	269.903	364.103	405.812	373.293	374.199	382.222	383.058	384.052	459.295	396.430	400.831	418.794	422.904	416.590	434.322	418.883	*Demand Deposit*
Tabungan	636.447	711.441	814.506	795.776	798.850	805.248	811.039	817.100	864.259	827.609	815.921	820.275	813.374	848.063	846.117	847.099	*Saving*
Simpanan Berjangka	560.637	618.862	695.737	710.568	736.624	748.111	763.150	757.448	764.481	778.635	782.359	776.582	770.805	783.674	788.167	784.433	*Time Deposits*
Valas	267.974	289.768	297.847	319.826	317.972	341.488	347.235	380.695	324.418	312.785	332.000	354.997	338.162	316.742	347.868	366.732	*Foreign Exchange*
Giro	130.612	123.690	128.911	135.906	126.684	154.729	164.717	200.077	132.385	124.917	126.742	124.653	114.670	120.180	152.745	166.061	*Demand Deposit*
Tabungan	35.900	44.049	42.776	43.182	42.189	43.672	43.930	42.431	47.087	40.550	40.964	41.459	40.754	39.417	40.841	38.556	*Saving*
Simpanan Berjangka	101.462	122.028	126.160	140.738	149.099	143.087	138.588	138.188	144.946	147.318	164.294	188.885	182.739	157.144	154.282	162.114	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	543	806	953	1.579	1.202	1.189	1.176	1.012	1.051	1.028	812	802	792	792	748	573	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	32.665	28.007	34.155	43.842	43.451	46.329	55.359	62.282	44.303	49.254	52.657	61.318	52.124	51.435	73.009	64.808	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	28.075	49.569	62.059	62.469	62.630	65.224	65.376	64.936	64.983	64.788	63.793	70.961	81.560	79.170	83.057	82.865	*d. Issued Securities*
e. Pinjaman yang Diterima	95.154	103.613	108.514	139.236	140.897	137.455	139.732	131.592	146.342	141.278	144.075	150.218	149.639	143.579	137.374	148.645	*e. Loans received*
Rupiah	8.770	6.044	8.262	11.101	12.574	12.553	13.635	13.795	15.277	15.245	15.451	15.857	17.031	17.528	17.493	19.535	*Rupiah*
Valas	86.384	97.569	100.251	128.136	128.323	124.901	126.097	117.797	131.065	126.032	128.624	134.361	132.608	126.051	119.881	129.110	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	1.917	1.327	571	2.556	3.665	2.684	3.005	2.008	1.794	1.650	1.313	1.465	1.514	1.830	1.764	1.642	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	44.428	40.585	42.149	52.131	57.379	54.022	59.014	54.465	105.406	62.653	59.955	51.910	52.749	98.257	88.343	84.067	*g. Other Liabilities*
h. Setoran Jaminan	3.078	2.852	3.046	2.129	2.113	1.731	1.606	1.662	1.698	1.597	1.500	1.520	1.557	1.596	1.544	1.458	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	29.144	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	30.078	30.078	*a. Paid In Capital*
b. Cadangan	39.947	17.607	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	*b. Reserves*
c. L/R Tahun lalu [1)]	141.226	202.907	239.489	276.330	276.328	276.330	276.328	276.332	276.332	354.101	349.526	349.434	349.434	317.715	317.715	317.701	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	55.861	52.111	64.435	40.648	46.149	53.671	60.096	65.844	74.134	5.779	11.842	19.728	23.978	30.013	37.704	43.750	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	32.958	36.042	40.314	31.760	31.342	30.879	29.000	31.979	33.407	33.757	34.195	36.606	36.293	35.504	38.834	40.529	*e. Additional Paid In Capital*
f. Modal Pinjaman	3.753	3.215	3.191	3.187	3.291	3.792	3.796	3.784	3.785	3.772	3.773	3.776	3.776	3.776	3.774	3.765	*f. Loan Capital*

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

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

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

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

**) Provisional figures*

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	1.609.497	1.763.593	1.923.226	1.991.717	2.015.073	2.040.111	2.054.883	2.060.221	2.097.164	2.058.771	2.145.332	2.166.892	2.179.814	2.213.157	2.218.655	2.209.747	*a. Credit*
- Kepada Pihak Ketiga	1.596.781	1.747.080	1.899.598	1.960.952	1.986.850	2.009.334	2.021.578	2.025.482	2.058.976	2.021.046	2.108.692	2.130.094	2.143.542	2.173.331	2.178.233	2.170.234	*- To Third Party*
Rupiah	1.388.315	1.534.977	1.655.610	1.705.714	1.724.149	1.746.485	1.757.196	1.770.746	1.799.854	1.773.811	1.817.376	1.835.612	1.853.181	1.882.482	1.888.979	1.883.672	*Rupiah*
Valas	208.466	212.103	243.988	255.239	262.701	262.848	264.382	254.737	259.123	247.234	291.317	294.481	290.360	290.849	289.253	286.562	*Foreign Exchange*
- Kepada Bank Lain	12.715	16.514	23.628	30.765	28.223	30.778	33.305	34.738	38.188	37.725	36.639	36.798	36.273	39.826	40.422	39.512	*- Inter Bank Credit*
Rupiah	12.715	15.840	20.221	27.752	24.650	26.864	27.854	29.616	31.511	31.225	30.096	29.085	28.576	31.701	32.594	32.505	*Rupiah*
Valas	-	674	3.406	3.013	3.574	3.913	5.451	5.122	6.677	6.500	6.543	7.713	7.697	8.125	7.828	7.007	*Foreign Exchange*
b. Penempatan pada Bank Lain	71.088	83.930	81.340	66.594	76.714	72.630	76.923	71.965	76.791	73.124	72.549	83.956	69.504	84.761	77.479	77.356	*b. Interbank Placement*
- Giro	33.127	38.448	34.682	27.840	31.106	31.960	35.212	31.926	33.893	33.258	32.734	37.479	35.243	44.242	33.983	31.525	*- Demand Deposit*
- Inter Bank Call Money	30.226	34.358	34.387	29.967	37.428	33.659	35.781	32.842	34.974	33.265	29.290	36.476	24.595	27.876	30.806	32.536	*- Inter Bank Call Money*
- Deposito Berjangka	1.536	345	870	1.364	1.310	992	703	952	1.857	350	3.521	2.681	2.596	4.395	4.217	4.547	*- Time Deposits*
- Lainnya	6.199	10.779	11.402	7.422	6.869	6.019	5.227	6.245	6.068	6.251	7.005	7.320	7.071	8.247	8.473	8.749	*- Others*
c. Penempatan pada Bank Indonesia	284.857	249.607	261.874	251.778	233.342	253.114	243.702	241.058	278.077	276.991	290.980	274.627	275.471	271.466	266.093	252.198	*c. Placement to Bank Indonesia*
- Giro	148.491	152.530	165.125	167.253	161.935	159.101	164.124	155.474	160.441	177.084	176.171	165.961	169.004	158.478	161.493	161.367	*- Demand Deposit*
- Fine Tune Operation (FTO)	69.722	38.829	39.664	62.503	51.895	56.993	56.256	58.531	70.583	68.330	85.082	76.676	64.666	48.258	51.307	62.643	*- Fine Tune Operation (FTO)*
- Fasbi	63.175	56.450	52.220	17.669	16.551	33.311	20.273	24.666	42.777	28.225	21.530	28.153	37.321	61.996	47.614	25.033	*- Fasbi*
- Lainnya	3.468	1.798	4.866	4.354	2.960	3.708	3.049	2.387	4.276	3.352	8.197	3.837	4.480	2.735	5.678	3.155	*- Others*
d. Surat Berharga	222.331	372.734	452.403	443.281	438.180	425.575	426.666	407.695	402.798	427.107	443.564	438.558	433.968	400.317	422.139	453.487	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	16.162	53.536	2.369	4.552	6.412	8.041	9.627	10.431	10.578	22.103	26.256	37.516	36.552	35.558	37.957	36.973	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	12.899	11.643	22.360	24.204	22.924	20.402	22.295	20.158	16.703	12.491	10.077	8.659	7.406	6.569	6.358	5.558	*- Treasury Bills*
- Obligasi	148.378	217.434	260.018	278.411	285.640	290.682	287.618	282.672	277.310	306.897	314.597	295.373	298.439	267.930	283.724	306.675	*- Bonds*
- Lainnya	44.892	90.122	167.655	136.114	123.204	106.449	107.127	94.434	98.206	85.616	92.635	97.009	91.570	90.260	94.100	104.281	*- Others*
e. Penyertaan	11.499	18.276	19.944	19.164	19.344	19.506	19.880	20.063	20.404	20.576	20.775	20.070	20.248	20.402	20.608	20.820	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	40.238	58.006	58.243	61.819	62.962	62.530	63.561	62.308	59.551	59.979	60.497	59.895	59.725	59.987	59.473	60.018	*f. Impairment on Financial Assets*
- Kredit yang diberikan	36.758	55.152	55.813	59.724	60.889	60.280	61.328	60.287	57.505	58.037	58.437	57.711	57.473	57.710	57.220	57.906	*- Credit*
- Surat Berharga	1.392	1.257	648	401	401	468	474	372	374	343	341	279	283	263	249	280	*- Securities*
- Lainnya	2.088	1.598	1.782	1.694	1.671	1.782	1.759	1.650	1.673	1.599	1.719	1.905	1.968	2.015	2.004	1.831	*- Others*
g. Tagihan Spot dan Derivatif	3.535	2.309	1.695	3.510	4.281	4.379	5.372	7.668	6.411	7.064	6.408	5.435	5.130	5.883	6.978	6.447	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	54.544	66.407	90.276	106.589	101.591	92.236	106.451	103.106	91.376	106.681	99.759	121.169	105.032	103.235	125.760	124.729	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	1.821.244	2.045.699	2.222.317	2.249.741	2.247.946	2.247.906	2.265.216	2.256.315	2.303.215	2.308.745	2.348.986	2.363.529	2.358.883	2.371.740	2.405.941	2.426.073	*a. Third Party Funds*
Rupiah	1.506.490	1.747.194	1.914.726	1.941.740	1.934.205	1.925.787	1.929.360	1.932.382	1.980.510	1.982.902	2.015.693	2.029.595	2.036.462	2.055.121	2.085.948	2.107.927	*Rupiah*
Giro	224.669	273.849	337.463	341.117	338.196	330.468	334.067	330.026	342.207	337.155	343.813	342.611	350.332	348.705	366.368	372.285	*Demand Deposit*
Tabungan	488.571	549.423	591.105	625.073	622.870	621.365	624.160	623.480	635.920	639.173	642.709	638.552	642.930	664.707	670.217	669.156	*Saving*
Simpanan Berjangka	793.250	923.922	986.158	975.550	973.140	973.954	971.133	978.876	1.002.384	1.006.575	1.029.171	1.048.433	1.043.201	1.041.708	1.049.363	1.066.485	*Time Deposits*
Valas	314.753	298.505	307.591	308.001	313.741	322.119	335.856	323.932	322.705	325.842	333.293	333.933	322.420	316.619	319.992	318.146	*Foreign Exchange*
Giro	95.441	93.907	95.776	100.113	98.673	102.864	106.275	111.562	97.468	103.546	106.426	109.976	104.209	102.381	107.155	107.781	*Demand Deposit*
Tabungan	55.566	61.737	62.840	66.425	65.505	68.950	71.636	68.570	66.702	67.534	65.885	66.877	68.779	65.172	70.346	69.753	*Saving*
Simpanan Berjangka	163.746	142.861	148.975	141.463	149.563	150.305	157.945	143.800	158.534	154.762	160.982	157.081	149.432	149.067	142.492	140.611	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	146	1	1	1	1	1	1	1	1.745	1	1	1	1	202	1	1	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	58.922	55.328	73.608	82.825	83.435	82.157	77.272	66.272	65.398	74.831	72.556	71.132	80.030	76.261	79.584	74.228	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	25.568	31.972	33.778	34.189	30.861	31.352	31.961	31.933	32.389	31.751	33.884	35.091	33.351	35.623	34.299	33.171	*d. Issued Securities*
e. Pinjaman yang Diterima	19.568	18.345	29.976	39.814	41.841	48.167	55.119	52.669	60.079	57.424	87.602	87.576	85.665	90.028	83.227	81.718	*e. Loans received*
Rupiah	3.499	5.267	6.126	6.433	7.593	8.824	12.303	12.403	11.459	11.660	16.411	15.952	15.204	15.699	15.368	15.019	*Rupiah*
Valas	16.069	13.077	23.851	33.381	34.249	39.343	42.817	40.266	48.620	45.764	71.191	71.624	70.460	74.329	67.859	66.699	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	3.203	1.914	1.339	5.208	7.363	7.402	8.024	6.085	5.187	4.562	4.723	4.451	4.158	4.713	4.781	4.633	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	44.642	40.008	57.119	40.144	37.364	39.610	36.063	36.297	62.436	37.342	44.376	63.760	57.260	63.442	47.485	34.840	*g. Other Liabilities*
h. Setoran Jaminan	1.353	1.218	2.051	2.050	2.024	2.083	2.198	2.107	2.014	1.891	1.731	1.891	1.787	1.877	1.838	1.838	*h. Margin Deposits*
Beberapa komponen modal			-														***Components of Capital***
a. Modal Disetor	64.121	74.297	89.294	96.730	96.987	96.988	96.988	97.303	97.330	97.422	97.468	97.468	97.468	97.872	98.166	98.248	*a. Paid In Capital*
b. Cadangan	22.725	25.750	29.558	30.053	30.053	30.053	30.153	30.153	30.184	30.184	30.184	30.333	30.602	30.739	33.887	34.166	*b. Reserves*
c. L/R Tahun lalu [1)]	124.459	160.789	179.442	209.126	209.130	209.149	209.065	209.082	206.964	256.207	256.011	253.649	245.455	244.656	241.473	241.207	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	29.129	31.193	42.368	28.155	32.412	36.973	40.688	45.136	49.497	4.202	7.712	12.732	16.126	20.385	25.738	30.894	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	56.563	69.578	75.984	70.748	70.277	70.946	71.261	73.466	74.109	74.782	85.533	86.783	86.415	88.519	89.852	90.222	*e. Additional Paid In Capital*
f. Modal Pinjaman	27.633	28.796	31.873	30.232	31.605	32.299	32.187	32.107	30.841	31.151	37.293	35.911	35.920	35.936	35.267	35.437	*f. Loan Capital*

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

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

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

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

**) Provisional figures*

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	132.858	50.946	60.221	65.072	66.128	67.028	67.767	68.515	68.683	68.306	69.099	70.252	71.050	72.354	73.281	73.230	*a. Credit*
- Kepada Pihak Ketiga	131.833	50.163	59.409	64.240	65.330	66.253	67.005	67.785	67.953	67.623	68.433	69.575	70.351	71.617	72.544	72.520	*- To Third Party*
Rupiah	131.833	50.163	59.409	64.240	65.330	66.253	67.005	67.785	67.953	67.623	68.433	69.575	70.351	71.617	72.544	72.520	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Kepada Bank Lain	1.025	783	813	832	798	775	762	730	730	684	666	676	699	736	737	711	*- Inter Bank Credit*
Rupiah	1.025	783	813	832	798	775	762	730	730	684	666	676	699	736	737	711	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	7.746	3.834	4.125	2.765	3.005	3.990	3.162	3.052	4.498	3.392	3.508	4.427	4.115	4.711	3.809	4.156	*b. Interbank Placement*
- Giro	668	541	753	857	794	788	752	840	793	786	802	888	869	1.381	841	636	*- Demand Deposit*
- Inter Bank Call Money	4.286	1.790	1.625	630	1.002	2.110	1.075	655	2.050	1.195	1.465	2.330	1.975	1.830	1.540	2.110	*- Inter Bank Call Money*
- Deposito Berjangka	2.324	1.253	1.282	910	890	796	976	1.029	1.142	986	788	754	935	1.139	1.066	1.095	*- Time Deposits*
- Lainnya	468	249	465	368	320	295	359	529	513	425	453	455	337	361	362	314	*- Others*
c. Penempatan pada Bank Indonesia	23.304	9.200	10.633	10.227	9.249	10.089	9.749	9.068	14.091	9.902	11.147	10.180	10.100	10.221	11.253	11.484	*c. Placement to Bank Indonesia*
- Giro	10.582	3.365	4.137	4.626	4.219	4.210	4.386	4.061	4.037	4.587	4.436	4.106	4.640	4.293	4.465	4.860	*- Demand Deposit*
- Fine Tune Operation (FTO)	1.575	1.275	2.783	2.908	2.600	2.665	2.736	2.598	6.476	2.726	3.785	3.285	2.983	3.008	2.940	3.075	*- Fine Tune Operation (FTO)*
- Fasbi	11.110	4.546	3.698	2.687	2.424	3.207	2.624	2.402	3.570	2.581	2.925	2.785	2.473	2.920	3.842	3.542	*- Fasbi*
- Lainnya	37	14	15	6	7	7	3	7	9	7	1	4	3	-	6	7	*- Others*
d. Surat Berharga	17.535	5.328	6.804	7.943	7.653	7.907	7.500	7.870	6.814	7.188	7.550	7.572	8.130	7.986	8.035	8.526	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	2.591	1.172	91	123	147	311	419	562	559	925	930	1.087	1.014	995	1.009	1.005	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	98	-	25	701	905	1.001	1.280	1.294	261	-	-	-	-	19	14	-	*- Treasury Bills*
- Obligasi	8.640	2.256	2.649	5.221	4.781	4.930	4.561	4.675	3.965	4.798	4.818	4.700	5.005	4.886	4.831	5.038	*- Bonds*
- Lainnya	6.206	1.900	4.040	1.898	1.819	1.666	1.240	1.339	2.028	1.466	1.802	1.785	2.111	2.086	2.181	2.483	*- Others*
e. Penyertaan	882	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.716	1.339	1.975	2.129	2.160	2.153	2.203	2.273	1.400	1.461	1.477	1.679	1.499	1.581	1.593	1.618	*f. Impairment on Financial Assets*
- Kredit yang diberikan	1.690	1.300	1.905	2.020	2.046	2.039	2.085	2.150	1.289	1.352	1.368	1.558	1.376	1.456	1.462	1.486	*- Credit*
- Surat Berharga	13	27	33	29	30	29	29	29	12	7	8	8	9	10	9	10	*- Securities*
- Lainnya	13	12	37	81	85	86	89	93	99	101	102	114	114	116	122	122	*- Others*
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	1.317	1.484	3.160	3.226	3.303	2.324	3.207	3.302	1.789	4.005	4.065	4.995	4.828	5.962	7.469	6.049	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	147.143	55.626	65.276	68.036	68.082	69.700	69.979	69.809	72.372	71.464	72.908	74.712	75.184	77.842	79.971	79.326	*a. Third Party Funds*
Rupiah	147.143	55.626	65.276	68.036	68.082	69.700	69.979	69.809	72.372	71.464	72.908	74.712	75.184	77.842	79.971	79.326	*Rupiah*
Giro	4.703	2.817	3.241	2.899	2.992	3.113	3.578	3.338	3.800	3.160	3.709	3.799	3.609	4.069	3.708	3.775	*Demand Deposit*
Tabungan	17.728	6.202	8.451	8.942	8.939	9.007	9.111	9.399	9.418	9.456	9.584	9.745	9.973	9.957	9.876	10.378	*Saving*
Simpanan Berjangka	124.711	46.607	53.583	56.195	56.150	57.579	57.290	57.072	59.154	58.847	59.615	61.168	61.601	63.816	66.388	65.173	*Time Deposits*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Demand Deposit*
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Saving*
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	203	282	138	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	4.659	2.450	2.741	2.813	2.322	2.383	2.290	2.486	3.527	2.586	2.994	2.796	3.085	3.121	3.284	3.787	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	3.919	1.232	2.268	2.432	2.577	2.649	2.389	2.411	2.742	1.996	2.332	2.310	2.588	2.578	2.289	2.082	*d. Issued Securities*
e. Pinjaman yang Diterima	3.078	148	285	378	394	551	570	582	670	667	473	484	491	502	517	522	*e. Loans received*
Rupiah	3.078	148	285	378	394	551	570	582	670	667	473	484	491	502	517	522	*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)	-	-	-	135	184	-	100	100	697	156	260	271	120	269	323	422	*g. Other Liabilities*
h. Setoran Jaminan	22	30	34	27	27	25	25	24	24	21	19	19	15	17	17	15	*h. Margin Deposits*
Beberapa komponen modal	-																***Components of Capital***
a. Modal Disetor	12.731	9.415	11.033	11.257	11.559	11.559	11.576	11.576	11.576	11.646	11.646	11.693	11.693	11.693	12.007	12.111	*a. Paid In Capital*
b. Cadangan	641	339	372	407	407	407	407	407	407	426	426	551	551	553	559	559	*b. Reserves*
c. L/R Tahun lalu [1)]	11.014	806	781	1.364	1.366	1.357	1.355	1.358	1.373	3.024	3.026	2.598	2.557	2.552	2.546	2.547	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	2.084	175	753	1.012	1.174	1.314	1.455	1.547	1.654	150	312	514	560	750	995	1.167	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.840	1.084	2.324	2.886	2.589	2.658	2.620	2.651	3.213	3.090	3.102	3.360	3.345	3.348	3.625	3.759	*e. Additional Paid In Capital*
f. Modal Pinjaman	596	168	169	169	169	169	169	169	169	169	169	169	169	169	169	169	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada
2) Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	329.742	359.327	393.439	405.777	409.730	414.318	413.593	417.078	426.051	418.212	418.647	424.848	426.584	432.047	434.286	437.699	*a. Credit*
- Kepada Pihak Ketiga	328.759	357.859	390.372	403.590	407.563	412.041	411.359	413.200	421.655	413.071	415.384	421.704	423.416	428.720	430.963	434.458	*- To Third Party*
Rupiah	328.131	357.145	389.863	403.092	407.055	411.539	410.846	412.717	421.089	412.666	414.976	421.304	423.015	428.320	430.578	434.079	*Rupiah*
Valas	628	714	509	498	508	502	513	483	565	405	408	400	401	400	384	379	*Foreign Exchange*
- Kepada Bank Lain	983	1.468	3.067	2.187	2.167	2.278	2.234	3.878	4.396	5.141	3.263	3.144	3.168	3.328	3.324	3.241	*- Inter Bank Credit*
Rupiah	983	1.468	3.067	2.187	2.167	2.278	2.234	3.878	4.396	5.141	3.263	3.144	3.168	3.328	3.324	3.241	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	29.244	23.582	29.585	51.021	49.351	55.946	61.455	56.000	34.438	47.792	53.789	58.436	61.743	48.705	64.400	59.586	*b. Interbank Placement*
- Giro	1.249	1.818	2.266	2.417	2.394	2.152	2.223	2.749	2.864	2.094	2.582	2.806	2.553	4.755	3.285	3.659	*- Demand Deposit*
- Inter Bank Call Money	13.117	9.625	11.310	23.709	22.407	24.973	22.061	18.310	15.508	20.738	18.514	23.518	24.317	18.103	20.702	17.259	*- Inter Bank Call Money*
- Deposito Berjangka	13.551	11.042	14.576	23.005	22.793	27.165	36.053	33.555	14.597	23.740	31.254	30.827	33.721	24.563	38.383	36.815	*- Time Deposits*
- Lainnya	1.327	1.097	1.433	1.890	1.757	1.656	1.118	1.386	1.469	1.220	1.439	1.285	1.153	1.284	2.030	1.852	*- Others*
c. Penempatan pada Bank Indonesia	43.069	72.100	82.388	56.654	55.538	67.069	68.014	74.434	80.487	59.347	59.740	57.033	70.048	51.253	69.160	66.620	*c. Placement to Bank Indonesia*
- Giro	35.639	31.051	37.904	37.898	34.410	37.360	39.803	46.145	40.667	36.489	34.600	36.635	41.734	37.866	38.012	44.606	*- Demand Deposit*
- Fine Tune Operation (FTO)	1.051	3.065	10.683	3.789	180	520	5.368	7.851	7.790	1.343	6.752	1.188	4.318	3.177	4.443	1.856	*- Fine Tune Operation (FTO)*
- Fasbi	6.080	37.592	33.254	13.923	20.099	28.839	22.491	20.091	31.782	21.515	18.143	18.896	23.626	10.209	25.705	17.898	*- Fasbi*
- Lainnya	298	392	547	1.044	848	351	352	347	248	0	245	314	369	-	1.000	2.260	*- Others*
d. Surat Berharga	41.796	38.065	58.965	64.896	60.658	63.022	62.023	63.944	59.567	66.117	69.364	72.501	68.465	68.063	68.970	69.626	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	6.753	7.097	5.926	5.274	4.123	5.457	7.185	9.338	8.661	12.388	12.459	14.762	13.812	14.541	15.854	15.754	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	787	383	3.073	6.046	5.958	4.902	5.025	5.131	4.271	3.838	4.216	4.500	4.894	5.452	4.821	4.637	*- Treasury Bills*
- Obligasi	27.355	21.318	26.987	29.491	29.575	30.725	29.766	30.129	28.405	32.141	32.711	36.170	34.792	35.148	33.967	36.965	*- Bonds*
- Lainnya	6.902	9.267	22.979	24.085	21.001	21.938	20.048	19.346	18.229	17.749	19.979	17.068	14.968	12.922	14.329	12.270	*- Others*
e. Penyertaan	692	1.092	1.343	1.609	1.609	1.609	1.610	1.610	1.610	1.610	1.610	1.610	1.609	1.609	1.609	1.610	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	9.073	8.797	9.137	9.296	9.203	8.869	8.844	8.964	8.402	8.716	9.103	9.452	9.759	10.496	10.644	10.738	*f. Impairment on Financial Assets*
- Kredit yang diberikan	8.804	8.510	8.856	8.902	8.815	8.488	8.404	8.512	7.950	8.285	8.675	9.024	9.327	10.063	10.212	10.306	*- Credit*
- Surat Berharga	3	0	1	116	116	109	167	180	178	161	159	161	161	163	163	163	*- Securities*
- Lainnya	266	286	279	278	272	272	273	272	274	269	269	268	271	271	269	269	*- Others*
g. Tagihan Spot dan Derivatif	2	2	0	2	1	0	2	3	0	9	3	0	1	6	6	10	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	5.743	3.497	5.927	21.428	19.884	21.510	33.224	37.250	16.990	18.011	18.601	25.691	34.007	23.212	33.630	35.218	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	356.600	383.531	449.389	497.274	491.247	513.965	532.575	535.348	477.473	496.538	507.277	522.903	550.245	522.812	560.276	560.664	*a. Third Party Funds*
Rupiah	353.719	380.794	448.012	496.247	490.162	512.974	531.631	534.311	475.485	495.715	506.441	522.100	548.510	520.357	557.937	558.960	*Rupiah*
Giro	110.080	102.914	108.911	153.455	146.669	173.898	174.132	165.678	116.439	141.553	152.152	169.791	187.766	153.607	196.385	174.810	*Demand Deposit*
Tabungan	116.551	128.691	143.598	141.026	138.517	136.147	135.434	142.088	165.748	141.108	136.527	134.980	134.991	153.125	149.381	155.007	*Saving*
Simpanan Berjangka	127.088	149.190	195.502	201.766	204.976	202.930	222.065	226.546	193.298	213.054	217.763	217.330	225.753	213.625	212.171	229.143	*Time Deposits*
Valas	2.881	2.736	1.377	1.027	1.085	991	944	1.037	1.988	822	836	803	1.734	2.455	2.339	1.704	*Foreign Exchange*
Giro	264	270	353	503	420	524	505	525	375	353	349	322	345	324	361	311	*Demand Deposit*
Tabungan	50	111	72	78	82	86	82	78	80	77	78	81	82	79	83	83	*Saving*
Simpanan Berjangka	2.567	2.355	952	446	582	380	357	434	1.533	392	408	400	1.308	2.053	1.895	1.310	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	21.809	33.694	27.762	20.184	21.906	21.519	20.848	20.250	31.409	18.693	18.831	19.755	17.550	18.762	18.333	17.671	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	6.730	8.852	12.357	7.439	7.540	10.075	9.188	9.438	13.214	10.125	10.275	10.359	10.136	10.577	10.327	10.299	*d. Issued Securities*
e. Pinjaman yang Diterima	3.945	6.727	10.910	12.357	10.376	10.514	10.232	13.927	14.249	14.070	11.612	11.641	11.623	11.499	11.337	11.263	*e. Loans received*
Rupiah	3.945	6.053	10.165	11.564	9.566	9.695	9.396	13.140	13.889	13.721	11.260	11.285	11.267	11.142	10.984	10.912	*Rupiah*
Valas	-	674	745	793	810	819	836	787	359	349	352	356	356	357	353	350	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	1	1	0	0	1	1	1	0	4	2	1	4	6	2	2	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	5.585	4.396	3.593	44	1.202	279	167	1.199	12.227	995	781	968	1.199	3.849	1.209	382	*g. Other Liabilities*
h. Setoran Jaminan	564	378	472	292	313	318	325	332	483	324	270	248	241	226	218	239	*h. Margin Deposits*
Beberapa komponen modal	-																***Components of Capital***
a. Modal Disetor	30.333	34.947	37.849	38.924	39.053	39.059	39.260	39.271	39.513	39.521	39.912	40.429	40.492	40.763	41.166	41.177	*a. Paid In Capital*
b. Cadangan	15.484	18.111	20.154	22.044	22.179	22.483	22.485	22.448	22.423	22.425	22.492	22.833	23.212	24.915	24.990	25.145	*b. Reserves*
c. L/R Tahun lalu [1]	875	854	1.543	3.510	3.072	2.853	2.853	2.834	2.783	16.362	15.938	12.151	9.110	4.047	3.507	3.347	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	10.595	11.487	12.436	7.559	8.850	10.072	11.485	12.418	13.135	1.113	2.196	3.012	3.686	4.695	5.837	6.817	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	2.168	2.992	2.585	255	(20)	(55)	(517)	271	921	963	1.083	1.611	1.609	1.280	1.446	1.569	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.005	1.502	1.503	2.159	2.159	2.161	2.160	2.160	2.161	2.161	2.161	2.161	2.161	2.161	1.936	1.937	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
r) Angka-angka diperbaiki

[1] LBU 2008 is not defined vs metada
[2] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	214.162	221.074	225.140	244.186	254.212	264.233	266.174	255.983	262.732	266.273	196.473	199.871	202.163	198.315	201.053	197.428	*a. Credit*
- Kepada Pihak Ketiga	213.727	220.921	225.112	244.165	253.750	263.766	265.698	255.235	261.703	265.266	195.464	198.772	201.064	197.216	199.962	196.343	*- To Third Party*
Rupiah	123.649	126.854	131.570	144.873	146.755	151.352	154.273	148.847	148.648	152.220	114.523	114.770	118.798	117.761	120.337	118.778	*Rupiah*
Valas	90.078	94.067	93.542	99.292	106.995	112.415	111.424	106.388	113.055	113.046	80.940	84.002	82.266	79.455	79.625	77.565	*Foreign Exchange*
- Kepada Bank Lain	435	153	28	21	462	467	476	748	1.029	1.007	1.009	1.099	1.099	1.099	1.091	1.084	*- Inter Bank Credit*
Rupiah	435	153	28	21	20	20	20	319	321	319	317	315	316	314	314	313	*Rupiah*
Valas	-	-	-	-	442	447	456	429	708	688	692	783	784	785	777	771	*Foreign Exchange*
b. Penempatan pada Bank Lain	16.036	11.763	9.893	17.113	11.589	14.677	14.302	14.962	12.459	15.356	12.170	13.232	15.154	11.541	10.475	9.747	*b. Interbank Placement*
- Giro	5.473	4.991	4.945	8.990	6.094	6.355	6.294	6.004	5.459	10.110	5.358	5.235	5.786	5.893	5.156	5.140	*- Demand Deposit*
- Inter Bank Call Money	9.048	6.054	4.614	7.769	5.126	7.946	7.605	7.961	5.998	4.257	5.816	6.988	8.359	4.625	4.319	3.609	*- Inter Bank Call Money*
- Deposito Berjangka	1.214	679	333	354	362	366	373	996	1.002	990	996	1.009	1.009	1.011	1.001	993	*- Time Deposits*
- Lainnya	300	39	1	0	8	10	29	-	-	-	-	-	-	12	-	5	*- Others*
c. Penempatan pada Bank Indonesia	33.188	30.596	31.062	47.707	38.217	38.391	43.654	39.088	44.927	32.386	30.055	34.714	31.756	35.357	31.865	32.186	*c. Placement to Bank Indonesia*
- Giro	19.549	18.657	18.503	23.962	21.641	21.554	21.495	21.088	21.182	23.490	17.992	16.997	16.736	16.382	15.504	16.246	*- Demand Deposit*
- Fine Tune Operation (FTO)	6.038	2.662	5.943	18.961	7.822	9.910	12.820	7.478	14.954	2.836	8.525	7.747	7.652	8.649	7.488	8.493	*- Fine Tune Operation (FTO)*
- Fasbi	7.249	8.723	5.575	4.784	8.754	6.927	9.339	10.523	8.790	6.060	3.538	9.970	7.367	10.326	8.873	7.447	*- Fasbi*
- Lainnya	353	555	1.040	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
d. Surat Berharga	25.830	33.432	39.977	40.383	39.804	38.962	37.488	36.295	35.179	36.168	36.355	35.575	32.460	32.654	35.736	37.322	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	3.424	6.504	887	1.186	1.891	2.462	2.944	2.988	2.853	3.251	2.680	3.656	3.879	4.087	4.832	4.810	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	1.789	1.981	3.117	2.160	2.649	2.331	2.532	1.697	1.700	1.473	7	4	7	4	3	0	*- Treasury Bills*
- Obligasi	13.641	19.308	20.344	21.637	21.999	21.955	19.982	19.815	19.223	22.067	28.247	26.594	23.589	23.011	25.170	26.757	*- Bonds*
- Lainnya	6.976	5.640	15.629	15.400	13.265	12.214	12.030	11.795	11.403	9.378	5.421	5.320	4.985	5.552	5.732	5.755	*- Others*
e. Penyertaan	65	65	65	65	65	65	65	65	65	65	43	43	43	43	43	43	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	5.212	5.727	4.116	4.040	4.413	4.527	4.543	4.468	4.521	4.601	4.374	4.406	4.353	4.366	4.838	5.158	*f. Impairment on Financial Assets*
- Kredit yang diberikan	5.090	5.603	3.988	3.927	4.300	4.407	4.427	4.371	4.415	4.486	4.267	4.287	4.240	4.255	4.696	5.036	*- Credit*
- Surat Berharga	21	25	25	20	19	21	19	18	17	21	23	26	24	23	27	25	*- Securities*
- Lainnya	101	99	103	93	94	99	97	79	89	94	84	94	89	88	115	98	*- Others*
g. Tagihan Spot dan Derivatif	5.195	3.355	2.000	4.657	6.241	6.032	6.819	5.132	4.853	4.818	3.375	3.086	3.004	3.147	3.451	3.598	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	12.967	13.915	17.278	19.904	20.622	20.328	20.455	21.468	22.060	23.028	17.664	19.798	18.564	17.896	16.468	17.573	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	163.012	170.477	174.660	192.517	188.303	193.000	197.010	185.958	188.674	189.233	164.879	166.668	163.408	161.309	162.425	154.244	*a. Third Party Funds*
Rupiah	95.588	102.675	104.376	118.549	116.854	116.225	118.688	111.594	113.524	120.517	102.456	102.615	101.547	101.255	99.739	95.686	*Rupiah*
Giro	16.318	22.303	25.699	26.080	24.895	26.222	28.150	24.672	24.387	26.555	22.895	22.934	22.442	20.817	21.525	19.697	*Demand Deposit*
Tabungan	8.340	9.224	9.554	11.407	11.007	10.840	10.532	10.596	9.722	10.167	10.352	10.551	10.456	10.423	10.638	10.712	*Saving*
Simpanan Berjangka	70.930	71.148	69.123	81.062	80.952	79.164	80.006	76.327	79.415	83.795	69.209	69.130	68.648	70.016	67.576	65.277	*Time Deposits*
Valas	67.424	67.802	70.285	73.968	71.449	76.775	78.321	74.363	75.150	68.716	62.423	64.053	61.861	60.054	62.686	58.559	*Foreign Exchange*
Giro	27.830	27.443	26.448	31.499	30.607	31.856	33.506	32.865	31.420	26.808	20.961	19.883	18.801	18.076	19.141	20.322	*Demand Deposit*
Tabungan	14.767	16.041	14.452	12.932	12.752	14.893	14.768	13.333	13.996	14.136	13.111	14.143	13.148	12.509	15.114	13.588	*Saving*
Simpanan Berjangka	24.827	24.317	29.384	29.537	28.090	30.026	30.048	28.165	29.733	27.772	28.351	30.027	29.912	29.469	28.431	24.650	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	232	579	633	753	-	933	-	-	772	1.007	513	374	170	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	16.840	21.343	22.648	20.116	20.112	19.847	20.513	20.729	21.722	20.358	13.073	14.896	15.929	14.932	14.321	17.508	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	1.253	1.598	2.839	1.799	1.799	1.800	1.800	1.800	1.800	1.800	-	-	-	-	-	-	*d. Issued Securities*
e. Pinjaman yang Diterima	55.973	50.839	49.369	73.207	73.580	78.093	78.012	72.205	75.407	74.999	45.955	50.777	50.797	50.315	52.377	54.608	*e. Loans received*
Rupiah	3.581	4.221	3.261	6.709	5.719	6.929	6.889	7.199	7.230	7.241	2.200	1.600	1.600	2.400	3.650	3.500	*Rupiah*
Valas	52.392	46.618	46.108	66.497	67.860	71.164	71.122	65.005	68.177	67.758	43.755	49.177	49.197	47.915	48.727	51.108	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	5.955	2.839	1.641	4.828	6.443	6.731	7.936	6.382	5.900	5.772	3.982	3.592	3.493	3.881	3.920	3.932	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli	6.701	7.612	12.009	15.233	15.726	16.053	16.094	16.077	18.506	17.414	12.295	14.222	13.377	12.712	10.393	11.105	*g. Other Liabilities*
h. Setoran Jaminan	611	157	174	231	229	224	254	250	255	257	281	266	278	265	277	246	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	20.510	20.856	21.007	21.007	21.007	23.797	23.797	23.797	23.797	23.797	20.924	20.924	20.924	20.924	20.924	20.924	*a. Paid In Capital*
b. Cadangan	2.854	3.026	3.174	3.258	3.258	3.258	3.258	3.258	3.258	3.258	3.080	3.080	3.080	3.093	3.123	3.123	*b. Reserves*
c. L/R Tahun lalu [1)]	19.165	20.094	22.677	25.452	25.453	25.239	25.239	25.239	25.239	28.115	21.645	21.551	21.551	21.378	20.880	20.643	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	1.793	3.160	3.389	1.986	2.090	2.438	2.750	3.039	3.019	497	761	1.136	1.350	1.601	1.567	1.595	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.033	2.138	3.444	5.886	5.863	3.026	2.994	3.084	3.105	3.155	3.835	3.912	3.911	3.850	3.948	4.032	*e. Additional Paid In Capital*
f. Modal Pinjaman	7.892	8.011	7.915	8.379	8.554	10.023	10.220	11.057	12.266	11.924	5.883	5.953	5.957	5.966	5.908	5.863	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
*) Angka-angka sementara
r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada
[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
**) Provisional figures*
r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Distribution of Funds***
a. Kredit Yang Diberikan	263.402	253.276	211.486	242.024	246.240	252.592	254.827	251.115	258.593	248.666	253.540	256.432	252.529	262.839	263.640	260.939	*a. Credit*
- Kepada Pihak Ketiga	249.952	241.391	200.414	229.250	233.229	239.133	241.094	238.935	244.994	235.671	240.467	243.695	239.779	249.451	250.672	248.227	*- To Third Party*
Rupiah	105.269	109.390	86.974	108.292	106.622	108.574	111.864	117.575	119.278	112.141	112.056	114.270	115.437	123.383	124.593	122.710	*Rupiah*
Valas	144.683	132.001	113.439	120.957	126.606	130.559	129.231	121.360	125.716	123.530	128.411	129.425	124.342	126.068	126.079	125.517	*Foreign Exchange*
- Kepada Bank Lain	13.450	11.885	11.073	12.774	13.011	13.458	13.733	12.179	13.598	12.995	13.074	12.738	12.750	13.388	12.967	12.712	*- Inter Bank Credit*
Rupiah	1.329	558	4	152	129	68	68	65	1	-	-	-	-	-	-	-	*Rupiah*
Valas	12.121	11.327	11.069	12.623	12.882	13.391	13.664	12.115	13.598	12.995	13.074	12.738	12.750	13.388	12.967	12.712	*Foreign Exchange*
b. Penempatan pada Bank Lain	30.908	34.297	33.354	35.755	37.412	35.129	35.171	31.149	22.944	24.484	20.523	21.491	30.675	19.581	23.265	25.882	*b. Interbank Placement*
- Giro	4.769	7.112	8.479	9.714	12.813	12.195	10.606	10.511	7.298	3.290	3.216	3.529	3.340	2.901	3.937	3.453	*- Demand Deposit*
- Inter Bank Call Money	26.139	27.183	24.874	26.032	24.377	22.817	24.538	20.528	15.646	21.125	17.053	17.850	26.944	16.013	19.172	22.366	*- Inter Bank Call Money*
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Time Deposits*
- Lainnya	0	1	1	9	222	118	26	111	1	69	253	112	391	667	156	63	*- Others*
c. Penempatan pada Bank Indonesia	56.184	44.782	44.088	50.173	48.666	49.947	55.350	60.359	53.781	50.360	47.256	56.930	85.180	57.966	52.504	45.759	*c. Placement to Bank Indonesia*
- Giro	24.781	23.345	18.259	19.000	21.107	19.032	19.910	18.275	18.514	16.521	20.279	16.704	17.831	18.340	17.702	15.808	*- Demand Deposit*
- Fine Tune Operation (FTO)	14.957	7.992	12.521	17.435	20.989	20.788	22.250	23.302	17.293	15.229	14.922	18.682	23.184	17.155	18.858	15.637	*- Fine Tune Operation (FTO)*
- Fasbi	16.427	13.397	13.307	13.737	5.212	10.126	12.923	18.782	17.935	17.593	11.616	21.114	44.166	22.471	15.413	14.315	*- Fasbi*
- Lainnya	20	47	0	0	1.358	0	267	1	39	1.016	439	431	0	0	531	0	*- Others*
d. Surat Berharga	69.751	87.025	76.692	59.973	63.848	64.861	65.633	61.938	61.323	66.211	67.942	69.165	64.922	60.158	59.740	67.723	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	1.018	7.868	148	287	289	290	573	951	957	2.362	2.375	4.525	5.257	4.487	4.565	4.359	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	5.882	11.919	11.349	9.166	8.440	9.261	9.660	9.331	9.494	8.700	8.121	7.634	7.514	7.757	8.249	7.815	*- Treasury Bills*
- Obligasi	52.032	56.520	48.644	42.997	47.102	48.379	50.392	46.476	45.846	50.675	54.303	53.740	49.395	45.559	44.475	51.706	*- Bonds*
- Lainnya	10.820	10.719	16.552	7.524	8.017	6.930	5.008	5.179	5.026	4.474	3.143	3.265	2.756	2.355	2.451	3.843	*- Others*
e. Penyertaan	3	3	3	3	3	3	3	94	94	94	3	94	94	89	89	89	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	7.480	7.104	4.924	6.047	6.125	6.185	6.306	6.256	6.274	6.162	5.603	5.853	5.831	5.961	5.551	5.576	*f. Impairment on Financial Assets*
- Kredit yang diberikan	7.294	6.988	4.774	5.819	5.826	5.794	6.085	6.051	6.083	5.975	5.341	5.637	5.619	5.777	5.358	5.411	*- Credit*
- Surat Berharga	3	3	6	8	8	8	8	9	8	10	7	7	6	8	7	7	*- Securities*
- Lainnya	184	112	143	219	291	383	213	196	183	177	256	208	206	176	186	158	*- Others*
g. Tagihan Spot dan Derivatif	10.722	7.372	3.456	7.342	10.665	9.844	11.822	9.491	8.267	8.469	7.325	7.107	7.122	7.345	8.232	7.909	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	29.384	27.023	26.442	21.533	20.748	22.454	23.140	26.743	27.039	24.344	22.137	46.938	23.562	22.331	21.234	19.721	*h. Other claims*
Sumber Dana																	***Source of Funds***
a. Dana Pihak Ketiga	190.098	197.252	163.832	172.288	176.772	180.853	185.264	186.665	176.261	181.724	175.250	174.427	177.041	172.561	174.407	174.621	*a. Third Party Funds*
Rupiah	95.517	110.939	92.962	96.000	96.778	97.683	100.329	104.747	95.202	102.179	100.870	100.044	101.304	100.564	99.024	102.104	*Rupiah*
Giro	41.864	55.791	51.579	48.945	50.446	51.273	52.717	55.965	50.880	56.034	54.057	54.078	57.311	54.429	54.286	56.556	*Demand Deposit*
Tabungan	6.951	8.370	6.188	5.374	5.965	6.020	5.374	5.385	5.019	5.352	5.442	5.135	5.026	4.795	5.137	5.171	*Saving*
Simpanan Berjangka	46.702	46.777	35.195	41.681	40.367	40.390	42.237	43.396	39.304	40.793	41.371	40.832	38.967	41.340	39.601	40.378	*Time Deposits*
Valas	94.581	86.313	70.870	76.288	79.994	83.169	84.936	81.918	81.059	79.545	74.381	74.383	75.737	71.997	75.383	72.517	*Foreign Exchange*
Giro	65.849	57.148	49.287	52.983	54.926	57.241	59.528	57.797	56.378	55.515	51.248	49.767	53.283	47.006	50.541	48.979	*Demand Deposit*
Tabungan	15.141	16.520	7.681	7.649	7.810	7.980	7.744	7.407	7.308	7.292	7.354	7.679	7.719	7.548	8.451	8.079	*Saving*
Simpanan Berjangka	13.591	12.646	13.903	15.656	17.257	17.949	17.664	16.715	17.374	16.738	15.778	16.937	14.735	17.443	16.391	15.459	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	-	10	525	-	207	-	532	-	-	-	62	677	316	-	665	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	26.198	27.708	23.310	23.419	25.595	24.163	25.010	26.281	26.194	26.575	28.069	28.169	31.216	26.829	24.510	24.879	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Issued Securities*
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	2.000	2.000	2.000	*e. Loans received*
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	2.000	2.000	2.000	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	16.654	8.221	3.113	10.696	15.656	14.940	17.866	14.186	13.515	12.792	10.897	9.960	9.542	10.384	10.047	9.243	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	8.267	8.109	6.354	5.393	5.624	5.688	7.188	6.668	7.207	5.904	5.957	8.116	7.004	7.593	6.525	6.567	*g. Other Liabilities*
h. Setoran Jaminan	664	570	220	128	165	208	196	158	85	103	48	85	91	117	166	141	*h. Margin Deposits*
Beberapa komponen modal																	***Components of Capital***
a. Modal Disetor	7.433	7.433	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.312	7.312	7.312	7.312	7.312	*a. Paid In Capital*
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Reserves*
c. L/R Tahun lalu [1]	27.023	25.736	26.062	31.832	31.832	31.283	31.293	31.293	30.209	36.071	36.038	34.882	34.756	34.756	34.415	34.415	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	5.166	8.418	7.784	4.329	5.238	5.797	6.840	8.013	8.618	1.706	2.543	3.120	4.212	5.140	6.665	7.248	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	(386)	(147)	10	(460)	(503)	(520)	(561)	(308)	(273)	(117)	(94)	101	37	(18)	254	295	*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
r) Angka-angka diperbaiki

[1] LBU 2008 is not defined vs metada
[2] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	646.614	681.460	717.761	423.180	486.359	546.666	610.352	674.298	742.327	76.510	138.658	207.559	274.772	343.897	411.929	480.118	*1. Interest Income*
a. Dari Bank Indonesia	7.620	5.990	7.320	3.625	4.060	4.491	4.972	5.417	6.205	703	1.224	1.750	2.513	3.296	3.998	4.528	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	8.026	6.667	7.358	4.687	5.455	6.206	7.045	7.995	8.863	840	1.482	2.468	3.429	4.393	5.184	6.138	*b. From interbank placement*
c. Dari surat berharga	42.746	52.404	59.098	35.532	40.476	45.558	50.393	55.499	61.380	5.426	10.261	15.674	20.897	26.238	31.398	36.830	*c. From securities*
d. Dari Kredit yang diberikan	450.988	474.705	484.938	289.801	333.609	376.764	420.932	464.978	511.575	48.793	90.709	137.125	181.897	228.087	274.308	320.382	*d. From credit*
- kepada pihak ketiga bukan bank	448.959	472.391	482.484	288.089	331.626	374.508	418.374	462.129	508.391	48.375	89.966	136.038	180.489	226.412	272.310	318.080	*- To Third Party non Bank*
- kepada bank lain	2.029	2.314	2.454	1.712	1.983	2.256	2.558	2.849	3.184	418	743	1.088	1.409	1.675	1.998	2.302	*- To other Bank*
e. Lainnya	137.234	141.694	159.047	89.536	102.759	113.647	127.011	140.408	154.304	20.749	34.983	50.542	66.036	81.884	97.041	112.239	*e Others*
2. Beban Bunga	338.259	338.622	359.635	208.067	238.925	267.578	299.108	331.102	365.077	45.329	77.703	114.151	149.480	185.940	221.411	257.135	*2. Interest Expenses*
a. Kepada Bank Indonesia	477	447	56	21	22	24	25	26	63	37	34	44	50	107	265	312	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	6.486	6.924	7.917	5.273	6.152	7.073	7.981	9.037	9.789	966	1.918	2.767	3.793	4.804	5.814	6.793	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	187.208	174.977	176.693	100.099	115.253	130.333	146.295	162.475	179.623	17.537	33.767	51.826	69.362	87.314	104.710	122.841	*c. Third Party non Bank*
- Giro	14.858	15.819	18.669	11.894	13.415	15.068	16.781	18.522	20.397	1.904	3.616	5.546	7.479	9.545	11.590	13.613	*- Demand Deposit*
- Tabungan	22.410	22.743	23.097	13.718	15.844	17.775	19.831	21.822	23.929	2.091	4.130	6.247	8.274	10.362	12.437	14.587	*- Saving*
- Simpanan Berjangka	149.940	136.415	134.927	74.487	85.994	97.491	109.683	122.130	135.298	13.543	26.021	40.033	53.609	67.408	80.683	94.641	*- Time deposits*
d. Surat Berharga	7.956	8.227	10.034	6.768	7.683	8.541	9.473	10.296	11.314	1.149	2.074	3.327	4.006	5.063	6.109	7.272	*d. Securities*
e. Pinjaman yang diterima	4.334	6.327	7.256	6.096	7.131	8.249	9.361	10.409	11.572	1.780	2.370	3.673	4.889	6.099	7.279	8.258	*e. Loans received*
f. Lainnya	130.259	139.706	155.973	87.725	100.748	111.470	124.114	137.098	150.931	20.237	33.958	49.281	64.264	79.685	94.616	109.112	*f. Others*
g. Koreksi atas pendapatan bunga	1.540	2.015	1.705	2.082	1.937	1.889	1.860	1.762	1.784	3.622	3.580	3.234	3.116	2.868	2.618	2.546	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	308.355	342.838	358.127	215.113	247.434	279.088	311.243	343.196	377.250	31.181	60.955	93.408	125.292	157.958	190.518	222.983	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	210.957	249.691	231.513	157.127	181.316	208.207	221.842	235.895	261.214	89.917	109.173	138.704	173.418	166.616	186.127	241.383	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.584	8.875	10.659	5.843	6.371	6.612	7.119	8.073	8.442	1.078	1.948	3.197	3.972	4.422	6.290	7.874	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1.327	38	19	19	38	19	19	2	2	28	33	37	37	45	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	39	118	2	7	2	2	26	31	8	35	41	23	27	31	39	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	107.699	101.314	105.410	77.222	93.027	109.132	110.989	114.417	123.588	73.415	79.039	94.188	115.523	96.229	102.953	123.357	*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	57.923	63.817	69.513	42.608	49.004	55.112	61.694	67.954	76.090	6.338	12.192	19.129	26.023	32.753	39.135	46.367	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	39.702	75.256	44.486	31.415	32.887	37.331	42.000	45.406	53.043	9.078	15.956	22.121	27.845	33.147	37.680	63.701	*f Others*
2. Beban Operasional Selain Beban Bunga	386.114	456.244	424.241	270.736	313.004	354.944	385.014	412.288	453.025	103.214	138.909	181.665	235.447	245.245	277.634	348.879	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.853	2.474	1.666	3.113	3.378	3.298	3.648	3.465	3.506	338	307	487	673	856	894	1.089	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	144	417	88	100	114	135	143	152	16	30	41	74	97	329	352	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	17	170	160	155	208	189	177	31	31	12	44	47	47	67	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	98.122	101.792	95.939	72.746	87.947	103.376	105.152	105.370	113.865	70.879	77.470	91.344	111.263	90.074	95.477	114.957	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	97.213	146.623	105.868	61.835	69.572	77.847	86.082	94.144	102.680	12.656	23.255	32.571	44.636	53.663	62.477	92.969	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.113	3.201	3.924	2.606	3.061	3.458	3.852	4.287	4.756	461	855	1.361	1.828	2.230	2.635	3.126	*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	184.517	201.984	216.410	130.178	148.787	166.695	185.937	204.690	227.889	18.834	36.962	55.849	76.930	98.277	115.775	136.319	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**133.198**	**136.311**	**165.398**	**101.505**	**115.747**	**132.351**	**148.071**	**166.803**	**185.439**	**17.884**	**31.218**	**50.447**	**63.263**	**79.329**	**99.011**	**115.487**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**24.080**	**20.712**	**30.242**	**16.142**	**19.244**	**21.514**	**24.305**	**22.397**	**24.927**	**2.045**	**3.734**	**5.606**	**7.291**	**9.313**	**11.125**	**13.247**	***E. Non Operational Income***
F. Beban non - operasional	**23.757**	**19.555**	**28.737**	**12.025**	**13.819**	**15.010**	**16.465**	**17.364**	**19.647**	**3.119**	**3.243**	**5.029**	**6.929**	**9.005**	**10.336**	**12.277**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**323**	**1.157**	**1.505**	**4.118**	**5.425**	**6.504**	**7.839**	**5.034**	**5.280**	**(1.074)**	**491**	**578**	**362**	**308**	**789**	**970**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**133.521**	**137.467**	**166.903**	**105.623**	**121.172**	**138.855**	**155.911**	**171.837**	**190.719**	**16.810**	**31.710**	**51.025**	**63.625**	**79.636**	**99.800**	**116.457**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**66.405**	**67.017**	**84.137**	**(7)**	**7**	**28**	**43**	**51**	**95.580**	**11**	**20**	**22**	**(31)**	**(30)**	**(32)**	**(19)**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**66.967**	**67.431**	**84.376**	**(49)**	**(19)**	**59**	**(5)**	**1**	**95.682**	**23**	**(87)**	**151**	**115**	**107**	**77**	**204**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**104.628**	**106.544**	**131.156**	**83.688**	**95.914**	**110.265**	**123.315**	**135.998**	**150.013**	**13.448**	**25.366**	**40.242**	**49.913**	**62.584**	**78.507**	**91.472**	***K. Profit/Loss After Estimation of tax***

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	208.660	230.298	246.015	152.663	174.668	197.234	219.353	242.297	266.868	27.331	49.026	72.896	95.974	119.759	143.817	167.506	*1. Interest Income*
a. Dari Bank Indonesia	1.590	1.042	1.375	524	569	645	690	728	872	110	174	227	292	385	501	559	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.719	1.713	2.089	1.457	1.734	2.018	2.219	2.540	2.855	280	422	783	1.143	1.469	1.729	2.017	*b. From interbank placement*
c. Dari surat berharga	15.924	19.017	20.598	12.882	14.822	16.586	18.231	20.181	22.313	2.156	3.881	5.818	7.673	9.567	11.380	13.400	*c. From securities*
d. Dari Kredit yang diberikan	174.183	193.369	204.714	125.773	144.041	163.129	181.942	201.225	221.679	23.085	41.199	61.269	80.512	100.333	120.663	140.301	*d. From credit*
- kepada pihak ketiga bukan bank	173.812	193.031	204.496	125.651	143.892	162.954	181.741	201.003	221.449	23.013	41.104	61.144	80.364	100.235	120.567	140.235	*- To Third Party non Bank*
- kepada bank lain	371	338	218	122	149	174	201	221	230	72	96	125	148	98	96	66	*- To other Bank*
e. Lainnya	15.244	15.157	17.240	12.028	13.504	14.856	16.271	17.622	19.150	1.700	3.350	4.798	6.355	8.005	9.544	11.229	*e Others*
2. Beban Bunga	82.304	84.744	90.511	57.502	65.794	74.138	82.629	91.270	100.552	13.838	22.413	32.107	41.264	50.939	60.482	70.391	*2. Interest Expenses*
a. Kepada Bank Indonesia	421	397	1	1	1	1	1	1	32	32	25	33	36	88	240	285	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.890	2.377	3.551	2.519	2.932	3.376	3.811	4.356	4.586	423	945	1.266	1.756	2.213	2.667	3.075	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	60.236	58.593	60.541	35.118	40.652	46.476	52.258	58.253	64.743	6.570	12.692	19.409	25.924	32.640	39.191	45.927	*c. Third Party non Bank*
- Giro	4.527	5.579	7.564	5.293	5.868	6.589	7.351	8.150	9.035	950	1.778	2.684	3.586	4.564	5.552	6.487	*- Demand Deposit*
- Tabungan	8.170	8.649	9.003	5.621	6.550	7.368	8.210	9.012	9.888	854	1.746	2.646	3.493	4.360	5.238	6.136	*- Saving*
- Simpanan Berjangka	47.539	44.364	43.974	24.204	28.235	32.519	36.697	41.091	45.820	4.766	9.169	14.079	18.845	23.716	28.401	33.305	*- Time deposits*
d. Surat Berharga	1.977	2.278	3.264	2.684	3.041	3.355	3.715	3.984	4.369	508	847	1.531	1.597	1.999	2.440	2.909	*d. Securities*
e. Pinjaman yang diterima	1.894	3.918	4.523	3.491	4.054	4.698	5.263	5.775	6.306	1.108	1.252	1.935	2.552	3.157	3.743	4.313	*e. Loans received*
f. Lainnya	14.347	15.288	16.957	11.664	13.266	14.438	15.817	17.209	18.793	1.613	3.116	4.743	6.342	8.031	9.647	11.398	*f. Others*
g. Koreksi atas pendapatan bunga	1.539	1.894	1.673	2.025	1.848	1.795	1.765	1.692	1.723	3.584	3.534	3.190	3.057	2.812	2.555	2.482	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	126.356	145.554	155.504	95.161	108.875	123.096	136.724	151.027	166.316	13.494	26.614	40.788	54.710	68.820	83.335	97.115	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	52.005	89.282	63.387	45.658	49.416	54.294	61.017	65.202	75.120	37.516	44.952	52.942	60.845	67.369	74.518	102.947	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.104	2.123	2.755	2.294	2.360	2.467	2.642	2.813	2.969	355	564	961	1.307	1.534	1.963	2.722	*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	7.864	10.962	7.867	9.067	9.915	9.849	11.468	10.917	11.971	29.174	29.929	30.690	31.511	31.647	32.709	33.361	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	25.711	29.179	32.456	19.852	22.854	25.679	28.824	31.736	35.904	2.878	5.606	9.046	12.055	15.282	18.058	21.519	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	17.327	47.017	20.309	14.445	14.288	16.299	18.082	19.736	24.276	5.109	8.854	12.245	15.970	18.905	21.788	45.344	*f Others*
2. Beban Operasional Selain Beban Bunga	110.372	168.706	137.822	90.321	100.515	110.580	122.615	133.556	148.001	43.734	56.891	69.183	85.546	98.653	110.261	145.225	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	319	147	118	338	323	326	360	325	330	26	19	47	47	55	70	99	*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	5.008	19.048	4.106	6.827	6.658	6.135	7.542	7.290	8.073	29.127	29.599	30.045	30.729	30.186	30.829	31.155	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	36.187	69.712	45.862	29.730	32.611	35.582	38.031	41.909	45.830	6.782	12.523	16.971	24.049	28.483	32.295	58.166	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	793	768	692	449	504	567	612	682	722	68	146	265	324	339	374	477	*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	68.065	79.031	87.043	52.977	60.420	67.971	76.070	83.350	93.047	7.731	14.604	21.855	30.397	39.591	46.691	55.329	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**67.990**	**66.130**	**81.069**	**50.498**	**57.776**	**66.810**	**75.126**	**82.673**	**93.435**	**7.276**	**14.674**	**24.548**	**30.009**	**37.536**	**47.593**	**54.837**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**2.596**	**1.487**	**622**	**656**	**718**	**878**	**1.039**	**709**	**1.168**	**25**	**37**	**112**	**94**	**163**	**180**	**208**	***E. Non Operational Income***
F. Beban non - operasional	**279**	**1.145**	**295**	**179**	**234**	**257**	**298**	**326**	**500**	**96**	**65**	**106**	**132**	**216**	**386**	**436**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**2.317**	**342**	**326**	**476**	**484**	**621**	**741**	**383**	**668**	**(70)**	**(28)**	**6**	**(38)**	**(53)**	**(206)**	**(227)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**70.307**	**66.472**	**81.395**	**50.975**	**58.260**	**67.432**	**75.868**	**83.056**	**94.103**	**7.205**	**14.646**	**24.554**	**29.971**	**37.483**	**47.387**	**54.610**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**30.688**	**28.412**	**42.042**	**-**	**-**	**-**	**-**	**-**	**49.213**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**30.688**	**28.412**	**42.042**	**-**	**-**	**-**	**-**	**-**	**49.213**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**55.861**	**52.111**	**64.435**	**40.648**	**46.149**	**53.671**	**60.096**	**65.844**	**74.134**	**5.779**	**11.842**	**19.728**	**23.978**	**30.013**	**37.704**	**43.750**	***K. Profit/Loss After Estimation of tax***

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2015	2016	2017	2018						2019							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	271.884	312.736	329.467	187.891	216.481	244.973	273.940	302.383	332.314	35.592	64.084	95.223	125.969	157.371	188.210	218.932	*1. Interest Income*
a. Dari Bank Indonesia	3.478	3.052	3.463	1.770	1.974	2.172	2.394	2.583	2.884	311	613	904	1.225	1.582	1.922	2.192	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.149	1.510	1.713	1.180	1.359	1.541	1.735	1.926	2.122	212	395	595	788	1.012	1.227	1.471	*b. From interbank placement*
c. Dari surat berharga	16.464	22.127	26.349	16.350	18.436	20.628	22.885	25.044	27.254	2.270	4.508	6.852	9.241	11.578	13.803	16.252	*c. From securities*
d. Dari Kredit yang diberikan	174.834	191.136	189.075	109.635	126.754	143.083	159.791	176.239	193.533	17.085	33.446	51.315	68.663	86.492	104.188	122.084	*d. From credit*
- kepada pihak ketiga bukan bank	173.631	189.743	187.422	108.436	125.371	141.513	158.014	174.248	191.302	16.832	32.970	50.600	67.721	85.308	102.750	120.383	*- To Third Party non Bank*
- kepada bank lain	1.203	1.394	1.653	1.198	1.382	1.570	1.777	1.991	2.231	252	476	715	942	1.184	1.438	1.701	*- To other Bank*
e. Lainnya	75.960	94.910	108.867	58.957	67.959	77.549	87.136	96.591	106.520	15.714	25.123	35.558	46.052	56.707	67.070	76.933	*e Others*
2. Beban Bunga	162.247	185.530	197.096	109.290	125.644	142.558	159.861	176.974	195.031	24.193	41.726	61.006	80.245	99.812	118.729	137.313	*2. Interest Expenses*
a. Kepada Bank Indonesia	18	16	20	14	15	16	18	19	24	5	8	9	10	14	17	18	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	2.163	2.105	2.054	1.259	1.452	1.667	1.862	2.064	2.265	215	435	671	925	1.174	1.406	1.658	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	84.420	84.589	83.204	46.160	52.986	59.711	66.903	74.042	81.614	7.851	15.183	23.336	31.245	39.300	47.138	55.299	*c. Third Party non Bank*
- Giro	5.403	5.736	6.563	4.189	4.786	5.356	5.947	6.511	7.121	608	1.154	1.772	2.385	3.037	3.692	4.373	*- Demand Deposit*
- Tabungan	11.648	11.708	11.450	6.465	7.407	8.305	9.274	10.227	11.191	985	1.910	2.886	3.837	4.817	5.770	6.761	*- Saving*
- Simpanan Berjangka	67.369	67.146	65.191	35.506	40.794	46.050	51.682	57.304	63.303	6.257	12.120	18.677	25.022	31.446	37.677	44.164	*- Time deposits*
d. Surat Berharga	4.184	4.535	5.069	3.154	3.588	4.003	4.431	4.860	5.347	449	951	1.399	1.888	2.415	2.890	3.458	*d. Securities*
e. Pinjaman yang diterima	972	1.083	963	935	1.112	1.294	1.511	1.720	1.974	278	638	1.028	1.419	1.811	2.182	2.377	*e. Loans received*
f. Lainnya	70.491	93.083	105.756	57.711	66.406	75.777	85.046	94.204	103.751	15.359	24.472	34.524	44.706	55.049	65.041	74.451	*f. Others*
g. Koreksi atas pendapatan bunga	0	119	30	55	85	90	91	66	57	36	40	40	53	49	55	53	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	109.637	127.206	132.371	78.601	90.837	102.414	114.079	125.409	137.282	11.399	22.358	34.217	45.724	57.559	69.480	81.619	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	60.176	64.511	61.815	46.710	57.104	71.970	71.737	77.256	84.174	13.236	19.090	29.514	36.806	45.990	55.673	64.629	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.706	3.301	4.323	1.429	1.563	1.702	1.881	2.207	2.341	281	607	1.052	1.315	1.465	2.260	2.751	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	-	1.327	16	16	16	16	16	16	1	2	28	28	37	37	45	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	11	24	2	7	2	2	2	2	0	1	2	3	5	7	10	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	20.628	16.730	13.372	15.235	22.065	32.572	27.364	28.778	30.386	7.189	8.265	12.937	15.336	19.846	24.913	28.688	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	21.783	24.579	27.321	17.424	19.975	22.406	24.977	27.571	30.575	2.655	5.046	7.743	10.886	13.617	16.524	19.472	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	16.010	19.891	15.449	12.604	13.478	15.272	17.496	18.682	20.854	3.110	5.168	7.752	9.239	11.021	11.932	13.662	*f Others*
2. Beban Operasional Selain Beban Bunga	130.732	151.409	141.162	92.187	110.764	132.384	139.863	148.390	161.497	18.151	31.826	47.752	61.760	77.137	92.510	107.189	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	328	549	338	669	744	766	865	785	787	87	121	164	232	277	286	368	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	95	5	141	11	11	10	16	15	15	-	-	-	32	35	264	273	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	11	1	1	1	1	1	1	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	18.504	12.988	10.441	15.054	22.636	33.068	28.419	26.593	28.050	5.684	7.599	11.662	13.249	16.834	21.566	24.924	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	40.487	57.894	43.552	23.867	27.171	31.334	35.701	38.432	41.258	4.484	8.339	11.886	15.411	18.968	22.255	25.423	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	818	1.011	1.584	1.186	1.434	1.564	1.743	1.949	2.117	231	400	610	831	1.053	1.283	1.520	*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	70.500	78.961	85.096	51.399	58.768	65.641	73.118	80.616	89.269	7.666	15.367	23.429	32.004	39.970	46.856	54.680	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**39.080**	**40.308**	**53.024**	**33.124**	**37.177**	**42.000**	**45.953**	**54.275**	**59.960**	**6.484**	**9.622**	**15.980**	**20.770**	**26.412**	**32.644**	**39.059**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**17.433**	**10.017**	**12.422**	**10.334**	**12.806**	**14.566**	**16.749**	**14.723**	**16.191**	**1.549**	**2.873**	**4.273**	**5.517**	**6.882**	**8.238**	**9.835**	***E. Non Operational Income***
F. Beban non - operasional	**19.428**	**10.707**	**11.621**	**7.499**	**8.662**	**9.712**	**10.790**	**11.415**	**12.915**	**2.588**	**2.530**	**4.030**	**5.594**	**7.211**	**7.965**	**9.368**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(1.994)**	**(690)**	**801**	**2.835**	**4.144**	**4.854**	**5.959**	**3.308**	**3.276**	**(1.039)**	**343**	**244**	**(78)**	**(329)**	**273**	**466**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**37.086**	**39.618**	**53.825**	**35.959**	**41.321**	**46.854**	**51.912**	**57.583**	**63.236**	**5.444**	**9.965**	**16.223**	**20.692**	**26.082**	**32.917**	**39.526**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**27.712**	**33.205**	**35.984**	**-**	**-**	**-**	**-**	**-**	**39.975**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**27.705**	**33.205**	**35.984**	**-**	**-**	**-**	**-**	**-**	**39.975**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**29.129**	**31.193**	**42.368**	**28.155**	**32.412**	**36.973**	**40.688**	**45.136**	**49.497**	**4.202**	**7.712**	**12.732**	**16.126**	**20.385**	**25.738**	**30.894**	***K. Profit/Loss After Estimation of tax***

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	39.725	10.850	12.819	8.402	9.660	10.905	12.227	13.516	14.861	1.400	2.690	4.431	5.638	7.163	8.651	10.262	*1. Interest Income*
a. Dari Bank Indonesia	608	222	276	177	201	217	241	265	294	30	59	93	124	156	189	221	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	244	168	144	82	92	105	117	129	143	16	31	44	62	78	94	111	*b. From interbank placement*
c. Dari surat berharga	1.051	344	493	312	362	409	457	552	551	49	96	144	195	250	304	357	*c. From securities*
d. Dari Kredit yang diberikan	22.194	7.955	9.438	6.152	7.082	7.988	8.968	9.878	10.928	1.005	1.912	2.954	3.962	5.028	6.072	7.170	*d. From credit*
- kepada pihak ketiga bukan bank	22.075	7.851	9.306	6.090	7.010	7.906	8.876	9.777	10.816	996	1.893	2.925	3.924	4.980	6.013	7.102	*- To Third Party non Bank*
- kepada bank lain	119	104	133	62	72	82	92	102	112	10	19	28	38	48	58	68	*- To other Bank*
e. Lainnya	15.629	2.161	2.468	1.679	1.922	2.185	2.443	2.691	2.945	299	593	1.196	1.294	1.651	1.992	2.403	*e Others*
2. Beban Bunga	27.513	5.968	6.794	4.229	4.851	5.481	6.137	6.787	7.475	750	1.453	2.513	3.056	3.880	4.678	5.566	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	0	-	0	0	0	0	0	0	-	0	0	0	2	3	4	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	239	126	122	63	74	84	97	109	125	15	28	44	59	76	92	110	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	10.993	3.678	4.115	2.394	2.746	3.096	3.465	3.843	4.242	424	809	1.243	1.669	2.114	2.547	3.017	*c. Third Party non Bank*
- Giro	191	73	72	47	53	60	67	75	84	9	17	26	36	47	56	65	*- Demand Deposit*
- Tabungan	434	150	202	130	147	164	182	200	220	20	38	58	77	97	115	135	*- Saving*
- Simpanan Berjangka	10.369	3.455	3.841	2.218	2.546	2.872	3.217	3.569	3.939	394	754	1.160	1.556	1.971	2.377	2.816	*- Time deposits*
d. Surat Berharga	450	4	9	112	130	147	166	179	199	18	35	53	69	84	104	121	*d. Securities*
e. Pinjaman yang diterima	343	13	27	15	17	20	24	28	33	5	9	11	13	15	17	19	*e. Loans received*
f. Lainnya	15.488	2.146	2.521	1.645	1.884	2.134	2.385	2.628	2.875	288	572	1.161	1.246	1.590	1.914	2.295	*f. Others*
g. Koreksi atas pendapatan bunga	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	12.212	4.882	6.024	4.173	4.809	5.424	6.090	6.728	7.386	649	1.237	1.918	2.582	3.283	3.973	4.696	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.989	1.834	677	431	491	576	628	687	755	76	189	277	334	480	620	678	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	104	8	16	6	6	6	6	6	6	0	0	0	0	0	0	1	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	2	1	1	1	1	1	1	1	1	0	0	0	0	1	1	1	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	807	162	144	100	114	128	142	154	170	14	30	47	61	78	92	109	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	1.075	1.663	515	325	371	441	479	525	578	62	160	230	272	401	526	568	*f Others*
2. Beban Operasional Selain Beban Bunga	11.215	6.228	5.520	3.245	3.723	4.223	4.744	5.293	5.889	511	1.004	1.508	2.141	2.740	3.264	3.815	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	4	2	0	2	2	3	3	2	2	0	0	1	1	1	1	1	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	*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	1	0	0	0	-	-	0	0	0	-	-	-	-	-	-	-	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	2.617	2.930	1.653	780	889	1.015	1.160	1.341	1.552	146	286	407	658	849	965	1.079	*e. Depreciation/Amortizations*
f Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	47	10	13	11	12	16	18	20	21	1	3	3	5	6	7	8	*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	8.545	3.286	3.854	2.452	2.819	3.189	3.564	3.930	4.314	364	709	1.091	1.472	1.879	2.285	2.721	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**2.986**	**489**	**1.181**	**1.359**	**1.578**	**1.777**	**1.973**	**2.122**	**2.252**	**214**	**422**	**688**	**775**	**1.024**	**1.329**	**1.560**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**82**	**61**	**52**	**27**	**32**	**35**	**39**	**43**	**72**	**6**	**9**	**15**	**23**	**25**	**30**	**33**	***E. Non Operational Income***
F. Beban non - operasional	**163**	**65**	**63**	**34**	**41**	**52**	**59**	**65**	**76**	**3**	**12**	**15**	**21**	**26**	**31**	**35**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(82)**	**(5)**	**(11)**	**(7)**	**(9)**	**(17)**	**(20)**	**(22)**	**(4)**	**2**	**(3)**	**(0)**	**2**	**(0)**	**(1)**	**(2)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**2.904**	**484**	**1.170**	**1.351**	**1.569**	**1.760**	**1.954**	**2.100**	**2.247**	**216**	**419**	**688**	**777**	**1.023**	**1.328**	**1.558**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**4.337**	**1.333**	**1.836**	**-**	**-**	**-**	**-**	**-**	**2.243**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**4.358**	**1.333**	**1.836**	**-**	**-**	**-**	**-**	**-**	**2.243**	**12**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**2.084**	**175**	**753**	**1.012**	**1.174**	**1.314**	**1.455**	**1.547**	**1.654**	**150**	**312**	**514**	**560**	**750**	**995**	**1.167**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki
r) Revised figures

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

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	77.184	77.992	84.087	49.008	56.273	60.081	67.458	74.693	81.890	7.749	15.210	23.214	31.302	39.521	47.152	55.368	*1. Interest Income*
a. Dari Bank Indonesia	1.020	683	1.193	449	484	502	568	640	766	79	143	203	264	302	371	428	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	3.772	2.399	2.125	1.072	1.268	1.426	1.660	1.948	2.177	177	371	630	896	1.162	1.356	1.610	*b. From interbank placement*
c. Dari surat berharga	3.166	3.773	4.364	2.597	2.995	3.341	3.995	4.437	4.897	417	803	1.251	1.704	2.238	2.666	3.155	*c. From securities*
d. Dari Kredit yang diberikan	45.632	47.873	51.263	30.245	34.717	38.629	43.146	47.553	52.115	4.400	8.662	13.200	17.601	22.160	26.529	31.076	*d. From credit*
- kepada pihak ketiga bukan bank	45.565	47.817	51.216	30.203	34.677	38.587	43.099	47.500	52.039	4.369	8.610	13.135	17.525	22.072	26.428	30.963	*- To Third Party non Bank*
- kepada bank lain	67	56	48	43	39	43	47	53	76	31	52	65	76	88	101	114	*- To other Bank*
e. Lainnya	23.595	23.263	25.142	14.644	16.809	16.183	18.088	20.115	21.934	2.676	5.231	7.929	10.836	13.658	16.230	19.099	*e Others*
2. Beban Bunga	44.477	42.371	46.790	27.004	30.925	31.797	35.564	39.463	43.254	4.654	9.070	13.777	18.660	23.435	27.921	32.765	*2. Interest Expenses*
a. Kepada Bank Indonesia	21	29	33	0	0	-	-	-	1	0	0	0	0	1	2	2	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	672	890	797	427	518	611	694	787	898	117	202	295	392	483	569	653	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	19.867	17.640	19.879	11.166	12.709	14.017	15.702	17.457	19.177	1.706	3.352	5.184	6.990	8.827	10.552	12.430	*c. Third Party non Bank*
- Giro	3.559	3.253	3.143	1.585	1.798	2.017	2.225	2.461	2.683	195	398	645	904	1.178	1.428	1.682	*- Demand Deposit*
- Tabungan	1.829	1.871	2.029	1.253	1.451	1.612	1.806	1.994	2.213	204	384	573	754	945	1.140	1.349	*- Saving*
- Simpanan Berjangka	14.479	12.516	14.707	8.327	9.459	10.387	11.671	13.001	14.281	1.307	2.569	3.965	5.332	6.704	7.984	9.400	*- Time deposits*
d. Surat Berharga	755	713	926	684	773	866	975	1.073	1.177	119	228	333	441	550	657	765	*d. Securities*
e. Pinjaman yang diterima	209	239	423	418	476	528	587	660	760	102	188	254	322	391	461	528	*e. Loans received*
f. Lainnya	22.951	22.858	24.730	14.304	16.446	15.771	17.602	19.482	21.236	2.608	5.095	7.707	10.509	13.176	15.672	18.376	*f. Others*
g. Koreksi atas pendapatan bunga	1	2	2	3	3	4	4	4	5	2	5	4	6	7	9	10	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	32.707	35.621	37.297	22.004	25.348	28.284	31.894	35.230	38.636	3.095	6.140	9.436	12.642	16.086	19.231	22.603	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	5.718	7.077	8.196	4.424	5.132	5.808	6.596	7.192	8.163	717	1.495	1.996	2.645	3.345	4.029	4.837	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	404	698	759	468	548	588	610	653	703	13	44	85	108	138	195	215	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	*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	251	216	79	92	101	107	121	140	144	23	34	49	74	100	104	125	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.232	1.431	1.760	1.040	1.207	1.369	1.544	1.680	1.951	159	303	461	633	835	985	1.169	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	3.832	4.732	5.597	2.825	3.275	3.744	4.321	4.719	5.366	521	1.114	1.400	1.830	2.272	2.745	3.328	*f Others*
2. Beban Operasional Selain Beban Bunga	26.149	29.190	31.035	17.618	20.220	22.447	25.253	27.993	31.601	2.518	5.055	7.753	10.757	13.640	16.097	19.034	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	590	497	275	335	378	403	428	396	403	5	3	5	9	16	10	13	*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	210	195	66	79	87	93	103	121	124	28	36	50	71	93	94	112	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	5.875	6.484	7.071	3.328	3.831	4.234	5.010	5.463	6.106	748	1.351	2.022	2.746	3.146	3.859	4.402	*e. Depreciation/Amortizations*
f Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	24	26	38	39	45	50	57	64	73	5	9	15	20	27	33	40	*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	19.450	21.989	23.585	13.838	15.880	17.667	19.655	21.949	24.895	1.732	3.656	5.661	7.910	10.358	12.101	14.467	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**12.276**	**13.534**	**14.458**	**8.810**	**10.262**	**11.644**	**13.237**	**14.429**	**15.198**	**1.295**	**2.579**	**3.679**	**4.531**	**5.791**	**7.163**	**8.406**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**2.556**	**7.491**	**16.007**	**3.860**	**4.138**	**4.428**	**4.763**	**5.060**	**5.488**	**290**	**579**	**827**	**1.132**	**1.471**	**1.867**	**2.312**	***E. Non Operational Income***
F. Beban non - operasional	**2.442**	**7.402**	**15.881**	**3.841**	**4.109**	**4.407**	**4.781**	**5.119**	**5.529**	**309**	**601**	**836**	**1.150**	**1.506**	**1.905**	**2.375**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**114**	**89**	**126**	**19**	**29**	**21**	**(18)**	**(59)**	**(41)**	**(18)**	**(22)**	**(9)**	**(18)**	**(35)**	**(38)**	**(63)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**12.390**	**13.623**	**14.584**	**8.829**	**10.291**	**11.666**	**13.219**	**14.370**	**15.157**	**1.276**	**2.558**	**3.670**	**4.512**	**5.755**	**7.125**	**8.343**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**3.473**	**3.981**	**4.365**	**-**	**-**	**-**	**-**	**-**	**4.097**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**3.439**	**4.016**	**4.301**	**-**	**-**	**-**	**-**	**-**	**4.000**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**10.595**	**11.487**	**12.421**	**7.559**	**8.850**	**10.072**	**11.485**	**12.418**	**13.090**	**1.113**	**2.196**	**3.012**	**3.686**	**4.695**	**5.837**	**6.817**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	25.429	25.076	24.466	13.832	16.059	18.229	20.504	22.701	25.083	2.379	3.757	5.798	7.731	9.720	11.612	13.573	*1. Interest Income*
a. Dari Bank Indonesia	358	319	328	232	280	317	356	394	469	73	59	91	126	162	200	227	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	359	259	288	185	218	260	305	363	407	48	87	137	184	239	282	327	*b. From interbank placement*
c. Dari surat berharga	1.539	1.972	2.659	1.430	1.640	1.839	2.036	2.218	2.409	198	322	532	723	904	1.080	1.272	*c. From securities*
d. Dari Kredit yang diberikan	16.973	16.888	16.265	10.003	11.649	13.266	14.977	16.612	18.348	1.735	2.663	4.072	5.407	6.800	8.122	9.499	*d. From credit*
- kepada pihak ketiga bukan bank	16.961	16.881	16.262	10.003	11.648	13.265	14.976	16.611	18.347	1.735	2.663	4.072	5.406	6.800	8.122	9.499	*- To Third Party non Bank*
- kepada bank lain	12	7	3	1	1	1	1	1	1	0	0	0	0	0	0	0	*- To other Bank*
e. Lainnya	6.200	5.638	4.926	1.982	2.273	2.548	2.830	3.115	3.450	325	626	966	1.291	1.616	1.928	2.249	*e Others*
2. Beban Bunga	14.612	13.648	12.776	7.219	8.418	9.583	10.787	11.991	13.319	1.355	2.051	3.167	4.235	5.320	6.375	7.437	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	4	0	1	1	1	1	1	1	0	0	1	1	1	2	2	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	443	545	676	554	646	735	831	929	1.031	99	121	189	261	338	448	543	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	6.984	6.300	5.732	3.417	3.997	4.551	5.142	5.718	6.329	630	1.044	1.615	2.162	2.723	3.228	3.759	*c. Third Party non Bank*
- Giro	434	441	558	338	393	448	512	569	625	55	97	155	211	270	319	373	*- Demand Deposit*
- Tabungan	220	232	242	183	214	239	265	289	310	20	39	65	88	112	137	163	*- Saving*
- Simpanan Berjangka	6.330	5.627	4.932	2.897	3.390	3.864	4.365	4.860	5.395	555	908	1.395	1.863	2.341	2.772	3.223	*- Time deposits*
d. Surat Berharga	271	266	300	114	132	150	165	181	196	34	12	9	11	13	15	18	*d. Securities*
e. Pinjaman yang diterima	868	1.041	1.237	1.167	1.396	1.625	1.884	2.126	2.391	278	268	420	550	683	820	950	*e. Loans received*
f. Lainnya	6.045	5.492	4.832	1.965	2.246	2.522	2.765	3.038	3.371	315	605	933	1.250	1.561	1.862	2.166	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	10.816	11.428	11.690	6.613	7.642	8.646	9.717	10.709	11.765	1.023	1.706	2.632	3.495	4.401	5.237	6.136	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	11.851	14.004	14.718	11.547	13.179	14.710	16.083	16.976	18.885	3.727	4.046	5.741	5.514	6.848	8.449	10.000	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	171	565	711	210	340	231	245	260	268	71	139	234	248	270	407	509	*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	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	8.291	10.056	9.984	9.272	10.525	11.857	12.925	13.493	14.964	3.341	3.292	4.590	4.102	5.158	6.349	7.443	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.552	2.739	2.925	1.710	1.984	2.289	2.556	2.844	3.117	260	523	767	990	1.201	1.415	1.642	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	837	639	1.091	355	329	333	358	379	536	55	93	150	174	219	278	406	*f Others*
2. Beban Operasional Selain Beban Bunga	19.321	21.598	21.168	15.867	18.294	20.553	22.631	24.286	27.078	4.113	4.812	7.005	7.441	9.461	11.865	14.170	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	152	156	329	514	604	503	534	518	500	7	5	18	13	74 -	18	26	*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	32	26	6	-	-	-	-	-	-	-	-	-	-		-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	6.827	8.963	8.998	8.542	9.623	10.959	11.999	12.596	13.916	3.156	3.127	4.407	3.824	4.886	5.957	7.038	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	5.229	5.045	3.940	1.935	2.456	2.757	3.059	3.420	3.999	253	365	590	892	1.065	1.745	2.332	*e. Depreciation/Amortizations*
f Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	501	524	671	509	588	716	763	856	1.011	93	184	284	401	494	587	670	*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	6.580	6.883	7.225	4.367	5.024	5.618	6.275	6.896	7.651	605	1.130	1.705	2.311	2.942	3.558	4.105	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**3.346**	**3.834**	**5.239**	**2.293**	**2.526**	**2.803**	**3.169**	**3.399**	**3.572**	**637**	**941**	**1.368**	**1.568**	**1.787**	**1.821**	**1.966**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**487**	**755**	**318**	**730**	**892**	**861**	**854**	**1.027**	**1.048**	**104**	**110**	**185**	**278**	**434**	**358**	**340**	***E. Non Operational Income***
F. Beban non - operasional	**1.140**	**172**	**808**	**345**	**606**	**383**	**297**	**327**	**481**	**57**	**35**	**40**	**31**	**45**	**48**	**62**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(653)**	**582**	**(490)**	**384**	**286**	**478**	**557**	**700**	**566**	**47**	**75**	**145**	**247**	**389**	**309**	**278**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**2.693**	**4.417**	**4.749**	**2.677**	**2.812**	**3.280**	**3.726**	**4.099**	**4.138**	**684**	**1.015**	**1.513**	**1.814**	**2.176**	**2.130**	**2.244**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**170**	**61**	**(30)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**170**	**61**	**(30)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**1.793**	**3.160**	**3.389**	**1.986**	**2.090**	**2.438**	**2.750**	**3.039**	**3.019**	**497**	**761**	**1.136**	**1.350**	**1.601**	**1.567**	**1.595**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																	***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	23.732	24.509	20.907	11.384	13.217	15.244	16.870	18.709	21.311	2.060	3.890	5.997	8.159	10.364	12.488	14.477	*1. Interest Income*
a. Dari Bank Indonesia	566	672	685	473	551	637	722	806	919	100	175	232	481	710	815	901	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	784	617	1.000	711	785	855	1.009	1.089	1.159	106	177	278	356	433	497	601	*b. From interbank placement*
c. Dari surat berharga	4.603	5.171	4.635	1.962	2.221	2.754	2.789	3.068	3.956	336	651	1.076	1.360	1.701	2.165	2.395	*c. From securities*
d. Dari Kredit yang diberikan	17.172	17.484	14.182	7.993	9.366	10.670	12.107	13.471	14.971	1.483	2.827	4.315	5.752	7.273	8.734	10.253	*d. From credit*
- kepada pihak ketiga bukan bank	16.916	17.069	13.783	7.707	9.028	10.283	11.667	12.990	14.437	1.430	2.726	4.161	5.548	7.016	8.430	9.899	*- To Third Party non Bank*
- kepada bank lain	257	415	400	286	338	387	440	481	534	53	101	154	204	257	305	354	*- To other Bank*
e. Lainnya	606	565	404	246	294	327	243	275	305	35	60	95	209	247	277	326	*e Others*
2. Beban Bunga	7.105	6.362	5.666	2.823	3.295	4.021	4.130	4.616	5.446	539	990	1.580	2.019	2.554	3.226	3.664	*2. Interest Expenses*
a. Kepada Bank Indonesia	17	2	1	6	6	6	6	6	6	-	1	1	2	2	2	2	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.078	881	716	450	529	600	687	792	886	98	188	301	401	521	632	754	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	4.707	4.176	3.222	1.843	2.162	2.483	2.824	3.161	3.517	356	687	1.039	1.371	1.710	2.053	2.409	*c. Third Party non Bank*
- Giro	744	738	768	442	517	598	679	756	849	86	173	262	356	449	543	633	*- Demand Deposit*
- Tabungan	109	133	171	66	76	86	94	101	107	7	12	19	25	31	37	43	*- Saving*
- Simpanan Berjangka	3.854	3.306	2.283	1.335	1.569	1.799	2.051	2.305	2.561	263	502	758	991	1.230	1.474	1.732	*- Time deposits*
d. Surat Berharga	319	431	466	20	20	20	20	20	24	22	1	2	2	2	2	2	*d. Securities*
e Pinjaman yang diterima	48	33	83	70	77	84	93	100	109	9	16	25	33	42	56	71	*e. Loans received*
f. Lainnya	937	838	1.177	435	501	828	500	537	904	55	97	212	210	277	480	426	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	16.626	18.147	15.240	8.561	9.922	11.223	12.740	14.093	15.864	1.520	2.900	4.417	6.139	7.809	9.262	10.813	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	79.218	72.982	82.720	48.357	55.994	60.849	65.781	68.582	74.116	34.644	39.401	48.233	67.275	42.583	42.837	58.292	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.095	2.179	2.095	1.437	1.556	1.618	1.736	2.134	2.156	357	593	864	993	1.015	1.464	1.676	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	390	-	22	3	3	22	3	3	-	-	-	4	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	22	87	-	-	-	-	24	30	7	34	39	20	23	24	29	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	70.663	63.350	74.107	43.556	50.420	54.747	59.110	61.087	66.122	33.687	37.519	45.922	64.499	39.478	38.877	53.739	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.837	5.727	4.906	2.482	2.869	3.241	3.651	3.968	4.371	371	685	1.066	1.398	1.739	2.061	2.456	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	622	1.314	1.525	861	1.147	1.241	1.263	1.365	1.435	221	569	343	361	329	411	392	*f Others*
2. Beban Operasional Selain Beban Bunga	88.324	79.114	87.544	51.498	59.488	64.756	69.908	72.770	78.958	34.185	39.320	48.464	67.802	43.613	43.637	59.445	*2. Non Interest Expense*
a Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.460	1.122	605	1.255	1.327	1.298	1.458	1.439	1.484	212	159	252	371	434	509	582	*a. Decrease in fair value and losses form sale of securities*
b Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	168	139	277	77	89	104	119	127	138	16	24	35	36	56	59	73	*b. Decrease in fair value and losses form sale of credit*
c Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	169	159	154	207	188	176	31	31	12	44	46	47	67	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	67.572	60.598	72.328	42.244	48.944	53.122	57.089	58.770	63.702	32.885	37.109	45.179	63.389	38.075	37.030	51.729	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	6.817	4.559	3.801	2.195	2.615	2.925	3.121	3.579	3.934	244	390	695	880	1.153	1.358	1.567	*e. Depreciation/Amortizations*
f Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	930	862	927	413	479	546	659	716	812	63	112	184	247	311	351	412	*f Losses from investment in shares with equity method, fees/comissions/*
g Lainnya	11.377	11.834	9.606	5.145	5.876	6.609	7.255	7.950	8.712	735	1.495	2.107	2.835	3.538	4.284	5.016	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**7.520**	**12.015**	**10.417**	**5.421**	**6.428**	**7.316**	**8.613**	**9.905**	**11.022**	**1.979**	**2.980**	**4.186**	**5.612**	**6.780**	**8.462**	**9.660**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**926**	**901**	**821**	**536**	**658**	**745**	**859**	**835**	**960**	**70**	**127**	**193**	**247**	**338**	**452**	**518**	***E. Non Operational Income***
F. Beban non - operasional	**305**	**63**	**68**	**126**	**168**	**198**	**240**	**112**	**146**	**66**	**1**	**1**	**1**	**1**	**1**	**1**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**620**	**838**	**753**	**410**	**491**	**547**	**619**	**724**	**815**	**5**	**127**	**192**	**246**	**337**	**451**	**517**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**8.140**	**12.854**	**11.169**	**5.831**	**6.919**	**7.863**	**9.232**	**10.629**	**11.837**	**1.984**	**3.107**	**4.378**	**5.858**	**7.117**	**8.913**	**10.177**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**25**	**25**	**(61)**	**(7)**	**7**	**28**	**43**	**51**	**52**	**11**	**20**	**22**	**(31)**	**(30)**	**(32)**	**(19)**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**607**	**403**	**242**	**(49)**	**(19)**	**59**	**(5)**	**1**	**252**	**11**	**(87)**	**151**	**115**	**107**	**77**	**204**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**5.166**	**8.418**	**7.784**	**4.329**	**5.238**	**5.797**	**6.840**	**8.013**	**8.618**	**1.706**	**2.543**	**3.120**	**4.212**	**5.140**	**6.665**	**7.248**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**511.743**	**628.115**	**673.484**	**1.029.808**	**1.016.655**	**1.072.536**	**1.029.292**	**1.032.424**	**1.063.037**	**1.026.941**	**1.021.023**	**1.152.410**	**1.132.261**	**1.162.856**	**1.090.464**	**1.102.359**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	38.641	20.586	29.244	19.337	16.699	17.929	17.510	17.391	17.310	17.179	17.510	18.276	18.274	18.349	18.057	18.731	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	468.916	597.813	641.745	1.001.772	993.955	1.047.718	1.004.435	1.006.619	1.040.333	1.000.665	995.747	1.124.062	1.106.648	1.138.370	1.064.237	1.073.401	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	4.185	9.715	2.495	8.700	6.000	6.889	7.346	8.414	5.395	9.097	7.766	10.072	7.339	6.137	8.170	10.227	- *Others*
Kewajiban Komitmen	**1.821.506**	**1.983.571**	**2.160.722**	**2.634.864**	**2.726.796**	**2.767.860**	**2.768.711**	**2.714.321**	**2.724.780**	**2.748.790**	**2.759.733**	**2.885.216**	**2.863.418**	**2.856.271**	**2.771.778**	**2.774.832**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	1.219.520	1.304.240	1.408.258	1.469.754	1.541.709	1.531.977	1.565.928	1.541.230	1.545.055	1.600.530	1.589.182	1.548.250	1.564.953	1.545.078	1.516.202	1.515.260	- *Undisbursed loan facilities to debtors*
Committed	275.413	298.509	344.860	363.125	378.293	369.036	375.231	365.413	367.108	381.049	376.341	365.022	370.005	366.214	366.791	363.453	*- Committed*
Uncommitted	944.107	1.005.731	1.063.398	1.106.629	1.163.416	1.162.941	1.190.698	1.175.817	1.177.948	1.219.482	1.212.841	1.183.227	1.194.948	1.178.864	1.149.411	1.151.807	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	7.534	12.370	11.229	14.911	19.293	15.241	14.937	8.878	10.181	10.645	9.589	11.449	14.192	13.060	14.313	16.751	- *Undisbursed loan facilities to other banks*
Committed	1.064	1.581	3.011	3.341	5.127	2.220	4.232	2.020	1.897	1.068	1.051	1.990	2.781	1.737	1.659	4.239	*- Committed*
Uncommitted	6.469	10.789	8.218	11.570	14.166	13.021	10.705	6.858	8.284	9.577	8.539	9.458	11.410	11.323	12.655	12.512	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	69.516	66.353	77.108	84.645	89.129	91.755	94.462	91.959	88.144	80.623	85.087	82.241	79.499	81.415	75.750	75.088	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	520.465	594.212	659.107	1.056.446	1.069.163	1.121.114	1.085.829	1.063.085	1.075.275	1.045.988	1.066.216	1.233.407	1.194.577	1.208.753	1.155.715	1.154.765	- *Outstanding spot and derivatives (sold)*
- Lainnya	4.471	6.397	5.020	9.108	7.501	7.773	7.556	9.168	6.126	11.005	9.659	9.869	10.198	7.965	9.797	12.967	- *Others*
Tagihan Kontinjensi	**308.392**	**334.875**	**316.330**	**332.943**	**300.354**	**305.784**	**313.649**	**290.482**	**286.136**	**275.666**	**282.926**	**274.533**	**269.282**	**269.604**	**267.819**	**275.376**	***Contingent Claims***
- Garansi yang diterima	265.333	288.776	264.819	228.175	242.704	247.608	254.386	252.315	248.740	237.633	240.374	235.866	226.506	225.642	226.130	228.507	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	39.402	42.161	46.949	99.832	52.774	53.196	54.099	33.067	32.405	32.899	37.347	33.391	37.379	38.508	36.263	41.341	- *Accrued interest*
- Lainnya	3.657	3.938	4.562	4.935	4.875	4.980	5.164	5.099	4.991	5.134	5.205	5.275	5.397	5.455	5.426	5.528	- *Others*
Kewajiban Kontijensi	**302.459**	**304.665**	**339.278**	**328.360**	**337.705**	**346.889**	**349.600**	**343.613**	**366.334**	**334.409**	**334.194**	**337.988**	**342.590**	**345.717**	**343.220**	**341.187**	***Contingent Liabilities***
- Garansi yang diberikan	297.391	302.542	337.695	326.504	335.901	344.952	347.607	341.579	364.514	332.246	331.885	335.602	339.793	343.125	340.601	338.879	- *Issued guarantees*
- Lainnya	5.069	2.124	1.583	1.855	1.805	1.937	1.993	2.033	1.820	2.163	2.309	2.386	2.797	2.592	2.619	2.309	- *Others*
Lainnya	**274.066**	**309.064**	**392.512**	**426.447**	**430.924**	**436.410**	**437.843**	**438.992**	**445.955**	**449.597**	**453.638**	**453.559**	**455.804**	**462.218**	**468.191**	**474.967**	***Others***
- Penerusan Kredit	23.059	9.441	10.422	11.321	11.360	11.659	11.740	12.000	12.072	12.353	12.597	12.653	12.763	13.672	13.255	13.609	− *Channelling*
- Aset produktif yang dihapusbukukan	230.274	274.724	350.961	375.600	380.023	384.992	385.804	386.300	392.081	395.099	396.470	397.954	402.023	404.434	410.167	416.933	− *Written off earning assets*
Kredit yang diberikan	219.484	262.748	339.745	363.864	372.023	373.093	377.532	378.067	383.718	387.001	388.152	389.644	393.555	395.871	401.559	408.336	*- Credit disbursed*
Lainnya	10.790	11.976	11.216	11.735	8.000	11.899	8.272	8.233	8.363	8.097	8.318	8.309	8.468	8.563	8.609	8.596	*- Others*
- Aset produktif yang dihapustagih	20.733	24.900	31.129	39.527	39.540	39.759	40.299	40.693	41.802	42.145	44.571	42.952	41.018	44.112	44.769	44.425	− *Charged off earning assets*
Kredit yang diberikan	14.300	17.557	23.573	31.992	32.000	32.192	32.720	33.126	34.238	34.586	37.010	35.480	33.550	36.644	37.428	37.081	*- Credit disbursed*
Lainnya	6.433	7.343	7.556	7.534	7.540	7.567	7.579	7.566	7.564	7.559	7.561	7.472	7.468	7.468	7.341	7.344	*- 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	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**46.778**	**77.543**	**80.977**	**331.675**	**314.022**	**313.078**	**280.200**	**270.012**	**348.931**	**224.603**	**229.757**	**251.160**	**233.682**	**254.159**	**244.517**	**240.906**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	4.136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	42.311	77.085	80.514	331.488	313.823	312.879	279.635	269.463	348.421	224.290	229.635	251.003	233.596	254.096	244.475	240.832	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	332	459	462	187	199	199	566	549	510	314	122	156	86	63	42	74	- *Others*
Kewajiban Komitmen	**340.858**	**413.368**	**444.740**	**702.237**	**719.020**	**724.161**	**709.676**	**691.969**	**760.781**	**646.189**	**647.065**	**657.652**	**641.968**	**661.206**	**646.087**	**665.765**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	266.256	309.129	316.472	321.153	353.146	355.180	371.012	373.778	363.852	381.094	371.367	349.118	355.788	355.738	341.534	357.515	- *Undisbursed loan facilities to debtors*
Committed	30.395	28.460	37.399	43.016	44.612	44.007	44.218	39.462	38.083	41.278	39.887	36.323	38.488	38.312	38.508	36.932	*- Committed*
Uncommitted	235.861	280.669	279.073	278.137	308.533	311.173	326.794	334.316	325.769	339.815	331.480	312.795	317.300	317.427	303.026	320.584	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	84	442	478	270	277	282	254	220	220	217	219	221	222	1.723	1.707	4.782	- *Undisbursed loan facilities to other banks*
Committed	80	36	6	5	5	5	5	-	-	-	1	1	1	1	1	2.582	*- Committed*
Uncommitted	4	407	472	265	272	277	249	220	220	217	218	220	220	1.722	1.705	2.200	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	35.976	31.189	36.367	43.207	45.509	43.560	44.308	43.742	40.819	37.305	39.198	38.520	37.862	40.592	36.647	37.381	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	38.539	72.605	91.422	337.606	320.087	325.138	294.102	274.227	355.888	227.571	236.279	269.778	248.081	263.137	266.184	266.072	- *Outstanding spot and derivatives (sold)*
- Lainnya	3	2	2	2	2	2	2	2	2	2	2	15	15	15	15	15	- *Others*
Tagihan Kontinjensi	**73.300**	**72.249**	**75.579**	**77.887**	**80.335**	**80.002**	**82.141**	**60.247**	**59.370**	**55.874**	**59.666**	**59.669**	**59.221**	**60.451**	**60.306**	**60.977**	***Contingent Claims***
- Garansi yang diterima	41.712	40.367	38.818	38.417	40.299	39.382	40.716	39.740	39.077	35.353	39.055	38.881	37.908	38.696	38.461	38.660	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	28.474	28.783	33.168	35.507	36.003	36.547	37.180	16.332	16.189	16.245	16.279	16.408	16.831	17.237	17.268	17.672	- *Accrued interest*
- Lainnya	3.114	3.099	3.593	3.963	4.032	4.073	4.244	4.175	4.105	4.276	4.332	4.380	4.482	4.518	4.576	4.644	- *Others*
Kewajiban Kontijensi	**161.425**	**170.439**	**193.096**	**181.133**	**185.387**	**192.143**	**189.373**	**185.866**	**209.293**	**187.876**	**188.404**	**191.112**	**192.802**	**196.509**	**196.189**	**197.098**	***Contingent Liabilities***
- Garansi yang diberikan	160.866	169.929	192.450	180.407	184.640	191.369	188.540	185.033	208.451	187.008	187.465	190.143	191.838	195.535	195.192	196.063	- *Issued guarantees*
- Lainnya	560	510	646	726	746	774	833	833	842	868	939	969	963	974	997	1.035	- *Others*
Lainnya	**152.581**	**154.101**	**202.482**	**222.397**	**225.560**	**226.175**	**228.381**	**228.031**	**232.267**	**232.436**	**235.062**	**234.878**	**236.659**	**237.736**	**241.217**	**242.482**	***Others***
- Penerusan Kredit	18.139	4.600	4.522	4.908	4.943	4.984	5.022	5.063	5.115	5.093	5.115	5.123	5.133	5.169	5.166	5.172	– *Channelling*
- Aset produktif yang dihapusbukukan	134.306	149.366	197.827	217.348	220.472	221.045	223.210	222.827	227.010	227.207	229.811	229.617	231.388	232.428	235.913	237.173	– *Written off earning assets*
Kredit yang diberikan	130.728	145.655	194.900	214.403	217.521	218.177	220.338	219.973	224.154	224.358	226.961	226.764	228.535	229.575	233.061	234.324	*- Credit disbursed*
Lainnya	3.578	3.711	2.926	2.945	2.951	2.867	2.872	2.854	2.857	2.849	2.850	2.853	2.853	2.853	2.852	2.848	*- Others*
- Aset produktif yang dihapustagih	137	135	134	141	145	147	149	141	142	135	136	138	139	139	138	137	– *Charged off earning assets*
Kredit yang diberikan	137	135	134	141	145	147	149	141	142	135	136	138	139	139	138	137	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**103.789**	**128.920**	**205.459**	**245.028**	**237.472**	**264.452**	**271.963**	**285.077**	**255.388**	**278.214**	**312.297**	**315.093**	**311.890**	**332.748**	**331.106**	**330.622**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	4.136	4.042	6.023	7.547	6.419	7.271	5.361	5.091	5.114	4.992	12.818	13.235	13.238	13.297	12.438	12.500	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	98.995	123.895	198.468	233.816	229.739	255.112	265.239	277.433	249.777	271.001	297.410	298.376	297.020	318.353	316.047	313.804	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	658	983	968	3.665	1.314	2.070	1.364	2.553	497	2.220	2.069	3.482	1.632	1.098	2.621	4.318	- *Others*
Kewajiban Komitmen	**627.032**	**695.577**	**888.358**	**993.914**	**1.021.442**	**1.030.434**	**1.063.900**	**1.039.607**	**1.004.229**	**1.063.633**	**1.183.526**	**1.201.281**	**1.186.152**	**1.178.203**	**1.168.810**	**1.195.127**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	476.484	518.901	626.106	655.405	672.180	666.197	673.000	659.080	670.401	701.525	783.317	775.193	777.326	761.030	750.355	777.734	- *Undisbursed loan facilities to debtors*
Committed	170.838	191.134	221.202	230.851	239.581	231.477	236.474	233.832	233.288	242.271	252.226	250.077	255.907	253.192	252.671	255.180	*- Committed*
Uncommitted	305.645	327.767	404.903	424.554	432.598	434.721	436.526	425.248	437.114	459.253	531.091	525.116	521.420	507.838	497.683	522.554	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	1.881	3.203	9.525	11.909	15.360	9.608	11.310	7.445	8.483	7.612	7.977	8.619	9.482	8.525	8.780	8.468	- *Undisbursed loan facilities to other banks*
Committed	750	1.464	2.853	3.229	4.406	1.802	3.812	1.633	1.360	546	522	1.623	2.451	1.426	1.341	1.345	*- Committed*
Uncommitted	1.131	1.739	6.672	8.680	10.955	7.806	7.498	5.813	7.123	7.067	7.456	6.996	7.031	7.099	7.439	7.123	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	19.898	22.759	29.028	29.253	31.412	34.277	36.561	34.614	32.919	29.406	31.976	32.009	30.853	30.002	29.345	28.494	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	127.458	148.562	220.429	292.976	299.563	317.063	340.569	334.945	290.948	320.946	356.072	381.412	364.208	376.175	376.540	373.795	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.311	2.153	3.270	4.371	2.927	3.288	2.460	3.523	1.477	4.143	4.184	4.048	4.283	2.471	3.790	6.636	- *Others*
Tagihan Kontinjensi	**21.115**	**23.937**	**25.821**	**76.401**	**29.150**	**29.333**	**30.309**	**32.149**	**33.480**	**34.331**	**64.340**	**61.874**	**59.811**	**59.432**	**57.646**	**60.937**	***Contingent Claims***
- Garansi yang diterima	14.652	15.574	17.110	17.906	18.534	19.047	19.396	21.515	23.039	23.701	49.218	50.868	45.480	44.763	45.859	45.593	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	6.339	8.059	8.349	58.231	10.505	10.178	10.804	10.525	10.333	10.522	15.015	10.898	14.223	14.558	11.675	15.233	- *Accrued interest*
- Lainnya	124	303	362	263	110	109	108	109	108	108	108	107	108	111	112	111	- *Others*
Kewajiban Kontijensi	**51.229**	**54.129**	**67.382**	**69.457**	**69.935**	**71.429**	**72.696**	**74.897**	**74.173**	**71.353**	**79.857**	**81.635**	**82.638**	**81.997**	**80.622**	**78.740**	***Contingent Liabilities***
- Garansi yang diberikan	49.948	52.909	66.496	68.380	68.939	70.324	71.655	73.810	73.305	70.170	78.823	80.563	81.298	80.754	79.298	77.583	- *Issued guarantees*
- Lainnya	1.281	1.221	886	1.077	997	1.105	1.041	1.087	868	1.183	1.034	1.072	1.340	1.243	1.324	1.157	- *Others*
Lainnya	**79.401**	**105.395**	**136.473**	**147.441**	**144.842**	**152.237**	**150.860**	**152.054**	**152.546**	**155.118**	**156.392**	**158.614**	**157.856**	**163.069**	**164.592**	**170.077**	***Others***
- Penerusan Kredit	2.694	2.513	3.846	4.409	4.419	4.697	4.747	4.974	4.995	5.305	5.530	5.586	5.693	6.572	6.162	6.515	– *Channelling*
- Aset produktif yang dihapusbukukan	58.636	81.805	108.018	116.688	114.258	121.185	119.275	119.989	120.099	122.087	121.364	123.356	124.518	125.868	127.236	132.761	– *Written off earning assets*
Kredit yang diberikan	51.961	74.241	100.324	108.493	109.817	112.762	114.713	115.449	115.482	117.500	116.788	118.852	120.012	121.265	122.601	128.134	*- Credit disbursed*
Lainnya	6.674	7.564	7.694	8.194	4.441	8.423	4.562	4.541	4.617	4.586	4.577	4.504	4.506	4.602	4.635	4.627	*- Others*
- Aset produktif yang dihapustagih	18.072	21.077	24.609	26.344	26.165	26.355	26.838	27.091	27.452	27.727	29.498	29.672	27.645	30.630	31.193	30.801	– *Charged off earning assets*
Kredit yang diberikan	11.735	13.826	17.179	18.902	18.717	18.880	19.351	19.617	19.980	20.260	22.030	22.200	20.178	23.162	23.852	23.457	*- Credit disbursed*
Lainnya	6.337	7.251	7.430	7.442	7.448	7.475	7.487	7.474	7.472	7.467	7.469	7.472	7.468	7.468	7.341	7.344	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**5**	**3**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Kewajiban Komitmen	**10.822**	**4.608**	**5.621**	**3.969**	**4.717**	**4.763**	**5.506**	**4.651**	**4.266**	**4.746**	**4.771**	**4.527**	**4.619**	**4.881**	**4.673**	**4.625**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	10.524	4.434	5.480	3.876	4.612	4.657	5.424	4.503	4.173	4.653	4.658	4.416	4.537	4.761	4.553	4.528	- *Undisbursed loan facilities to debtors*
Committed	4.010	1.253	1.472	1.337	1.434	1.436	1.529	1.437	1.503	1.562	1.479	1.510	1.489	1.587	1.516	1.495	*- Committed*
Uncommitted	6.514	3.182	4.007	2.539	3.178	3.221	3.895	3.066	2.670	3.092	3.180	2.906	3.048	3.175	3.037	3.032	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	245	146	133	86	93	89	72	138	81	85	107	102	76	102	105	88	- *Undisbursed loan facilities to other banks*
Committed	81	37	42	37	36	37	31	31	31	31	31	31	11	11	11	10	*- Committed*
Uncommitted	164	109	90	49	56	53	41	107	50	54	76	71	65	91	94	78	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (sold)*
- Lainnya	49	28	9	7	12	17	11	10	12	8	6	9	6	18	14	9	- *Others*
Tagihan Kontinjensi	**553**	**231**	**274**	**364**	**381**	**377**	**379**	**392**	**294**	**319**	**328**	**336**	**332**	**343**	**322**	**326**	***Contingent Claims***
- Garansi yang diterima	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	540	221	272	362	372	374	378	386	290	316	325	333	327	321	317	322	- *Accrued interest*
- Lainnya	13	10	2	2	5	3	1	6	4	2	3	3	5	22	4	4	- *Others*
Kewajiban Kontijensi	**1.932**	**1.806**	**2.067**	**1.783**	**1.776**	**1.764**	**1.719**	**1.756**	**1.556**	**1.307**	**1.230**	**1.174**	**1.185**	**1.192**	**980**	**778**	***Contingent Liabilities***
- Garansi yang diberikan	1.842	1.756	2.017	1.736	1.719	1.710	1.669	1.707	1.511	1.259	1.183	1.131	995	925	792	737	- *Issued guarantees*
- Lainnya	90	50	50	47	57	54	49	49	45	48	47	43	190	267	188	41	- *Others*
Lainnya	**5.505**	**1.117**	**1.690**	**2.183**	**2.242**	**2.328**	**2.403**	**2.456**	**3.494**	**3.519**	**3.539**	**3.606**	**4.105**	**4.005**	**4.078**	**4.150**	***Others***
- Penerusan Kredit	85	50	48	47	47	47	47	47	47	47	47	47	47	47	47	47	– *Channelling*
- Aset produktif yang dihapusbukukan	4.529	1.009	1.521	1.952	1.988	2.069	2.116	2.169	3.187	3.201	3.210	3.267	3.754	3.645	3.704	3.750	– *Written off earning assets*
Kredit yang diberikan	4.524	1.009	1.521	1.952	1.988	2.069	2.116	2.169	3.187	3.201	3.210	3.267	3.754	3.645	3.704	3.750	*- Credit disbursed*
Lainnya	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*- Others*
- Aset produktif yang dihapustagih	891	58	122	184	207	212	239	240	259	271	282	292	304	313	328	353	– *Charged off earning assets*
Kredit yang diberikan	891	58	122	184	207	212	239	240	259	271	282	292	304	313	328	353	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**3.619**	**5.265**	**708**	**5.991**	**5.380**	**5.214**	**6.588**	**6.120**	**5.262**	**7.699**	**7.281**	**5.929**	**7.119**	**5.567**	**6.138**	**5.954**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	84	86	79	78	79	79	79	79	0	1	1	1	1	1	1	1	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	441	1.309	212	2.241	1.631	1.198	1.447	1.134	988	2.297	2.096	753	1.932	1.079	1.222	1.208	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	3.093	3.870	417	3.672	3.670	3.937	5.062	4.907	4.273	5.401	5.185	5.175	5.187	4.487	4.915	4.744	- *Others*
Kewajiban Komitmen	**17.956**	**19.889**	**22.410**	**24.831**	**24.867**	**24.229**	**26.172**	**26.525**	**26.074**	**30.941**	**29.701**	**25.640**	**27.771**	**28.811**	**29.104**	**29.797**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	14.114	14.028	20.163	19.850	20.086	19.646	20.118	20.557	20.832	23.664	23.006	19.823	20.589	22.750	22.611	23.041	- *Undisbursed loan facilities to debtors*
Committed	3.361	4.827	6.781	6.019	6.670	7.045	7.140	7.559	7.549	8.083	7.589	6.391	6.585	6.428	6.961	7.059	*- Committed*
Uncommitted	10.753	9.201	13.382	13.831	13.417	12.600	12.978	12.998	13.283	15.581	15.417	13.432	14.004	16.322	15.651	15.982	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	312	541	554	383	413	358	329	286	317	317	263	246	245	235	276	280	- *Undisbursed loan facilities to other banks*
Committed	95	43	109	71	75	78	79	70	53	50	53	50	33	13	19	17	*- Committed*
Uncommitted	217	497	444	312	338	280	249	217	264	267	210	196	213	222	257	262	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	443	168	305	213	231	242	194	227	321	195	183	231	212	204	196	200	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	480	1.268	50	508	240	157	770	547	106	1.291	1.246	186	1.368	766	573	899	- *Outstanding spot and derivatives (sold)*
- Lainnya	2.607	3.885	1.339	3.877	3.896	3.827	4.762	4.907	4.498	5.474	5.003	5.153	5.357	4.857	5.447	5.378	- *Others*
Tagihan Kontinjensi	**5.419**	**6.166**	**6.271**	**6.797**	**7.014**	**7.272**	**6.928**	**6.910**	**6.846**	**6.831**	**6.940**	**7.004**	**7.267**	**7.649**	**8.222**	**9.376**	***Contingent Claims***
- Garansi yang diterima	2.129	2.133	1.744	1.799	1.810	1.834	1.889	1.799	1.801	1.698	1.663	1.695	1.729	1.790	1.795	1.830	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	2.891	3.519	3.934	4.305	4.492	4.656	4.243	4.316	4.287	4.402	4.530	4.540	4.753	5.072	5.710	6.794	- *Accrued interest*
- Lainnya	398	515	594	692	713	782	795	794	759	731	747	770	785	787	717	752	- *Others*
Kewajiban Kontijensi	**13.863**	**10.678**	**10.985**	**10.818**	**11.700**	**12.053**	**12.290**	**11.679**	**10.938**	**7.934**	**7.274**	**7.177**	**7.346**	**7.724**	**7.719**	**8.819**	***Contingent Liabilities***
- Garansi yang diberikan	13.732	10.336	10.983	10.813	11.696	12.049	12.287	11.676	10.936	7.932	7.046	6.937	7.105	7.678	7.671	8.804	- *Issued guarantees*
- Lainnya	131	342	1	5	5	4	3	2	3	3	228	240	241	46	48	14	- *Others*
Lainnya	**12.730**	**16.799**	**19.965**	**21.233**	**24.773**	**21.898**	**22.245**	**22.230**	**22.919**	**23.608**	**23.641**	**23.211**	**23.498**	**23.529**	**23.748**	**23.799**	***Others***
- Penerusan Kredit	2.141	2.278	2.006	1.956	1.951	1.931	1.923	1.916	1.914	1.908	1.905	1.897	1.891	1.885	1.880	1.875	– *Channelling*
- Aset produktif yang dihapusbukukan	10.473	14.409	17.813	19.166	22.711	19.856	20.210	20.203	20.843	21.588	21.574	21.152	21.445	21.483	21.706	21.763	– *Written off earning assets*
Kredit yang diberikan	10.101	13.916	17.466	18.818	22.351	19.495	19.620	19.613	20.211	21.184	20.940	20.457	20.593	20.633	20.842	20.899	*- Credit disbursed*
Lainnya	371	493	347	347	360	360	590	590	632	404	634	695	852	850	864	863	*- Others*
- Aset produktif yang dihapustagih	116	112	146	112	112	112	112	112	162	112	162	162	162	162	162	162	– *Charged off earning assets*
Kredit yang diberikan	112	112	112	112	112	112	112	112	162	112	162	162	162	162	162	162	*- Credit disbursed*
Lainnya	4	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**74.512**	**93.164**	**118.522**	**127.008**	**124.120**	**129.181**	**129.714**	**133.548**	**128.139**	**128.211**	**93.577**	**143.268**	**127.164**	**123.436**	**111.631**	**127.892**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	11.676	16.459	23.141	11.711	10.202	10.580	12.071	12.221	12.196	12.186	4.691	5.041	5.035	5.051	5.618	6.230	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	62.740	72.305	94.733	114.121	113.229	117.918	117.289	120.923	115.846	114.862	88.496	136.969	121.694	117.896	105.421	120.571	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	96	4.400	648	1.175	690	683	354	404	97	1.162	390	1.259	435	489	592	1.091	- *Others*
Kewajiban Komitmen	**226.085**	**245.200**	**283.732**	**319.145**	**331.782**	**337.386**	**345.251**	**345.289**	**339.000**	**336.062**	**236.462**	**279.852**	**257.546**	**262.966**	**243.569**	**246.211**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	164.235	170.235	191.843	204.459	211.656	212.473	221.084	221.798	220.935	218.821	140.593	134.556	130.749	134.349	129.054	126.735	- *Undisbursed loan facilities to debtors*
Committed	14.762	20.811	22.670	23.332	26.905	25.313	24.841	24.819	26.626	24.607	15.008	12.060	10.226	10.456	9.412	9.912	*- Committed*
Uncommitted	149.473	149.424	169.173	181.127	184.752	187.160	196.243	196.979	194.309	194.214	125.585	122.496	120.523	123.893	119.643	116.823	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	47	14	16	6	301	304	310	300	380	373	376	293	291	291	293	287	- *Undisbursed loan facilities to other banks*
Committed	-	0	-	-	295	298	304	287	371	360	362	285	285	285	285	285	*- Committed*
Uncommitted	47	14	16	6	6	6	6	13	9	12	13	8	6	5	7	1	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	5.223	4.898	5.288	6.048	5.854	7.234	8.564	7.746	7.983	7.637	6.930	4.960	4.224	5.173	4.772	5.034	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	56.319	69.980	86.206	107.781	113.307	117.071	115.077	114.718	109.594	107.855	88.099	139.400	121.819	122.551	108.919	113.226	- *Outstanding spot and derivatives (sold)*
- Lainnya	261	73	380	851	664	304	217	727	108	1.377	464	643	462	603	530	930	- *Others*
Tagihan Kontinjensi	**98.367**	**132.501**	**114.009**	**125.366**	**136.000**	**140.607**	**144.271**	**147.420**	**143.358**	**136.366**	**110.779**	**114.245**	**110.930**	**109.897**	**110.279**	**113.849**	***Contingent Claims***
- Garansi yang diterima	97.617	131.477	113.427	124.709	135.396	139.972	143.604	146.760	142.708	135.635	110.024	113.498	110.156	109.072	109.438	112.979	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	751	1.024	582	657	604	635	666	660	650	731	755	747	775	825	841	869	- *Accrued interest*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Kewajiban Kontijensi	**20.195**	**25.576**	**33.740**	**30.758**	**34.061**	**34.987**	**36.897**	**34.523**	**35.828**	**31.642**	**23.529**	**23.339**	**23.034**	**23.692**	**23.626**	**22.357**	***Contingent Liabilities***
- Garansi yang diberikan	20.195	25.576	33.740	30.758	34.061	34.987	36.830	34.461	35.765	31.581	23.467	23.277	22.972	23.630	23.565	22.296	- *Issued guarantees*
- Lainnya	0	0	0	0	0	0	66	62	63	61	61	62	62	62	62	61	- *Others*
Lainnya	**9.245**	**13.098**	**17.828**	**18.239**	**18.439**	**18.610**	**18.590**	**18.591**	**18.842**	**18.961**	**19.101**	**19.198**	**19.496**	**19.571**	**19.753**	**19.592**	***Others***
- Penerusan Kredit	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Channelling*
- Aset produktif yang dihapusbukukan	8.743	12.006	14.938	8.845	9.018	9.170	9.126	9.181	8.930	8.940	9.099	9.126	9.420	9.446	9.550	9.366	- *Written off earning assets*
Kredit yang diberikan	8.733	11.953	14.841	8.748	8.921	9.073	9.029	9.085	8.823	8.834	8.992	9.019	9.314	9.339	9.443	9.260	*- Credit disbursed*
Lainnya	10	53	97	97	97	97	97	97	107	107	107	106	106	106	106	106	*- Others*
- Aset produktif yang dihapustagih	502	1.092	2.890	9.394	9.421	9.440	9.465	9.409	9.912	10.021	10.002	10.072	10.076	10.126	10.204	10.226	- *Charged off earning assets*
Kredit yang diberikan	502	1.092	2.890	9.394	9.421	9.440	9.465	9.409	9.912	10.021	10.002	10.072	10.075	10.126	10.204	10.226	*- Credit disbursed*
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**283.040**	**323.220**	**267.818**	**320.106**	**335.661**	**360.610**	**340.826**	**337.666**	**325.317**	**388.214**	**378.111**	**436.960**	**452.406**	**446.947**	**397.073**	**396.985**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	18.610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	264.430	323.220	267.818	320.106	335.534	360.610	340.826	337.666	325.300	388.214	378.111	436.960	452.406	446.947	397.073	396.985	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	-	0	-	-	127	-	-	-	17	-	-	-	-	-	-	-	- *Others*
Kewajiban Komitmen	**598.753**	**604.929**	**513.160**	**590.767**	**624.969**	**646.886**	**618.204**	**606.279**	**590.431**	**667.218**	**658.207**	**716.264**	**745.363**	**720.202**	**679.536**	**633.307**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	287.908	287.512	248.196	265.011	280.030	273.825	275.290	261.513	264.862	270.773	266.241	265.144	275.963	266.450	268.095	225.707	- *Undisbursed loan facilities to debtors*
Committed	52.047	52.025	55.335	58.569	59.092	59.759	61.028	58.304	60.058	63.247	60.153	58.661	57.310	56.240	57.724	52.875	*- Committed*
Uncommitted	235.861	235.488	192.861	206.442	220.938	214.067	214.262	203.209	204.804	207.526	206.088	206.483	218.653	210.210	210.371	172.833	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	4.965	8.023	524	2.257	2.849	4.599	2.663	489	701	2.041	646	1.967	3.876	2.184	3.152	2.847	- *Undisbursed loan facilities to other banks*
Committed	59	0	-	-	311	-	-	-	83	80	81	0	-	-	-	-	*- Committed*
Uncommitted	4.905	8.023	524	2.257	2.539	4.599	2.663	489	618	1.960	565	1.967	3.876	2.184	3.152	2.847	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	7.971	7.339	6.120	5.926	6.123	6.442	4.836	5.630	6.102	6.080	6.800	6.521	6.348	5.445	4.790	3.979	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	297.669	301.797	258.300	317.574	335.967	361.685	335.312	338.648	318.739	388.325	384.520	442.632	459.101	446.124	403.499	400.773	- *Outstanding spot and derivatives (sold)*
- Lainnya	240	257	20	-	-	335	104	-	28	-	-	-	75	-	-	-	- *Others*
Tagihan Kontinjensi	**109.638**	**99.791**	**94.377**	**46.128**	**47.474**	**48.193**	**49.621**	**43.364**	**42.788**	**41.945**	**40.873**	**31.405**	**31.721**	**31.321**	**31.045**	**29.910**	***Contingent Claims***
- Garansi yang diterima	109.222	99.225	93.721	45.343	46.662	47.373	48.779	42.501	42.117	41.246	40.414	30.925	31.233	494	30.577	29.445	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	407	555	644	770	797	806	826	848	656	683	443	465	471	16	451	449	- *Accrued interest*
- Lainnya	8	11	12	15	15	14	15	15	16	16	16	16	16	16	17	17	- *Others*
Kewajiban Kontijensi	**53.816**	**42.037**	**32.009**	**34.410**	**34.846**	**34.513**	**36.625**	**34.892**	**34.546**	**34.296**	**33.901**	**33.551**	**35.584**	**34.603**	**34.083**	**33.395**	***Contingent Liabilities***
- Garansi yang diberikan	50.809	42.035	32.009	34.410	34.846	34.513	36.625	34.892	34.546	34.296	33.901	33.551	35.584	34.603	34.083	33.395	- *Issued guarantees*
- Lainnya	3.007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Lainnya	**14.604**	**18.555**	**14.073**	**14.953**	**15.067**	**15.161**	**15.363**	**15.629**	**15.887**	**15.954**	**15.903**	**14.052**	**14.190**	**14.307**	**14.803**	**14.867**	***Others***
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	− *Channelling*
- Aset produktif yang dihapusbukukan	13.588	16.129	10.844	11.601	11.577	11.668	11.867	11.930	12.012	12.075	11.411	11.436	11.498	11.564	12.058	12.120	− *Written off earning assets*
Kredit yang diberikan	13.436	15.973	10.693	11.449	11.426	11.517	11.716	11.779	11.860	11.924	11.260	11.285	11.347	11.413	11.907	11.969	*- Credit disbursed*
Lainnya	151	156	151	151	151	151	151	151	151	151	151	151	151	151	151	151	*- Others*
- Aset produktif yang dihapustagih	1.016	2.425	3.229	3.352	3.490	3.493	3.496	3.699	3.875	3.879	4.491	2.616	2.692	2.742	2.745	2.747	− *Charged off earning assets*
Kredit yang diberikan	924	2.333	3.137	3.260	3.398	3.401	3.404	3.607	3.783	3.787	4.399	2.616	2.692	2.742	2.745	2.747	*- Credit disbursed*
Lainnya	92	92	92	92	92	92	92	92	92	92	92	-	-	-	-	-	*- Others*

***) Angka-angka sangat-sangat sementara

r) Angka-angka diperbaiki

****) Estimated figures*

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**21,39**	**22,93**	**23,18**	**22,56**	**22,83**	**22,91**	**22,97**	**23,32**	**22,97**	**23,22**	**23,45**	**23,42**	**23,21**	**22,43**	**22,63**	**23,19**	***Capital Adequacy Ratio (%)***
- Modal	914.657	1.052.597	1.166.002	1.198.170	1.213.589	1.226.367	1.240.430	1.251.213	1.269.616	1.278.968	1.289.474	1.309.439	1.303.652	1.279.354	1.299.299	1.318.461	- *Capital*
- ATMR	4.276.555	4.589.611	5.029.816	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	5.703.271	5.741.583	5.684.600	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**19,00**	**21,19**	**21,50**	**20,92**	**21,09**	**21,19**	**21,25**	**21,59**	**21,29**	**21,53**	**21,70**	**21,77**	**21,59**	**20,83**	**21,05**	**21,55**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	812.590	972.350	1.081.234	1.110.931	1.120.955	1.134.279	1.147.625	1.158.069	1.176.700	1.185.800	1.193.400	1.217.222	1.212.735	1.188.219	1.208.376	1.225.299	- *Core Capital (Tier I)*
- ATMR	4.276.555	4.589.611	5.029.816	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	5.703.271	5.741.583	5.684.600	- *Risk Weighted Assets*
ROA (%)	**2,32**	**2,23**	**2,45**	**2,46**	**2,47**	**2,50**	**2,52**	**2,52**	**2,55**	**2,59**	**2,45**	**2,60**	**2,42**	**2,41**	**2,51**	**2,50**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	132.601	136.048	165.196	177.127	177.808	181.016	183.358	183.716	186.912	197.010	186.136	199.511	186.096	186.232	194.521	194.525	- *Profit*
- Rata-rata total aset	5.703.813	6.106.959	6.730.350	7.187.449	7.208.105	7.228.114	7.262.656	7.290.852	7.329.250	7.602.076	7.581.991	7.658.831	7.695.258	7.720.132	7.753.441	7.778.083	- *Average total assets*
BOPO (%)	**81,49**	**82,22**	**78,64**	**79,05**	**79,26**	**79,13**	**78,71**	**78,03**	**77,86**	**87,79**	**85,33**	**82,92**	**83,48**	**81,51**	**80,24**	**81,08**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	569.141	624.173	603.178	374.211	432.358	490.120	536.041	580.228	638.990	125.697	177.539	239.339	311.455	340.472	391.509	481.720	- *Operating Expenses*
- Pendapatan Operasional	698.404	759.146	766.975	473.387	545.460	619.357	681.014	743.585	820.646	143.175	208.053	288.626	373.105	417.728	487.942	594.166	- *Operating Income*
NIM (%)	**5,39**	**5,63**	**5,32**	**5,12**	**5,14**	**5,14**	**5,13**	**5,12**	**5,14**	**4,92**	**4,81**	**4,86**	**4,87**	**4,90**	**4,90**	**4,90**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	293.824	329.913	342.731	352.305	354.475	355.477	356.825	357.633	360.412	356.712	348.366	356.086	358.383	361.337	363.303	364.333	- *Interest income net*
- Rata-rata total aset produktif	5.449.642	5.854.786	6.445.076	6.877.219	6.896.128	6.917.324	6.952.549	6.981.469	7.016.192	7.257.568	7.244.802	7.324.656	7.358.358	7.371.368	7.407.399	7.432.547	- *Average total earning assets*
LDR (%)	**92,11**	**90,70**	**90,04**	**93,11**	**93,79**	**94,09**	**93,71**	**93,19**	**94,78**	**93,97**	**94,12**	**94,00**	**94,25**	**96,19**	**94,98**	**94,48**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	3.903.936	4.199.713	4.548.155	4.784.803	4.839.567	4.921.548	4.970.100	4.960.336	5.092.584	4.986.324	5.026.443	5.085.310	5.098.734	5.208.139	5.255.085	5.240.212	- *Total Credit to third party*
- Total Dana Pihak Ketiga	4.238.349	4.630.352	5.050.984	5.138.722	5.160.189	5.230.922	5.303.577	5.322.634	5.372.841	5.306.110	5.340.418	5.410.178	5.409.565	5.414.645	5.532.926	5.546.359	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**16,70**	**17,50**	**18,56**	**15,64**	**15,41**	**15,35**	**15,39**	**15,58**	**14,96**	**14,64**	**15,19**	**16,00**	**16,22**	**14,97**	**14,79**	**15,12**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	736.720	837.433	963.833	823.382	816.952	821.890	843.314	860.438	899.937	778.395	806.230	912.586	931.093	863.578	842.218	860.207	- *Primary Liquid Asset*
- Aset Likuid Sekunder	251.623	296.098	353.504	319.086	316.172	323.418	322.236	319.336	259.472	334.424	355.436	337.070	335.183	307.365	329.406	340.195	- *Secondary Liquid assets*
- Total Aset	5.919.390	6.475.602	7.099.564	7.302.794	7.352.701	7.462.427	7.573.536	7.572.810	7.751.621	7.602.076	7.649.857	7.812.511	7.804.985	7.819.626	7.920.019	7.938.096	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**19,31**	**21,05**	**21,09**	**20,12**	**20,20**	**20,80**	**20,63**	**20,99**	**20,88**	**21,39**	**21,59**	**21,46**	**21,35**	**19,84**	**20,12**	**20,65**	***Capital Adequacy Ratio (%)***
- Modal	305.497	380.581	432.987	435.323	439.587	447.552	451.064	460.095	472.797	483.551	485.814	496.889	497.435	471.210	483.553	492.688	- *Capital*
- ATMR	1.582.361	1.808.121	2.052.876	2.164.077	2.175.660	2.152.197	2.186.783	2.192.369	2.264.360	2.260.748	2.249.913	2.315.498	2.329.461	2.375.599	2.403.623	2.385.995	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,38**	**19,82**	**19,90**	**18,93**	**19,02**	**19,57**	**19,42**	**19,78**	**19,67**	**20,21**	**20,41**	**20,27**	**20,24**	**18,73**	**19,01**	**19,54**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	259.267	358.400	408.430	409.754	413.764	421.259	424.610	433.673	445.335	456.787	459.164	469.338	471.544	444.995	457.013	466.165	- *Core Capital (Tier I)*
- ATMR	1.582.361	1.808.121	2.052.876	2.164.077	2.175.660	2.152.197	2.186.783	2.192.369	2.264.360	2.260.748	2.249.913	2.315.498	2.329.461	2.375.599	2.403.623	2.385.995	- *Risk Weighted Assets*
ROA (%)	**3,31**	**2,77**	**2,98**	**2,96**	**2,94**	**3,01**	**3,03**	**2,99**	**3,08**	**2,69**	**2,72**	**3,02**	**2,76**	**2,75**	**2,88**	**2,83**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	70.307	66.472	81.395	87.385	87.390	89.909	91.041	90.606	94.103	86.463	87.875	98.214	89.913	89.958	94.774	93.616	- *Profit*
- Rata-rata total aset	2.126.052	2.403.681	2.732.360	2.956.823	2.970.750	2.988.491	3.007.475	3.026.202	3.052.601	3.218.003	3.228.326	3.253.862	3.260.257	3.274.091	3.291.787	3.304.607	- *Average total assets*
BOPO (%)	**72,58**	**78,41**	**72,58**	**73,05**	**72,73**	**71,94**	**71,73**	**71,66**	**71,24**	**88,53**	**83,93**	**79,85**	**80,20**	**79,20**	**77,37**	**78,99**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	179.972	240.190	214.610	136.890	154.087	171.303	190.629	209.035	231.407	56.172	76.649	97.294	121.516	142.927	162.728	206.150	- *Operating Expenses*
- Pendapatan Operasional	247.961	306.320	295.679	187.388	211.863	238.113	265.755	291.708	324.842	63.448	91.323	121.841	151.525	180.463	210.321	260.987	- *Operating Income*
NIM (%)	**6,19**	**6,33**	**5,95**	**5,77**	**5,75**	**5,75**	**5,70**	**5,69**	**5,70**	**5,27**	**5,18**	**5,24**	**5,26**	**5,28**	**5,30**	**5,27**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	126.356	145.554	155.504	163.134	163.312	164.129	164.069	164.756	166.316	161.925	159.681	163.153	164.131	165.168	166.671	166.483	- *Interest income net*
- Rata-rata total aset produktif	2.040.597	2.300.535	2.611.886	2.825.737	2.838.428	2.856.488	2.875.973	2.894.958	2.919.454	3.070.441	3.084.925	3.112.185	3.117.987	3.125.941	3.145.783	3.160.487	- *Average total earning assets*
LDR (%)	**88,58**	**88,69**	**88,67**	**94,28**	**93,63**	**93,52**	**93,82**	**92,31**	**92,83**	**94,32**	**94,36**	**93,96**	**94,99**	**97,18**	**96,64**	**96,42**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.536.852	1.759.782	1.963.039	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	2.183.939	2.199.553	2.227.391	2.227.815	2.298.318	2.335.272	2.330.731	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.734.961	1.984.174	2.213.902	2.199.463	2.227.644	2.277.069	2.304.482	2.339.295	2.412.453	2.315.459	2.331.111	2.370.649	2.345.245	2.365.070	2.416.474	2.417.147	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,99**	**17,17**	**17,89**	**13,16**	**13,71**	**13,41**	**13,61**	**14,68**	**13,08**	**12,97**	**13,57**	**15,04**	**14,91**	**13,29**	**13,00**	**13,96**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	245.617	319.954	361.883	241.340	269.380	262.557	275.577	315.689	329.235	268.726	281.771	334.028	327.587	312.331	301.853	342.644	- *Primary Liquid Asset*
- Aset Likuid Sekunder	124.180	137.896	172.496	156.959	151.404	157.140	157.048	155.938	107.960	148.707	157.857	162.982	161.352	130.199	137.554	129.583	- *Secondary Liquid assets*
- Total Aset	2.313.309	2.666.516	2.986.598	3.026.317	3.068.242	3.130.413	3.178.335	3.213.470	3.342.995	3.218.003	3.238.650	3.304.933	3.279.444	3.329.428	3.380.264	3.381.529	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**18,45**	**20,39**	**21,06**	**20,79**	**21,19**	**21,05**	**21,21**	**21,58**	**21,21**	**21,51**	**21,65**	**21,59**	**21,21**	**21,13**	**21,41**	**21,83**	***Capital Adequacy Ratio (%)***
- Modal	323.381	372.582	428.772	443.597	451.303	452.207	457.579	464.119	467.056	472.659	491.784	495.694	490.038	494.783	501.450	509.732	- *Capital*
- ATMR	1.752.329	1.827.407	2.036.207	2.133.270	2.129.848	2.148.116	2.156.994	2.151.006	2.201.949	2.197.481	2.271.450	2.296.142	2.310.500	2.341.342	2.342.458	2.334.814	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,21**	**18,30**	**18,97**	**18,85**	**19,01**	**19,02**	**19,18**	**19,55**	**19,34**	**19,57**	**19,34**	**19,53**	**19,14**	**19,09**	**19,39**	**19,70**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	284.066	334.333	386.303	402.067	404.961	408.498	413.657	420.443	425.953	430.072	439.335	448.377	442.261	447.057	454.178	459.972	- *Core Capital (Tier I)*
- ATMR	1.752.329	1.827.407	2.036.207	2.133.270	2.129.848	2.148.116	2.156.994	2.151.006	2.201.949	2.197.481	2.271.450	2.296.142	2.310.500	2.341.342	2.342.458	2.334.814	- *Risk Weighted Assets*
ROA (%)	**1,75**	**1,65**	**2,04**	**2,15**	**2,16**	**2,17**	**2,17**	**2,19**	**2,20**	**2,22**	**1,98**	**2,12**	**2,02**	**2,02**	**2,12**	**2,18**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	38.012	38.054	53.425	59.593	59.957	60.294	60.482	61.033	61.409	63.557	57.975	62.624	59.678	60.086	63.285	65.183	- *Profit*
- Rata-rata total aset	2.171.583	2.304.126	2.616.809	2.773.937	2.775.000	2.777.767	2.782.848	2.784.751	2.792.267	2.868.540	2.921.586	2.949.373	2.960.188	2.972.081	2.983.024	2.992.276	- *Average total assets*
BOPO (%)	**84,98**	**84,58**	**79,93**	**80,19**	**81,09**	**81,76**	**81,38**	**79,89**	**79,72**	**79,66**	**82,79**	**81,56**	**81,77**	**81,63**	**81,18**	**80,74**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	209.843	212.858	209.785	129.121	153.529	180.804	194.143	208.867	228.426	24.758	44.759	68.095	89.431	112.500	135.044	157.098	- *Operating Expenses*
- Pendapatan Operasional	246.924	251.668	262.475	161.013	189.339	221.140	238.565	261.451	286.538	31.078	54.062	83.487	109.372	137.822	166.359	194.583	- *Operating Income*
NIM (%)	**5,07**	**5,27**	**4,87**	**4,66**	**4,71**	**4,72**	**4,72**	**4,72**	**4,72**	**4,60**	**4,40**	**4,45**	**4,45**	**4,47**	**4,48**	**4,50**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	104.434	116.031	121.898	123.723	125.080	125.407	125.837	125.740	126.204	125.919	122.886	125.637	126.029	126.842	127.731	128.590	- *Interest income net*
- Rata-rata total aset produktif	2.059.957	2.200.551	2.503.161	2.653.633	2.655.363	2.658.866	2.664.309	2.666.694	2.672.725	2.739.757	2.793.345	2.820.933	2.830.230	2.837.979	2.849.000	2.857.671	- *Average total earning assets*
LDR (%)	**87,55**	**84,83**	**86,06**	**87,90**	**89,21**	**90,34**	**90,18**	**90,72**	**90,63**	**88,62**	**91,04**	**91,30**	**91,98**	**92,60**	**91,46**	**90,35**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.513.839	1.567.734	1.744.621	1.804.514	1.828.991	1.851.094	1.862.994	1.866.006	1.897.167	1.860.471	1.947.023	1.964.678	1.977.186	2.004.356	2.007.523	1.999.762	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.729.031	1.848.001	2.027.254	2.052.819	2.050.307	2.049.019	2.065.918	2.056.780	2.093.255	2.099.496	2.138.663	2.151.796	2.149.613	2.164.437	2.195.017	2.213.354	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,97**	**15,89**	**17,32**	**15,41**	**14,88**	**14,75**	**14,33**	**13,89**	**14,77**	**14,37**	**14,77**	**14,79**	**14,38**	**14,53**	**14,12**	**14,23**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	292.473	297.073	360.087	327.971	312.624	312.123	304.175	288.394	328.549	293.059	313.531	334.025	320.015	326.004	304.393	295.337	- *Primary Liquid Asset*
- Aset Likuid Sekunder	65.893	86.399	113.215	101.318	101.492	100.972	101.086	101.038	96.113	119.039	125.724	110.476	110.404	112.733	124.621	138.334	- *Secondary Liquid assets*
- Total Aset	2.243.785	2.413.658	2.733.046	2.784.909	2.782.439	2.799.904	2.828.582	2.803.777	2.874.942	2.868.540	2.974.633	3.004.946	2.992.633	3.019.655	3.037.770	3.047.783	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**22,15**	**25,91**	**28,34**	**26,24**	**26,03**	**25,85**	**26,77**	**26,89**	**27,63**	**26,58**	**26,10**	**26,34**	**26,30**	**26,16**	**27,69**	**28,28**	***Capital Adequacy Ratio (%)***
- Modal	10.609	7.958	10.249	10.564	10.647	10.788	10.804	10.923	11.383	11.091	11.176	11.324	11.325	11.524	12.220	12.530	- *Capital*
- ATMR	47.895	30.718	36.162	40.265	40.902	41.729	40.350	40.619	41.190	41.722	42.816	42.993	43.066	44.050	44.136	44.310	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,08**	**24,55**	**27,10**	**25,02**	**24,82**	**24,64**	**25,58**	**25,55**	**26,46**	**25,44**	**24,97**	**25,17**	**25,13**	**24,99**	**26,53**	**27,15**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	9.615	7.541	9.800	10.074	10.153	10.282	10.320	10.377	10.900	10.615	10.692	10.820	10.821	11.007	11.711	12.031	- *Core Capital (Tier I)*
- ATMR	47.895	30.718	36.162	40.265	40.902	41.729	40.350	40.619	41.190	41.722	42.816	42.993	43.066	44.050	44.136	44.310	- *Risk Weighted Assets*
ROA (%)	**0,47**	**0,98**	**1,12**	**1,64**	**1,66**	**1,62**	**1,59**	**1,48**	**1,34**	**1,24**	**1,38**	**1,63**	**0,98**	**1,10**	**1,33**	**1,33**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	299	389	572	972	984	967	953	890	815	802	909	1.085	657	749	915	905	- *Profit*
- Rata-rata total aset	63.861	39.838	51.007	59.122	59.330	59.673	59.994	60.237	60.775	64.907	65.665	66.477	67.211	68.076	68.954	67.827	- *Average total assets*
BOPO (%)	**96,03**	**91,78**	**90,32**	**85,83**	**85,74**	**86,00**	**86,34**	**87,30**	**88,70**	**90,05**	**88,16**	**86,61**	**92,06**	**91,15**	**89,31**	**89,45**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	7.477	4.473	5.424	3.478	3.995	4.547	5.130	5.740	6.412	586	1.135	1.740	2.478	3.183	3.812	4.471	- *Operating Expenses*
- Pendapatan Operasional	7.786	4.874	6.005	4.052	4.660	5.287	5.941	6.575	7.229	651	1.287	2.009	2.691	3.492	4.268	4.999	- *Operating Income*
NIM (%)	**3,97**	**5,78**	**5,56**	**5,92**	**5,94**	**5,93**	**5,98**	**5,98**	**5,94**	**5,29**	**5,30**	**5,45**	**5,44**	**5,42**	**5,41**	**5,55**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	2.410	2.184	2.705	3.342	3.367	3.380	3.428	3.443	3.454	3.280	3.331	3.473	3.501	3.529	3.568	3.601	- *Interest income net*
- Rata-rata total aset produktif	60.730	37.808	48.610	56.493	56.692	57.031	57.341	57.588	58.111	62.054	62.819	63.675	64.358	65.126	65.947	64.860	- *Average total earning assets*
LDR (%)	**81,12**	**88,37**	**92,49**	**95,70**	**96,86**	**95,64**	**96,21**	**98,41**	**95,02**	**96,18**	**96,05**	**94,53**	**93,62**	**91,92**	**90,81**	**91,25**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	43.541	30.307	37.927	42.354	43.129	44.006	44.623	45.211	45.642	45.791	46.475	47.185	47.689	48.368	48.957	49.001	- *Total Credit to third party*
- Total Dana Pihak Ketiga	53.674	34.296	41.007	44.260	44.526	46.014	46.381	45.940	48.036	47.607	48.389	49.915	50.939	52.620	53.913	53.697	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**16,35**	**17,09**	**16,32**	**9,89**	**8,33**	**10,97**	**9,87**	**9,19**	**16,52**	**9,25**	**10,42**	**10,95**	**11,27**	**11,05**	**10,12**	**10,93**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	9.820	7.184	8.528	5.210	4.237	5.873	5.174	4.705	10.344	5.137	6.136	6.633	6.862	7.002	6.539	7.200	- *Primary Liquid Asset*
- Aset Likuid Sekunder	1.529	586	632	808	827	974	1.030	1.053	675	867	783	826	964	903	887	804	- *Secondary Liquid assets*
- Total Aset	69.419	45.466	56.111	60.854	60.789	62.418	62.882	62.667	66.698	64.907	66.423	68.100	69.415	71.535	73.344	73.223	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**20,61**	**21,69**	**21,65**	**20,72**	**20,65**	**20,64**	**21,02**	**21,51**	**22,05**	**22,30**	**22,48**	**21,93**	**21,41**	**20,62**	**20,53**	**21,64**	***Capital Adequacy Ratio (%)***
- Modal	57.254	64.815	71.306	71.310	72.467	72.133	73.541	75.004	77.296	78.545	79.723	78.500	76.463	73.884	74.770	75.532	- *Capital*
- ATMR	277.858	298.862	329.349	344.243	350.994	349.442	349.818	348.752	350.627	352.209	354.608	357.942	357.170	358.305	364.123	349.111	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**18,56**	**20,31**	**20,44**	**19,16**	**19,10**	**19,10**	**19,48**	**19,96**	**20,51**	**20,78**	**20,97**	**20,41**	**19,88**	**19,10**	**19,05**	**20,13**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	51.569	60.714	67.324	65.969	67.045	66.742	68.143	69.621	71.899	73.206	74.350	73.046	71.021	68.424	69.364	70.264	- *Core Capital (Tier I)*
- ATMR	277.858	298.862	329.349	344.243	350.994	349.442	349.818	348.752	350.627	352.209	354.608	357.942	357.170	358.305	364.123	349.111	- *Risk Weighted Assets*
ROA (%)	**2,40**	**2,58**	**2,40**	**2,39**	**2,44**	**2,48**	**2,52**	**2,47**	**2,38**	**2,31**	**2,36**	**2,25**	**2,03**	**2,08**	**2,11**	**2,11**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	12.390	13.486	14.052	14.587	14.884	14.989	15.280	15.076	14.564	14.188	14.656	14.117	12.906	13.213	13.527	13.585	- *Profit*
- Rata-rata total aset	516.788	522.538	585.037	611.138	610.521	603.293	606.868	610.816	612.053	615.176	619.764	626.121	634.972	635.451	640.776	644.829	- *Average total assets*
BOPO (%)	**79,57**	**78,08**	**78,65**	**77,55**	**77,23**	**76,79**	**76,53**	**76,86**	**77,88**	**78,20**	**77,40**	**78,53**	**80,47**	**80,24**	**79,71**	**79,77**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	47.802	47.883	51.462	29.351	33.578	37.153	41.631	46.154	51.514	4.308	8.445	12.948	17.807	22.505	26.721	31.507	- *Operating Expenses*
- Pendapatan Operasional	60.078	61.327	65.429	37.847	43.478	48.384	54.396	60.051	66.142	5.509	10.910	16.489	22.129	28.048	33.524	39.496	- *Operating Income*
NIM (%)	**6,66**	**7,07**	**6,42**	**6,20**	**6,26**	**6,28**	**6,32**	**6,30**	**6,32**	**6,00**	**5,91**	**5,98**	**5,92**	**6,05**	**5,96**	**5,96**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	32.707	35.192	35.786	36.176	36.455	36.150	36.621	36.710	36.880	35.106	34.872	35.723	35.899	36.574	36.405	36.668	- *Interest income net*
- Rata-rata total aset produktif	491.269	497.909	557.558	583.144	582.431	575.680	579.098	582.922	583.671	584.778	589.715	597.046	606.116	604.712	610.669	614.982	- *Average total earning assets*
LDR (%)	**92,19**	**93,65**	**87,62**	**81,87**	**83,52**	**81,25**	**78,04**	**77,86**	**88,86**	**83,64**	**82,45**	**81,26**	**77,44**	**82,31**	**77,77**	**78,03**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	328.759	345.652	377.525	390.843	394.769	394.050	393.721	395.505	403.549	395.258	397.531	403.658	405.269	410.435	412.704	416.153	- *Total Credit to third party*
- Total Dana Pihak Ketiga	356.600	369.095	430.890	477.394	472.656	484.985	504.522	507.997	454.162	472.591	482.126	496.723	523.321	498.647	530.690	533.296	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,72**	**18,47**	**20,14**	**18,61**	**18,14**	**19,26**	**19,83**	**18,96**	**17,79**	**17,77**	**18,79**	**18,89**	**19,71**	**18,08**	**19,72**	**17,97**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	63.680	85.910	105.716	98.528	95.316	104.868	112.986	109.175	99.854	96.402	104.049	105.640	117.462	102.835	118.787	106.571	- *Primary Liquid Asset*
- Aset Likuid Sekunder	11.086	8.456	11.512	14.791	14.644	14.514	13.745	14.108	11.424	12.933	13.243	15.037	12.939	12.407	12.843	13.652	- *Secondary Liquid assets*
- Total Aset	475.696	510.794	582.113	608.944	606.204	619.704	639.050	650.298	625.658	615.176	624.352	638.835	661.524	637.368	667.400	669.150	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**20,39**	**21,01**	**21,71**	**22,01**	**21,71**	**21,27**	**21,15**	**22,29**	**21,76**	**21,58**	**23,01**	**23,22**	**23,33**	**23,58**	**23,21**	**23,73**	***Capital Adequacy Ratio (%)***
- Modal	53.463	59.420	57.210	61.427	61.382	62.829	63.265	64.488	65.774	65.868	51.588	52.018	52.403	52.389	51.689	51.885	- *Capital*
- ATMR	262.156	282.768	263.521	279.076	282.758	295.362	299.155	289.363	302.227	305.209	224.167	224.001	224.605	222.204	222.674	218.689	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,01**	**16,75**	**17,71**	**17,98**	**17,66**	**16,87**	**16,71**	**17,45**	**16,71**	**16,69**	**19,44**	**19,62**	**19,72**	**19,94**	**19,62**	**20,10**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	41.968	47.370	46.658	50.183	49.943	49.827	49.991	50.507	50.490	50.932	43.568	43.948	44.290	44.306	43.692	43.963	- *Core Capital (Tier I)*
- ATMR	262.156	282.768	263.521	279.076	282.758	295.362	299.155	289.363	302.227	305.209	224.167	224.001	224.605	222.204	222.674	218.689	- *Risk Weighted Assets*
ROA (%)	**1,01**	**1,34**	**1,43**	**1,29**	**1,18**	**1,21**	**1,24**	**1,23**	**1,13**	**2,11**	**2,01**	**1,94**	**1,74**	**1,67**	**1,36**	**1,23**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	3.453	4.793	4.583	4.594	4.215	4.373	4.522	4.515	4.185	8.195	6.080	5.959	5.367	5.146	4.193	3.788	- *Profit*
- Rata-rata total aset	341.931	357.807	320.332	355.575	358.504	362.146	365.574	366.967	368.859	388.388	302.714	306.827	308.026	307.863	307.782	307.565	- *Average total assets*
BOPO (%)	**87,55**	**88,89**	**85,02**	**90,20**	**90,65**	**90,79**	**90,43**	**90,54**	**91,03**	**89,03**	**86,96**	**87,23**	**87,05**	**88,22**	**90,09**	**90,90**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	28.741	33.382	28.789	21.117	24.463	27.624	30.568	33.155	36.947	5.159	6.258	9.242	10.434	13.231	16.392	19.456	- *Operating Expenses*
- Pendapatan Operasional	32.828	37.555	33.861	23.411	26.987	30.426	33.804	36.618	40.589	5.794	7.197	10.595	11.986	14.999	18.195	21.402	- *Operating Income*
NIM (%)	**3,38**	**3,63**	**3,69**	**3,25**	**3,25**	**3,24**	**3,25**	**3,24**	**3,25**	**3,24**	**3,48**	**3,51**	**3,48**	**3,51**	**3,48**	**3,50**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	11.290	12.804	11.598	11.254	11.377	11.448	11.583	11.609	11.693	12.236	10.197	10.431	10.405	10.482	10.405	10.454	- *Interest income net*
- Rata-rata total aset produktif	333.773	352.582	314.498	346.738	349.669	353.310	356.836	358.286	360.257	377.527	292.950	297.259	298.617	298.621	298.653	298.491	- *Average total earning assets*
LDR (%)	**132,77**	**129,01**	**129,02**	**126,80**	**134,73**	**136,64**	**134,83**	**137,22**	**138,67**	**140,14**	**118,51**	**119,22**	**123,00**	**122,26**	**123,11**	**127,29**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	230.993	254.847	224.628	244.086	253.675	263.692	265.623	255.163	261.631	265.194	195.395	198.704	200.996	197.211	199.956	196.338	- *Total Credit to third party*
- Total Dana Pihak Ketiga	173.985	197.534	174.099	192.499	188.285	192.983	197.010	185.958	188.674	189.233	164.879	166.668	163.408	161.309	162.425	154.244	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,92**	**15,41**	**15,41**	**18,81**	**15,44**	**15,36**	**16,19**	**15,71**	**15,72**	**12,94**	**16,91**	**18,47**	**17,55**	**18,02**	**17,50**	**17,41**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	44.406	44.855	37.445	59.430	45.847	47.896	53.214	48.724	52.933	37.174	35.419	46.271	41.909	40.968	36.790	36.818	- *Primary Liquid Asset*
- Aset Likuid Sekunder	10.346	12.315	13.468	12.369	12.686	12.194	10.954	11.096	8.334	13.099	16.162	11.918	12.777	14.380	17.013	16.497	- *Secondary Liquid assets*
- Total Aset	343.845	370.889	330.320	381.750	379.007	391.284	396.430	380.895	389.668	388.388	304.990	315.053	311.625	307.208	307.379	306.259	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**46,46**	**48,94**	**53,09**	**50,19**	**53,22**	**49,28**	**50,08**	**51,59**	**47,87**	**47,62**	**47,56**	**49,26**	**49,85**	**48,53**	**48,17**	**50,07**	***Capital Adequacy Ratio (%)***
- Modal	164.452	167.242	165.478	175.949	178.203	180.859	184.177	176.582	175.308	167.254	169.390	175.014	175.988	175.564	175.617	176.094	- *Capital*
- ATMR	353.957	341.735	311.700	350.574	334.866	367.001	367.756	342.250	366.229	351.232	356.153	355.261	353.027	361.771	364.569	351.681	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**46,93**	**47,99**	**52,20**	**49,31**	**52,29**	**48,41**	**49,19**	**50,68**	**47,00**	**46,75**	**46,69**	**48,33**	**48,95**	**47,66**	**47,29**	**49,16**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	166.105	163.993	162.719	172.884	175.091	177.672	180.904	173.447	172.123	164.187	166.292	171.693	172.798	172.430	172.418	172.904	- *Core Capital (Tier I)*
- ATMR	353.957	341.735	311.700	350.574	334.866	367.001	367.756	342.250	366.229	351.232	356.153	355.261	353.027	361.771	364.569	351.681	- *Risk Weighted Assets*
ROA (%)	**1,68**	**2,68**	**2,63**	**2,32**	**2,39**	**2,40**	**2,52**	**2,62**	**2,67**	**5,32**	**4,20**	**3,84**	**3,78**	**3,69**	**3,87**	**3,78**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	8.140	12.854	11.169	9.995	10.378	10.483	11.079	11.595	11.837	23.804	18.642	17.510	17.575	17.080	17.827	17.447	- *Profit*
- Rata-rata total aset	483.597	478.969	424.805	430.854	434.000	436.745	439.896	441.879	442.694	447.063	443.936	456.172	464.604	462.569	461.118	460.980	- *Average total assets*
BOPO (%)	**92,69**	**87,66**	**89,94**	**90,92**	**90,70**	**90,37**	**89,57**	**88,64**	**88,43**	**94,61**	**93,11**	**92,28**	**92,56**	**87,19**	**84,69**	**86,71**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	95.307	85.388	93.107	54.255	62.705	68.690	73.940	77.277	84.285	34.716	40.294	50.020	69.789	46.126	46.812	63.038	- *Operating Expenses*
- Pendapatan Operasional	102.827	97.403	103.524	59.676	69.133	76.005	82.553	87.182	95.307	36.695	43.274	54.206	75.401	52.906	55.274	72.699	- *Operating Income*
NIM (%)	**3,59**	**3,90**	**3,72**	**3,57**	**3,60**	**3,60**	**3,65**	**3,65**	**3,76**	**4,31**	**4,13**	**4,08**	**4,18**	**4,27**	**4,24**	**4,25**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	16.626	18.147	15.240	14.677	14.883	14.964	15.288	15.374	15.864	18.246	17.399	17.667	18.418	18.743	18.524	18.537	- *Interest income net*
- Rata-rata total aset produktif	463.317	465.400	409.364	411.474	413.545	415.949	418.991	421.020	421.973	423.012	421.047	433.558	441.049	438.989	437.347	436.057	- *Average total earning assets*
LDR (%)	**131,49**	**122,38**	**122,33**	**133,06**	**131,94**	**132,23**	**130,14**	**128,00**	**138,99**	**129,69**	**137,21**	**139,71**	**135,44**	**144,56**	**143,73**	**142,15**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	249.952	241.391	200.414	229.250	233.229	239.133	241.094	238.935	244.994	235.671	240.467	243.695	239.779	249.451	250.672	248.227	- *Total Credit to third party*
- Total Dana Pihak Ketiga	190.098	197.252	163.832	172.288	176.772	180.853	185.264	186.665	176.261	181.724	175.250	174.427	177.041	172.561	174.407	174.621	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**25,21**	**28,38**	**32,17**	**28,12**	**27,34**	**27,51**	**27,88**	**28,13**	**25,24**	**26,32**	**24,27**	**25,35**	**31,41**	**24,47**	**24,31**	**24,55**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	80.725	82.457	90.174	90.902	89.548	88.574	92.188	93.753	79.021	77.897	65.324	85.989	117.257	74.438	73.856	71.637	- *Primary Liquid Asset*
- Aset Likuid Sekunder	38.590	50.445	42.181	32.840	35.118	37.625	38.372	36.102	34.966	39.779	41.668	35.832	36.748	36.743	36.488	41.324	- *Secondary Liquid assets*
- Total Aset	473.336	468.286	411.376	440.019	456.021	458.704	468.258	461.703	451.661	447.063	440.809	480.644	490.344	454.431	453.861	460.152	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Kelompok Bank	2015	2016	2017	2018						2019							Group of Bank
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
- Bank Persero	2.313.316	2.666.516	2.986.617	3.026.318	3.068.242	3.130.413	3.178.337	3.213.470	3.342.996	3.218.004	3.238.650	3.304.934	3.279.456	3.329.429	3.380.283	3.381.599	- *State Owned Banks*
- BUSN Devisa	2.363.516	2.672.238	2.964.855	3.020.937	3.019.126	3.038.886	3.066.900	3.042.940	3.126.359	3.117.048	3.224.577	3.256.956	3.240.712	3.267.889	3.289.645	3.299.745	- *Foreign Exchange Commercial Banks*
- BUSN Non Devisa	193.149	73.684	88.231	93.177	93.222	95.316	95.474	95.743	101.036	97.969	100.445	102.482	103.645	106.790	109.416	109.152	- *Non-Foreign Exchange Commercial Banks*
- BPD	475.696	529.746	604.820	632.090	627.912	653.610	671.765	682.421	655.963	644.356	654.472	669.866	693.145	666.414	701.726	701.320	- *Regional Development Banks*
- Bank Campuran	313.570	319.328	331.734	382.450	379.667	391.944	397.095	381.559	390.331	389.050	305.652	315.721	312.296	307.885	308.056	306.936	- *Joint Venture Banks*
- Bank Asing	473.336	468.286	411.376	440.019	456.021	458.704	468.258	461.703	451.661	447.063	440.809	480.644	490.344	454.431	453.861	460.152	- *Foreign Owned Banks*
Total	**6.132.583**	**6.729.799**	**7.387.634**	**7.594.991**	**7.644.190**	**7.768.873**	**7.877.830**	**7.877.836**	**8.068.346**	**7.913.491**	**7.964.605**	**8.130.604**	**8.119.598**	**8.132.837**	**8.242.987**	**8.258.904**	***Total***

r) Angka-angka diperbaiki

r) Revised figures

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

Kelompok Bank	Desember 2015				Desember 2016				Desember 2017				Juli 2018				Desember 2018				Juli 2019				*Group of Bank*
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	*State Owned Banks*
BUSN Devisa	0	15	12	12	0	13	15	14	0	11	15	16	0	10	16	16	0	10	16	16	0	9	16	16	*Foreign Exchange Commercial Banks*
BUSN Non Devisa	5	19	2	1	4	17	0	0	4	16	1	0	3	16	2	0	3	16	2	0	3	14	3	0	*Non-Foreign Exchange Commercial Banks*
BPD	0	10	15	1	0	11	14	2	0	9	14	4	0	9	15	3	0	8	15	4	0	8	16	3	*Regional Development Banks*
Bank Campuran	0	2	8	2	0	2	8	2	0	2	8	2	1	1	7	3	1	1	7	3	1	2	6	2	*Joint Venture Banks*
Bank Asing	0	2	4	4	1	1	4	4	0	1	5	3	0	1	5	3	0	1	5	3	0	0	5	3	*Foreign Owned Banks*
Total	**5**	**48**	**41**	**24**	**5**	**44**	**41**	**26**	**4**	**39**	**43**	**29**	**4**	**37**	**45**	**29**	**4**	**36**	**45**	**30**	**4**	**33**	**46**	**28**	***Total***

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul	
Aset Produktif Neraca	**5.002.520**	**5.518.889**	**6.128.486**	**6.371.903**	**6.439.727**	**6.551.890**	**6.651.733**	**6.643.223**	**6.668.813**	**6.643.397**	**6.698.000**	**6.833.643**	**6.767.648**	**6.806.622**	**6.959.796**	**6.954.780**	***Earning Assets***
a. Lancar	4.719.729	5.209.001	5.799.860	5.989.839	6.044.410	6.162.699	6.273.022	6.252.438	6.317.761	6.249.804	6.274.638	6.420.360	6.345.051	6.394.978	6.532.677	6.530.912	*a. Current*
b. DPK	183.815	184.315	209.715	248.195	259.998	255.293	243.467	255.134	226.493	261.987	288.982	281.384	287.326	271.468	291.448	285.627	*b. Special Mention*
c. Kurang Lancar	18.446	26.195	20.855	22.489	22.339	21.679	22.454	24.345	21.216	23.853	20.175	16.043	20.417	20.644	18.015	18.762	*c. Sub-Standard*
d. Diragukan	12.754	14.853	16.540	19.137	20.981	20.291	17.594	16.535	15.858	17.250	21.981	23.778	19.100	21.147	22.333	20.274	*d. Doubtful*
e. Macet	67.775	84.525	81.516	92.243	91.999	91.928	95.196	94.772	87.486	90.503	92.225	92.077	95.754	98.385	95.323	99.205	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**1.586.820**	**1.677.733**	**1.825.924**	**1.888.023**	**1.977.575**	**1.975.348**	**2.013.881**	**1.975.671**	**2.001.032**	**2.017.342**	**2.008.997**	**1.971.091**	**1.991.923**	**1.976.042**	**1.940.193**	**1.938.602**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	1.560.089	1.651.573	1.800.549	1.855.490	1.946.874	1.944.194	1.983.873	1.945.875	1.971.636	1.987.452	1.979.409	1.942.503	1.960.991	1.947.432	1.911.136	1.911.279	*a. Current*
b. DPK	23.182	22.682	22.483	28.784	27.640	27.740	27.072	26.934	26.377	26.986	26.490	25.320	27.669	25.238	25.899	24.123	*b. Special Mention*
c. Kurang Lancar	1.731	1.648	1.553	2.338	1.542	1.666	1.373	1.335	1.254	935	1.153	1.321	1.317	1.381	1.320	1.274	*c. Sub-Standard*
d. Diragukan	248	1.003	383	284	423	282	276	256	281	869	787	767	734	773	596	669	*d. Doubtful*
e. Macet	1.570	827	956	1.128	1.098	1.465	1.288	1.271	1.485	1.100	1.158	1.180	1.211	1.216	1.243	1.257	*e. Lost*
Non Performing Earning Aset (Nominal)	**102.525**	**129.051**	**121.803**	**137.618**	**138.381**	**137.310**	**138.180**	**138.513**	**127.579**	**134.509**	**137.479**	**135.166**	**138.533**	**143.547**	**138.830**	**141.440**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**34.200**	**36.220**	**43.987**	**54.692**	**52.011**	**54.953**	**56.421**	**58.069**	**63.130**	**62.593**	**59.452**	**59.105**	**57.855**	**60.831**	**60.944**	**59.472**	***Interbank Loans***
a. Lancar	34.099	36.106	43.873	54.538	51.906	54.836	56.318	57.964	63.029	62.492	59.329	58.970	57.749	60.718	60.843	59.371	*a. Current*
b. DPK	16	19	14	59	9	21	8	14	9	11	33	55	26	32	38	38	*b. Special Mention*
c. Kurang Lancar	-	-	-	0	-	-	-	-	1	1	1	1	0	1	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	1	*d. Doubtful*
e. Macet	85	94	100	95	95	96	95	91	91	89	89	80	80	80	63	61	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**85**	**94**	**100**	**95**	**96**	**96**	**95**	**91**	**92**	**90**	**90**	**81**	**80**	**81**	**63**	**62**	***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 Asset* adalah total dari *non performing asset* pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit* , *standby letter of credit* , fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing *Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul	
Aset Produktif Neraca	**1.960.362**	**2.235.880**	**2.578.753**	**2.666.006**	**2.693.992**	**2.778.313**	**2.823.262**	**2.851.399**	**2.893.140**	**2.849.879**	**2.878.996**	**2.916.370**	**2.884.558**	**2.935.109**	**3.006.542**	**2.981.771**	***Earning Assets***
a. Lancar	1.846.369	2.108.233	2.437.437	2.504.107	2.529.891	2.611.533	2.658.101	2.683.574	2.740.308	2.680.753	2.697.705	2.740.402	2.698.892	2.756.411	2.821.551	2.795.571	*a. Current*
b. DPK	75.823	74.946	89.621	105.447	106.747	108.795	106.058	109.157	98.144	111.334	122.597	118.034	125.320	116.387	125.229	125.028	*b. Special Mention*
c. Kurang Lancar	7.963	14.490	11.307	11.726	11.937	11.711	12.881	12.785	12.039	12.961	10.790	9.103	10.779	10.781	8.919	9.818	*c. Sub-Standard*
d. Diragukan	4.584	5.209	7.072	9.155	10.991	11.087	8.523	8.071	7.669	7.181	9.491	10.424	8.971	9.415	10.094	9.846	*d. Doubtful*
e. Macet	25.624	33.002	33.316	35.571	34.426	35.189	37.699	37.812	34.980	37.651	38.415	38.407	40.596	42.115	40.748	41.508	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**463.182**	**510.689**	**545.767**	**545.036**	**583.572**	**590.390**	**604.113**	**602.773**	**613.343**	**605.624**	**598.249**	**578.003**	**585.710**	**593.589**	**575.080**	**595.741**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	455.919	504.079	539.307	536.173	575.641	581.941	595.877	594.559	605.260	597.656	589.836	569.917	576.174	585.195	567.134	587.805	*a. Current*
b. DPK	6.553	5.326	5.991	8.316	7.363	7.708	7.417	7.389	7.237	7.165	7.593	7.226	8.692	7.421	7.159	6.912	*b. Special Mention*
c. Kurang Lancar	198	209	142	135	136	310	335	349	391	132	143	145	158	250	218	470	*c. Sub-Standard*
d. Diragukan	81	810	91	127	158	159	144	154	172	385	321	336	302	321	155	168	*d. Doubtful*
e. Macet	431	265	237	285	275	273	340	321	282	287	356	379	385	402	414	386	*e. Loss*
Non Performing Earning Aset (Nominal)	**38.881**	**53.985**	**52.164**	**57.000**	**57.922**	**58.728**	**59.922**	**59.492**	**55.533**	**58.596**	**59.515**	**58.794**	**61.191**	**63.285**	**60.548**	**62.196**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**5.591**	**5.417**	**5.379**	**7.090**	**7.349**	**7.196**	**5.911**	**5.796**	**5.188**	**5.040**	**4.801**	**4.651**	**3.866**	**2.454**	**2.402**	**2.212**	***Interbank Loans***
a. Lancar	5.520	5.342	5.304	7.012	7.270	7.116	5.832	5.720	5.112	4.966	4.726	4.577	3.792	2.380	2.347	2.157	*a. Current*
b. DPK	0	0	0	-	-	1	-	-	0	0	0	0	-	0	-	1	*b. Special Mention*
c. Kurang Lancar	-	-	-	0	-	-	-	-	-	-	-	-	0	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	71	74	75	78	79	79	79	76	76	74	74	74	74	74	55	54	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**71**	**74**	**75**	**78**	**79**	**80**	**79**	**76**	**76**	**74**	**74**	**74**	**74**	**74**	**55**	**54**	***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 Asset* adalah total dari *non performing asset* pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing *Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul	
Aset Produktif Neraca	**1.835.674**	**2.139.165**	**2.384.379**	**2.432.630**	**2.455.513**	**2.455.438**	**2.489.162**	**2.469.181**	**2.488.313**	**2.487.673**	**2.582.956**	**2.623.591**	**2.603.021**	**2.621.028**	**2.664.592**	**2.680.571**	***Earning Assets***
a. Lancar	1.726.573	2.011.962	2.247.121	2.267.373	2.279.369	2.290.918	2.332.776	2.302.893	2.342.865	2.321.497	2.396.790	2.440.404	2.420.406	2.442.772	2.477.716	2.496.665	*a. Current*
b. DPK	73.507	76.417	90.308	111.624	121.614	111.682	102.838	111.961	96.716	114.831	132.933	131.526	130.014	123.687	134.229	131.076	*b. Special Mention*
c. Kurang Lancar	4.597	8.977	7.211	7.370	7.342	7.420	7.016	8.947	6.877	8.405	7.176	4.964	7.255	6.979	6.119	5.230	*c. Sub-Standard*
d. Diragukan	5.549	7.614	7.502	6.747	6.724	6.092	6.997	6.560	6.322	7.908	9.824	11.162	8.094	9.485	9.795	8.176	*d. Doubtful*
e. Macet	25.447	34.195	32.237	39.515	40.464	39.327	39.535	38.820	35.533	35.033	36.233	35.535	37.251	38.105	36.733	39.424	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**544.346**	**594.287**	**728.017**	**760.719**	**783.978**	**776.690**	**789.019**	**771.304**	**781.812**	**805.491**	**898.695**	**892.888**	**895.446**	**876.753**	**864.360**	**888.232**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	537.916	590.625	722.750	754.193	777.618	770.503	783.850	766.172	776.552	800.120	891.009	885.977	887.458	868.790	855.111	880.620	*a. Current*
b. DPK	5.638	3.354	4.520	5.922	5.742	5.367	4.586	4.586	4.329	4.494	6.807	5.994	7.085	7.036	8.327	6.630	*b. Special Mention*
c. Kurang Lancar	98	61	358	198	210	175	174	187	222	163	205	274	242	250	199	130	*c. Sub-Standard*
d. Diragukan	98	82	256	102	98	90	102	76	91	463	440	388	391	409	402	477	*d. Doubtful*
e. Macet	596	165	134	304	309	556	306	282	618	252	234	254	270	268	320	375	*e. Loss*
Non Performing Earning Aset (Nominal)	**36.386**	**51.094**	**47.697**	**54.236**	**55.148**	**53.660**	**54.131**	**54.873**	**49.663**	**52.224**	**54.112**	**52.577**	**53.504**	**55.496**	**53.568**	**53.812**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**12.715**	**16.514**	**23.628**	**30.765**	**28.223**	**30.778**	**33.305**	**34.738**	**38.188**	**37.725**	**36.639**	**36.798**	**36.273**	**39.826**	**40.422**	**39.512**	***Interbank Loans***
a. Lancar	12.695	16.492	23.605	30.728	28.214	30.758	33.297	34.724	38.179	37.716	36.608	36.748	36.249	39.799	40.388	39.477	*a. Current*
b. DPK	16	12	13	37	9	19	8	14	9	9	31	50	23	27	34	35	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	*d. Doubtful*
e. Macet	5	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**5**	**9**	**9**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul	
Aset Produktif Neraca	**122.537**	**39.021**	**47.892**	**53.399**	**53.994**	**55.061**	**55.150**	**55.656**	**55.239**	**57.519**	**58.429**	**61.025**	**61.188**	**63.474**	**64.873**	**64.000**	***Earning Assets***
a. Lancar	115.522	36.581	44.904	49.511	50.030	51.320	51.053	51.449	51.408	53.431	53.898	56.415	56.852	59.383	60.345	59.662	*a. Current*
b. DPK	5.332	1.777	2.028	2.598	2.665	2.410	2.768	2.845	2.717	2.418	2.875	2.928	2.998	2.727	3.217	2.962	*b. Special Mention*
c. Kurang Lancar	418	129	162	152	158	171	168	193	163	234	238	213	282	317	214	274	*c. Sub-Standard*
d. Diragukan	396	95	158	269	252	245	248	237	219	227	218	262	263	272	312	249	*d. Doubtful*
e. Macet	869	439	640	869	888	914	913	931	731	1.209	1.201	1.207	793	774	785	854	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**9.387**	**2.926**	**3.333**	**3.262**	**3.340**	**3.327**	**3.368**	**3.468**	**3.147**	**3.411**	**3.409**	**3.465**	**3.412**	**3.625**	**3.420**	**3.375**	***Earning Assets - Account Administrative Tran sactions [1)]***
a. Lancar	9.344	2.909	3.271	3.211	3.288	3.272	3.313	3.411	3.096	3.354	3.353	3.396	3.360	3.573	3.407	3.357	*a. Current*
b. DPK	40	15	58	5	6	9	9	10	4	9	8	22	4	4	12	17	*b. Special Mention*
c. Kurang Lancar	0	0	0	0	0	0	0	1	0	-	0	0	0	-	0	0	*c. Sub-Standard*
d. Diragukan	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	-	*d. Doubtful*
e. Macet	2	2	4	46	46	46	47	47	47	47	47	47	48	47	0	0	*e. Loss*
Non Performing Earning Aset (Nominal)	**1.685**	**665**	**965**	**1.337**	**1.345**	**1.377**	**1.375**	**1.409**	**1.161**	**1.717**	**1.704**	**1.730**	**1.385**	**1.411**	**1.311**	**1.377**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**1.025**	**783**	**813**	**832**	**798**	**775**	**762**	**730**	**730**	**684**	**666**	**676**	**699**	**736**	**737**	**711**	***Interbank Loans***
a. Lancar	1.021	779	811	831	797	774	760	728	729	681	664	674	697	734	731	704	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	1	1	1	2	1	1		*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	1	1	1	1	-	1	-		*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	*d. Doubtful*
e. Macet	4	4	2	2	1	1	1	1	-	-	-	-	-	-	6	6	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**4**	**4**	**2**	**2**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**-**	**1**	**6**	**7**	***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 Asset* adalah total dari *non performing asset* pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing *Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul	
Aset Produktif Neraca	**406.618**	**412.277**	**472.111**	**526.867**	**524.676**	**533.719**	**548.149**	**552.296**	**516.071**	**530.290**	**539.906**	**559.688**	**568.681**	**550.929**	**580.186**	**580.516**	***Earning Assets***
a. Lancar	384.059	389.621	447.540	500.696	498.955	507.320	522.609	526.664	493.329	503.351	512.416	533.434	541.754	524.427	552.424	554.271	*a. Current*
b. DPK	10.210	10.769	11.843	12.523	12.413	13.621	13.160	13.153	11.213	14.779	14.744	13.645	13.852	12.625	14.194	12.637	*b. Special Mention*
c. Kurang Lancar	832	804	724	966	865	838	961	934	754	1.176	1.110	940	1.312	1.663	1.171	1.119	*c. Sub-Standard*
d. Diragukan	974	739	1.046	1.031	959	912	768	844	793	794	1.253	1.146	950	1.196	1.284	1.082	*d. Doubtful*
e. Macet	10.542	10.344	10.959	11.650	11.484	11.027	10.651	10.701	9.981	10.190	10.382	10.521	10.813	11.019	11.114	11.406	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**28.600**	**24.212**	**31.073**	**30.131**	**30.965**	**30.562**	**31.179**	**31.297**	**31.458**	**31.214**	**29.690**	**26.467**	**27.347**	**29.952**	**29.530**	**30.973**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	28.021	23.649	30.518	28.685	30.483	30.068	30.680	30.749	30.880	30.643	29.030	25.910	26.677	29.413	29.008	30.517	*a. Current*
b. DPK	312	321	109	222	140	134	144	182	194	215	284	175	273	168	159	94	*b. Special Mention*
c. Kurang Lancar	13	7	1	881	18	12	12	13	8	11	23	11	18	13	4	4	*c. Sub-Standard*
d. Diragukan	2	4	11	5	7	12	16	11	4	6	10	26	27	28	22	4	*d. Doubtful*
e. Macet	252	231	434	338	317	336	327	344	371	338	344	344	352	330	338	353	*e. Loss*
Non Performing Earning Aset (Nominal)	**12.615**	**12.129**	**13.175**	**14.871**	**13.650**	**13.137**	**12.735**	**12.847**	**11.912**	**12.516**	**13.121**	**12.990**	**13.473**	**14.248**	**13.932**	**13.970**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**983**	**1.468**	**3.067**	**2.187**	**2.167**	**2.278**	**2.234**	**3.878**	**4.396**	**5.141**	**3.263**	**3.144**	**3.168**	**3.328**	**3.324**	**3.241**	***Interbank Loans***
a. Lancar	979	1.455	3.053	2.172	2.152	2.262	2.220	3.864	4.381	5.126	3.248	3.135	3.161	3.318	3.319	3.236	*a. Current*
b. DPK	0	7	-	-	-	-	-	-	-	-	-	3	1	4	3	3	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	4	6	15	15	15	15	15	15	15	15	14	6	6	6	2	2	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**4**	**6**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**14**	**6**	**6**	**6**	**2**	**2**	***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 Asset* adalah total dari *non performing asset* pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit* , *standby letter of credit* , fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing *Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul	
Aset Produktif Neraca	**272.592**	**283.059**	**293.571**	**325.952**	**332.180**	**344.125**	**344.987**	**333.741**	**337.379**	**345.385**	**265.886**	**271.321**	**271.013**	**263.300**	**266.967**	**265.369**	***Earning Assets***
a. Lancar	258.717	268.848	282.493	313.628	319.139	330.498	331.503	320.551	324.325	331.797	254.939	260.899	260.839	253.429	256.919	255.385	*a. Current*
b. DPK	8.033	9.335	7.393	8.043	8.765	9.083	9.013	8.759	8.776	9.184	6.678	6.185	5.976	5.478	5.032	4.166	*b. Special Mention*
c. Kurang Lancar	2.039	786	513	913	688	820	706	703	860	622	442	434	393	514	1.025	1.690	*c. Sub-Standard*
d. Diragukan	903	368	372	890	1.032	663	559	584	530	714	817	503	561	560	630	701	*d. Doubtful*
e. Macet	2.900	3.722	2.800	2.477	2.557	3.061	3.207	3.144	2.887	3.067	3.009	3.300	3.244	3.320	3.361	3.427	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**189.653**	**200.708**	**230.884**	**241.271**	**251.872**	**254.999**	**266.788**	**264.304**	**265.062**	**258.411**	**171.367**	**163.086**	**158.236**	**163.443**	**157.684**	**154.351**	***Earning Assets - Account Administrative Transactions***
a. Lancar	186.746	197.370	226.735	235.967	246.207	249.265	260.873	258.546	259.369	252.869	167.829	160.268	155.453	160.820	155.005	151.931	*a. Current*
b. DPK	2.710	3.007	3.826	4.809	5.079	5.203	5.329	5.188	5.337	5.176	3.209	2.430	2.410	2.250	2.282	2.186	*b. Special Mention*
c. Kurang Lancar	134	218	193	328	313	292	340	317	215	214	176	252	238	225	246	111	*c. Sub-Standard*
d. Diragukan	27	0	0	34	144	7	1	1	1	0	0	1	1	0	0	1	*d. Doubtful*
e. Macet	36	113	129	132	129	232	244	253	141	151	153	135	135	147	150	122	*e. Loss*
Non Performing Earning Aset (Nominal)	**6.038**	**5.208**	**4.008**	**4.775**	**4.862**	**5.075**	**5.057**	**5.002**	**4.635**	**4.769**	**4.597**	**4.625**	**4.571**	**4.766**	**5.413**	**6.052**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**435**	**153**	**28**	**21**	**462**	**467**	**476**	**748**	**1.029**	**1.007**	**1.009**	**1.099**	**1.099**	**1.099**	**1.091**	**1.084**	***Interbank Loans***
a. Lancar	435	153	28	21	462	467	476	748	1.029	1.007	1.009	1.099	1.099	1.099	1.091	1.084	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Jul	
Aset Produktif Neraca	**404.737**	**409.487**	**351.779**	**367.049**	**379.372**	**385.234**	**391.024**	**380.951**	**378.671**	**372.652**	**371.827**	**401.648**	**379.186**	**372.782**	**376.636**	**382.553**	***Earning Assets***
a. Lancar	388.489	393.756	340.364	354.523	367.025	371.111	376.980	367.307	365.524	358.975	358.889	388.806	366.308	358.556	363.721	369.359	*a. Current*
b. DPK	10.910	11.072	8.522	7.959	7.795	9.703	9.630	9.260	8.928	9.442	9.155	9.066	9.166	10.565	9.547	9.758	*b. Special Mention*
c. Kurang Lancar	2.597	1.009	939	1.362	1.350	718	723	783	522	456	418	388	395	390	567	631	*c. Sub-Standard*
d. Diragukan	348	828	390	1.044	1.022	1.293	499	238	324	426	379	281	260	218	219	221	*d. Doubtful*
e. Macet	2.393	2.823	1.564	2.161	2.180	2.410	3.191	3.363	3.373	3.353	2.985	3.107	3.058	3.052	2.582	2.584	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**351.652**	**344.910**	**286.849**	**307.604**	**323.849**	**319.379**	**319.414**	**302.524**	**306.210**	**313.190**	**307.588**	**307.183**	**321.771**	**308.681**	**310.120**	**265.929**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	342.143	332.941	277.968	297.261	313.638	309.147	309.280	292.439	296.479	302.811	298.353	297.036	311.869	299.641	301.470	257.048	*a. Current*
b. DPK	7.928	10.659	7.980	9.511	9.309	9.319	9.588	9.578	9.275	9.926	8.589	9.473	9.205	8.359	7.959	8.284	*b. Special Mention*
c. Kurang Lancar	1.288	1.154	859	795	865	877	511	469	418	414	608	639	661	643	653	557	*c. Sub-Standard*
d. Diragukan	40	106	25	15	16	14	12	15	13	14	15	15	14	15	17	19	*d. Doubtful*
e. Macet	253	51	18	22	21	22	23	23	25	25	24	20	21	22	20	20	*e. Loss*
Non Performing Earning Aset (Nominal)	**6.919**	**5.971**	**3.794**	**5.400**	**5.454**	**5.333**	**4.959**	**4.891**	**4.675**	**4.688**	**4.429**	**4.450**	**4.408**	**4.342**	**4.058**	**4.033**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**13.450**	**11.885**	**11.073**	**12.774**	**13.011**	**13.458**	**13.733**	**12.179**	**13.598**	**12.995**	**13.074**	**12.738**	**12.750**	**13.388**	**12.967**	**12.712**	***Interbank Loans***
a. Lancar	13.450	11.885	11.073	12.752	13.011	13.458	13.733	12.179	13.598	12.995	13.074	12.738	12.750	13.388	12.967	12.712	*a. Current*
b. DPK	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	*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 Asset* adalah total dari *non performing asset* pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit* , *standby letter of credit* , fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing *Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

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

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**987.532**	**22,38**	**1.124.235**	**23,24**	**1.233.480**	**23,32**	**1.266.793**	**23,55**	**1.315.034**	**23,36**	**1.389.459**	**23,91**	***Demand Deposits***
Rupiah	667.537	15,13	821.777	16,99	932.705	17,63	945.789	17,58	997.007	17,71	1.046.006	18,00	*Rupiah*
Valas	319.995	7,25	302.458	6,25	300.774	5,69	321.004	5,97	318.027	5,65	343.453	5,91	*Foreign Exchange*
Tabungan	**1.396.011**	**31,63**	**1.551.809**	**32,08**	**1.701.224**	**32,16**	**1.717.863**	**31,93**	**1.825.259**	**32,42**	**1.827.583**	**31,44**	***Saving***
Rupiah	1.274.588	28,88	1.413.351	29,22	1.573.402	29,75	1.587.598	29,51	1.690.086	30,02	1.697.523	29,21	*Rupiah*
Valas	121.423	2,75	138.459	2,86	127.822	2,42	130.265	2,42	135.173	2,40	130.060	2,24	*Foreign Exchange*
Simpanan Berjangka	**2.029.513**	**45,99**	**2.160.714**	**44,67**	**2.354.673**	**44,52**	**2.394.663**	**44,52**	**2.490.155**	**44,23**	**2.595.034**	**44,65**	***Time Deposits***
Rupiah	1.723.319	39,05	1.856.507	38,38	2.035.299	38,48	2.066.822	38,42	2.138.035	37,97	2.250.889	38,73	*Rupiah*
Valas	306.194	6,94	304.208	6,29	319.374	6,04	327.841	6,09	352.120	6,25	344.145	5,92	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Period 1 Month*
Rupiah	902.329	20,45	932.222	19,27	940.015	17,77	964.475	17,93	1.032.674	18,34	1.016.409	17,49	*Rupiah*
Valas	166.913	3,78	146.848	3,04	154.022	2,91	152.460	2,83	169.841	3,02	151.990	2,62	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Period 3 Months*
Rupiah	453.597	10,28	517.583	10,70	635.976	12,02	668.322	12,42	715.403	12,71	755.860	13,00	*Rupiah*
Valas	55.039	1,25	57.140	1,18	55.883	1,06	69.469	1,29	79.879	1,42	85.441	1,47	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Period 6 Months*
Rupiah	177.145	4,01	193.274	4,00	233.465	4,41	236.618	4,40	210.895	3,75	257.655	4,43	*Rupiah*
Valas	49.518	1,12	58.625	1,21	58.104	1,10	50.084	0,93	57.066	1,01	58.152	1,00	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Period >= 12 Months*
Rupiah	190.213	4,31	213.428	4,41	225.843	4,27	197.407	3,67	179.064	3,18	220.966	3,80	*Rupiah*
Valas	34.724	0,79	41.595	0,86	51.366	0,97	55.828	1,04	45.334	0,81	48.561	0,84	*Foreign Exchange*
Total DPK	**4.413.056**	**100,00**	**4.836.758**	**100,00**	**5.289.377**	**100,00**	**5.379.318**	**100,00**	**5.630.448**	**100,00**	**5.812.076**	**100,00**	***Total Third Party Funds***
Rupiah	3.665.444	83,06	4.091.634	84,59	4.541.406	85,86	4.600.209	85,52	4.825.128	85,70	4.994.418	85,93	*Rupiah*
Valas	747.612	16,94	745.124	15,41	747.971	14,14	779.109	14,48	805.320	14,30	817.658	14,07	*Foreign Exchange*

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**400.515**	**23,08**	**487.793**	**24,58**	**534.722**	**24,15**	**509.199**	**23,15**	**591.681**	**24,53**	**584.944**	**24,20**	***Demand Deposits***
Rupiah	269.903	15,56	364.103	18,35	405.812	18,33	373.293	16,97	459.295	19,04	418.883	17,33	*Rupiah*
Valas	130.612	7,53	123.690	6,23	128.911	5,82	135.906	6,18	132.385	5,49	166.061	6,87	*Foreign Exchange*
Tabungan	**672.347**	**38,75**	**755.490**	**38,08**	**857.283**	**38,72**	**838.958**	**38,14**	**911.346**	**37,78**	**885.655**	**36,64**	***Saving***
Rupiah	636.447	36,68	711.441	35,86	814.506	36,79	795.776	36,18	864.259	35,82	847.099	35,05	*Rupiah*
Valas	35.900	2,07	44.049	2,22	42.776	1,93	43.182	1,96	47.087	1,95	38.556	1,60	*Foreign Exchange*
Simpanan Berjangka	**662.100**	**38,16**	**740.891**	**37,34**	**821.897**	**37,12**	**851.307**	**38,71**	**909.427**	**37,70**	**946.547**	**39,16**	***Time Deposits***
Rupiah	560.637	32,31	618.862	31,19	695.737	31,43	710.568	32,31	764.481	31,69	784.433	32,45	*Rupiah*
Valas	101.462	5,85	122.028	6,15	126.160	5,70	140.738	6,40	144.946	6,01	162.114	6,71	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	289.817	16,70	311.680	15,71	296.386	13,39	289.453	13,16	342.753	14,21	324.292	13,42	*Rupiah*
Valas	52.476	3,02	51.613	2,60	57.929	2,62	57.277	2,60	60.130	2,49	61.016	2,52	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Period 3 Months*
Rupiah	157.965	9,10	196.294	9,89	275.741	12,45	324.263	14,74	346.798	14,38	355.381	14,70	*Rupiah*
Valas	15.738	0,91	19.092	0,96	22.575	1,02	34.453	1,57	35.595	1,48	41.773	1,73	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Period 6 Months*
Rupiah	36.035	2,08	47.153	2,38	64.164	2,90	50.379	2,29	36.315	1,51	46.996	1,94	*Rupiah*
Valas	22.060	1,27	36.918	1,86	26.324	1,19	27.641	1,26	30.475	1,26	37.228	1,54	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Period >= 12 Months*
Rupiah	76.820	4,43	63.736	3,21	59.447	2,69	46.474	2,11	38.615	1,60	57.764	2,39	*Rupiah*
Valas	11.189	0,64	14.404	0,73	19.332	0,87	21.367	0,97	18.745	0,78	22.098	0,91	*Foreign Exchange*
Total DPK	**1.734.961**	**100,00**	**1.984.174**	**100,00**	**2.213.902**	**100,00**	**2.199.463**	**100,00**	**2.412.453**	**100,00**	**2.417.147**	**100,00**	***Total Third Party Funds***
Rupiah	1.466.987	84,55	1.694.406	85,40	1.916.055	86,55	1.879.638	85,46	2.088.035	86,55	2.050.415	84,83	*Rupiah*
Valas	267.974	15,45	289.768	14,60	297.847	13,45	319.826	14,54	324.418	13,45	366.732	15,17	*Foreign Exchange*

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**320.087**	**17,58**	**367.757**	**17,98**	**433.239**	**19,49**	**441.230**	**19,61**	**439.675**	**19,09**	**480.066**	**19,79**	***Demand Deposits***
Rupiah	224.669	12,34	273.849	13,39	337.463	15,19	341.117	15,16	342.207	14,86	372.285	15,35	*Rupiah*
Valas	95.441	5,24	93.907	4,59	95.776	4,31	100.113	4,45	97.468	4,23	107.781	4,44	*Foreign Exchange*
Tabungan	**544.137**	**29,88**	**611.159**	**29,88**	**653.945**	**29,43**	**691.497**	**30,74**	**702.622**	**30,51**	**738.910**	**30,46**	***Saving***
Rupiah	488.571	26,83	549.423	26,86	591.105	26,60	625.073	27,78	635.920	27,61	669.156	27,58	*Rupiah*
Valas	55.566	3,05	61.737	3,02	62.840	2,83	66.425	2,95	66.702	2,90	69.753	2,88	*Foreign Exchange*
Simpanan Berjangka	**956.911**	**52,54**	**1.066.783**	**52,15**	**1.135.133**	**51,08**	**1.117.014**	**49,65**	**1.160.918**	**50,40**	**1.207.097**	**49,76**	***Time Deposits***
Rupiah	793.250	43,56	923.922	45,16	986.158	44,38	975.550	43,36	1.002.384	43,52	1.066.485	43,96	*Rupiah*
Valas	163.746	8,99	142.861	6,98	148.975	6,70	141.463	6,29	158.534	6,88	140.611	5,80	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	449.052	24,66	475.541	23,25	499.346	22,47	503.490	22,38	522.301	22,68	510.361	21,04	*Rupiah*
Valas	93.379	5,13	75.062	3,67	73.714	3,32	71.665	3,19	82.163	3,57	68.554	2,83	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Period 3 Months*
Rupiah	205.366	11,28	252.104	12,32	273.886	12,32	261.113	11,61	275.471	11,96	313.611	12,93	*Rupiah*
Valas	31.434	1,73	28.942	1,41	26.761	1,20	24.570	1,09	34.180	1,48	33.575	1,38	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Period 6 Months*
Rupiah	86.203	4,73	100.600	4,92	108.770	4,89	129.219	5,74	116.302	5,05	148.634	6,13	*Rupiah*
Valas	21.616	1,19	17.332	0,85	23.145	1,04	17.951	0,80	21.626	0,94	17.285	0,71	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Period >= 12 Months*
Rupiah	52.595	2,89	95.677	4,68	104.156	4,69	81.728	3,63	88.309	3,83	93.880	3,87	*Rupiah*
Valas	17.317	0,95	21.526	1,05	25.354	1,14	27.277	1,21	20.566	0,89	21.198	0,87	*Foreign Exchange*
Total DPK	**1.821.244**	**100,00**	**2.045.699**	**100,00**	**2.222.317**	**100,00**	**2.249.741**	**100,00**	**2.303.215**	**100,00**	**2.426.073**	**100,00**	***Total Third Party Funds***
Rupiah	1.506.490	82,72	1.747.194	85,41	1.914.726	86,16	1.941.740	86,31	1.980.510	85,99	2.107.927	86,89	*Rupiah*
Valas	314.753	17,28	298.505	14,59	307.591	13,84	308.001	13,69	322.705	14,01	318.146	13,11	*Foreign Exchange*

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**4.703**	**3,20**	**2.817**	**5,06**	**3.241**	**4,97**	**2.899**	**4,26**	**3.800**	**5,25**	**3.775**	**4,76**	***Demand Deposits***
Rupiah	4.703	3,20	2.817	5,06	3.241	4,97	2.899	4,26	3.800	5,25	3.775	4,76	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Tabungan	**17.728**	**12,05**	**6.202**	**11,15**	**8.451**	**12,95**	**8.942**	**13,14**	**9.418**	**13,01**	**10.378**	**13,08**	***Saving***
Rupiah	17.728	12,05	6.202	11,15	8.451	12,95	8.942	13,14	9.418	13,01	10.378	13,08	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Simpanan Berjangka	**124.711**	**84,76**	**46.607**	**83,79**	**53.583**	**82,09**	**56.195**	**82,60**	**59.154**	**81,74**	**65.173**	**82,16**	***Time Deposits***
Rupiah	124.711	84,76	46.607	83,79	53.583	82,09	56.195	82,60	59.154	81,74	65.173	82,16	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	56.752	38,57	22.060	39,66	21.883	33,52	24.034	35,33	28.222	39,00	27.678	34,89	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Period 3 Months*
Rupiah	36.881	25,06	14.207	25,54	16.811	25,75	16.664	24,49	17.992	24,86	19.496	24,58	*Rupiah*
Valas	-	-	–	–	–	–	–	–	–	–	–	–	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Period 6 Months*
Rupiah	20.371	13,84	6.441	11,58	8.686	13,31	8.796	12,93	6.952	9,61	10.011	12,62	*Rupiah*
Valas	–	–	–	–	–	–	–	–	–	–	–	–	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Period >= 12 Months*
Rupiah	10.707	7,28	3.899	7,01	6.203	9,50	6.701	9,85	5.987	8,27	7.988	10,07	*Rupiah*
Valas	-	-	–	–	–	–	–	–	–	–	–	–	*Foreign Exchange*
Total DPK	**147.143**	**100,00**	**55.626**	**100,00**	**65.276**	**100,00**	**68.036**	**100,00**	**72.372**	**100,00**	**79.326**	**100,00**	***Total Third Party Funds***
Rupiah	147.143	100,00	55.626	100,00	65.276	100,00	68.036	100,00	72.372	100,00	79.326	100,00	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**110.344**	**30,94**	**103.183**	**26,90**	**109.265**	**24,31**	**153.958**	**30,96**	**116.814**	**24,47**	**175.120**	**31,23**	***Demand Deposits***
Rupiah	110.080	30,87	102.914	26,83	108.911	24,24	153.455	30,86	116.439	24,39	174.810	31,18	*Rupiah*
Valas	264	0,07	270	0,07	353	0,08	503	0,10	375	0,08	311	0,06	*Foreign Exchange*
Tabungan	**116.601**	**32,70**	**128.802**	**33,58**	**143.670**	**31,97**	**141.104**	**28,38**	**165.828**	**34,73**	**155.091**	**27,66**	***Saving***
Rupiah	116.551	32,68	128.691	33,55	143.598	31,95	141.026	28,36	165.748	34,71	155.007	27,65	*Rupiah*
Valas	50	0,01	111	0,03	72	0,02	78	0,02	80	0,02	83	0,01	*Foreign Exchange*
Simpanan Berjangka	**129.655**	**36,36**	**151.545**	**39,51**	**196.454**	**43,72**	**202.212**	**40,66**	**194.831**	**40,80**	**230.453**	**41,10**	***Time Deposits***
Rupiah	127.088	35,64	149.190	38,90	195.502	43,50	201.766	40,57	193.298	40,48	229.143	40,87	*Rupiah*
Valas	2.567	0,72	2.355	0,61	952	0,21	446	0,09	1.533	0,32	1.310	0,23	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	56.407	15,82	64.217	16,74	77.898	17,33	94.205	18,94	84.649	17,73	111.484	19,88	*Rupiah*
Valas	1.410	0,40	1.916	0,50	684	0,15	108	0,02	1.346	0,28	1.048	0,19	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Period 3 Months*
Rupiah	23.640	6,63	28.841	7,52	49.068	10,92	34.139	6,87	44.550	9,33	40.717	7,26	*Rupiah*
Valas	697	0,20	187	0,05	82	0,02	118	0,02	17	0,00	74	0,01	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Period 6 Months*
Rupiah	12.221	3,43	19.940	5,20	26.273	5,85	25.744	5,18	26.733	5,60	27.815	4,96	*Rupiah*
Valas	425	0,12	17	0,00	87	0,02	118	0,02	71	0,01	54	0,01	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Period >= 12 Months*
Rupiah	34.820	9,76	36.192	9,44	42.264	9,40	47.679	9,59	37.366	7,83	49.127	8,76	*Rupiah*
Valas	35	0,01	235	0,06	100	0,02	101	0,02	100	0,02	134	0,02	*Foreign Exchange*
Total DPK	**356.600**	**100,00**	**383.531**	**100,00**	**449.389**	**100,00**	**497.274**	**100,00**	**477.473**	**100,00**	**560.664**	**100,00**	***Total Third Party Funds***
Rupiah	353.719	99,19	380.794	99,29	448.012	99,69	496.247	99,79	475.485	99,58	558.960	99,70	*Rupiah*
Valas	2.881	0,81	2.736	0,71	1.377	0,31	1.027	0,21	1.988	0,42	1.704	0,30	*Foreign Exchange*

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**44.148**	**27,08**	**49.746**	**29,18**	**52.147**	**29,86**	**57.579**	**29,91**	**55.807**	**29,58**	**40.018**	**25,94**	***Demand Deposits***
Rupiah	16.318	10,01	22.303	13,08	25.699	14,71	26.080	13,55	24.387	12,93	19.697	12,77	*Rupiah*
Valas	27.830	17,07	27.443	16,10	26.448	15,14	31.499	16,36	31.420	16,65	20.322	13,17	*Foreign Exchange*
Tabungan	**23.107**	**14,17**	**25.266**	**14,82**	**24.006**	**13,74**	**24.339**	**12,64**	**23.719**	**12,57**	**24.299**	**15,75**	***Saving***
Rupiah	8.340	5,12	9.224	5,41	9.554	5,47	11.407	5,93	9.722	5,15	10.712	6,94	*Rupiah*
Valas	14.767	9,06	16.041	9,41	14.452	8,27	12.932	6,72	13.996	7,42	13.588	8,81	*Foreign Exchange*
Simpanan Berjangka	**95.757**	**58,74**	**95.466**	**56,00**	**98.507**	**56,40**	**110.599**	**57,45**	**109.148**	**57,85**	**89.927**	**58,30**	***Time Deposits***
Rupiah	70.930	43,51	71.148	41,73	69.123	39,58	81.062	42,11	79.415	42,09	65.277	42,32	*Rupiah*
Valas	24.827	15,23	24.317	14,26	29.384	16,82	29.537	15,34	29.733	15,76	24.650	15,98	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	22.699	13,92	30.512	17,90	28.039	16,05	32.801	17,04	37.010	19,62	23.446	15,20	*Rupiah*
Valas	8.757	5,37	10.886	6,39	12.969	7,43	13.813	7,17	15.666	8,30	12.385	8,03	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Period 3 Months*
Rupiah	12.375	7,59	18.328	10,75	14.809	8,48	24.527	12,74	23.106	12,25	19.189	12,44	*Rupiah*
Valas	2.673	1,64	6.117	3,59	4.947	2,83	7.469	3,88	6.958	3,69	6.632	4,30	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Period 6 Months*
Rupiah	7.463	4,58	11.500	6,75	17.396	9,96	13.423	6,97	12.379	6,56	13.045	8,46	*Rupiah*
Valas	1.175	0,72	2.968	1,74	6.074	3,48	2.605	1,35	2.652	1,41	1.785	1,16	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Period >= 12 Months*
Rupiah	4.165	2,56	10.808	6,34	8.879	5,08	10.312	5,36	6.920	3,67	9.597	6,22	*Rupiah*
Valas	986	0,61	4.346	2,55	5.395	3,09	5.650	2,93	4.458	2,36	3.847	2,49	*Foreign Exchange*
Total DPK	**163.012**	**100,00**	**170.477**	**100,00**	**174.660**	**100,00**	**192.517**	**100,00**	**188.674**	**100,00**	**154.244**	**100,00**	***Total Third Party Funds***
Rupiah	95.588	58,64	102.675	60,23	104.376	59,76	118.549	61,58	113.524	60,17	95.686	62,04	*Rupiah*
Valas	67.424	41,36	67.802	39,77	70.285	40,24	73.968	38,42	75.150	39,83	58.559	37,96	*Foreign Exchange*

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**107.713**	**56,66**	**112.939**	**57,26**	**100.866**	**61,57**	**101.928**	**59,16**	**107.257**	**60,85**	**105.535**	**60,44**	***Demand Deposits***
Rupiah	41.864	22,02	55.791	28,28	51.579	31,48	48.945	28,41	50.880	28,87	56.556	32,39	*Rupiah*
Valas	65.849	34,64	57.148	28,97	49.287	30,08	52.983	30,75	56.378	31,99	48.979	28,05	*Foreign Exchange*
Tabungan	**22.091**	**11,62**	**24.891**	**12,62**	**13.868**	**8,47**	**13.023**	**7,56**	**12.326**	**6,99**	**13.250**	**7,59**	***Saving***
Rupiah	6.951	3,66	8.370	4,24	6.188	3,78	5.374	3,12	5.019	2,85	5.171	2,96	*Rupiah*
Valas	15.141	7,96	16.520	8,38	7.681	4,69	7.649	4,44	7.308	4,15	8.079	4,63	*Foreign Exchange*
Simpanan Berjangka	**60.294**	**31,72**	**59.423**	**30,13**	**49.098**	**29,97**	**57.337**	**33,28**	**56.678**	**32,16**	**55.837**	**31,98**	***Time Deposits***
Rupiah	46.702	24,57	46.777	23,71	35.195	21,48	41.681	24,19	39.304	22,30	40.378	23,12	*Rupiah*
Valas	13.591	7,15	12.646	6,41	13.903	8,49	15.656	9,09	17.374	9,86	15.459	8,85	*Foreign Exchange*
- Jangka Waktu 1 bulan													*- Periode 1 Month*
Rupiah	22.699	11,94	28.212	14,30	16.463	10,05	20.491	11,89	17.739	10,06	19.149	10,97	*Rupiah*
Valas	8.757	4,61	7.371	3,74	8.726	5,33	9.597	5,57	10.537	5,98	8.987	5,15	*Foreign Exchange*
- Jangka Waktu 3 bulan													*- Period 3 Months*
Rupiah	12.375	6,51	7.809	3,96	5.662	3,46	7.618	4,42	7.485	4,25	7.465	4,28	*Rupiah*
Valas	2.673	1,41	2.801	1,42	1.518	0,93	2.858	1,66	3.129	1,78	3.388	1,94	*Foreign Exchange*
- Jangka Waktu 6 bulan													*- Period 6 Months*
Rupiah	7.463	3,93	7.640	3,87	8.177	4,99	9.058	5,26	12.213	6,93	11.154	6,39	*Rupiah*
Valas	1.175	0,62	1.390	0,70	2.474	1,51	1.769	1,03	2.242	1,27	1.800	1,03	*Foreign Exchange*
- Jangka Waktu >= 12 bulan													*- Period >= 12 Months*
Rupiah	4.165	2,19	3.116	1,58	4.894	2,99	4.514	2,62	1.867	1,06	2.610	1,49	*Rupiah*
Valas	986	0,52	1.084	0,55	1.185	0,72	1.433	0,83	1.465	0,83	1.285	0,74	*Foreign Exchange*
Total DPK	**190.098**	**100,00**	**197.252**	**100,00**	**163.832**	**100,00**	**172.288**	**100,00**	**176.261**	**100,00**	**174.621**	**100,00**	***Total Third Party Funds***
Rupiah	95.517	50,25	110.939	56,24	92.962	56,74	96.000	55,72	95.202	54,01	102.104	58,47	*Rupiah*
Valas	94.581	49,75	86.313	43,76	70.870	43,26	76.288	44,28	81.059	45,99	72.517	41,53	*Foreign Exchange*

Tabel 1.45.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Juli 2019
(Composition of Third Party Funds of Commercial Banks Based on Location - July 2019)
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	74.877	11.880	205.684	9.269	175.464	14.101	456.024	35.251	491.275	8,45	*1. Jawa Barat*
2. Banten	39.169	10.746	64.340	4.093	67.008	4.525	170.518	19.364	189.882	3,27	*2. Banten*
3. DKI Jakarta	582.511	276.412	413.632	76.834	1.266.146	262.164	2.262.290	615.410	2.877.699	49,51	*3. DKI Jakarta*
4. D.I Yogyakarta	7.609	398	34.411	774	18.661	521	60.681	1.694	62.375	1,07	*4. D.I Yogyakarta*
5. Jawa Tengah	33.755	4.432	153.597	4.249	101.718	9.307	289.070	17.989	307.059	5,28	*5. Jawa Tengah*
6. Jawa Timur	84.370	11.697	223.333	10.558	216.883	22.055	524.585	44.311	568.896	9,79	*6. Jawa Timur*
7. Bengkulu	2.839	119	7.332	41	3.158	9	13.329	169	13.498	0,23	*7. Bengkulu*
8. Jambi	4.387	156	16.000	291	12.288	101	32.675	548	33.223	0,57	*8. Jambi*
9. Aceh	10.617	44	20.202	125	9.538	41	40.357	210	40.567	0,70	*9. Aceh*
10. Sumatera Utara	28.608	4.479	88.138	5.390	90.341	14.944	207.087	24.812	231.899	3,99	*10. Sumatera Utara*
11. Sumatera Barat	6.922	311	22.660	382	13.745	453	43.326	1.146	44.471	0,77	*11. Sumatera Barat*
12. Riau	11.000	988	37.880	969	27.174	935	76.054	2.891	78.945	1,36	*12. Riau*
14. Sumatera Selatan	12.825	781	37.590	1.220	29.539	1.420	79.954	3.422	83.376	1,43	*14. Sumatera Selatan*
15. Bangka Belitung	2.579	318	9.033	288	6.572	355	18.183	961	19.144	0,33	*15. Bangka Belitung*
13. Kepulauan Riau	9.748	3.338	19.341	3.111	11.557	2.111	40.646	8.560	49.206	0,85	*13. Kepulauan Riau*
16. Lampung	9.097	145	24.098	417	10.850	251	44.044	813	44.857	0,77	*16. Lampung*
17. Kalimantan Selatan	10.406	356	26.912	522	15.106	410	52.424	1.288	53.712	0,92	*17. Kalimantan Selatan*
18. Kalimantan Barat	9.320	296	29.408	720	19.074	463	57.802	1.479	59.281	1,02	*18. Kalimantan Barat*
19. Kalimantan Timur	18.921	4.247	44.834	2.212	33.011	3.843	96.765	10.303	107.068	1,84	*19. Kalimantan Timur*
20. Kalimantan Tengah	6.134	204	13.208	48	7.157	369	26.499	621	27.119	0,47	*20. Kalimantan Tengah*
21. Sulawesi Tengah	5.020	17	11.706	99	5.148	66	21.874	182	22.057	0,38	*21. Sulawesi Tengah*
22. Sulawesi Selatan	14.491	587	51.471	1.167	28.186	595	94.148	2.349	96.497	1,66	*22. Sulawesi Selatan*
23. Sulawesi Utara	3.806	660	11.805	549	9.009	270	24.620	1.480	26.099	0,45	*23. Sulawesi Utara*
24. Gorontalo	949	311	3.010	34	1.433	5	5.393	350	5.743	0,10	*24. Gorontalo*
25. Sulawesi Barat	1.565	1	3.144	1	563	-	5.272	2	5.273	0,09	*25. Sulawesi Barat*
26. Sulawesi Tenggara	5.359	286	10.575	54	5.275	31	21.209	371	21.580	0,37	*26. Sulawesi Tenggara*
27. Nusa Tenggara Barat	4.822	1.032	16.339	192	7.102	42	28.262	1.266	29.528	0,51	*27. Nusa Tenggara Barat*
28. Bali	13.407	2.431	45.383	3.432	33.521	682	92.311	6.545	98.856	1,70	*28. Bali*
29. Nusa Tenggara Timur	6.584	35	14.736	143	7.549	36	28.870	214	29.083	0,50	*29. Nusa Tenggara Timur*
30. Maluku	2.373	17	7.161	80	3.949	46	13.483	143	13.626	0,23	*30. Maluku*
31. Papua	14.528	808	19.582	296	9.259	580	43.370	1.685	45.054	0,78	*31. Papua*
32. Maluku Utara	1.733	140	4.350	14	1.592	23	7.675	177	7.852	0,14	*32. Maluku Utara*
33. Papua Barat	5.666	46	6.612	40	3.305	30	15.583	115	15.698	0,27	*33. Papua Barat*
34. Lainnya	9	5.734	17	2.448	10	3.359	36	11.541	11.577	0,20	*34. Others*
Total	**1.046.006**	**343.453**	**1.697.523**	**130.060**	**2.250.889**	**344.145**	**4.994.418**	**817.658**	**5.812.076**	**100**	***Total***

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

Lokasi	2015	2016	2017	2018						2019							*Location*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	370.285	400.209	449.311	441.854	450.059	453.310	455.593	455.801	464.519	453.683	458.712	465.327	472.549	485.095	488.916	491.275	*1. Jawa Barat*
2. Banten	129.632	149.874	168.840	173.011	173.814	177.147	176.356	175.195	181.261	178.490	181.304	183.729	184.371	184.011	185.756	189.882	*2. Banten*
3. DKI Jakarta	2.219.848	2.472.780	2.682.094	2.682.082	2.687.298	2.735.976	2.784.212	2.808.882	2.853.010	2.807.488	2.820.695	2.865.604	2.839.194	2.821.880	2.876.667	2.877.699	*3. DKI Jakarta*
4. D.I Yogyakarta	45.655	49.905	55.926	58.884	58.513	58.704	58.936	58.861	58.946	59.029	59.425	59.517	60.091	60.713	61.386	62.375	*4. D.I Yogyakarta*
5. Jawa Tengah	216.174	240.399	262.972	278.568	278.236	282.040	283.599	281.544	285.670	283.786	285.683	288.885	298.705	299.543	305.824	307.059	*5. Jawa Tengah*
6. Jawa Timur	422.668	455.220	499.384	522.261	526.141	533.014	537.708	539.202	542.050	538.976	542.085	544.931	544.073	546.539	562.370	568.896	*6. Jawa Timur*
7. Bengkulu	9.697	10.737	12.148	13.347	13.293	13.298	13.650	13.535	12.639	12.870	12.952	13.144	13.383	13.019	13.498	13.498	*7. Bengkulu*
8. Jambi	23.440	26.189	29.579	31.419	31.312	31.073	31.130	31.403	31.129	31.474	33.005	33.519	32.879	32.814	33.119	33.223	*8. Jambi*
9. Aceh	31.054	32.372	38.593	38.448	37.095	39.908	39.957	39.357	39.673	38.645	38.690	38.460	38.451	37.290	42.452	40.567	*9. Aceh*
10. Sumatera Utara	184.659	201.536	217.961	224.741	225.912	225.935	224.652	224.226	220.694	221.052	222.905	226.762	226.801	226.854	231.261	231.899	*10. Sumatera Utara*
11. Sumatera Barat	33.553	35.465	38.969	42.440	42.584	43.110	43.243	42.764	41.291	41.255	41.572	41.946	42.620	42.256	43.494	44.471	*11. Sumatera Barat*
12. Riau	62.050	66.695	73.151	75.674	74.780	76.080	78.265	78.598	76.706	77.229	78.009	78.100	77.302	77.848	78.604	78.945	*12. Riau*
13. Sumatera Selatan*)	59.756	63.183	72.116	76.220	76.817	77.708	81.381	80.571	80.113	78.891	79.926	80.489	81.842	80.833	84.096	83.376	*13. Sumatera Selatan*
14. Bangka Belitung	14.233	15.884	17.464	18.486	18.391	18.654	19.015	18.699	18.407	18.473	18.641	18.547	18.421	19.057	19.186	19.144	*14. Bangka Belitung*
15. Kepulauan Riau*)	40.636	42.741	47.129	46.181	46.873	47.158	48.004	47.044	48.796	47.456	48.442	48.377	48.416	49.688	49.956	49.206	*15. Kepulauan Riau*
16. Lampung	32.260	35.133	38.564	41.692	41.087	41.810	41.359	42.157	41.433	41.551	41.763	42.666	44.121	43.617	45.085	44.857	*16. Lampung*
17. Kalimantan Selatan	38.871	41.907	44.881	48.494	48.527	49.274	49.958	50.098	50.654	50.925	50.887	51.396	52.038	52.642	53.242	53.712	*17. Kalimantan Selatan*
18. Kalimantan Barat	43.989	46.258	51.699	53.904	53.965	54.439	54.933	55.207	55.092	55.339	56.258	56.486	57.432	56.930	59.667	59.281	*18. Kalimantan Barat*
19. Kalimantan Timur	83.619	83.587	87.967	94.784	94.043	95.033	98.821	97.553	99.916	97.791	99.529	100.275	100.436	102.887	106.606	107.068	*19. Kalimantan Timur*
20. Kalimantan Tengah	17.856	19.983	22.513	24.294	22.940	24.774	26.351	26.203	25.374	25.258	25.623	26.178	25.985	26.371	27.048	27.119	*20. Kalimantan Tengah*
21. Sulawesi Tengah	15.765	16.064	18.227	18.994	19.276	19.508	20.491	21.024	20.234	20.675	20.807	21.065	21.142	21.042	22.127	22.057	*21. Sulawesi Tengah*
22. Sulawesi Selatan	79.249	83.261	88.136	90.239	90.181	91.373	92.083	92.175	93.605	92.917	92.502	93.467	92.823	93.410	96.415	96.497	*22. Sulawesi Selatan*
23. Sulawesi Utara	21.487	21.215	23.653	24.428	25.559	25.688	25.200	24.775	24.180	24.724	24.759	25.378	25.683	25.484	26.160	26.099	*23. Sulawesi Utara*
24. Gorontalo*)	4.204	4.447	5.166	5.632	5.683	5.841	5.878	5.418	5.177	5.284	5.339	5.544	5.665	5.507	5.970	5.743	*24. Gorontalo*
25. Sulawesi Barat*)	3.411	3.495	4.001	4.764	4.723	4.808	4.823	4.952	4.412	4.572	4.602	4.923	4.914	4.930	5.403	5.273	*25. Sulawesi Barat*
26. Sulawesi Tenggara*)	14.516	14.857	17.009	18.733	19.177	19.369	19.471	19.660	19.170	19.776	20.064	20.721	20.545	21.002	21.661	21.580	*26. Sulawesi Tenggara*
27. Nusa Tenggara Barat	19.368	21.245	25.248	25.403	26.814	27.507	28.357	28.714	28.874	29.061	29.248	30.449	30.714	30.038	30.208	29.528	*27. Nusa Tenggara Barat*
28. Bali	75.505	79.530	86.735	91.022	92.717	94.762	95.287	94.988	93.605	93.644	93.863	94.316	95.341	95.298	97.696	98.856	*28. Bali*
29. Nusa Tenggara Timur	21.688	21.627	23.163	26.599	26.460	26.658	26.758	26.366	25.098	25.812	25.593	25.680	26.351	26.752	28.817	29.083	*29. Nusa Tenggara Timur*
30. Maluku	12.124	11.649	12.273	13.073	13.077	13.112	12.993	13.010	12.684	12.939	12.675	12.988	13.197	12.995	13.782	13.626	*30. Maluku*
31. Papua	36.232	38.647	39.482	40.166	41.176	41.415	42.380	41.274	41.179	41.027	40.645	40.824	41.085	41.443	42.343	45.054	*31. Papua*
32. Maluku Utara	6.230	6.307	6.827	6.997	7.102	7.096	7.230	7.142	7.141	7.261	7.182	7.361	7.460	7.361	8.099	7.852	*32. Maluku Utara*
33. Papua Barat	12.407	12.591	13.734	13.285	12.838	13.740	13.571	13.927	14.852	14.226	14.075	14.187	13.827	15.305	15.848	15.698	*33. Papua Barat*
34. Lainnya	10.936	11.767	14.462	13.201	13.533	13.172	12.881	13.067	12.865	11.584	12.951	11.642	12.149	10.881	16.733	11.577	*34. Others*
Total	**4.413.056**	**4.836.758**	**5.289.377**	**5.379.318**	**5.399.993**	**5.482.493**	**5.554.526**	**5.573.389**	**5.630.448**	**5.563.162**	**5.600.412**	**5.672.886**	**5.670.004**	**5.671.335**	**5.799.494**	**5.812.076**	***Total***

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,19	2,24	2,16	2,11	2,11	2,10	2,11	2,09	2,20	2,10	2,11	2,19	2,21	2,27	2,21	2,19	*- Rupiah*
Valas	0,36	0,35	0,37	0,40	0,42	0,43	0,49	0,60	0,50	0,47	0,50	0,51	0,58	0,61	0,65	0,61	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	1,99	1,69	1,56	1,42	1,42	1,42	1,41	1,39	1,31	1,29	1,30	1,30	1,29	1,26	1,29	1,29	*- Rupiah*
Valas	0,26	0,28	0,32	0,42	0,42	0,43	0,45	0,44	0,45	0,45	0,41	0,43	0,44	0,44	0,44	0,43	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	7,58	6,45	5,74	5,96	6,16	6,28	6,50	6,66	6,92	6,87	6,78	6,79	6,76	6,78	6,70	6,65	*Rupiah*
Valas	1,01	0,97	1,18	1,61	1,73	1,76	1,90	1,94	2,11	2,06	2,19	2,27	2,25	2,16	2,10	2,10	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	8,15	6,79	6,13	6,01	6,13	6,29	6,46	6,61	6,84	6,90	6,99	6,90	6,87	6,81	6,81	6,79	*Rupiah*
Valas	1,23	1,17	1,56	2,10	2,31	2,33	2,43	2,53	2,61	2,74	2,72	2,83	2,77	2,68	2,67	2,72	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	8,54	7,08	6,57	6,19	6,28	6,42	6,57	6,76	7,00	7,15	7,24	7,30	7,31	7,26	7,22	7,21	*Rupiah*
Valas	1,36	1,20	1,73	1,94	1,98	2,02	2,14	2,17	2,26	2,33	2,39	2,46	2,46	2,46	2,46	2,47	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,58	7,35	6,73	6,45	6,42	6,46	6,54	6,60	6,65	6,75	6,76	6,89	6,94	6,99	7,05	7,06	*Rupiah*
Valas	1,72	1,17	1,39	1,49	1,48	1,50	1,52	1,62	1,75	1,79	1,86	1,90	1,95	1,96	2,01	2,05	*Foreign Exchange*

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

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	1,91	2,16	2,19	1,97	2,00	1,99	1,98	1,99	2,40	2,12	2,14	2,28	2,34	2,46	2,34	2,30	*- Rupiah*
Valas	0,16	0,17	0,23	0,14	0,23	0,26	0,34	0,53	0,43	0,29	0,27	0,40	0,51	0,59	0,65	0,54	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	1,49	1,28	1,27	1,20	1,19	1,21	1,20	1,20	1,21	1,18	1,19	1,20	1,19	1,16	1,20	1,19	*- Rupiah*
Valas	0,24	0,28	0,29	0,44	0,44	0,44	0,43	0,44	0,45	0,44	0,44	0,44	0,44	0,43	0,43	0,43	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	7,18	6,16	5,47	5,83	6,16	6,23	6,47	6,62	6,82	6,75	6,64	6,60	6,61	6,79	6,63	6,53	*Rupiah*
Valas	0,73	1,02	1,32	1,74	1,87	1,88	1,90	1,93	2,12	2,07	2,39	2,49	2,49	2,37	2,28	2,25	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	7,19	6,35	5,85	5,82	5,93	6,09	6,21	6,27	6,45	6,49	6,55	6,49	6,48	6,44	6,43	6,39	*Rupiah*
Valas	0,73	1,05	1,81	2,46	2,68	2,69	2,75	2,76	2,83	2,97	2,98	3,08	3,07	3,04	3,06	3,08	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	7,56	6,61	6,20	5,79	5,85	5,93	5,98	6,17	6,36	6,45	6,46	6,54	6,63	6,64	6,64	6,69	*Rupiah*
Valas	1,21	1,18	1,91	2,14	2,17	2,21	2,30	2,23	2,29	2,31	2,38	2,49	2,51	2,45	2,47	2,53	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,60	7,02	6,43	6,28	6,29	6,32	6,28	6,44	6,65	6,76	6,81	6,84	6,89	6,92	6,98	7,00	*Rupiah*
Valas	1,44	0,79	1,22	1,28	1,14	1,07	1,20	1,48	1,80	1,83	1,87	1,90	1,96	1,92	2,05	2,14	*Foreign Exchange*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,13	2,15	2,01	1,97	1,98	1,93	1,96	1,95	1,94	1,96	1,93	1,98	1,93	2,03	1,96	1,99	*- Rupiah*
Valas	0,52	0,48	0,50	0,53	0,53	0,53	0,58	0,65	0,61	0,65	0,65	0,60	0,62	0,60	0,62	0,69	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	2,25	1,88	1,64	1,43	1,43	1,41	1,40	1,39	1,35	1,33	1,35	1,34	1,33	1,30	1,31	1,32	*- Rupiah*
Valas	0,27	0,29	0,35	0,42	0,42	0,45	0,50	0,47	0,48	0,48	0,42	0,46	0,48	0,48	0,49	0,46	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	7,64	6,58	5,81	5,98	6,12	6,29	6,50	6,66	6,90	6,88	6,83	6,87	6,82	6,76	6,73	6,70	*Rupiah*
Valas	1,23	0,98	1,10	1,50	1,62	1,67	1,91	1,96	2,12	2,07	2,04	2,11	2,06	1,98	1,96	2,00	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	8,62	6,99	6,21	6,12	6,25	6,41	6,66	6,85	7,10	7,21	7,30	7,24	7,20	7,14	7,12	7,10	*Rupiah*
Valas	1,54	1,33	1,45	1,74	1,93	2,02	2,19	2,37	2,50	2,59	2,60	2,53	2,39	2,39	2,34	2,45	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	8,81	7,13	6,62	6,19	6,26	6,38	6,51	6,69	6,97	7,11	7,24	7,32	7,35	7,26	7,23	7,21	*Rupiah*
Valas	1,59	1,26	1,66	1,71	1,76	1,81	1,99	2,12	2,25	2,37	2,42	2,42	2,44	2,52	2,52	2,46	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,24	7,19	6,54	6,11	6,15	6,18	6,23	6,28	6,29	6,37	6,32	6,55	6,61	6,63	6,71	6,70	*Rupiah*
Valas	1,99	1,44	1,49	1,61	1,64	1,68	1,67	1,62	1,62	1,66	1,77	1,77	1,88	1,86	1,91	1,92	*Foreign Exchange*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,88	2,32	2,24	2,38	2,33	2,40	2,78	2,62	2,71	2,66	2,55	2,67	2,94	3,04	2,39	2,43	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	3,03	3,25	3,06	2,69	2,75	2,66	2,56	2,63	2,54	2,61	2,61	2,62	2,69	2,60	2,55	2,69	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	9,01	7,50	6,64	6,39	6,57	6,77	6,81	6,98	7,43	7,18	7,36	7,28	7,27	7,16	7,02	6,94	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	9,44	7,79	7,01	6,53	6,72	6,91	7,11	7,32	7,66	7,72	7,89	7,53	7,47	7,51	7,48	7,54	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	9,00	8,06	7,40	7,00	7,06	7,13	7,29	7,48	7,69	7,94	8,03	8,08	8,11	8,09	7,97	8,01	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,44	8,05	7,43	8,36	7,08	7,16	7,28	7,35	7,54	7,65	7,74	7,87	7,94	7,95	8,00	7,99	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

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

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,47	2,32	2,18	2,32	2,32	2,34	2,35	2,31	2,02	2,35	2,33	2,36	2,40	2,27	2,34	2,25	*- Rupiah*
Valas	0,26	0,25	0,38	0,42	0,40	0,35	0,35	0,48	0,37	0,29	0,29	0,26	0,26	0,27	0,32	0,27	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	2,06	1,91	1,80	1,71	1,72	1,72	1,70	1,68	1,69	1,64	1,63	1,63	1,62	1,57	1,61	1,57	*- Rupiah*
Valas	0,23	0,23	0,21	0,18	0,20	0,20	0,21	0,22	0,22	0,22	0,21	0,21	0,21	0,21	0,22	0,23	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	7,91	7,30	6,60	6,23	6,37	6,40	6,64	6,73	7,29	7,17	7,04	7,11	7,05	6,87	6,86	6,88	*Rupiah*
Valas	1,25	2,44	1,58	0,64	0,73	0,75	0,76	1,88	3,17	1,05	1,29	1,27	1,81	2,73	2,75	2,69	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	8,19	7,50	7,09	6,45	6,43	6,63	6,82	7,15	7,58	7,65	7,53	7,08	7,03	6,96	7,17	7,29	*Rupiah*
Valas	1,24	1,83	1,07	0,99	1,72	0,71	1,30	0,99	1,04	1,90	2,05	1,95	1,97	1,84	1,72	1,91	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	8,36	7,68	7,19	6,64	6,69	6,94	7,23	7,46	7,80	7,82	7,84	7,79	7,69	7,64	7,57	7,59	*Rupiah*
Valas	0,99	1,67	0,81	1,09	1,74	1,28	1,49	1,33	1,27	1,56	0,90	1,14	1,89	1,01	1,54	1,67	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	9,03	8,26	7,60	6,99	6,97	7,03	7,26	7,25	7,33	7,40	7,45	7,44	7,47	7,53	7,52	7,56	*Rupiah*
Valas	0,68	0,53	1,14	1,16	0,80	0,80	1,45	1,51	1,54	1,61	1,70	1,69	1,70	1,60	1,59	1,68	*Foreign Exchange*

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

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,17	2,23	1,90	2,44	2,28	2,31	2,41	2,18	2,34	2,14	2,60	2,57	2,71	2,73	2,67	2,73	*- Rupiah*
Valas	0,39	0,28	0,32	0,48	0,46	0,51	0,63	0,51	0,47	0,47	0,83	0,73	0,81	0,81	0,81	0,83	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	2,66	2,08	1,84	1,83	1,80	1,72	1,79	1,87	1,79	1,84	1,90	1,95	2,04	1,94	2,03	2,25	*- Rupiah*
Valas	0,18	0,23	0,22	0,33	0,33	0,32	0,32	0,33	0,33	0,33	0,33	0,33	0,33	0,33	0,33	0,33	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	8,08	6,38	5,40	6,09	6,15	6,36	6,66	6,85	7,23	7,23	7,06	6,89	6,90	6,80	6,88	6,49	*Rupiah*
Valas	0,67	0,77	1,06	1,60	1,66	1,70	1,81	1,85	1,98	2,04	2,16	2,25	2,24	2,18	2,06	1,92	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	8,80	7,01	6,07	6,54	6,69	6,80	7,04	7,25	7,49	7,62	7,70	7,57	7,49	7,46	7,44	7,38	*Rupiah*
Valas	0,87	1,04	1,30	1,80	1,90	1,94	2,16	2,27	2,33	2,44	2,52	2,85	2,42	2,40	2,37	2,24	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	8,95	7,09	6,37	6,30	6,48	6,57	6,72	6,92	7,14	7,43	7,65	7,70	7,73	7,75	7,73	7,60	*Rupiah*
Valas	1,17	1,36	1,48	1,51	1,69	1,65	1,77	1,67	2,17	2,21	2,35	2,64	2,31	2,33	2,00	2,10	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,78	7,55	6,65	6,36	6,46	6,51	6,59	6,67	6,85	6,99	7,14	7,31	7,31	7,55	7,60	7,68	*Rupiah*
Valas	1,73	1,26	1,55	1,70	1,76	1,83	1,81	1,98	2,04	2,10	2,13	2,41	2,17	2,46	2,29	2,24	*Foreign Exchange*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																	***Demand Deposits***
Rupiah	2,16	2,00	1,81	1,90	2,01	2,02	2,07	2,32	2,52	2,24	2,22	2,21	2,19	2,33	2,32	2,51	*- Rupiah*
Valas	0,15	0,13	0,17	0,40	0,32	0,41	0,50	0,44	0,48	0,58	0,58	0,52	0,60	0,61	0,63	0,57	*- Foreign Exchange*
Tabungan																	***Saving***
Rupiah	1,26	1,71	2,04	1,35	1,37	1,36	1,30	1,24	1,28	1,24	1,26	1,27	1,26	1,40	1,42	1,39	*- Rupiah*
Valas	0,10	0,13	0,18	0,19	0,21	0,20	0,21	0,18	0,20	0,18	0,18	0,17	0,18	0,19	0,17	0,16	*- Foreign Exchange*
Simpanan Berjangka																	***Time Deposits***
- Simpanan Berjangka 1 bln																	*- 1 Month Time Deposits*
Rupiah	6,94	5,22	4,08	5,41	5,37	5,58	5,93	5,86	6,15	6,11	5,99	6,06	5,83	6,12	5,79	5,68	*Rupiah*
Valas	0,56	0,55	1,18	1,75	1,76	1,86	1,85	2,00	2,07	2,01	1,91	1,85	1,87	1,90	1,96	1,92	*Foreign Exchange*
- Simpanan Berjangka 3 bln																	*- 3 Month Time Deposits*
Rupiah	7,87	6,26	5,80	5,84	6,07	6,21	6,33	6,51	6,90	6,94	7,05	6,86	6,73	6,69	6,87	6,78	*Rupiah*
Valas	0,96	0,69	0,87	1,59	1,66	1,70	1,72	1,94	1,97	2,00	2,02	1,95	1,92	1,84	1,87	1,85	*Foreign Exchange*
- Simpanan Berjangka 6 bln																	*- 6 Month Time Deposits*
Rupiah	8,48	6,96	6,34	6,21	6,45	6,60	6,77	6,91	7,02	7,11	7,18	7,19	7,17	7,20	7,19	7,15	*Rupiah*
Valas	0,62	0,77	1,29	1,78	1,80	1,89	1,99	2,08	2,16	2,23	2,28	2,24	2,15	2,10	1,97	1,83	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																	*- 12 >= Month Time Deposits*
Rupiah	8,69	7,20	6,35	6,28	6,13	6,14	6,23	6,22	6,61	6,72	6,83	6,92	7,08	7,13	7,19	7,22	*Rupiah*
Valas	0,71	0,76	1,26	1,66	1,78	1,87	1,92	1,95	2,00	2,15	2,17	2,19	2,20	2,17	2,16	2,13	*Foreign Exchange*

Tabel 1.54.a. 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	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Credit Recipients Industrial Origin***
1. Pertanian, perburuan dan Kehutanan																	*1. Agricultures, hunting and forestry*
Rupiah	11,86	10,77	10,43	10,15	10,16	10,18	10,15	10,17	9,92	10,18	10,17	10,14	10,13	10,12	10,08	10,06	*Rupiah*
Valas	4,42	4,36	4,00	4,25	4,32	4,40	4,48	4,47	4,32	4,56	4,58	4,59	4,55	4,52	4,81	4,72	*Foreign Exchange*
2. Perikanan																	*2. Fisheryies*
Rupiah	12,90	11,95	11,27	10,94	10,89	10,85	10,75	10,91	10,79	10,51	10,48	10,49	10,48	10,55	10,52	10,51	*Rupiah*
Valas	5,88	5,32	5,53	5,66	5,52	5,42	5,46	5,62	4,64	5,23	5,35	5,27	5,26	5,11	5,16	5,05	*Foreign Exchange*
3. Pertambangan dan Penggalian																	*3. Mining and Quarrying*
Rupiah	12,46	11,86	11,46	10,80	10,76	10,72	10,60	10,65	10,68	10,67	10,59	10,59	10,50	10,25	10,22	10,21	*Rupiah*
Valas	-	-	-	-	-	-	-	-	5,19	5,51	5,44	5,46	5,43	5,46	5,40	5,34	*Foreign Exchange*
4. Industri Pengolahan																	*4. Procesing industry*
Rupiah	11,49	10,52	9,65	9,73	9,78	9,82	9,84	9,90	9,77	9,91	9,89	9,87	9,84	9,80	9,73	9,66	*Rupiah*
Valas	4,44	4,15	4,12	4,49	4,48	4,47	4,48	4,53	4,44	4,72	4,70	4,70	4,80	4,61	4,63	4,65	*Foreign Exchange*
5. Listrik, gas dan air																	*5. Electricity, gas and water*
Rupiah	10,61	9,71	9,22	8,77	9,15	9,14	9,01	9,26	9,16	9,09	9,40	9,09	9,06	9,00	8,96	9,10	*Rupiah*
Valas	4,98	4,64	5,15	5,35	5,34	5,10	5,17	5,28	5,21	5,18	5,20	5,28	5,23	5,22	5,20	5,16	*Foreign Exchange*
6. Konstruksi																	*6. Construction*
Rupiah	12,50	11,58	10,83	10,57	10,61	10,85	10,57	10,60	10,57	10,51	10,52	10,52	10,48	10,41	10,41	10,40	*Rupiah*
Valas	4,85	4,78	4,80	5,33	5,39	5,24	5,20	5,17	5,12	4,94	4,96	5,13	5,20	4,83	4,89	4,92	*Foreign Exchange*
7. Perdagangan Besar dan Eceran																	*7. Big and retail trade*
Rupiah	13,31	12,02	11,58	11,36	11,15	11,36	11,09	11,13	11,02	11,17	11,17	11,14	11,14	11,10	11,08	11,05	*Rupiah*
Valas	4,77	4,31	4,36	4,37	4,41	4,85	4,73	4,66	4,72	4,84	4,95	5,00	4,82	4,87	4,83	4,92	*Foreign Exchange*
8. Penyediaan akomodasi dan penyediaan makan																	*8. Provision of accomodation and food supply*
Rupiah	12,76	11,66	11,08	10,80	10,79	11,20	10,75	10,73	10,74	10,73	10,73	10,72	10,73	10,72	10,69	10,71	*Rupiah*
Valas	5,80	5,49	5,75	6,21	6,20	6,22	6,31	6,35	6,46	6,46	6,51	6,46	6,25	6,19	6,53	6,19	*Foreign Exchange*
9. Transportasi, pergudangan dan komunikasi																	*9. Transportation, warehousing and communications*
Rupiah	11,62	10,91	10,12	10,17	10,05	10,29	10,13	10,16	9,90	10,25	10,27	10,24	10,22	10,15	10,05	10,00	*Rupiah*
Valas	4,64	4,72	4,99	5,31	5,28	5,43	5,47	5,40	5,43	5,53	5,49	5,42	5,41	5,34	5,33	5,30	*Foreign Exchange*
10. Perantara Keuangan																	*10. Transitional Finance*
Rupiah	11,83	10,66	9,51	9,42	9,46	9,47	9,52	9,61	9,51	9,63	9,65	9,63	9,59	9,47	9,44	9,45	*Rupiah*
Valas	2,16	2,27	2,53	3,24	3,25	3,27	3,34	3,46	3,52	3,54	3,58	3,56	3,53	3,48	3,47	3,41	*Foreign Exchange*
11. Real Estate, Usaha Persewaan, dan Jasa																	*11. Real estate, Rental Business, and services*
Rupiah	12,44	11,66	10,86	10,73	10,74	10,89	10,79	10,77	10,68	10,69	10,67	10,63	10,65	10,60	10,63	10,62	*Rupiah*
Valas	6,55	6,04	5,87	5,81	5,79	5,80	5,75	5,76	5,73	5,91	5,95	5,67	5,86	5,61	5,62	5,52	*Foreign Exchange*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																	*12. Government administration, the defense and compulsory social security*
Rupiah	11,14	9,47	9,22	9,61	9,93	10,17	10,55	10,74	10,60	10,52	10,42	10,97	11,09	9,93	9,89	9,83	*Rupiah*
Valas	3,57	4,11	4,51	5,18	5,23	5,26	5,35	5,37	5,36	5,38	5,38	5,14	4,98	5,00	4,92	4,87	*Foreign Exchange*
13. Jasa Pendidikan																	*13. Education services*
Rupiah	13,04	12,68	12,06	11,54	11,66	11,66	11,51	11,59	11,45	11,42	11,39	11,44	11,31	11,28	11,25	11,25	*Rupiah*
Valas	6,55	6,80	6,03	7,31	7,47	7,62	7,78	8,32	8,80	8,29	8,40	5,83	6,02	5,97	5,75	5,75	*Foreign Exchange*
14. Jasa Kesehatan dan Kegiatan Sosial																	*14. Health and social services*
Rupiah	11,49	12,27	11,51	11,06	10,99	11,04	11,04	11,03	10,94	11,05	10,95	10,84	10,87	10,76	10,72	10,68	*Rupiah*
Valas	2,85	3,86	4,85	5,16	5,30	5,29	5,49	5,63	5,76	5,75	5,75	4,92	4,93	4,89	4,83	4,59	*Foreign Exchange*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																	*15. Community, Sociocultural,Entertainment and Other Individual Services*
Rupiah	13,30	12,62	11,40	11,50	11,46	11,43	11,25	11,25	11,01	11,15	11,03	11,01	11,07	11,01	10,95	10,92	*Rupiah*
Valas	5,35	5,77	5,49	5,33	5,54	5,11	5,15	5,32	5,59	5,60	5,64	5,85	5,70	5,65	5,56	5,50	*Foreign Exchange*
16. Jasa Perorangan yang Melayani Rumah Tangga																	*16. Individual services which serve households*
Rupiah	16,09	16,29	16,13	16,16	16,14	16,34	16,39	16,88	16,68	16,86	17,13	17,13	17,49	22,07	23,92	25,31	*Rupiah*
Valas	4,87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																	*17. Extra agency international agency and other international*
Rupiah	11,89	13,04	13,12	13,23	13,03	9,98	12,72	12,83	12,86	13,14	10,98	11,02	10,92	11,23	11,21	11,26	*Rupiah*
Valas	2,52	3,48	3,82	3,99	3,99	3,98	3,98	3,98	3,98	3,98	3,98	3,97	3,97	3,97	3,97	3,97	*Foreign Exchange*
18. Kegiatan yang belum jelas batasannya																	*18. Business Activities which are not clearly defined*
Rupiah	14,29	13,67	12,40	9,98	10,10	10,16	10,83	12,03	11,17	9,95	10,07	9,87	11,34	11,45	11,59	11,77	*Rupiah*
Valas	3,98	4,34	2,73	5,03	5,30	5,02	5,10	7,47	5,26	3,76	2,69	3,74	3,58	5,25	5,18	5,60	*Foreign Exchange*
Penerima Kredit Bukan Lapangan Usaha																	***Credit Recipients Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal																	*- For House Ownership*
Rupiah	11,34	10,74	9,93	9,53	9,45	9,40	9,29	9,25	9,19	9,14	9,04	9,03	9,03	8,98	8,96	8,95	*Rupiah*
Valas	6,31	6,96	2,95	2,88	3,17	3,27	3,12	3,60	3,56	3,19	3,30	3,29	3,50	2,43	2,30	2,29	*Foreign Exchange*
- Untuk Pemilikan Flat atau Apartemen																	*- For Apartement Ownership*
Rupiah	11,56	11,45	10,19	9,51	9,45	9,37	9,25	9,20	9,15	9,10	9,08	9,03	9,00	8,95	8,92	8,88	*Rupiah*
Valas	5,32	5,67	5,60	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Untuk Pemilikan Ruko atau Rukan																	*- For Shop House Ownership*
Rupiah	11,34	10,99	10,31	10,12	10,09	10,06	9,93	9,93	9,92	9,87	9,77	9,81	9,79	9,75	9,75	9,72	*Rupiah*
Valas	6,57	6,58	6,61	6,39	6,39	6,40	6,39	6,40	6,40	6,41	6,25	6,25	6,25	6,25	6,25	-	*Foreign Exchange*
- Untuk Pemilikan Kendaraan Bermotor																	*- For Vehicles Ownership*
Rupiah	11,47	11,08	10,33	10,26	10,26	10,23	10,19	10,24	10,30	10,33	10,38	10,43	10,44	10,46	10,47	10,48	*Rupiah*
Valas	7,86	8,00	2,98	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,63	2,63	2,71	2,71	*Foreign Exchange*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																	*- Others*
Rupiah	14,20	15,82	13,67	13,22	13,16	13,10	13,05	13,02	12,92	12,91	12,89	12,84	12,83	12,77	12,75	12,73	*Rupiah*
Valas	2,49	1,57	2,23	2,44	2,44	2,37	2,40	2,33	2,32	2,34	2,37	2,43	2,79	2,87	7,61	7,90	*Foreign Exchange*
- Bukan Lapangan Usaha Lainnya																	*- Non Industrial Origin Others*
Rupiah	20,08	18,50	16,78	16,30	15,20	15,14	15,04	15,02	15,00	15,05	14,99	14,99	14,94	14,98	14,98	14,97	*Rupiah*
Valas	2,14	3,10	3,75	4,63	5,03	5,18	6,02	4,42	4,57	4,47	4,91	5,08	4,81	4,99	4,68	4,94	*Foreign Exchange*

r) Angka-angka diperbaiki

r) Revised figures

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

Jenis Penggunaan	2015	2016	2017	2018						2019							*Type of Use*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jenis Penggunaan																	***1. Type of Use***
- Modal Kerja																	***- Working Capital***
Rupiah	12,48	11,38	10,71	10,58	10,51	10,63	10,50	10,51	10,37	10,56	10,58	10,54	10,53	10,46	10,42	10,42	*Rupiah*
Valas	4,00	3,94	3,90	4,23	4,26	4,27	4,32	4,36	4,34	4,52	4,53	4,55	4,57	4,43	4,51	4,48	*Foreign Exchange*
- Investasi																	***- Investments***
Rupiah	12,12	11,21	10,56	10,36	10,37	10,54	10,38	10,51	10,38	10,38	10,36	10,34	10,31	10,26	10,24	10,22	*Rupiah*
Valas	5,16	4,97	4,94	5,29	5,35	5,61	5,33	5,37	5,30	5,46	5,46	5,44	5,38	5,36	5,34	5,35	*Foreign Exchange*
- Konsumsi																	***- Consumption***
Rupiah	13,88	13,59	12,66	12,20	11,96	11,90	11,83	11,80	11,73	11,72	11,68	11,64	11,62	11,57	11,57	11,55	*Rupiah*
Valas	2,65	2,82	3,21	3,74	3,98	4,02	4,53	3,55	3,59	3,55	3,83	6,45	6,55	6,34	6,56	6,80	*Foreign Exchange*
2. Orientasi Penggunaan																	***2. User Orientation***
- Ekspor																	***- Export***
Rupiah	11,09	10,03	10,38	10,23	10,28	10,25	10,09	10,16	9,88	10,17	10,10	10,18	10,10	9,92	9,89	9,74	*Rupiah*
Valas	3,79	3,75	3,86	4,49	4,46	4,54	4,66	4,66	4,44	4,74	4,65	4,57	4,56	4,52	4,56	4,64	*Foreign Exchange*
- Impor																	***- Import***
Rupiah	11,41	10,83	10,14	10,02	10,08	10,04	10,16	10,05	9,50	10,05	10,02	9,97	10,08	9,98	9,95	9,96	*Rupiah*
Valas	4,10	4,29	4,80	5,23	5,18	4,99	5,13	5,06	5,01	6,10	5,33	5,52	5,73	4,95	5,17	5,31	*Foreign Exchange*
- Lainnya																	***- Other***
Rupiah	12,87	12,08	11,34	11,08	10,97	11,05	10,93	10,95	10,84	10,92	10,91	10,87	10,86	10,79	10,77	10,76	*Rupiah*
Valas	4,59	4,45	4,36	4,63	4,68	4,79	4,70	4,74	4,72	4,85	4,89	4,91	4,91	4,84	4,86	4,83	*Foreign Exchange*

[r)] Angka-angka diperbaiki

[r)] Revised figures

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

Kelompok Bank	2015	2016	2017	2018						2019							*Group of Bank*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Bank Persero																	***State Owned Banks***
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*Total Banks*
Jumlah Kantor	17.809	18.106	18.262	18.038	17.989	17.986	17.913	17.867	17.853	17.835	17.835	17.832	17.803	17.757	17.757	17.742	*Total Bank Offices*
BUSN Devisa																	***Foreign Exchange Commercial Banks***
Jumlah Bank	39	42	42	42	42	42	42	42	42	42	42	42	42	41	41	41	*Total Banks*
Jumlah Kantor	8.825	9.658	8.997	8.761	8.724	8.659	8.584	8.567	8.564	8.633	8.621	8.600	8.546	8.486	8.472	8.430	*Total Bank Offices*
BUSN Non Devisa																	***Non-Foreign Exchange Commercial Banks***
Jumlah Bank	27	21	21	21	21	21	21	21	21	21	21	21	21	21	21	20	*Total Banks*
Jumlah Kantor	2.087	468	508	515	513	518	522	525	538	538	542	542	547	543	547	552	*Total Bank Offices*
BPD																	***Regional Development Banks***
Jumlah Bank	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	*Total Banks*
Jumlah Kantor	3.781	4.052	4.130	4.184	4.198	4.201	4.217	4.224	4.288	4.295	4.299	4.312	4.315	4.313	4.319	4.335	*Total Bank Offices*
Bank Campuran																	***Joint Venture Banks***
Jumlah Bank	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	*Total Banks*
Jumlah Kantor	359	355	340	332	329	327	325	325	328	328	326	325	321	319	315	308	*Total Bank Offices*
Bank Asing																	***Foreign Owned Bank***
Jumlah Bank	10	10	9	9	9	9	9	9	9	9	9	9	8	8	8	8	*Total Banks*
Jumlah Kantor	102	91	48	47	47	47	47	47	47	47	46	45	45	46	45	44	*Total Bank Offices*
Total																	***Total***
Jumlah Bank	**118**	**116**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**114**	**114**	**113**	**112**	**112**	**111**	***Total Banks***
Jumlah Kantor	**32.963**	**32.730**	**32.285**	**31.877**	**31.800**	**31.738**	**31.608**	**31.555**	**31.618**	**31.676**	**31.669**	**31.656**	**31.577**	**31.464**	**31.455**	**31.411**	***Total Bank Offices***

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	2015	2016	2017	2018						2019							*Location*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	397	412	413	415	415	415	416	416	416	416	416	416	415	411	411	412	1. *Jawa Barat*
2. Banten	93	96	101	104	105	105	105	105	105	105	105	105	105	103	104	104	2. *Banten*
3. DKI Jakarta	541	545	544	528	528	527	527	527	527	527	527	527	527	510	511	510	3. *DKI Jakarta*
4. D.I. Yogyakarta	60	62	61	62	62	62	63	63	63	63	63	63	63	63	63	63	4. *D.I. Yogyakarta*
5. Jawa Tengah	328	345	346	346	347	347	347	347	345	345	345	346	345	344	344	344	5. *Jawa Tengah*
6. Jawa Timur	415	430	432	428	430	430	432	432	433	433	433	434	432	429	429	428	6. *Jawa Timur*
7. Bengkulu	35	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	7. *Bengkulu*
8. Jambi	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	8. *Jambi*
9. Aceh	78	81	76	76	76	76	76	76	76	76	76	76	76	76	77	77	9. *Aceh*
10. Sumatera Utara	205	206	208	210	211	210	210	210	212	212	212	212	211	210	210	210	10. *Sumatera Utara*
11. Sumatera Barat	85	84	84	84	84	84	84	86	86	86	86	86	86	86	86	87	11. *Sumatera Barat*
12. Riau	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	12. *Riau*
13. Sumatera Selatan	102	104	107	107	107	107	107	107	107	107	107	107	107	107	107	108	13. *Sumatera Selatan*
14. Bangka Belitung	27	30	29	29	29	29	29	29	29	29	29	30	30	30	30	30	14. *Bangka Belitung*
15. Kepulauan Riau	59	59	61	62	62	62	62	62	62	62	63	63	62	62	62	62	15. *Kepulauan Riau*
16. Lampung	61	64	64	66	66	66	66	66	65	65	65	65	66	66	66	66	16. *Lampung*
17. Kalimantan Selatan	72	73	74	73	74	74	74	74	74	74	74	74	74	74	74	74	17. *Kalimantan Selatan*
18. Kalimantan Barat	73	75	77	78	78	78	78	78	78	78	79	79	79	79	79	79	18. *Kalimantan Barat*
19. Kalimantan Timur	114	114	113	113	113	113	114	114	114	114	114	114	114	114	114	115	19. *Kalimantan Timur*
20. Kalimantan Tengah	43	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	20. *Kalimantan Tengah*
21. Sulawesi Tengah	41	43	44	45	46	46	46	46	46	46	46	46	45	45	45	45	21. *Sulawesi Tengah*
22. Sulawesi Selatan	131	131	134	134	134	134	135	136	137	137	137	137	137	137	137	137	22. *Sulawesi Selatan*
23. Sulawesi Utara	58	62	64	65	65	65	64	64	64	64	64	64	64	64	64	64	23. *Sulawesi Utara*
24. Gorontalo	18	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	24. *Gorontalo*
25. Sulawesi Barat	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. *Sulawesi Barat*
26. Sulawesi Tenggara	43	43	43	43	43	43	43	43	43	43	44	44	44	44	44	44	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	52	53	53	53	53	53	53	53	54	54	54	54	54	54	54	54	27. *Nusa Tenggara Barat*
28. Bali	95	96	93	94	94	94	94	94	94	94	94	94	94	94	93	93	28. *Bali*
29. Nusa Tenggara Timur	56	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	29. *Nusa Tenggara Timur*
30. Maluku	32	32	34	35	35	35	35	35	35	35	35	35	35	36	36	36	30. *Maluku*
31. Papua	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	31. *Papua*
32. Maluku Utara	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	32. *Maluku Utara*
33. Irian Jaya Barat	23	25	26	26	26	26	26	26	26	27	27	27	27	27	27	27	33. *Irian Jaya Barat*
34. Lainnya	17	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17	34. *Others*
Total	**3.605**	**3.694**	**3.708**	**3.702**	**3.709**	**3.707**	**3.712**	**3.715**	**3.717**	**3.718**	**3.721**	**3.724**	**3.718**	**3.691**	**3.693**	**3.695**	***Total***

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

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																	***Fund Disbursements***
a. Kredit	74.807	81.684	89.482	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.046	105.048	104.616	105.307	*a. Credits*
b. Antar Bank Aktiva	23.483	27.705	31.815	30.330	30.386	30.506	30.885	31.163	32.504	31.834	31.069	30.755	29.279	27.136	29.478	31.279	*b. Inter-Bank Assets*
Sumber Dana																	***Source of Funds***
a. DPK	67.266	75.725	84.861	88.144	88.404	88.744	89.691	90.514	91.956	92.553	93.004	93.747	93.882	93.347	94.962	96.971	*a. Third Party Funds*
Deposito	46.307	51.977	58.137	60.485	60.742	60.810	61.204	61.488	62.465	63.318	63.766	64.145	64.525	65.181	65.824	66.725	*Time Deposits*
Tabungan	20.959	23.748	26.723	27.658	27.662	27.935	28.487	29.026	29.491	29.236	29.238	29.602	29.357	28.166	29.138	30.246	*Savings Deposits*
b. Antar Bank Pasiva	2.973	3.617	4.417	5.046	5.068	5.051	4.933	4.937	5.111	5.232	5.282	5.355	5.342	5.434	5.635	5.897	*b. Inter-Bank Liabilities*
c. Pinjaman yang Diterima	13.460	13.613	13.820	13.542	13.389	13.521	13.267	13.274	13.809	13.127	12.976	13.169	13.203	13.801	13.913	13.850	*c. Loans received*
d. Kewajiban Segera	586	667	776	851	806	797	812	809	802	799	812	894	1.017	1.031	1.012	940	*d. Immediate Liabilities*
Beberapa Komponen Modal																	***Several Components of Capital***
a. Modal Disetor	9.550	10.656	11.879	12.441	12.551	12.631	12.767	12.800	12.921	12.991	13.115	13.161	13.241	13.287	13.348	13.457	*a. Paid In Capital*
b. Cadangan	2.079	2.351	2.708	3.114	3.121	3.028	3.012	3.011	3.015	3.030	3.055	3.114	3.206	3.265	3.298	3.323	*b. Reserves*
c. L/R Tahun Berjalan	2.755	2.936	3.210	1.888	2.148	2.458	2.789	3.109	3.371	275	512	835	1.101	1.351	1.651	1.930	*c. Current Earnings*
d. L/R Tahun Lalu	1.289	1.755	2.201	2.668	2.641	2.698	2.586	2.506	2.467	5.398	5.203	4.757	4.068	3.425	3.320	3.213	*d. Retained Earnings (Profit/Loss)*

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

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
LDR (%)	**77,81**	**76,24**	**75,36**	**76,71**	**76,89**	**76,94**	**76,95**	**77,17**	**76,54**	**75,98**	**76,76**	**77,36**	**78,74**	**80,43**	**78,91**	**78,10**	***LDR (%)***
- Total Kredit	74.807	81.684	89.482	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.045	105.048	104.616	105.307	- *Total Credit*
- Penghimpunan Dana	81.908	90.997	100.632	104.473	104.673	105.212	105.912	106.600	108.627	108.669	109.013	110.036	110.217	110.387	112.229	114.324	- *Funds collected*
- Modal Inti	14.232	16.147	18.105	18.963	19.139	19.309	19.399	19.499	19.696	21.225	21.262	21.059	20.651	20.218	20.354	20.507	- *Core Capital*
NPL (%)	**5,37**	**5,83**	**6,15**	**7,09**	**7,15**	**7,16**	**7,15**	**7,03**	**6,37**	**6,82**	**6,99**	**6,94**	**7,15**	**7,10**	**7,25**	**7,25**	***NPL (%)***
- Kredit Non Lancar	4.018	4.765	5.500	6.710	6.808	6.858	6.892	6.837	6.261	6.734	6.986	7.036	7.367	7.455	7.580	7.639	- *Non Current Credits*
- Total Kredit	74.807	81.684	89.482	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.046	105.048	104.616	105.307	- *Total Credit*
ROA (%)	**2,71**	**2,59**	**2,55**	**2,49**	**2,47**	**2,49**	**2,53**	**2,54**	**2,48**	**2,44**	**2,26**	**2,43**	**2,40**	**2,36**	**2,37**	**2,33**	***ROA (%)***
- L/R Tahun Berjalan	2.755	2.936	3.210	1.888	2.148	2.458	2.789	3.109	3.371	275	512	835	1.101	1.351	1.651	1.930	- *Current Earnings (Profit/Loss)*
- Total Aktiva	101.713	113.501	125.945	130.165	130.664	131.508	132.474	133.678	135.693	135.570	136.150	137.362	137.497	137.444	139.512	142.048	- *Total Aktiva*
ROE (%)	**24,76**	**23,61**	**23,06**	**21,90**	**21,63**	**22,07**	**22,31**	**22,56**	**22,24**	**21,67**	**19,98**	**21,57**	**21,17**	**20,66**	**20,93**	**20,79**	***ROE (%)***
- L/R Tahun Berjalan	2.755	2.936	3.210	1.888	2.148	2.458	2.789	3.109	3.371	275	512	835	1.101	1.351	1.651	1.930	- *Current Earnings (Profit/Loss)*
- Modal Disetor	9.550	10.656	11.879	12.441	12.551	12.631	12.767	12.800	12.921	12.991	13.115	13.161	13.241	13.287	13.348	13.457	- *Paid In Capital*
- Cadangan Umum	1.579	1.778	2.038	2.336	2.342	2.219	2.237	2.237	2.241	2.249	2.273	2.312	2.358	2.406	2.427	2.455	- *General Reserve*

Ket: *) Angka-angka sementara *) *Provisional figures*

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

Lokasi	2015	2016	2017	2018						2019							*Location*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	16.380	16.825	18.010	17.875	17.958	18.048	18.137	18.205	18.593	18.585	18.657	18.799	18.749	18.515	18.696	19.197	*1. Jawa Barat*
2. Banten	2.250	2.633	3.553	3.960	3.971	4.036	4.099	4.110	4.383	4.347	4.382	4.539	4.687	4.769	4.758	4.888	*2. Banten*
3. DKI Jakarta	2.124	2.593	2.524	2.555	2.543	2.527	2.559	2.626	2.737	2.730	2.738	2.765	2.808	2.883	2.921	2.963	*3. DKI Jakarta*
4. D.I Yogyakarta	4.760	5.336	5.924	6.134	6.116	6.157	6.199	6.241	6.389	6.325	6.364	6.379	6.318	6.459	6.528	6.641	*4. D.I Yogyakarta*
5. Jawa Tengah	22.060	24.876	28.328	29.954	30.123	30.372	30.828	31.273	31.269	31.232	31.532	32.075	32.143	31.896	32.779	33.616	*5. Jawa Tengah*
6. Jawa Timur	11.361	12.140	13.264	13.565	13.538	13.604	13.759	13.830	14.002	14.038	14.141	14.134	14.044	13.888	14.187	14.502	*6. Jawa Timur*
7. Bengkulu	64	72	83	90	89	91	89	93	91	96	97	93	91	90	89	94	*7. Bengkulu*
8. Jambi	745	779	853	897	900	903	900	901	909	907	917	924	928	942	966	987	*8. Jambi*
9. Aceh	222	251	273	253	254	253	254	256	262	261	255	256	256	253	252	252	*9. Aceh*
10. Sumatera Utara	1.170	1.348	1.489	1.613	1.618	1.620	1.638	1.646	1.642	1.666	1.667	1.674	1.663	1.661	1.688	1.724	*10. Sumatera Utara*
11. Sumatera Barat	1.434	1.562	1.698	1.679	1.696	1.716	1.727	1.741	1.768	1.754	1.734	1.717	1.675	1.612	1.674	1.695	*11. Sumatera Barat*
12. Riau	1.202	1.295	1.368	1.355	1.348	1.353	1.340	1.336	1.340	1.337	1.341	1.335	1.333	1.318	1.328	1.334	*12. Riau*
13. Kepulauan Riau	4.917	5.844	6.460	6.708	6.758	6.752	6.789	6.793	6.926	6.989	7.061	7.175	7.197	7.263	7.194	7.228	*13. Kepulauan Riau*
14. Sumatera Selatan	1.202	1.339	1.433	1.511	1.508	1.513	1.515	1.510	1.526	1.526	1.546	1.583	1.627	1.620	1.628	1.668	*14. Sumatera Selatan*
15. Bangka Belitung	115	122	140	148	153	156	156	155	158	159	161	159	160	161	163	166	*15. Bangka Belitung*
16. Lampung	8.885	10.078	11.068	11.443	11.450	11.533	11.558	11.718	11.890	11.831	11.760	11.855	11.853	11.976	12.177	12.264	*16. Lampung*
17. Kalimantan Selatan	554	573	588	583	578	585	601	598	609	611	610	609	583	580	584	596	*17. Kalimantan Selatan*
18. Kalimantan Barat	1.066	1.208	1.335	1.302	1.320	1.291	1.278	1.260	1.266	1.242	1.197	1.163	1.178	1.196	1.203	1.247	*18. Kalimantan Barat*
19. Kalimantan Timur	392	394	406	427	432	440	443	447	455	450	454	455	449	443	454	461	*19. Kalimantan Timur*
20. Kalimantan Tengah	336	376	480	601	610	610	557	612	615	632	623	643	602	572	629	621	*20. Kalimantan Tengah*
21. Sulawesi Tengah	1.878	2.209	2.640	2.561	2.581	2.610	2.565	2.556	2.559	2.537	2.482	2.521	2.545	2.642	2.573	2.587	*21. Sulawesi Tengah*
22. Sulawesi Selatan	1.448	1.995	2.354	2.482	2.514	2.557	2.566	2.578	2.622	2.652	2.691	2.715	2.720	2.785	2.789	2.827	*22. Sulawesi Selatan*
23. Sulawesi Utara	1.034	1.143	1.221	1.257	1.252	1.276	1.233	1.252	1.286	1.279	1.291	1.305	1.319	1.344	1.426	1.475	*23. Sulawesi Utara*
24. Sulawesi Tenggara	261	293	293	301	290	290	290	289	290	290	293	294	293	293	298	293	*24. Sulawesi Tenggara*
25. Sulawesi Barat	65	8	7	7	7	7	7	7	7	8	8	8	8	8	8	7	*25. Sulawesi Barat*
26. Gorontalo	34	35	34	30	31	31	31	32	33	32	32	30	29	29	28	31	*26. Gorontalo*
27. Nusa Tenggara Barat	1.240	1.343	1.398	1.387	1.410	1.424	1.436	1.437	1.466	1.487	1.483	1.482	1.476	1.442	1.450	1.482	*27. Nusa Tenggara Barat*
28. Bali	11.313	13.074	14.078	14.753	14.888	14.993	15.165	15.396	15.571	15.627	15.723	15.759	15.870	15.920	16.109	16.278	*28. Bali*
29. Nusa Tenggara Timur	493	594	668	718	724	724	720	718	727	732	719	722	712	710	720	725	*29. Nusa Tenggara Timur*
30. Maluku	1.313	1.473	1.786	1.853	1.836	1.900	1.879	1.892	1.987	1.980	1.971	1.959	1.962	1.980	2.011	1.997	*30. Maluku*
31. Papua	911	1.010	1.337	1.272	1.291	1.302	1.311	1.311	1.394	1.313	1.317	1.314	1.308	1.291	1.299	1.304	*31. Papua*
32. Maluku Utara	45	59	103	170	172	145	148	155	165	162	167	185	200	202	205	198	*32. Maluku Utara*
33. Papua Barat	437	619	750	719	707	690	700	705	753	752	735	735	713	704	699	700	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**101.713**	**113.501**	**125.945**	**130.165**	**130.664**	**131.508**	**132.474**	**133.678**	**135.693**	**135.570**	**136.150**	**137.362**	**137.497**	**137.444**	**139.512**	**142.048**	***Total***

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

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

Total Aset	2015	2016	2017	2018						2019							*Total Asset*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Total Aset BPR < 1 Miliar	5	10	11	8	7	7	8	9	10	11	9	8	9	10	10	9	*Total Asset Rural bank < 1 Billion*
Total Aset BPR 1 s.d 5 Miliar	146	126	107	103	100	98	96	92	90	86	86	85	85	92	87	84	*Total Asset Rural bank 1 up to 5 Billion*
Total Aset BPR 5 s.d 10 Miliar	226	210	181	173	168	165	164	165	173	169	165	160	161	155	157	155	*Total Asset Rural bank 5 up to 10 Billion*
Total Aset BPR > 10 Miliar	1.260	1.287	1.320	1.319	1.323	1.328	1.331	1.331	1.324	1.327	1.333	1.333	1.331	1.325	1.327	1.331	*Total Asset Rural bank > 10 Billion*
Total	**1.637**	**1.633**	**1.619**	**1.603**	**1.598**	**1.598**	**1.599**	**1.597**	**1.597**	**1.593**	**1.593**	**1.586**	**1.586**	**1.582**	**1.581**	**1.579**	***Total***

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

Kolektibilitas	2015	2016	2017	2018						2019							*Collectibility*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Kredit	**74.807**	**81.684**	**89.482**	**94.683**	**95.202**	**95.800**	**96.433**	**97.313**	**98.220**	**98.689**	**99.995**	**101.410**	**103.046**	**105.048**	**104.616**	**105.307**	***Credit***
a. Lancar	70.789	76.919	83.982	87.973	88.395	88.942	89.541	90.476	91.959	91.956	93.009	94.374	95.679	97.593	97.036	97.667	*a. Current*
b. Kurang Lancar	889	925	1.058	1.532	1.514	1.533	1.515	1.408	1.137	1.513	1.669	1.678	1.798	1.691	1.779	1.665	*b. Sub-Standard*
c. Diragukan	879	974	1.102	1.328	1.378	1.396	1.379	1.380	1.287	1.270	1.275	1.219	1.318	1.386	1.410	1.495	*c. Doubtful*
d. Macet	2.250	2.866	3.341	3.850	3.916	3.929	3.998	4.048	3.837	3.950	4.042	4.139	4.251	4.379	4.392	4.479	*d. Lost*
***Non Performing Loan* (Nominal)**	**4.018**	**4.765**	**5.500**	**6.710**	**6.808**	**6.858**	**6.892**	**6.837**	**6.261**	**6.734**	**6.986**	**7.036**	**7.367**	**7.455**	**7.580**	**7.639**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**5,37**	**5,83**	**6,15**	**7,09**	**7,15**	**7,16**	**7,15**	**7,03**	**6,37**	**6,82**	**6,99**	**6,94**	**7,15**	**7,10**	**7,25**	**7,25**	***Non Performing Loan Ratio (%)***

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

Lokasi	2015	2016	2018							2019							*Location*
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	814	858	980	1.067	1.084	1.091	1.109	1.099	1.004	1.058	1.097	1.114	1.152	1.153	1.185	1.165	*1. Jawa Barat*
2. Banten	110	147	146	203	207	209	206	197	170	191	194	196	217	215	232	238	*2. Banten*
3. DKI Jakarta	87	105	99	115	120	120	115	102	91	95	105	94	98	100	108	123	*3. DKI Jakarta*
4. D.I Yogyakarta	189	182	198	255	252	248	247	250	228	254	258	259	264	269	269	264	*4. D.I Yogyakarta*
5. Jawa Tengah	989	1.129	1.342	1.704	1.721	1.759	1.760	1.763	1.611	1.757	1.829	1.824	1.932	1.922	1.965	1.979	*5. Jawa Tengah*
6. Jawa Timur	536	621	664	787	787	791	788	797	722	769	794	806	832	860	879	886	*6. Jawa Timur*
7. Bengkulu	4	4	4	5	5	5	4	5	5	5	5	5	5	5	6	6	*7. Bengkulu*
8. Jambi	81	67	58	75	76	72	73	72	69	78	79	81	88	92	97	95	*8. Jambi*
9. Aceh	12	12	15	19	20	20	19	19	19	20	20	21	22	22	23	23	*9. Aceh*
10. Sumatera Utara	65	81	71	85	84	85	86	88	80	83	90	88	89	89	92	91	*10. Sumatera Utara*
11. Sumatera Barat	83	94	98	109	106	105	105	103	89	98	103	108	112	116	117	114	*11. Sumatera Barat*
12. Riau	115	125	123	110	111	108	104	106	100	108	114	112	120	123	129	130	*12. Riau*
13. Kepulauan Riau	107	148	245	309	324	319	334	331	303	321	348	354	362	359	372	372	*13. Kepulauan Riau*
14. Sumatera Selatan	108	154	147	128	122	122	108	105	102	99	101	103	107	104	100	95	*14. Sumatera Selatan*
15. Bangka Belitung	9	6	6	7	7	6	5	5	5	6	6	6	7	7	7	7	*15. Bangka Belitung*
16. Lampung	96	108	118	126	123	125	122	126	115	125	134	139	150	153	162	162	*16. Lampung*
17. Kalimantan Selatan	45	46	39	44	44	45	43	43	39	40	42	43	44	43	43	44	*17. Kalimantan Selatan*
18. Kalimantan Barat	36	60	62	85	82	81	83	82	84	84	83	82	84	86	91	89	*18. Kalimantan Barat*
19. Kalimantan Timur	27	29	25	24	25	25	25	25	23	23	24	24	25	24	24	24	*19. Kalimantan Timur*
20. Kalimantan Tengah	4	12	23	19	20	22	21	18	18	20	21	19	30	34	42	42	*20. Kalimantan Tengah*
21. Sulawesi Tengah	13	20	25	31	34	33	43	44	44	42	36	39	40	41	30	31	*21. Sulawesi Tengah*
22. Sulawesi Selatan	32	28	31	38	40	43	41	42	39	47	47	47	49	50	48	50	*22. Sulawesi Selatan*
23. Sulawesi Utara	89	102	76	96	96	98	95	94	90	94	98	98	103	100	103	98	*23. Sulawesi Utara*
24. Sulawesi Tenggara	14	24	44	51	50	48	47	46	42	45	47	38	39	38	38	37	*24. Sulawesi Tenggara*
25. Sulawesi Barat	0	0	0	0	1	1	1	1	0	0	0	1	0	0	0	0	*25. Sulawesi Barat*
26. Gorontalo	5	6	5	5	5	5	5	5	5	5	5	4	5	5	4	4	*26. Gorontalo*
27. Nusa Tenggara Barat	73	103	128	161	175	169	165	172	162	170	176	181	166	168	172	165	*27. Nusa Tenggara Barat*
28. Bali	223	444	652	883	920	934	962	908	846	900	917	947	1.002	1.025	949	945	*28. Bali*
29. Nusa Tenggara Timur	24	24	23	37	34	30	28	27	20	36	36	25	32	35	23	27	*29. Nusa Tenggara Timur*
30. Maluku	5	3	5	6	7	7	8	7	4	5	6	7	7	6	4	6	*30. Maluku*
31. Papua	16	13	20	32	36	38	38	41	38	39	41	44	45	45	44	43	*31. Papua*
32. Maluku Utara	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	*32. Maluku Utara*
33. Papua Barat	5	7	27	92	90	93	99	114	92	115	129	127	139	163	218	281	*33. Papua Barat*
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*34. Others*
Total	**4.018**	**4.765**	**5.500**	**6.710**	**6.808**	**6.858**	**6.892**	**6.837**	**6.261**	**6.734**	**6.986**	**7.036**	**7.367**	**7.455**	**7.580**	**7.639**	***Total***

Tabel 2.7 Komposisi DPK Bank Perkreditan Rakyat
(Composition of Third Party Funds of Rural Bank)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2015		Desember 2016		Desember 2017		Juli 2018		Desember 2018		Juli 2019		***Indicator***
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Deposito	46.307	68,84	51.977	68,64	58.137	68,51	60.485	68,62	62.465	67,93	66.725	68,81	*Time Deposits*
Tabungan	20.959	31,16	23.748	31,36	26.723	31,49	27.658	31,38	29.491	32,07	30.246	31,19	*Saving*
Total DPK	**67.266**	**100,00**	**75.725**	**100,00**	**84.861**	**100,00**	**88.144**	**100,00**	**91.956**	**100,00**	**96.971**	**100,00**	***Total Third Party Funds***

Tabel 2.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Juli 2019
(Composition of Third Party Funds of Rural Banks Based on Location - July 2019)

Lokasi	Tabungan *(Saving Deposits)*	Deposito *(Time Deposits)*	Total DPK *(Total of Third Party Funds)*	Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%)*	*Location*
	Miliar Rp *(Billion Rp)*				
1. Jawa Barat	3.976	8.744	12.720	13,12%	1. *Jawa Barat*
2. Banten	648	2.405	3.053	3,15%	2. *Banten*
3. DKI Jakarta	130	1.942	2.072	2,14%	3. *DKI Jakarta*
4. D.I Yogyakarta	1.711	3.350	5.061	5,22%	4. *D.I Yogyakarta*
5. Jawa Tengah	11.310	14.122	25.433	26,23%	5. *Jawa Tengah*
6. Jawa Timur	3.109	6.497	9.606	9,91%	6. *Jawa Timur*
7. Bengkulu	23	26	49	0,05%	7. *Bengkulu*
8. Jambi	114	616	730	0,75%	8. *Jambi*
9. Aceh	50	88	138	0,14%	9. *Aceh*
10. Sumatera Utara	667	659	1.325	1,37%	10. *Sumatera Utara*
11. Sumatera Barat	758	562	1.320	1,36%	11. *Sumatera Barat*
12. Riau	359	607	966	1,00%	12. *Riau*
13. Kepulauan Riau	630	5.213	5.843	6,03%	13. *Kepulauan Riau*
14. Sumatera Selatan	237	777	1.015	1,05%	14. *Sumatera Selatan*
15. Bangka Belitung	26	107	133	0,14%	15. *Bangka Belitung*
16. Lampung	894	5.143	6.036	6,23%	16. *Lampung*
17. Kalimantan Selatan	159	183	341	0,35%	17. *Kalimantan Selatan*
18. Kalimantan Barat	343	643	986	1,02%	18. *Kalimantan Barat*
19. Kalimantan Timur	96	131	227	0,23%	19. *Kalimantan Timur*
20. Kalimantan Tengah	266	177	443	0,46%	20. *Kalimantan Tengah*
21. Sulawesi Tengah	101	816	916	0,94%	21. *Sulawesi Tengah*
22. Sulawesi Selatan	304	1.542	1.846	1,90%	22. *Sulawesi Selatan*
23. Sulawesi Utara	206	981	1.186	1,22%	23. *Sulawesi Utara*
24. Sulawesi Tenggara	62	53	115	0,12%	24. *Sulawesi Tenggara*
25. Sulawesi Barat	8	3	11	0,01%	25. *Sulawesi Barat*
26. Gorontalo	6	8	14	0,01%	26. *Gorontalo*
27. Nusa Tenggara Barat	534	481	1.014	1,05%	27. *Nusa Tenggara Barat*
28. Bali	2.979	8.756	11.735	12,10%	28. *Bali*
29. Nusa Tenggara Timur	163	388	551	0,57%	29. *Nusa Tenggara Timur*
30. Maluku	148	677	825	0,85%	30. *Maluku*
31. Papua	137	483	619	0,64%	31. *Papua*
32. Maluku Utara	13	100	113	0,12%	32. *Maluku Utara*
33. Papua Barat	81	445	526	0,54%	33. *Papua Barat*
34. Lainnya	-	-	-	0,00%	34. *Others*
Total	**30.246**	**66.725**	**96.971**	**100,00%**	***Total***

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

Lokasi	2015	2016	2017	2018						2019							*Location*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	11.424	11.501	12.327	11.890	11.973	11.981	12.110	12.165	12.472	12.533	12.560	12.599	12.482	12.171	12.297	12.720	*1. Jawa Barat*
2. Banten	1.373	1.641	2.334	2.424	2.421	2.470	2.534	2.559	2.763	2.738	2.771	2.861	2.950	2.957	2.964	3.053	*2. Banten*
3. DKI Jakarta	1.410	1.754	1.777	1.849	1.838	1.806	1.838	1.857	1.910	1.911	1.924	1.946	1.962	2.023	2.046	2.072	*3. DKI Jakarta*
4. D.I Yogyakarta	3.580	4.079	4.536	4.690	4.675	4.700	4.737	4.769	4.883	4.831	4.869	4.877	4.848	4.948	4.980	5.061	*4. D.I Yogyakarta*
5. Jawa Tengah	16.416	18.666	21.355	22.653	22.674	22.870	23.223	23.654	23.726	23.676	23.896	24.307	24.247	23.905	24.746	25.433	*5. Jawa Tengah*
6. Jawa Timur	6.999	7.703	8.576	8.880	8.874	8.914	9.069	9.158	9.304	9.346	9.361	9.309	9.256	9.121	9.322	9.606	*6. Jawa Timur*
7. Bengkulu	44	45	40	48	47	48	46	50	47	51	51	47	45	45	46	49	*7. Bengkulu*
8. Jambi	573	580	616	647	655	656	650	646	654	659	666	673	676	693	711	730	*8. Jambi*
9. Aceh	112	129	148	141	141	141	142	143	149	147	141	139	141	139	138	138	*9. Aceh*
10. Sumatera Utara	889	1.038	1.148	1.258	1.248	1.240	1.250	1.251	1.254	1.277	1.277	1.278	1.281	1.275	1.298	1.325	*10. Sumatera Utara*
11. Sumatera Barat	1.103	1.238	1.354	1.323	1.334	1.354	1.361	1.372	1.391	1.378	1.363	1.347	1.305	1.239	1.297	1.320	*11. Sumatera Barat*
12. Riau	854	951	1.027	1.008	998	998	982	976	979	972	978	971	973	959	970	966	*12. Riau*
13. Kepulauan Riau	3.982	4.769	5.291	5.488	5.501	5.473	5.517	5.478	5.521	5.635	5.715	5.806	5.843	5.884	5.814	5.843	*13. Kepulauan Riau*
14. Sumatera Selatan	731	831	860	906	907	908	908	887	916	909	914	929	961	963	988	1.015	*14. Sumatera Selatan*
15. Bangka Belitung	93	102	117	119	124	125	124	123	123	125	126	125	130	129	131	133	*15. Bangka Belitung*
16. Lampung	4.362	4.881	5.368	5.620	5.654	5.643	5.679	5.697	5.704	5.955	5.934	5.901	5.969	5.939	6.011	6.036	*16. Lampung*
17. Kalimantan Selatan	344	348	341	343	338	344	355	353	362	364	369	366	333	327	329	341	*17. Kalimantan Selatan*
18. Kalimantan Barat	810	910	1.015	1.058	1.072	1.046	1.027	1.004	1.009	986	941	902	923	943	945	986	*18. Kalimantan Barat*
19. Kalimantan Timur	205	193	187	203	206	212	218	222	228	222	224	225	223	220	223	227	*19. Kalimantan Timur*
20. Kalimantan Tengah	263	277	353	462	465	465	410	460	460	475	456	468	427	396	450	443	*20. Kalimantan Tengah*
21. Sulawesi Tengah	565	693	840	872	867	861	869	884	905	934	872	860	839	863	909	916	*21. Sulawesi Tengah*
22. Sulawesi Selatan	899	1.227	1.511	1.592	1.601	1.594	1.578	1.591	1.607	1.636	1.674	1.710	1.727	1.788	1.825	1.846	*22. Sulawesi Selatan*
23. Sulawesi Utara	847	965	1.045	1.076	1.065	1.080	1.046	1.051	1.076	1.084	1.096	1.106	1.114	1.138	1.180	1.186	*23. Sulawesi Utara*
24. Sulawesi Tenggara	123	122	110	122	112	111	112	117	119	116	113	112	112	112	122	115	*24. Sulawesi Tenggara*
25. Sulawesi Barat	42	8	10	11	11	11	11	12	13	13	12	11	12	15	12	11	*25. Sulawesi Barat*
26. Gorontalo	20	17	18	16	17	16	16	17	18	18	17	17	16	15	14	14	*26. Gorontalo*
27. Nusa Tenggara Barat	824	888	922	904	927	949	964	972	1.003	1.023	1.026	1.020	1.015	986	991	1.014	*27. Nusa Tenggara Barat*
28. Bali	7.007	8.354	9.368	10.194	10.353	10.435	10.581	10.725	10.921	11.066	11.190	11.336	11.525	11.579	11.590	11.735	*28. Bali*
29. Nusa Tenggara Timur	382	469	523	551	553	554	551	541	555	552	531	531	528	536	547	551	*29. Nusa Tenggara Timur*
30. Maluku	365	555	633	770	737	735	742	732	773	775	779	779	815	822	826	825	*30. Maluku*
31. Papua	294	346	495	486	476	473	494	492	496	523	534	551	558	573	603	619	*31. Papua*
32. Maluku Utara	22	31	59	78	75	76	81	83	94	91	96	107	120	120	119	113	*32. Maluku Utara*
33. Papua Barat	312	413	555	459	463	453	468	475	521	531	526	532	525	522	518	526	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**67.266**	**75.725**	**84.861**	**88.144**	**88.404**	**88.744**	**89.691**	**90.514**	**91.956**	**92.553**	**93.004**	**93.747**	**93.882**	**93.347**	**94.962**	**96.971**	***Total***

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tabungan	5,17	3,95	3,71	3,49	3,49	3,50	3,47	3,43	3,44	3,47	3,46	3,44	3,43	3,39	3,50	3,39	*Saving*
Deposito	9,69	9,80	8,12	7,90	7,92	8,58	8,06	8,10	8,14	8,19	8,23	8,25	8,28	8,50	8,49	8,43	*Time Deposits*

Ket: Data tersedia mulai Desember 2008 *Note: Data available on December 2008*
r) Angka-angka diperbaiki *r) revised figures*

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

Sektor Ekonomi	2015	2016	2017	2018						2019							*Economic Sector*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Pertanian, Perburuhan, dan Kehutanan	33,77	31,28	29,83	29,49	29,70	29,80	29,59	29,55	29,48	29,50	29,43	29,53	29,74	29,80	29,65	29,56	*1. Agriculture, hunting, and forestry*
2 Perikanan	29,42	27,58	27,60	26,36	26,42	26,36	26,54	26,49	26,13	26,14	26,27	26,32	26,60	26,76	26,59	25,56	*2. Fisheryies*
3 Pertambangan dan Penggalian	25,66	25,28	24,54	24,64	24,32	24,48	24,49	24,64	24,76	24,39	24,15	24,20	24,11	23,83	23,91	23,85	*3. Mining and quarrying*
4 Industri Pengolahan	27,98	26,31	24,90	23,56	23,55	23,63	23,66	23,40	23,26	23,17	23,17	23,02	23,36	23,42	23,47	23,39	*4. Processing industry*
5 Listrik, Gas dan Air	28,56	27,39	26,86	27,33	26,76	26,70	26,53	26,42	24,06	23,74	23,84	24,14	24,14	24,46	24,23	23,85	*5. Electricity, gas and water*
6 Konstruksi	26,72	26,35	25,05	24,68	24,68	24,52	24,66	24,48	24,31	24,06	23,97	23,87	23,86	23,75	23,62	23,66	*6. Construction*
7 Perdagangan Besar dan Eceran	29,27	27,93	26,86	26,28	26,20	26,29	26,15	25,96	25,84	25,82	25,79	25,82	25,77	25,77	25,79	25,57	*7. Big and retail trade*
8 Penyediaan Akomodasi dan Penyedian Makan Minum	26,18	25,05	23,24	22,82	22,53	22,74	22,84	22,54	22,00	21,90	21,80	21,72	21,94	21,83	21,53	21,62	*8. Provision of accommodation and food supply drinking*
9 Transportasi, Pergudangan dan Komunikasi	26,72	25,62	24,54	24,38	24,19	24,21	24,23	24,22	23,54	24,16	24,03	23,95	24,15	24,04	24,04	23,91	*9. Transportation, warehousing and communications*
10 Perantara Keuangan	19,84	19,23	18,27	17,26	17,47	16,96	17,26	16,92	17,12	17,46	17,36	17,37	17,49	16,91	16,52	16,40	*10. Transitional finance*
11 Real Estate	22,76	22,22	20,61	20,19	20,11	20,40	20,26	20,02	20,05	19,95	19,94	19,91	19,71	19,66	19,61	19,68	*11. Real estate, rental business, and services company*
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	25,87	26,13	26,31	27,13	26,48	26,35	26,44	25,38	25,75	25,84	25,83	26,17	27,17	27,40	26,98	26,76	*12. Government administration, the defense and compulsory social security*
13 Jasa Pendidikan	27,73	26,95	24,91	24,58	24,67	24,73	24,43	24,33	23,90	23,62	23,69	23,81	24,00	24,00	24,11	23,95	*13. Education services*
14 Jasa Kesehatan dan Kegiatan Sosial	27,51	27,06	25,92	24,95	24,62	24,81	24,84	24,43	24,40	24,12	24,00	24,19	24,37	24,16	24,11	23,75	*14. Health and social services*
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	30,05	28,56	26,62	25,41	25,47	25,64	25,66	25,32	25,15	25,25	25,18	25,11	25,20	24,99	24,94	24,63	*15. Community, Sociocultural,Entertainment and Other Individual Services*
16 Jasa Perorangan yang Melayani Rumah Tangga	28,01	27,17	26,80	26,48	26,55	27,11	26,59	26,87	26,90	26,90	26,89	26,73	26,67	26,62	26,50	26,36	*16. Individual services serving the household*
17 Kegiatan Usaha yang Belum Jelas Batasannya	28,94	27,47	26,23	25,58	25,59	25,58	25,50	25,42	25,29	25,21	25,14	25,05	24,95	24,89	24,84	24,93	*17. International Agency and Other Extra Agency International*
18 Bukan Lapangan Usaha - Rumah Tangga	24,95	24,95	23,74	23,42	23,33	28,95	23,47	23,35	23,32	23,35	23,30	23,34	23,39	23,40	23,36	23,25	*18. Business Activities which are not clearly defined*
19 Bukan Lapangan Usaha - Lainnya	26,36	25,49	24,21	23,54	23,53	24,42	23,48	23,34	23,21	23,23	23,56	23,56	23,56	23,40	23,07	23,25	*19. Not the business field - other*

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

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

Jenis Penggunaan	2015	2016	2017	2018						2019							*Type of Use*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Modal Kerja	29,52	28,12	26,81	26,16	26,12	26,17	26,07	25,88	25,73	25,73	25,70	25,69	25,70	25,66	25,58	25,41	*Total Working Capital*
Investasi	26,26	25,07	24,09	23,79	23,72	23,94	23,78	23,68	23,58	23,53	23,33	23,33	23,30	23,21	23,36	23,26	*Total Investment*
Konsumsi	26,24	25,44	24,17	23,53	23,51	24,85	23,48	23,34	23,22	23,24	23,53	23,54	23,54	23,40	23,10	23,25	*Total Consumption*

Ket: Data tersedia mulai Desember 2008 *Note: Data available on December 2008*
r) Angka-angka diperbaiki *r) Revised figures*

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

Keterangan	2015	2016	2017	2018						2019							*Information*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jumlah BPR	1.637	1.633	1.619	1.603	1.603	1.598	1.599	1.597	1.597	1.593	1.593	1.586	1.586	1.582	1.581	1.579	*Total Rural Banks*
Jumlah Kantor	5.100	6.075	6.192	6.214	6.258	6.242	6.252	6.260	6.273	6.014	6.319	6.281	6.293	6.308	6.295	6.335	*Total Bank Offices*

Tabel 2.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Juli 2019
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - Ju;y 2019)

Lokasi	BPR *(Rural Bank)*			Total	*Location*
	KP	KC	KPK		
1. Jawa Barat	274	351	426	1.051	*1. Jawa Barat*
2. Banten	58	59	61	178	*2. Banten*
3. DKI Jakarta	23	12	12	47	*3. DKI Jakarta*
4. D.I Yogyakarta	53	46	140	239	*4. D.I Yogyakarta*
5. Jawa Tengah	252	540	820	1.612	*5. Jawa Tengah*
6. Jawa Timur	293	263	1.081	1.637	*6. Jawa Timur*
7. Bengkulu	5	5	2	12	*7. Bengkulu*
8. Jambi	19	8	5	32	*8. Jambi*
9. Aceh	5	14	18	37	*9. Aceh*
10. Sumatera Utara	54	43	42	139	*10. Sumatera Utara*
11. Sumatera Barat	89	41	91	221	*11. Sumatera Barat*
12. Riau	29	14	20	63	*12. Riau*
13. Kepulauan Riau	43	29	7	79	*13. Kepulauan Riau*
14. Sumatera Selatan	24	14	11	49	*14. Sumatera Selatan*
15. Bangka Belitung	4	3	10	17	*15. Bangka Belitung*
16. Lampung	25	33	15	73	*16. Lampung*
17. Kalimantan Selatan	26	5	3	34	*17. Kalimantan Selatan*
18. Kalimantan Barat	21	6	2	29	*18. Kalimantan Barat*
19. Kalimantan Timur	15	10	28	53	*19. Kalimantan Timur*
20. Kalimantan Tengah	6	6	6	18	*20. Kalimantan Tengah*
21. Sulawesi Tengah	8	19	24	51	*21. Sulawesi Tengah*
22. Sulawesi Selatan	22	12	11	45	*22. Sulawesi Selatan*
23. Sulawesi Utara	18	26	21	65	*23. Sulawesi Utara*
24. Sulawesi Tenggara	16	4	6	26	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1	1	-	2	*25. Sulawesi Barat*
26. Gorontalo	4	3	1	8	*26. Gorontalo*
27. Nusa Tenggara Barat	29	47	38	114	*27. Nusa Tenggara Barat*
28. Bali	134	54	128	316	*28. Bali*
29. Nusa Tenggara Timur	12	4	3	19	*29. Nusa Tenggara Timur*
30. Maluku	2	9	14	25	*30. Maluku*
31. Papua	7	16	3	26	*31. Papua*
32. Maluku Utara	3	5	-	8	*32. Maluku Utara*
33. Papua Barat	5	3	2	10	*33. Papua Barat*
34. Lainnya	-	-	-	-	*34. Others*
Total	**1.579**	**1.705**	**3.051**	**6.335**	***Total***

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana iB	**7.367**	**8.689**	**10.289**	**10.953**	**11.076**	**11.234**	**11.262**	**11.506**	**11.766**	**11.675**	**11.624**	**11.662**	**11.537**	**11.462**	**11.655**	**12.050**	***Disbursement of Fund iB***
Pembiayaan iB	5.765	6.663	7.764	8.576	8.615	8.680	8.791	8.934	9.084	9.037	9.190	9.397	9.555	9.736	9.726	9.850	*Financing iB*
Antar Bank Aktiva iB	1.602	2.027	2.525	2.377	2.461	2.554	2.471	2.572	2.682	2.638	2.434	2.266	1.982	1.726	1.928	2.201	*Interbank Assets iB*
Sumber Dana iB	**6.456**	**7.678**	**9.046**	**9.879**	**9.975**	**10.124**	**10.121**	**10.314**	**10.538**	**10.442**	**10.428**	**10.530**	**10.402**	**10.329**	**10.533**	**10.923**	***Source of Funds iB***
Dana Pihak Ketiga	4.802	5.824	6.987	7.486	7.598	7.739	7.752	7.977	8.135	8.103	8.082	8.136	8.031	7.959	8.100	8.417	*Third Party Funds*
Tabungan iB Wadiah	997	1.179	1.458	1.524	1.556	1.571	1.517	1.651	1.739	1.706	1.656	1.647	1.576	1.575	1.618	1.768	*Wadiah Savings iB*
Tabungan iB Mudharabah	861	983	1.120	1.113	1.130	1.160	1.177	1.213	1.260	1.253	1.255	1.264	1.229	1.134	1.155	1.213	*Mudharabah Savings iB*
Deposito iB Mudharabah	2.944	3.663	4.409	4.849	4.911	5.009	5.058	5.113	5.137	5.145	5.171	5.225	5.226	5.249	5.326	5.436	*Deposit Mudharabah iB*
Antar Bank Passiva	1.480	1.655	1.965	2.038	2.035	2.057	2.153	2.127	2.160	2.122	2.131	2.175	2.146	2.147	2.206	2.274	*Interbank Liabilities*
Pinjaman yang Diterima	120	129	115	260	252	232	119	118	124	122	119	116	131	126	137	139	*Loan received*
Kewajiban Lainnya	54	69	93	96	90	95	97	92	119	94	96	103	94	98	90	93	*Other Liabilities*
Beberapa Komponen Modal	**1.028**	**1.181**	**1.398**	**1.403**	**1.437**	**1.455**	**1.494**	**1.470**	**1.508**	**1.606**	**1.566**	**1.527**	**1.536**	**1.559**	**1.572**	**1.600**	***Some Components of Capital***
Modal Disetor	840	908	1.062	1.117	1.133	1.137	1.151	1.169	1.177	1.165	1.165	1.180	1.196	1.218	1.214	1.222	*Paid-In Capital*
Cadangan	121	154	180	201	201	201	200	200	200	201	205	210	218	222	223	224	*Reserves*
L/R Tahun berjalan	138	159	213	119	137	154	181	143	174	27	24	52	78	96	118	142	*Current Earnings (Profit/Loss)*
L/R Tahun Lalu	(70)	(40)	(57)	(34)	(33)	(37)	(37)	(41)	(43)	212	172	85	45	22	17	12	*Current Earnings (Profit/Loss)*

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset	**7.739**	**9.158**	**10.840**	**11.602**	**11.721**	**11.895**	**11.929**	**12.120**	**12.362**	**12.370**	**12.344**	**12.410**	**12.283**	**12.219**	**12.448**	**12.865**	***Assets***
Pembiayaan iB	**5.765**	**6.663**	**7.764**	**8.576**	**8.615**	**8.680**	**8.791**	**8.934**	**9.084**	**9.037**	**9.190**	**9.397**	**9.555**	**9.736**	**9.726**	**9.850**	***Financing iB***
Lancar	5.292	6.087	7.012	7.564	7.603	7.673	7.793	7.957	8.239	8.228	8.361	8.579	8.706	8.889	8.868	8.990	*Current*
Kurang Lancar	135	109	159	253	240	253	250	241	148	190	216	205	225	235	233	214	*Sub Standard*
Diragukan	95	101	123	176	186	168	158	161	146	135	129	116	128	123	115	131	*Doubtful*
Macet	243	365	470	583	587	585	590	575	551	484	485	496	496	489	511	516	*Lost*
***Non Performing Financing* (Nominal)**	**473**	**575**	**752**	**1.012**	**1.013**	**1.007**	**998**	**977**	**845**	**808**	**829**	**818**	**850**	**847**	**858**	**860**	***Non Performing Financing (Nominal)***
***Non Performing Financing* (%)**	**8,20**	**8,63**	**9,68**	**11,80**	**11,75**	**11,60**	**11,35**	**10,94**	**9,30**	**8,94**	**9,02**	**8,71**	**8,89**	**8,70**	**8,83**	**8,73**	***Non Performing Financing (%)***

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

Tabel 3.1. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	254.954	283.827	317.373	339.258	340.574	338.567	344.096	345.383	354.878	350.218	353.645	354.080	357.066	363.350	362.564	364.136	*1. Agricultures, Hunting and Forestry*
NPL	4.853	6.286	4.332	4.557	5.229	5.092	5.058	5.090	4.672	4.996	4.760	4.736	5.072	5.153	4.790	4.825	*NPL*
2. Perikanan	8.843	9.479	11.273	11.240	11.426	11.519	11.609	11.674	12.137	12.065	12.229	12.343	12.550	13.040	13.023	13.174	*2. Fishery*
NPL	262	242	302	270	260	254	250	249	221	638	866	839	877	922	707	749	*NPL*
3. Pertambangan dan Penggalian	135.273	126.335	113.615	116.178	129.143	137.179	139.649	132.933	137.912	129.440	136.246	137.750	136.178	136.205	136.550	136.600	*3. Mining and Quarrying*
NPL	5.582	9.043	7.019	5.282	5.307	5.119	6.774	6.595	6.423	6.271	6.326	5.977	6.129	6.278	4.884	4.498	*NPL*
4. Industri Pengolahan	760.048	781.765	824.111	832.268	840.810	868.916	874.216	859.480	899.088	869.183	873.270	868.891	867.740	885.407	902.052	901.643	*4. Procesing Industry*
NPL	18.977	26.924	22.287	25.257	25.384	25.145	22.894	23.414	22.724	24.051	24.061	24.159	25.867	26.899	25.857	26.446	*NPL*
5. Listrik, gas dan air	99.447	135.461	146.133	161.783	170.011	173.478	169.265	159.257	170.190	175.688	176.741	186.861	191.167	206.802	208.928	195.552	*5. Electricity, Gas and Water*
NPL	2.289	2.218	1.573	1.817	1.876	2.035	2.168	2.138	2.259	2.045	2.016	1.928	1.815	1.848	1.796	1.830	*NPL*
6. Konstruksi	172.934	214.757	258.931	282.394	287.139	290.871	305.327	310.312	316.097	307.027	313.968	323.777	327.078	342.552	348.339	354.136	*6. Construction*
NPL	7.005	8.279	9.491	12.254	12.324	11.919	11.469	11.722	9.919	10.873	11.598	11.889	12.610	12.974	12.797	13.137	*NPL*
7. Perdagangan Besar dan Eceran	792.503	841.384	885.462	926.183	934.039	961.465	961.334	964.806	975.995	949.880	958.951	972.700	981.744	987.292	999.851	992.997	*7. Wholesale and Retail Trade*
NPL	27.948	35.789	36.083	37.737	38.500	38.131	39.232	39.269	35.285	37.459	37.794	36.750	36.626	38.656	37.415	38.557	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	85.861	93.390	97.886	97.756	98.890	97.800	99.275	98.999	99.751	98.757	98.688	100.369	100.958	104.180	104.203	104.338	*8. Provision of accomodation and theprovision of eating and drinking*
NPL	1.967	2.533	4.239	4.517	4.837	4.731	5.028	5.983	5.516	5.734	5.975	6.140	5.976	6.436	6.066	6.087	*NPL*
9. Transportasi, pergudangan dan komunikasi	177.546	171.795	182.628	208.724	209.696	210.082	212.928	210.777	217.323	212.240	211.910	213.971	212.876	224.302	232.460	230.719	*9. Transportation, Warehousing*
NPL	6.815	8.303	6.836	6.425	6.126	6.317	6.103	5.972	5.825	5.261	5.556	5.028	5.085	4.986	4.808	4.850	*NPL*
10. Perantara Keuangan	164.681	193.946	214.182	226.854	223.313	225.945	228.456	227.379	244.486	228.622	226.627	232.258	236.007	252.788	250.017	239.432	*10. Financial intermediaries*
NPL	1.052	2.415	1.640	3.649	3.641	3.529	3.626	3.526	2.863	2.983	2.922	2.799	2.780	2.758	3.218	3.498	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	184.755	209.999	221.922	233.915	236.835	238.363	244.822	246.872	248.218	245.187	247.398	253.836	247.853	251.480	258.474	261.947	*11. Real Estate, Business, Ownership, and Business Services*
NPL	4.817	5.470	5.473	5.862	5.952	5.947	6.615	6.308	4.606	4.990	4.857	4.628	4.750	5.495	5.195	5.108	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.914	14.702	21.822	23.129	23.648	24.597	23.211	22.907	25.068	24.942	25.714	26.006	24.920	25.965	25.406	26.087	*12. Government administration, Defense and Compulsory social security*
NPL	11	4	3	5	5	5	4	3	3	3	5	6	6	8	6	8	*NPL*
13. Jasa Pendidikan	8.129	8.553	10.104	10.973	11.189	11.227	11.299	11.364	12.322	12.186	12.267	12.664	13.008	13.169	13.315	13.312	*13. Education Services*
NPL	140	127	128	127	124	126	116	120	100	124	125	140	154	150	143	138	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	21.488	16.966	19.092	19.365	19.908	20.282	20.627	21.016	22.698	22.498	22.596	23.117	23.722	24.896	25.192	25.713	*14. Health Services and Social Activities*
NPL	157	134	318	368	412	409	404	409	381	392	356	352	403	376	370	398	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	57.989	58.707	72.365	74.184	74.498	75.223	75.882	76.622	79.914	75.784	79.199	81.271	77.056	78.363	79.176	78.539	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	2.175	1.775	1.828	2.354	2.368	2.206	2.015	1.801	1.474	1.727	1.863	1.859	1.953	2.036	2.015	1.997	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2.708	2.644	2.744	2.688	2.704	2.692	2.694	2.652	2.715	2.685	2.695	2.734	2.814	3.204	3.375	3.482	*16. Individual Services which Serve Households*
NPL	54	68	57	76	68	71	71	71	59	78	75	70	74	76	72	76	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	110	231	156	122	126	134	170	172	173	169	168	172	172	173	172	173	*17. International Agency and Other Extra International Agency*
NPL	2	31	14	0	0	0	0	0	0	0	0	-	0	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	11.960	10.611	2.752	2.681	2.716	2.544	2.142	2.835	2.257	2.348	1.462	1.593	1.375	2.121	1.932	1.756	*18. Business Activities which are not clearly defined*
NPL	240	73	157	140	129	152	289	309	282	224	224	214	226	269	112	132	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	326.327	353.648	392.914	419.306	425.321	430.732	431.607	437.921	445.196	445.204	447.244	453.079	457.672	464.990	465.903	468.810	*- For Home Ownership*
NPL	7.555	8.666	9.958	11.728	11.617	11.611	11.422	11.489	10.274	11.244	11.947	11.587	12.196	12.114	12.517	12.589	*NPL*
- Untuk Pemilikan Flat atau Apartemen	13.017	12.922	15.440	17.272	17.570	18.125	19.163	19.465	19.913	19.977	20.163	20.491	20.785	21.179	21.316	21.635	*- For Apartement Ownership*
NPL	176	290	329	411	413	399	380	407	364	364	350	335	347	341	346	367	*NPL*
- Untuk Pemilikan Ruko atau Rukan	26.579	27.421	27.117	25.829	25.677	25.553	25.602	25.498	25.548	25.405	25.315	25.277	25.134	25.089	24.907	24.743	*- For Shop House Ownership*
NPL	827	1.063	1.157	1.310	1.300	1.279	1.305	1.289	1.227	1.354	1.400	1.380	1.388	1.368	1.378	1.382	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	120.557	118.133	124.510	136.482	137.294	139.403	138.780	140.240	140.449	141.166	141.307	141.826	141.679	142.848	142.118	141.060	*- For Vehicles Ownership*
NPL	1.691	1.561	1.630	2.061	2.212	2.072	1.984	1.914	1.919	2.060	2.097	2.181	2.210	2.254	2.286	2.334	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	429.773	468.215	542.095	572.541	575.249	580.021	590.090	594.383	606.712	600.838	605.825	613.742	613.621	618.135	615.924	620.859	*- Others*
NPL	3.917	3.976	5.089	6.414	6.332	6.294	6.389	6.458	5.856	6.382	6.590	6.537	6.646	6.799	6.843	6.869	*NPL*
Bukan Lapangan Usaha Lainnya	189.508	222.306	233.317	234.825	234.720	235.382	236.533	237.207	235.841	235.106	234.366	232.424	232.794	231.124	232.446	231.672	*Non Industrial Origin Others*
NPL	2.419	2.864	2.978	3.371	3.342	3.218	3.318	3.070	3.011	3.323	3.395	3.378	3.402	3.362	3.254	3.177	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.2. Kredit dan NPL Bank Umum Konvensional - BUKU 1
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 1)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	2.032	1.080	678	696	689	699	713	722	729	723	581	590	591	602	603	610	*1. Agricultures, Hunting and Forestry*
NPL	94	58	61	56	55	53	51	55	56	59	18	15	15	14	17	15	*NPL*
2. Perikanan	192	98	68	91	92	93	94	94	107	102	85	94	96	106	105	109	*2. Fishery*
NPL	10	5	4	4	3	3	3	3	3	4	4	4	3	3	3	3	*NPL*
3. Pertambangan dan Penggalian	999	177	156	154	154	158	157	168	225	185	185	185	174	182	207	178	*3. Mining and Quarrying*
NPL	23	33	8	8	8	9	8	8	9	8	8	9	9	34	34	34	*NPL*
4. Industri Pengolahan	5.837	3.734	2.307	2.442	2.365	2.429	2.529	2.548	2.654	2.518	1.736	1.677	1.730	1.639	1.786	1.402	*4. Procesing Industry*
NPL	120	97	77	88	88	88	84	88	87	90	50	78	71	90	86	60	*NPL*
5. Listrik, gas dan air	223	134	53	15	17	18	17	13	12	11	12	12	11	12	13	12	*5. Electricity, Gas and Water*
NPL	1	0	1	1	1	1	1	1	0	0	0	0	0	0	0	0	*NPL*
6. Konstruksi	3.039	2.102	2.328	2.695	2.695	2.870	2.815	2.762	2.630	2.510	2.413	2.404	2.436	2.340	2.474	2.346	*6. Construction*
NPL	95	113	120	158	166	171	175	238	224	235	223	239	272	237	263	250	*NPL*
7. Perdagangan Besar dan Eceran	16.456	11.426	7.398	7.529	7.597	7.609	7.600	7.596	7.440	7.456	6.498	6.799	6.465	6.510	6.648	6.386	*7. Wholesale and Retail Trade*
NPL	599	306	429	440	448	445	441	437	322	799	766	747	279	277	286	271	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	2.636	1.230	639	648	691	718	722	722	679	653	484	494	495	506	501	472	*8. Provision of accomodation and theprovision of eating and drinking*
NPL	94	28	18	49	49	49	48	47	46	26	26	36	35	34	32	34	*NPL*
9. Transportasi, pergudangan dan komunikasi	1.907	1.185	778	834	830	845	843	843	866	850	540	539	515	509	508	443	*9. Transportation, Warehousing and Communications*
NPL	39	22	43	46	43	43	42	38	37	36	28	26	26	25	25	24	*NPL*
10. Perantara Keuangan	4.927	2.559	2.159	2.335	2.245	2.265	2.257	2.205	2.144	2.108	2.065	2.104	2.150	2.247	2.213	2.008	*10. Financial intermediaries*
NPL	73	103	22	30	30	30	30	27	21	82	82	55	81	54	81	82	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.446	1.804	1.448	1.591	1.630	1.654	1.637	1.579	1.661	1.639	1.433	1.383	1.384	1.365	1.364	1.151	*11. Real Estate, Business, Ownership, and Business Services*
NPL	97	39	38	49	50	49	49	43	36	61	54	41	44	55	55	56	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	30	0	0	0	0	5	6	14	27	27	28	28	27	23	23	31	*12. Government administration, Defense and Compulsory social security*
NPL	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	199	108	62	67	68	68	66	67	71	60	59	58	57	56	56	24	*13. Education Services*
NPL	2	6	5	4	3	3	3	4	1	1	1	1	0	0	0	0	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	508	246	50	92	94	96	99	97	96	97	98	96	92	106	108	76	*14. Health Services and Social Activities*
NPL	3	4	0	3	3	2	2	2	2	2	2	2	2	2	2	15	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.599	2.868	770	716	738	699	678	688	651	622	619	624	626	641	641	588	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	78	55	53	25	32	28	29	35	44	40	35	37	32	36	35	32	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	87	77	30	29	29	27	27	34	33	32	33	32	33	33	34	31	*16. Individual Services which Serve Households*
NPL	2	1	2	1	1	1	1	2	2	4	4	2	2	2	2	2	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	30	90	20	9	10	11	8	7	4	5	8	4	5	6	6	5	*18. Business Activities which are not clearly defined*
NPL	2	2	0	0	0	0	1	0	0	0	0	0	0	0	0	0	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	2.308	2.156	796	834	829	825	836	849	867	864	852	872	870	871	874	848	*- For Home Ownership*
NPL	44	60	67	177	178	181	176	151	124	49	55	62	56	51	50	46	*NPL*
- Untuk Pemilikan Flat atau Apartemen	32	202	135	121	118	117	113	112	111	94	93	91	90	90	88	84	*- For Apartement Ownership*
NPL	0	5	14	55	53	54	55	45	36	9	9	10	8	9	5	5	*NPL*
- Untuk Pemilikan Ruko atau Rukan	68	38	8	10	10	10	10	9	9	9	10	9	7	7	10	8	*- For Shop House Ownership*
NPL	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	277	77	19	11	11	10	9	8	7	7	7	7	7	7	7	6	*- For Vehicles Ownership*
NPL	2	8	10	6	6	5	6	5	4	4	4	4	4	4	4	4	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16.245	15.858	11.372	13.196	13.296	13.362	13.402	13.384	13.326	13.400	13.542	13.713	13.879	14.074	14.145	14.196	*- Others*
NPL	83	89	140	187	192	171	183	189	207	243	237	255	234	215	191	205	*NPL*
Bukan Lapangan Usaha Lainnya	22.017	19.654	11.715	12.037	12.102	12.166	12.324	12.436	12.537	12.588	12.631	12.464	12.758	12.882	12.857	12.920	*Non Industrial Origin Others*
NPL	122	112	106	120	120	119	122	123	124	129	120	122	135	142	141	140	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	19.091	20.778	21.300	24.843	23.785	23.516	25.181	24.796	27.120	27.327	28.526	28.355	29.018	29.964	29.496	29.340	*1. Agricultures, Hunting and Forestry*
NPL	1.230	1.224	991	828	864	905	934	954	865	901	1.065	1.018	1.117	1.154	1.117	1.130	*NPL*
2. Perikanan	1.382	1.662	1.719	1.634	1.666	1.702	1.709	1.634	1.702	1.679	1.685	1.704	1.716	1.957	1.935	1.965	*2. Fishery*
NPL	46	52	72	39	39	39	42	45	34	44	49	51	59	60	59	59	*NPL*
3. Pertambangan dan Penggalian	15.532	17.570	7.370	9.656	10.159	10.205	10.032	8.904	8.116	9.035	8.793	9.100	9.347	9.749	10.711	10.715	*3. Mining and Quarrying*
NPL	655	1.241	519	201	183	160	166	286	261	153	154	173	178	210	189	187	*NPL*
4. Industri Pengolahan	107.512	97.790	83.183	87.327	87.879	82.027	82.996	84.615	86.056	83.072	83.797	84.324	84.470	84.960	82.593	84.028	*4. Procesing Industry*
NPL	2.449	3.620	1.951	2.865	2.991	3.092	3.092	3.039	2.964	3.095	3.293	3.384	3.450	3.605	3.148	3.403	*NPL*
5. Listrik, gas dan air	10.203	8.653	5.496	5.783	5.889	7.150	7.514	7.732	8.579	8.391	8.424	8.597	8.631	9.463	9.772	9.796	*5. Electricity, Gas and Water*
NPL	48	20	70	58	59	52	55	55	54	56	54	56	57	56	55	55	*NPL*
6. Konstruksi	33.623	44.563	25.262	25.672	27.456	25.108	25.898	26.728	26.289	24.666	25.695	27.891	27.934	30.742	31.430	32.402	*6. Construction*
NPL	2.231	2.259	2.340	1.963	1.923	1.830	1.893	1.905	1.862	1.941	1.896	2.094	2.126	2.275	2.231	2.311	*NPL*
7. Perdagangan Besar dan Eceran	80.874	78.759	79.353	79.128	79.475	80.823	81.552	82.296	81.999	81.421	83.401	84.214	83.768	83.645	83.112	82.900	*7. Wholesale and Retail Trade*
NPL	3.665	4.567	4.178	4.561	4.716	4.301	4.581	4.549	4.130	4.423	4.236	3.947	3.903	5.095	4.794	5.170	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	14.608	17.814	18.345	18.730	18.862	19.014	18.656	18.287	18.260	18.191	18.486	19.190	18.950	19.303	19.814	19.906	*8. Provision of accomodation and theprovision of eating and drinking*
NPL	357	710	947	1.384	1.577	1.628	1.245	1.284	1.302	1.304	1.405	1.541	1.347	1.766	1.395	1.392	*NPL*
9. Transportasi, pergudangan dan komunikasi	16.657	16.717	13.112	14.931	15.262	14.826	15.082	14.619	15.409	14.951	15.743	15.658	15.762	16.241	17.326	16.967	*9. Transportation, Warehousing and Communications*
NPL	1.156	735	604	535	574	622	584	512	456	452	456	447	442	456	457	444	*NPL*
10. Perantara Keuangan	21.839	28.207	24.687	22.781	22.669	22.521	21.746	21.622	23.015	22.101	21.971	23.224	22.223	24.930	24.512	23.215	*10. Financial intermediaries*
NPL	196	369	371	1.022	1.012	926	968	947	394	396	348	335	305	313	656	960	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	42.427	50.603	30.657	29.916	30.053	30.078	30.445	30.194	29.683	29.018	29.684	29.437	29.194	29.319	29.368	30.505	*11. Real Estate, Business, Ownership, and Business Services*
NPL	608	667	1.340	937	986	1.000	1.243	1.117	1.162	1.176	1.205	1.265	1.223	1.649	1.405	1.369	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	601	620	1.117	655	643	770	914	1.267	1.547	1.132	1.279	1.226	1.118	1.023	993	1.053	*12. Government administration, Defense and Compulsory social security*
NPL	-	0	0	0	0	-	-	-	-	0	0	0	0	0	0	-	*NPL*
13. Jasa Pendidikan	1.076	1.226	1.277	954	937	956	950	948	1.067	1.025	1.036	1.019	1.020	1.032	1.035	976	*13. Education Services*
NPL	18	28	19	18	22	24	22	22	18	27	34	42	44	42	42	36	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	2.539	3.587	3.380	2.435	2.482	2.487	2.439	2.521	2.760	2.733	2.751	2.667	2.532	2.571	2.536	2.580	*14. Health Services and Social Activities*
NPL	23	18	23	19	20	24	26	29	25	26	28	34	70	39	50	49	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.465	8.347	14.346	14.966	14.755	14.287	13.775	13.427	13.317	13.232	13.056	13.282	13.087	13.146	12.971	12.867	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	713	487	489	837	884	696	558	369	307	324	350	354	378	412	395	387	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	141	210	253	256	276	304	328	345	355	406	423	443	461	479	494	517	*16. Individual Services which Serve Households*
NPL	8	6	11	12	12	13	15	15	13	14	15	14	14	15	15	16	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	71	192	60	0	0	0	0	0	0	0	0	1	0	0	0	0	*17. International Agency and Other Extra International Agency*
NPL	1	30	14	-	-	-	-	-	-	-	-	-	0	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	748	754	647	729	761	692	603	594	914	909	658	816	654	480	518	385	*18. Business Activities which are not clearly defined*
NPL	10	4	4	14	14	37	36	36	35	35	34	34	34	34	18	17	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	17.829	16.108	14.703	14.074	14.330	13.952	14.071	14.156	14.589	14.157	14.132	14.283	14.296	14.435	14.308	14.424	*- For Home Ownership*
NPL	711	832	969	1.185	1.125	1.131	1.128	1.117	1.004	1.026	1.065	1.021	1.003	1.038	1.059	1.072	*NPL*
- Untuk Pemilikan Flat atau Apartemen	833	685	1.183	2.113	2.109	2.264	2.249	2.260	2.245	2.215	2.220	2.217	2.249	2.273	2.290	2.313	*- For Apartement Ownership*
NPL	15	46	14	75	71	39	23	71	17	17	17	12	15	15	19	20	*NPL*
- Untuk Pemilikan Ruko atau Rukan	1.177	1.108	1.052	1.045	1.014	1.020	1.025	1.006	1.023	1.021	1.031	1.032	1.029	1.028	1.020	1.013	*- For Shop House Ownership*
NPL	74	82	95	109	106	115	114	108	98	103	102	105	103	106	107	105	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	9.305	8.835	8.197	8.642	8.525	8.519	8.358	8.353	8.531	8.777	8.957	9.279	9.291	9.283	9.139	8.851	*- For Vehicles Ownership*
NPL	278	182	256	322	316	313	253	250	257	266	268	277	275	284	314	334	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	74.753	68.280	88.082	91.855	92.963	93.117	95.147	96.341	97.086	97.106	97.780	98.685	99.653	100.865	100.659	101.542	*- Others*
NPL	382	334	620	753	761	770	792	998	786	872	871	854	829	888	819	839	*NPL*
Bukan Lapangan Usaha Lainnya	46.829	67.532	78.530	52.862	52.552	49.358	48.203	47.911	47.469	47.695	47.965	48.038	48.448	49.026	49.191	49.529	*Non Industrial Origin Others*
NPL	160	293	476	525	527	504	483	319	380	524	578	594	597	560	548	492	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.4. Kredit dan NPL Bank Umum Konvensional - BUKU 3
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 3)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	60.282	58.456	47.271	58.008	56.469	55.998	55.616	56.071	55.650	55.118	54.464	48.928	49.820	51.228	50.357	50.999	*1. Agricultures, Hunting and Forestry*
NPL	1.654	2.414	925	992	999	956	962	962	919	1.059	598	512	679	502	482	483	*NPL*
2. Perikanan	2.066	1.737	1.788	1.796	1.796	1.731	1.815	1.870	2.145	2.180	2.231	2.156	2.109	2.218	2.124	2.187	*2. Fishery*
NPL	87	45	40	93	84	78	79	79	76	91	303	280	226	249	49	49	*NPL*
3. Pertambangan dan Penggalian	57.005	49.308	46.986	51.381	59.505	64.133	65.249	64.475	62.483	57.510	64.673	65.638	62.773	58.990	61.106	61.549	*3. Mining and Quarrying*
NPL	1.958	3.499	2.622	3.358	3.386	2.574	2.887	2.794	2.580	2.629	2.778	2.488	2.689	2.565	2.606	2.229	*NPL*
4. Industri Pengolahan	299.274	311.611	290.923	301.322	311.592	324.533	323.476	316.318	327.804	326.684	328.653	308.082	309.348	310.224	315.812	310.148	*4. Procesing Industry*
NPL	8.745	10.633	6.167	7.426	7.664	7.133	7.140	7.053	6.808	7.220	7.469	7.509	7.972	8.183	8.117	8.054	*NPL*
5. Listrik, gas dan air	23.437	25.626	29.589	32.582	37.986	42.022	42.718	36.501	40.958	41.016	42.556	44.886	45.713	46.822	45.668	44.085	*5. Electricity, Gas and Water*
NPL	1.302	1.233	738	329	332	334	336	328	328	329	330	219	225	227	187	185	*NPL*
6. Konstruksi	71.509	85.844	125.085	138.523	141.907	141.899	147.640	146.381	145.610	142.401	145.916	138.708	140.445	148.137	149.582	151.963	*6. Construction*
NPL	3.342	3.457	4.119	5.132	5.271	5.152	4.639	4.822	3.672	4.526	5.251	5.208	5.818	6.209	6.042	6.261	*NPL*
7. Perdagangan Besar dan Eceran	255.327	256.217	252.346	256.627	255.631	271.532	261.403	260.286	263.634	258.523	260.674	237.252	236.678	236.521	240.431	235.724	*7. Wholesale and Retail Trade*
NPL	10.947	12.566	10.565	11.757	11.764	11.960	12.337	12.970	11.921	12.581	12.166	11.040	11.075	11.400	11.402	12.009	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	32.785	35.568	27.708	27.055	27.303	25.811	27.536	27.084	27.539	27.063	27.168	20.789	20.786	20.954	21.449	21.193	*8. Provision of accomodation and the provision of eating and drinking*
NPL	725	950	1.262	1.785	1.774	1.727	1.708	1.689	1.776	1.848	1.843	1.070	1.060	1.058	1.073	1.077	*NPL*
9. Transportasi, pergudangan dan komunikasi	65.287	59.447	60.462	72.744	72.646	69.068	72.193	73.849	76.449	74.298	74.936	71.735	70.803	73.366	74.286	72.845	*9. Transportation, Warehousing and Communications*
NPL	2.708	2.161	1.542	2.186	2.064	2.032	1.918	1.718	1.565	1.216	1.400	1.200	1.265	1.210	1.209	1.202	*NPL*
10. Perantara Keuangan	89.699	100.089	113.011	131.117	130.025	133.630	134.018	132.660	145.714	135.227	133.230	121.761	121.007	126.013	126.451	120.957	*10. Financial intermediaries*
NPL	304	576	297	606	601	586	607	473	597	501	501	501	507	517	534	536	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	72.282	80.441	89.487	99.925	100.727	100.432	104.703	106.316	105.670	104.268	103.767	88.056	87.290	89.477	88.847	89.278	*11. Real Estate, Business, Ownership, and Business Services*
NPL	2.481	2.652	1.094	2.309	2.379	2.341	2.638	2.451	1.696	1.820	1.825	1.348	1.481	1.625	1.628	1.593	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.109	1.102	740	1.133	1.173	1.189	1.057	938	1.292	1.710	1.685	1.616	1.328	1.328	1.307	1.323	*12. Government administration, Defense and Compulsory social security*
NPL	1	0	-	0	0	0	0	0	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	2.063	1.982	2.482	3.155	3.276	3.150	3.072	3.032	3.086	2.999	2.996	2.770	2.927	2.950	2.990	2.955	*13. Education Services*
NPL	37	47	31	44	38	36	46	48	42	48	46	47	52	49	45	51	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	4.743	4.204	4.284	4.918	4.840	4.926	5.111	5.165	5.512	5.148	5.126	3.936	3.860	3.945	4.000	3.946	*14. Health Services and Social Activities*
NPL	61	47	62	76	61	69	70	78	66	67	70	54	49	51	58	51	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	20.908	16.362	11.233	12.211	12.460	12.261	12.677	12.587	11.827	12.357	12.269	8.900	8.869	9.107	9.266	8.599	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	810	705	444	472	475	475	503	495	429	465	520	423	420	421	499	439	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	133	85	80	97	98	91	100	102	112	113	107	117	109	114	111	111	*16. Individual Services which Serve Households*
NPL	4	7	2	1	1	2	2	2	2	7	2	3	2	2	2	1	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	36	1	13	4	4	4	4	3	3	3	0	0	1	0	0	0	*17. International Agency and Other Extra International Agency*
NPL	1	1	0	0	0	0	0	0	0	0	0	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	2.431	1.220	1.235	1.650	1.646	1.520	1.097	1.417	755	715	331	356	344	1.212	1.202	1.138	*18. Business Activities which are not clearly defined*
NPL	10	1	1	4	5	5	31	31	22	27	30	39	38	39	38	36	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	178.730	198.924	207.041	222.383	226.393	229.405	233.235	237.410	242.140	242.934	244.690	235.157	237.317	241.985	242.911	244.093	*- For Home Ownership*
NPL	4.292	4.838	5.030	5.755	5.730	5.719	5.686	5.670	5.241	5.832	6.169	5.529	6.070	5.965	6.132	6.134	*NPL*
- Untuk Pemilikan Flat atau Apartemen	7.063	6.871	6.869	7.629	7.758	7.896	8.045	8.140	8.338	8.426	8.538	8.287	8.390	8.496	8.530	8.593	*- For Apartement Ownership*
NPL	94	147	147	167	169	183	176	171	193	212	203	182	192	196	198	199	*NPL*
- Untuk Pemilikan Ruko atau Rukan	11.740	12.186	11.289	11.097	11.053	10.997	11.013	11.012	11.098	11.062	11.047	7.920	7.878	7.870	7.878	7.855	*- For Shop House Ownership*
NPL	450	576	494	540	538	516	525	513	502	540	567	416	437	444	433	432	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	48.460	43.081	41.147	45.320	46.163	47.507	47.386	47.772	48.363	48.424	48.278	44.698	44.601	44.831	45.183	44.819	*- For Vehicles Ownership*
NPL	566	548	505	635	666	664	668	644	663	677	659	638	656	697	729	732	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	122.318	128.385	129.988	126.577	126.974	128.299	129.082	130.673	137.423	135.582	138.403	136.809	139.123	140.697	142.951	143.768	*- Others*
NPL	1.508	1.677	1.852	2.526	2.507	2.437	2.378	2.293	2.258	2.323	2.383	2.293	2.335	2.365	2.441	2.471	*NPL*
Bukan Lapangan Usaha Lainnya	79.147	88.741	81.756	107.285	106.859	107.293	107.102	107.731	105.106	105.283	104.056	101.895	100.860	98.984	98.763	97.351	*Non Industrial Origin Others*
NPL	1.215	1.385	1.185	1.453	1.413	1.324	1.244	1.195	1.116	1.226	1.238	1.189	1.178	1.180	1.191	1.199	*NPL*

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

Tabel 3.5. Kredit dan NPL Bank Umum Konvensional - BUKU 4
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 4)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	167.003	196.628	240.499	246.945	251.125	249.623	253.927	255.330	263.317	259.459	262.215	267.488	268.901	272.879	273.312	274.562	*1. Agricultures, Hunting and Forestry*
NPL	1.525	2.303	2.149	2.466	3.073	2.946	2.943	2.974	2.695	2.833	2.930	3.042	3.117	3.339	3.039	3.059	*NPL*
2. Perikanan	4.205	4.743	6.402	6.700	6.827	6.947	6.946	7.035	7.123	7.059	7.197	7.361	7.611	7.744	7.850	7.870	*2. Fishery*
NPL	103	112	142	102	102	99	96	92	79	470	476	474	554	572	561	605	*NPL*
3. Pertambangan dan Penggalian	56.915	54.294	54.068	51.602	55.913	59.319	60.841	56.294	64.060	59.720	59.683	59.908	60.972	63.908	61.187	60.767	*3. Mining and Quarrying*
NPL	2.560	3.708	3.569	1.647	1.660	2.333	3.663	3.458	3.548	3.455	3.357	3.287	3.229	3.444	2.030	2.018	*NPL*
4. Industri Pengolahan	333.026	352.894	431.107	424.253	422.132	443.116	448.842	439.422	465.498	439.568	441.633	457.461	454.759	471.432	484.124	488.508	*4. Procesing Industry*
NPL	6.896	11.814	12.819	13.880	13.629	13.791	11.661	12.275	11.988	12.475	12.037	11.830	13.025	13.801	13.315	13.758	*NPL*
5. Listrik, gas dan air	59.588	93.339	102.809	115.975	117.909	116.229	110.334	106.732	112.395	118.319	117.834	125.497	129.063	142.621	145.656	133.947	*5. Electricity, Gas and Water*
NPL	514	455	240	871	921	923	933	886	1.049	1.056	1.027	1.044	1.033	1.023	1.011	1.002	*NPL*
6. Konstruksi	57.072	73.852	95.675	104.441	103.297	108.864	116.320	121.171	127.393	123.916	126.086	140.254	141.766	146.214	149.189	151.883	*6. Construction*
NPL	887	2.068	2.024	4.330	4.304	4.346	4.357	4.309	3.833	3.843	3.879	4.025	4.053	3.912	3.932	3.997	*NPL*
7. Perdagangan Besar dan Eceran	417.673	469.101	520.220	557.340	565.802	575.841	585.625	589.282	597.682	577.409	583.156	619.343	629.234	634.375	643.522	642.090	*7. Wholesale and Retail Trade*
NPL	10.885	16.550	19.201	19.170	19.776	19.718	19.795	19.490	17.071	17.838	18.743	19.150	19.317	19.806	18.912	19.133	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	34.150	36.830	49.154	48.825	49.545	49.697	49.825	50.362	50.491	49.844	49.853	56.963	57.833	60.455	59.513	59.845	*8. Provision of accomodation and the provision of eating and drinking*
NPL	763	773	1.941	1.231	1.362	1.255	1.952	2.890	2.343	2.507	2.650	3.332	3.371	3.407	3.397	3.408	*NPL*
9. Transportasi, pergudangan dan komunikasi	84.041	85.000	99.443	111.856	112.681	117.136	117.223	114.250	117.179	115.022	113.544	118.745	118.670	126.941	133.184	133.512	*9. Transportation, Warehousing and Communications*
NPL	2.453	4.877	3.881	3.331	3.142	3.088	3.249	3.377	3.463	3.287	3.406	3.148	3.105	3.096	2.917	2.893	*NPL*
10. Perantara Keuangan	36.273	51.362	63.052	59.606	57.365	56.856	59.445	59.505	62.095	57.906	58.330	73.906	79.246	88.122	85.072	81.818	*10. Financial intermediaries*
NPL	296	960	490	1.896	1.889	1.887	1.928	1.924	1.700	1.853	1.840	1.700	1.684	1.690	1.794	1.808	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	57.974	67.835	90.979	93.990	95.938	97.455	99.440	99.850	102.866	102.104	104.228	126.451	121.512	122.954	130.508	132.663	*11. Real Estate, Business, Ownership, and Business Services*
NPL	1.250	1.217	2.049	1.763	1.735	1.769	1.744	1.740	1.512	1.736	1.602	1.814	1.853	2.020	1.965	1.975	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	10.908	12.971	19.959	21.336	21.826	22.627	21.233	20.685	22.199	22.065	22.714	23.128	22.437	23.569	23.061	23.658	*12. Government administration, Defense and Compulsory social security*
NPL	7	3	1	4	4	4	3	3	3	2	4	5	5	7	6	7	*NPL*
13. Jasa Pendidikan	1.908	1.841	2.069	2.357	2.539	2.673	2.974	3.064	3.436	3.408	3.468	3.855	3.992	4.019	4.090	4.165	*13. Education Services*
NPL	15	23	22	22	22	24	20	22	14	20	22	29	32	33	30	25	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	11.497	6.214	7.731	8.404	8.716	9.000	9.132	9.317	9.982	9.998	10.153	11.517	12.388	13.291	13.546	14.120	*14. Health Services and Social Activities*
NPL	20	50	176	207	214	203	209	204	209	214	219	232	250	221	207	230	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	23.614	27.197	41.944	40.911	41.241	42.773	43.770	45.218	49.684	45.073	48.653	53.280	49.358	50.227	50.723	50.913	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	570	325	698	847	800	794	721	691	517	655	712	773	749	804	757	787	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2.077	1.939	2.055	1.963	1.956	1.916	1.884	1.811	1.857	1.776	1.772	1.777	1.809	1.780	1.751	1.698	*16. Individual Services which Serve Households*
NPL	37	41	31	50	43	43	43	41	33	41	44	42	45	46	42	45	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3	38	83	119	122	130	166	168	169	166	167	170	172	173	172	172	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	7.420	8.015	457	93	117	137	139	139	138	352	131	136	142	133	65	51	*18. Business Activities which are not clearly defined*
NPL	0	10	1	0	3	2	2	2	2	2	2	1	0	2	2	2	*NPL*
Penerima Kredit Bukan Lapangan Usaha Rumah Tangga																	***Loans to Non Industrial Origin***
																	House Hold
- Untuk Pemilikan Rumah Tinggal	103.340	108.896	140.194	150.578	152.198	154.446	151.271	153.032	154.921	154.808	155.049	170.234	171.593	173.775	173.832	175.130	*- For Home Ownership*
NPL	1.767	2.252	3.122	3.831	3.818	3.815	3.694	3.721	3.146	3.488	3.774	4.131	4.176	4.134	4.291	4.354	*NPL*
- Untuk Pemilikan Flat atau Apartemen	4.315	4.279	6.424	6.604	6.785	7.052	7.957	8.158	8.416	8.447	8.523	9.120	9.297	9.560	9.654	9.898	*- For Apartement Ownership*
NPL	40	70	117	90	96	98	104	98	96	103	99	111	113	101	102	121	*NPL*
- Untuk Pemilikan Ruko atau Rukan	12.147	12.743	13.436	12.457	12.372	12.265	12.296	12.276	12.213	12.102	12.014	15.106	14.996	14.907	14.722	14.666	*- For Shop House Ownership*
NPL	241	353	507	582	583	568	586	588	553	623	623	757	743	712	730	741	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	58.007	61.880	71.246	78.285	78.274	78.950	78.518	79.578	78.836	79.094	79.097	82.698	82.463	83.136	82.144	81.628	*- For Vehicles Ownership*
NPL	760	777	807	1.042	1.057	1.036	972	970	954	1.070	1.121	1.216	1.230	1.223	1.191	1.221	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	200.029	228.138	280.508	307.771	308.517	310.357	316.993	318.146	322.086	317.944	318.498	326.060	322.701	323.767	319.201	321.805	*- Others*
NPL	1.446	1.461	2.015	2.520	2.462	2.512	2.671	2.606	2.265	2.591	2.726	2.763	2.858	2.936	2.992	2.959	*NPL*
Bukan Lapangan Usaha Lainnya	38.704	44.693	59.528	60.708	61.271	61.381	63.816	64.203	65.820	64.902	65.146	65.437	66.091	65.962	67.311	67.641	*Non Industrial Origin Others*
NPL	794	983	1.170	1.209	1.213	1.180	1.377	1.350	1.312	1.314	1.339	1.331	1.323	1.361	1.218	1.225	*NPL*

Tabel 3.6. Pembiayaan dan NPF Bank Umum Syariah - BUKU 1
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 1)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Pembiayaan Lapangan Usaha																	*Financing by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	397	53	59	41	109	113	92	107	115	114	110	110	110	57	43	43	*1. Agricultures, Hunting and Forestry*
NPF	11	11	11	11	31	31	11	11	6	6	6	5	5	5	5	5	*NPF*
2. Perikanan	71	3	21	28	27	26	25	23	23	22	18	11	10	10	9	9	*2. Fishery*
NPF	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPF*
3. Pertambangan dan Penggalian	201	43	84	95	111	85	85	84	90	87	87	91	84	69	64	57	*3. Mining and Quarrying*
NPF	32	28	25	25	25	0	1	1	5	5	5	5	5	5	5	5	*NPF*
4. Industri Pengolahan	1.103	446	560	420	427	499	498	496	398	424	420	418	400	398	396	410	*4. Procesing Industry*
NPF	48	74	133	113	113	114	111	111	14	14	14	21	13	35	39	39	*NPF*
5. Listrik, gas dan air	180	220	334	258	232	231	230	229	230	214	213	212	211	212	211	235	*5. Electricity, Gas and Water*
NPF	2	2	2	38	38	37	37	37	0	0	0	0	0	0	0	0	*NPF*
6. Konstruksi	815	785	644	597	653	645	645	672	741	639	639	627	624	628	629	611	*6. Construction*
NPF	96	85	99	101	100	98	93	95	65	67	67	57	55	59	54	48	*NPF*
7. Perdagangan Besar dan Eceran	3.149	1.277	1.041	957	953	929	949	956	902	868	888	864	882	853	868	803	*7. Wholesale and Retail Trade*
NPF	287	146	119	271	267	266	269	265	216	216	219	225	229	225	225	235	*NPF*
8. Penyediaan akomodasi dan penyediaan makan minum	214	175	141	239	258	266	265	265	243	242	240	239	228	227	226	253	*8. Provision of accomodation and the provision of eating and drinking*
NPF	6	24	25	27	35	35	35	35	14	14	14	14	14	14	14	14	*NPF*
9. Transportasi, pergudangan dan komunikasi	1.109	631	554	427	434	425	417	423	446	440	434	440	453	493	485	514	*9. Transportation, Warehousing and Communications*
NPF	68	88	246	60	61	59	24	25	24	24	24	24	24	15	15	28	*NPF*
10. Perantara Keuangan	1.379	987	813	772	899	619	579	558	580	560	555	547	577	575	557	515	*10. Financial intermediaries*
NPF	23	32	34	18	18	13	8	6	5	5	8	8	7	31	7	21	*NPF*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.342	1.465	1.596	1.260	1.253	1.508	1.566	1.542	986	950	953	945	950	956	952	960	*11. Real Estate, Business, Ownership, and Business Services*
NPF	61	598	632	595	595	596	609	603	27	19	20	19	26	19	20	20	*NPF*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*12. Government administration, Defense and Compulsory social security*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
13. Jasa Pendidikan	513	674	845	894	864	861	846	845	829	813	812	884	885	742	748	764	*13. Education Services*
NPF	2	1	2	4	5	5	5	5	5	6	2	1	1	1	1	1	*NPF*
14. Jasa Kesehatan dan Kegiatan Sosial	203	361	517	474	481	449	532	534	533	585	586	643	640	632	652	649	*14. Health Services and Social Activities*
NPF	0	1	22	28	28	26	26	25	12	12	12	10	11	11	11	11	*NPF*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	281	140	102	82	81	81	79	81	79	73	71	72	73	99	96	99	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPF	5	5	9	6	7	7	7	7	6	7	5	5	5	4	4	4	*NPF*
16. Jasa Perorangan yang Melayani Rumah Tangga	3	2	3	2	2	2	2	2	2	2	2	2	2	2	1	1	*16. Individual Services which Serve Households*
NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
18. Kegiatan yang belum jelas batasannya	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5	*18. Business Activities which are not clearly defined*
NPF	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha																	***Financing to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	292	284	526	654	684	708	729	752	793	793	827	859	872	893	908	926	*- For Home Ownership*
NPF	21	25	25	34	36	33	33	32	27	30	25	25	26	27	27	27	*NPF*
- Untuk Pemilikan Flat atau Apartemen	24	17	22	28	28	30	35	36	40	41	41	32	33	33	33	33	*- For Apartement Ownership*
NPF	0	0	1	1	1	2	2	2	2	2	2	1	1	1	1	1	*NPF*
- Untuk Pemilikan Ruko atau Rukan	13	12	15	15	15	14	15	15	14	16	17	17	17	17	17	17	*- For Shop House Ownership*
NPF	-	0	0	3	3	0	0	0	0	0	1	1	1	1	1	1	*NPF*
- Untuk Pemilikan Kendaraan Bermotor	3.174	537	104	65	65	64	62	62	61	59	56	55	53	52	51	51	*- For Vehicles Ownership*
NPF	39	1	1	4	4	3	3	3	3	5	4	4	4	4	4	4	*NPF*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	2.983	3.249	3.238	3.010	3.013	3.022	3.046	3.063	3.087	3.097	3.101	3.132	3.151	3.164	3.172	3.193	*- Others*
NPF	42	43	77	83	79	79	78	78	72	73	73	71	70	69	67	66	*NPF*
Bukan Lapangan Usaha Lainnya	48	34	15	14	14	14	13	14	14	13	13	12	12	12	12	12	*Non Industrial Origin Others*
NPF	1	1	1	1	1	1	1	2	2	2	2	2	3	2	2	2	*NPF*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Pembiayaan Lapangan Usaha																	*Financing by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	2.061	2.777	3.528	4.800	4.418	4.666	4.677	4.526	4.474	4.263	4.485	4.547	4.621	4.625	4.870	4.802	*1. Agricultures, Hunting and Forestry*
NPF	131	145	129	141	149	152	110	86	82	88	92	91	94	97	92	94	*NPF*
2. Perikanan	879	1.155	1.215	936	963	967	969	966	986	972	963	969	959	958	954	994	*2. Fishery*
NPF	12	16	40	29	29	31	27	27	26	27	32	29	29	31	29	32	*NPF*
3. Pertambangan dan Penggalian	3.112	3.219	3.109	1.958	1.970	1.994	2.000	1.817	1.752	1.702	1.654	1.660	1.657	1.672	1.662	1.752	*3. Mining and Quarrying*
NPF	196	375	258	40	42	42	49	47	20	21	23	15	16	16	16	21	*NPF*
4. Industri Pengolahan	8.831	11.071	12.554	12.837	12.739	12.724	12.362	12.807	13.282	13.523	14.125	13.738	13.864	13.605	14.138	13.795	*4. Procesing Industry*
NPF	423	425	674	407	420	451	345	385	399	482	524	664	660	511	479	466	*NPF*
5. Listrik, gas dan air	3.202	3.383	3.801	3.289	3.480	3.338	3.971	3.700	3.710	3.704	3.798	3.780	3.796	3.977	3.972	3.946	*5. Electricity, Gas and Water*
NPF	35	35	251	115	115	4	3	3	3	4	4	4	4	4	12	12	*NPF*
6. Konstruksi	4.787	5.388	6.756	7.029	7.285	7.238	7.299	7.518	7.990	7.763	8.275	8.526	8.378	8.810	8.830	8.645	*6. Construction*
NPF	227	190	334	305	302	303	298	313	228	228	240	229	242	242	244	252	*NPF*
7. Perdagangan Besar dan Eceran	13.183	18.848	20.637	20.682	20.688	20.857	20.453	20.925	20.892	20.810	21.043	20.988	21.326	21.816	21.769	21.684	*7. Wholesale and Retail Trade*
NPF	759	1.020	1.083	1.072	1.063	972	1.402	1.375	1.463	1.441	1.473	1.471	1.658	1.684	1.638	1.628	*NPF*
8. Penyediaan akomodasi dan penyediaan makan minum	1.127	1.268	1.085	1.315	1.297	1.377	1.375	1.403	1.700	1.931	1.637	1.895	1.882	1.968	1.948	1.936	*8. Provision of accomodation and the provision of eating and drinking*
NPF	24	22	34	26	26	25	27	26	23	25	26	136	140	148	143	145	*NPF*
9. Transportasi, pergudangan dan komunikasi	4.452	4.783	4.940	5.102	5.054	5.069	4.576	4.258	4.531	4.411	4.500	4.458	4.430	4.440	4.426	4.368	*9. Transportation, Warehousing and Communications*
NPF	215	185	43	96	108	348	139	133	205	171	168	109	107	74	80	71	*NPF*
10. Perantara Keuangan	6.609	6.053	5.010	4.438	4.308	4.189	4.106	4.527	4.779	4.673	4.500	4.619	4.667	4.978	5.198	5.055	*10. Financial intermediaries*
NPF	60	260	370	12	22	19	21	20	20	34	44	120	115	85	76	37	*NPF*
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.585	5.852	5.553	5.169	5.038	5.096	4.949	5.126	5.084	4.974	5.096	5.180	5.283	5.215	5.289	5.227	*11. Real Estate, Business, Ownership, and Business Services*
NPF	279	268	301	153	168	171	309	311	129	132	121	107	88	91	87	87	*NPF*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	16	9	6	2	2	2	3	3	3	8	8	9	9	22	22	21	*12. Government administration, Defense and Compulsory social security*
NPF	2	1	2	0	0	0	0	0	0	0	0	0	0	1	1	1	*NPF*
13. Jasa Pendidikan	1.689	1.888	1.993	1.779	1.807	1.807	1.672	1.689	2.001	2.055	2.049	2.208	2.244	2.474	2.500	2.506	*13. Education Services*
NPF	40	15	48	15	19	18	17	16	16	19	18	20	23	23	20	20	*NPF*
14. Jasa Kesehatan dan Kegiatan Sosial	1.109	1.159	1.454	1.193	1.392	1.427	1.420	1.403	1.414	1.458	1.447	1.395	1.454	1.446	1.442	1.443	*14. Health Services and Social Activities*
NPF	9	4	30	23	26	23	10	11	9	15	15	10	10	38	33	33	*NPF*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.849	2.476	2.396	3.698	3.656	3.579	3.405	3.147	3.072	3.184	3.327	3.936	3.890	4.045	4.412	4.440	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPF	62	117	89	119	126	159	157	161	132	196	201	227	325	319	285	310	*NPF*
16. Jasa Perorangan yang Melayani Rumah Tangga	155	247	277	308	309	319	323	329	331	333	337	341	377	776	965	1.106	*16. Individual Services which Serve Households*
NPF	2	7	7	8	8	9	8	8	6	7	7	7	7	8	8	9	*NPF*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	0	0	0	-	-	-	1	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
18. Kegiatan yang belum jelas batasannya	1.311	531	390	200	182	184	293	678	445	364	333	279	229	289	140	172	*18. Business Activities which are not clearly defined*
NPF	218	56	150	121	107	107	219	240	223	159	157	140	152	194	54	76	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha Rumah Tangga																	***Financing to Non Industrial Origin***
																	House Hold
- Untuk Pemilikan Rumah Tinggal	17.431	20.044	21.888	22.138	22.176	22.634	22.640	22.831	22.844	22.603	22.615	22.527	23.531	23.720	23.735	24.020	*- For Home Ownership*
NPF	563	488	613	561	550	571	556	637	553	632	679	640	681	716	777	797	*NPF*
- Untuk Pemilikan Flat atau Apartemen	469	621	594	566	561	557	560	556	554	546	542	537	519	518	514	509	*- For Apartement Ownership*
NPF	16	16	32	17	18	19	17	16	17	18	17	16	16	16	18	18	*NPF*
- Untuk Pemilikan Ruko atau Rukan	1.269	1.148	1.146	1.090	1.097	1.126	1.124	1.063	1.066	1.076	1.074	1.067	1.082	1.136	1.139	1.064	*- For Shop House Ownership*
NPF	41	38	56	74	69	78	78	78	71	85	104	100	100	103	104	102	*NPF*
- Untuk Pemilikan Kendaraan Bermotor	1.125	3.567	3.166	2.907	2.859	2.866	2.846	2.738	2.702	2.689	2.691	2.691	2.697	2.734	2.731	2.739	*- For Vehicles Ownership*
NPF	41	42	50	51	160	48	79	40	36	36	36	37	36	36	37	33	*NPF*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	3.757	13.744	15.002	14.878	14.913	15.927	16.116	16.025	16.258	16.112	16.472	16.849	16.203	16.328	16.419	16.630	*- Others*
NPF	144	127	192	163	168	170	158	158	138	157	170	165	176	188	191	202	*NPF*
Bukan Lapangan Usaha Lainnya	2.765	1.652	1.772	1.918	1.922	5.170	5.074	4.911	4.895	4.626	4.556	4.577	4.625	4.259	4.312	4.219	*Non Industrial Origin Others*
NPF	126	90	40	63	69	90	91	82	77	128	118	139	166	116	153	119	*NPF*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Pembiayaan Lapangan Usaha																	*Financing by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	4.088	4.054	4.038	3.925	3.979	3.952	3.890	3.831	3.472	3.214	3.264	4.061	4.004	3.996	3.883	3.781	*1. Agricultures, Hunting and Forestry*
NPF	208	131	66	63	59	48	47	49	50	50	51	52	44	40	38	39	*NPF*
2. Perikanan	47	81	59	55	54	53	52	51	51	51	50	49	48	47	46	41	*2. Fishery*
NPF	4	11	3	2	2	2	2	2	2	2	2	2	7	6	6	1	*NPF*
3. Pertambangan dan Penggalian	1.500	1.725	1.841	1.332	1.330	1.286	1.286	1.191	1.186	1.202	1.171	1.168	1.172	1.635	1.612	1.582	*3. Mining and Quarrying*
NPF	148	160	18	3	3	0	1	1	1	1	1	1	4	4	4	4	*NPF*
4. Industri Pengolahan	4.466	4.218	3.477	3.667	3.676	3.588	3.512	3.274	3.396	3.393	2.906	3.191	3.169	3.149	3.204	3.352	*4. Procesing Industry*
NPF	295	262	466	478	478	476	460	463	463	676	674	673	675	674	672	667	*NPF*
5. Listrik, gas dan air	2.615	4.106	4.051	3.880	4.498	4.490	4.480	4.351	4.308	4.033	3.904	3.878	3.741	3.695	3.636	3.531	*5. Electricity, Gas and Water*
NPF	388	474	272	405	411	684	803	829	826	600	601	605	496	537	531	576	*NPF*
6. Konstruksi	2.089	2.222	3.181	3.437	3.846	4.247	4.710	5.079	5.443	5.133	4.945	5.367	5.495	5.680	6.205	6.285	*6. Construction*
NPF	128	107	454	265	259	19	15	40	34	32	42	38	44	41	32	19	*NPF*
7. Perdagangan Besar dan Eceran	5.841	5.756	4.466	3.920	3.892	3.875	3.752	3.466	3.446	3.392	3.291	3.241	3.391	3.573	3.501	3.410	*7. Wholesale and Retail Trade*
NPF	870	633	509	467	466	470	409	183	164	161	191	170	166	170	158	110	*NPF*
8. Penyediaan akomodasi dan penyediaan makan minum	341	504	815	944	933	916	895	876	839	833	819	799	783	767	752	733	*8. Provision of accomodation and the provision of eating and drinking*
NPF	19	26	11	15	14	12	13	12	11	10	11	11	10	9	13	18	*NPF*
9. Transportasi, pergudangan dan komunikasi	4.094	4.032	3.340	2.829	2.789	2.712	2.594	2.537	2.442	2.270	2.213	2.395	2.242	2.311	2.244	2.069	*9. Transportation, Warehousing and Communications*
NPF	176	235	478	171	133	124	147	168	75	76	75	74	116	109	106	189	*NPF*
10. Perantara Keuangan	3.956	4.689	5.450	5.805	5.802	5.865	6.305	6.302	6.159	6.047	5.975	6.098	6.137	5.923	6.013	5.863	*10. Financial intermediaries*
NPF	99	116	55	65	70	67	65	129	127	111	99	80	81	69	69	54	*NPF*
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.437	2.000	2.202	2.063	2.196	2.140	2.083	2.266	2.268	2.236	2.237	2.384	2.240	2.193	2.147	2.163	*11. Real Estate, Business, Ownership, and Business Services*
NPF	40	30	19	57	38	21	23	43	44	45	32	33	35	36	35	8	*NPF*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	250	-	-	3	3	3	-	-	-	-	-	-	-	-	-	-	*12. Government administration, Defense and Compulsory social security*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
13. Jasa Pendidikan	681	834	1.375	1.767	1.698	1.713	1.719	1.719	1.833	1.827	1.846	1.870	1.884	1.897	1.897	1.922	*13. Education Services*
NPF	27	8	1	21	16	16	4	4	4	1	1	1	1	1	4	4	*NPF*
14. Jasa Kesehatan dan Kegiatan Sosial	889	1.195	1.677	1.849	1.904	1.897	1.893	1.979	2.401	2.479	2.434	2.863	2.756	2.904	2.909	2.900	*14. Health Services and Social Activities*
NPF	41	12	5	12	62	61	60	60	59	57	11	11	11	14	9	9	*NPF*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.534	1.317	1.574	1.600	1.567	1.544	1.500	1.473	1.284	1.243	1.205	1.177	1.153	1.099	1.068	1.033	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPF	144	81	46	48	46	46	40	42	38	40	41	40	45	40	40	38	*NPF*
16. Jasa Perorangan yang Melayani Rumah Tangga	113	84	46	32	33	32	30	28	25	23	22	21	23	20	19	18	*16. Individual Services which Serve Households*
NPF	1	5	4	4	3	4	2	3	3	3	3	2	4	3	3	3	*NPF*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
18. Kegiatan yang belum jelas batasannya	19	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	*18. Business Activities which are not clearly defined*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha Rumah Tangga																	***Financing to Non Industrial Origin***
																	House Hold
- Untuk Pemilikan Rumah Tinggal	6.396	7.236	7.766	8.645	8.711	8.761	8.825	8.891	9.043	9.045	9.079	9.147	9.192	9.310	9.337	9.370	*- For Home Ownership*
NPF	158	170	132	185	180	161	149	161	179	187	179	178	185	183	182	159	*NPF*
- Untuk Pemilikan Flat atau Apartemen	280	246	213	210	210	209	204	203	210	209	206	206	207	209	207	204	*- For Apartement Ownership*
NPF	11	7	4	5	5	4	4	4	4	4	3	3	2	3	3	3	*NPF*
- Untuk Pemilikan Ruko atau Rukan	166	187	171	114	116	121	119	117	124	120	124	126	125	124	122	120	*- For Shop House Ownership*
NPF	12	11	4	2	1	2	2	3	2	3	3	2	3	2	3	0	*NPF*
- Untuk Pemilikan Kendaraan Bermotor	210	156	630	1.252	1.398	1.487	1.600	1.729	1.948	2.117	2.220	2.398	2.567	2.806	2.865	2.966	*- For Vehicles Ownership*
NPF	5	3	2	2	2	2	2	2	2	3	5	5	6	6	8	6	*NPF*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	9.688	10.561	13.906	15.253	15.572	15.937	16.304	16.752	17.447	17.597	18.029	18.493	18.910	19.240	19.377	19.725	*- Others*
NPF	313	246	191	182	164	156	128	135	130	123	131	135	143	138	143	126	*NPF*
Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Non Industrial Origin Others*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	1.916.256	2.049.098	2.222.823	2.329.057	2.353.260	2.423.637	2.436.850	2.432.748	2.512.476	2.386.513	2.410.400	2.448.237	2.441.113	2.508.642	2.561.030	2.532.525	*1. Working Capital*
NPL	57.302	73.591	70.732	76.461	77.958	77.648	76.615	77.203	70.785	74.772	76.530	75.611	77.255	80.964	79.878	81.147	*NPL*
2. Investasi	1.035.889	1.125.467	1.179.728	1.240.645	1.263.414	1.267.245	1.290.153	1.272.692	1.308.747	1.332.406	1.343.372	1.355.509	1.372.533	1.406.013	1.404.000	1.411.211	*2. Investments*
NPL	27.045	36.123	31.048	34.234	34.583	33.540	35.502	35.776	31.829	33.077	32.850	31.903	33.147	34.355	30.374	31.187	*NPL*
3. Konsumsi	1.105.759	1.202.630	1.335.393	1.406.250	1.415.821	1.429.217	1.441.775	1.454.714	1.473.659	1.467.697	1.474.219	1.487.484	1.492.321	1.503.999	1.502.616	1.508.778	*3. Consumption*
NPL	16.586	18.422	21.141	25.295	25.216	24.873	24.799	24.627	22.650	24.728	25.779	25.398	26.190	26.238	26.625	26.717	*NPL*
Total Kredit	**4.057.904**	**4.377.195**	**4.737.944**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	**5.160.155**	**5.294.882**	**5.186.616**	**5.227.992**	**5.291.231**	**5.305.967**	**5.418.653**	**5.467.646**	**5.452.514**	***Total Credit***
NPL	**100.933**	**128.135**	**122.922**	**135.991**	**137.757**	**136.061**	**136.916**	**137.606**	**125.264**	**132.577**	**135.158**	**132.912**	**136.592**	**141.557**	**136.877**	**139.051**	***NPL***
Orientasi Penggunaan																	***User Orientation***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Ekspor	93.281	96.852	121.345	119.816	124.047	124.324	130.523	125.816	131.582	124.098	124.401	124.610	125.204	132.238	133.463	133.611	*1. Ekspor*
NPL	2.327	2.059	2.044	2.623	2.623	2.657	2.637	2.542	2.294	2.303	2.368	2.246	2.334	2.408	2.835	2.959	*NPL*
2. Impor	62.694	44.759	61.598	66.917	66.364	72.061	74.434	78.509	77.129	75.217	79.538	78.049	80.710	80.686	91.167	86.766	*2. Impor*
NPL	2.325	1.189	1.459	793	782	845	855	1.023	1.203	1.247	1.275	1.292	1.662	1.634	1.655	1.450	*NPL*
3. Lainnya	3.901.930	4.235.584	4.555.001	4.789.219	4.842.084	4.923.715	4.963.821	4.955.830	5.086.171	4.987.302	5.024.053	5.088.571	5.100.053	5.205.729	5.243.016	5.232.136	*3. Other*
NPL	96.281	124.888	119.419	132.575	134.353	132.559	133.425	134.041	121.766	129.026	131.515	129.374	132.597	137.516	132.386	134.643	*NPL*
Total Kredit	**4.057.904**	**4.377.195**	**4.737.944**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	**5.160.155**	**5.294.882**	**5.186.616**	**5.227.992**	**5.291.231**	**5.305.967**	**5.418.653**	**5.467.646**	**5.452.514**	***Total Credit***
NPL	**100.933**	**128.135**	**122.922**	**135.991**	**137.757**	**136.061**	**136.916**	**137.606**	**125.264**	**132.577**	**135.158**	**132.912**	**136.592**	**141.557**	**136.877**	**139.051**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	29.951	21.534	14.585	15.498	15.474	15.588	15.544	15.405	15.228	14.807	13.292	13.561	13.378	13.403	13.803	12.729	*1. Working Capital*
NPL	863	623	602	693	715	709	706	743	614	1.162	1.096	1.100	688	685	740	697	*NPL*
2. Investasi	15.195	7.383	4.358	4.446	4.469	4.673	4.724	4.753	4.800	4.791	3.584	3.563	3.511	3.480	3.487	3.144	*2. Investments*
NPL	470	249	281	269	267	267	262	285	276	286	206	193	184	178	183	180	*NPL*
3. Konsumsi	40.947	37.985	24.045	26.210	26.367	26.489	26.694	26.799	26.857	26.962	27.135	27.157	27.611	27.930	27.981	28.062	*3. Consumption*
NPL	260	277	337	545	549	531	542	513	495	435	425	453	438	420	391	402	*NPL*
Total Kredit	**86.092**	**66.902**	**42.987**	**46.154**	**46.310**	**46.750**	**46.962**	**46.957**	**46.886**	**46.559**	**44.011**	**44.282**	**44.499**	**44.813**	**45.271**	**43.935**	***Total Credit***
NPL	**1.594**	**1.149**	**1.221**	**1.507**	**1.530**	**1.507**	**1.511**	**1.541**	**1.385**	**1.883**	**1.726**	**1.746**	**1.310**	**1.284**	**1.314**	**1.279**	***NPL***
Orientasi Penggunaan																	***User Orientation***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Ekspor	28	60	61	62	62	66	68	79	82	97	117	120	121	185	184	174	*1. Ekspor*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. Impor	41	55	40	22	21	27	8	15	2	20	23	23	15	21	21	20	*2. Impor*
NPL	3	-	13	13	13	13	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Lainnya	86.024	66.787	42.886	46.070	46.228	46.657	46.886	46.862	46.802	46.442	43.871	44.138	44.363	44.607	45.065	43.741	*3. Other*
NPL	1.591	1.149	1.207	1.494	1.517	1.494	1.511	1.541	1.385	1.883	1.726	1.746	1.310	1.284	1.314	1.279	*NPL*
Total Kredit	**86.092**	**66.902**	**42.987**	**46.154**	**46.310**	**46.750**	**46.962**	**46.957**	**46.886**	**46.559**	**44.011**	**44.282**	**44.499**	**44.813**	**45.271**	**43.935**	***Total Credit***
NPL	**1.594**	**1.149**	**1.221**	**1.507**	**1.530**	**1.507**	**1.511**	**1.541**	**1.385**	**1.883**	**1.726**	**1.746**	**1.310**	**1.284**	**1.314**	**1.279**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	257.439	266.758	214.490	221.433	223.422	220.735	223.380	225.614	229.186	221.702	225.617	229.970	229.010	236.174	233.565	233.768	*1. Working Capital*
NPL	9.596	10.779	9.256	10.293	10.561	10.097	10.497	10.523	9.327	9.779	10.172	10.311	10.566	12.240	11.748	12.507	*NPL*
2. Investasi	119.949	131.294	117.075	118.961	119.587	115.732	116.439	114.916	117.002	117.587	119.790	121.177	120.874	122.830	125.049	126.348	*2. Investments*
NPL	3.819	5.258	4.687	5.001	5.314	5.253	4.962	4.639	4.554	4.590	4.451	4.479	4.182	4.942	4.278	4.478	*NPL*
3. Konsumsi	150.725	162.548	191.747	170.592	171.493	168.231	169.055	170.026	170.943	170.971	172.086	173.535	174.966	176.911	176.607	177.673	*3. Consumption*
NPL	1.619	1.770	2.431	2.968	2.904	2.872	2.792	2.862	2.543	2.807	2.902	2.863	2.822	2.892	2.865	2.861	*NPL*
Total Kredit	**528.114**	**560.600**	**523.311**	**510.986**	**514.502**	**504.698**	**508.874**	**510.556**	**517.132**	**510.260**	**517.493**	**524.682**	**524.851**	**535.914**	**535.221**	**537.789**	***Total Credit***
NPL	**15.034**	**17.806**	**16.374**	**18.262**	**18.779**	**18.221**	**18.250**	**18.025**	**16.424**	**17.175**	**17.525**	**17.653**	**17.570**	**20.074**	**18.891**	**19.846**	***NPL***
Orientasi Penggunaan																	***User Orientation***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Ekspor	17.960	14.543	12.032	13.902	13.850	13.603	13.640	13.179	15.573	12.798	14.188	14.381	14.150	14.558	14.383	15.981	*1. Ekspor*
NPL	515	303	97	99	98	120	120	93	54	50	70	70	63	55	165	199	*NPL*
2. Impor	7.503	5.544	4.237	4.713	4.831	4.549	4.570	4.655	4.642	4.391	4.494	4.751	4.912	5.073	5.055	5.015	*2. Impor*
NPL	190	165	6	10	10	9	9	9	217	215	215	216	207	207	206	232	*NPL*
3. Lainnya	502.651	540.512	507.043	492.371	495.821	486.545	490.664	492.722	496.916	493.070	498.810	505.550	505.789	516.283	515.782	516.793	*3. Other*
NPL	14.329	17.338	16.271	18.154	18.671	18.092	18.121	17.923	16.153	16.911	17.240	17.367	17.300	19.812	18.519	19.415	*NPL*
Total Kredit	**528.114**	**560.600**	**523.311**	**510.986**	**514.502**	**504.698**	**508.874**	**510.556**	**517.132**	**510.260**	**517.493**	**524.682**	**524.851**	**535.914**	**535.221**	**537.789**	***Total Credit***
NPL	**15.034**	**17.806**	**16.374**	**18.262**	**18.779**	**18.221**	**18.250**	**18.025**	**16.424**	**17.175**	**17.525**	**17.653**	**17.570**	**20.074**	**18.891**	**19.846**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	701.323	734.389	769.286	837.959	858.513	888.455	886.071	875.132	898.203	862.840	872.867	820.887	815.205	829.978	841.554	826.684	*1. Working Capital*
NPL	22.742	25.236	20.024	24.669	25.009	24.565	25.000	24.795	23.184	24.836	25.791	24.384	25.296	25.976	26.227	26.179	*NPL*
2. Investasi	359.052	354.927	335.438	356.290	360.573	365.474	373.413	369.924	378.041	384.493	387.916	344.797	349.006	352.628	353.434	352.316	*2. Investments*
NPL	12.435	15.758	9.887	11.901	11.887	10.896	10.903	11.197	9.316	9.597	9.341	7.555	8.263	8.331	7.744	8.076	*NPL*
3. Konsumsi	447.456	478.174	478.090	520.292	525.201	531.398	535.862	542.739	552.468	551.711	555.011	534.765	538.169	542.863	546.215	546.479	*3. Consumption*
NPL	8.127	9.171	9.213	11.077	11.023	10.842	10.678	10.485	9.973	10.809	11.219	10.248	10.866	10.847	11.123	11.167	*NPL*
Total Kredit	**1.507.831**	**1.567.489**	**1.582.814**	**1.714.540**	**1.744.286**	**1.785.327**	**1.795.346**	**1.787.795**	**1.828.712**	**1.799.044**	**1.815.794**	**1.700.450**	**1.702.379**	**1.725.469**	**1.741.204**	**1.725.479**	***Total Credit***
NPL	**43.304**	**50.164**	**39.124**	**47.647**	**47.919**	**46.303**	**46.580**	**46.478**	**42.473**	**45.243**	**46.351**	**42.187**	**44.425**	**45.153**	**45.094**	**45.422**	***NPL***
Orientasi Penggunaan																	***User Orientation***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Ekspor	59.473	66.089	63.810	67.631	71.966	73.673	80.284	76.916	77.094	75.096	75.837	75.900	77.038	79.175	81.162	79.265	*1. Ekspor*
NPL	1.353	1.357	636	799	837	866	862	871	851	1.014	1.015	1.017	1.031	1.030	1.435	1.464	*NPL*
2. Impor	49.644	34.000	46.944	54.643	53.382	56.404	56.626	57.600	55.398	53.267	58.436	54.815	56.274	56.363	59.277	57.902	*2. Impor*
NPL	2.033	965	574	707	694	747	768	940	911	957	980	985	1.260	1.231	1.266	999	*NPL*
3. Lainnya	1.398.715	1.467.401	1.472.060	1.592.266	1.618.939	1.655.251	1.658.437	1.653.278	1.696.220	1.670.681	1.681.521	1.569.735	1.569.068	1.589.932	1.600.765	1.588.312	*3. Other*
NPL	39.918	47.843	37.915	46.141	46.387	44.690	44.949	44.667	40.710	43.271	44.356	40.185	42.134	42.892	42.393	42.958	*NPL*
Total Kredit	**1.507.831**	**1.567.489**	**1.582.814**	**1.714.540**	**1.744.286**	**1.785.327**	**1.795.346**	**1.787.795**	**1.828.712**	**1.799.044**	**1.815.794**	**1.700.450**	**1.702.379**	**1.725.469**	**1.741.204**	**1.725.479**	***Total Credit***
NPL	**43.304**	**50.164**	**39.124**	**47.647**	**47.919**	**46.303**	**46.580**	**46.478**	**42.473**	**45.243**	**46.351**	**42.187**	**44.425**	**45.153**	**45.094**	**45.422**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	863.669	957.997	1.152.275	1.182.678	1.183.912	1.226.942	1.240.416	1.244.904	1.297.434	1.216.200	1.227.301	1.310.719	1.310.028	1.353.415	1.394.618	1.382.995	*1. Working Capital*
NPL	20.288	32.964	36.587	37.453	38.374	39.137	37.715	38.347	35.142	36.343	36.732	36.914	37.626	39.047	38.334	38.874	*NPL*
2. Investasi	501.678	586.095	675.432	714.047	731.148	733.395	747.650	734.731	760.130	776.964	783.517	835.876	849.199	876.788	871.909	879.248	*2. Investments*
NPL	8.493	12.322	12.847	14.362	14.302	14.092	15.605	16.031	14.917	15.944	16.217	17.012	17.794	18.176	15.583	15.879	*NPL*
3. Konsumsi	416.541	460.629	571.337	616.398	619.407	624.452	630.852	635.393	642.291	637.297	638.328	669.303	667.777	671.740	666.863	670.767	*3. Consumption*
NPL	5.048	5.896	7.739	9.273	9.229	9.209	9.405	9.334	8.326	9.190	9.682	10.308	10.443	10.467	10.525	10.621	*NPL*
Total Kredit	**1.781.889**	**2.004.722**	**2.399.043**	**2.513.123**	**2.534.468**	**2.584.789**	**2.618.918**	**2.615.029**	**2.699.854**	**2.630.461**	**2.649.145**	**2.815.898**	**2.827.004**	**2.901.943**	**2.933.390**	**2.933.009**	***Total Credit***
NPL	**33.829**	**51.182**	**57.172**	**61.089**	**61.905**	**62.438**	**62.726**	**63.713**	**58.384**	**61.477**	**62.631**	**64.235**	**65.863**	**67.691**	**64.441**	**65.375**	***NPL***
Orientasi Penggunaan																	***User Orientation***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Ekspor	15.351	16.015	45.348	37.852	37.803	36.766	36.315	35.422	38.661	35.937	34.092	34.048	33.572	36.575	37.420	37.697	*1. Ekspor*
NPL	459	399	1.312	1.726	1.687	1.671	1.654	1.579	1.388	1.240	1.283	1.158	1.240	1.322	1.236	1.295	*NPL*
2. Impor	5.051	4.959	10.112	7.100	7.674	10.595	12.726	15.771	16.544	17.011	16.042	17.895	18.619	18.326	25.658	23.004	*2. Impor*
NPL	57	58	777	62	65	75	77	74	76	75	80	91	195	195	183	218	*NPL*
3. Lainnya	1.761.487	1.983.748	2.343.583	2.468.170	2.488.991	2.537.428	2.569.877	2.563.835	2.644.649	2.577.513	2.599.011	2.763.954	2.774.814	2.847.042	2.870.312	2.872.307	*3. Other*
NPL	33.313	50.725	55.084	59.301	60.153	60.691	60.995	62.060	56.920	60.162	61.268	62.986	64.429	66.173	63.023	63.861	*NPL*
Total Kredit	**1.781.889**	**2.004.722**	**2.399.043**	**2.513.123**	**2.534.468**	**2.584.789**	**2.618.918**	**2.615.029**	**2.699.854**	**2.630.461**	**2.649.145**	**2.815.898**	**2.827.004**	**2.901.943**	**2.933.390**	**2.933.009**	***Total Credit***
NPL	**33.829**	**51.182**	**57.172**	**61.089**	**61.905**	**62.438**	**62.726**	**63.713**	**58.384**	**61.477**	**62.631**	**64.235**	**65.863**	**67.691**	**64.441**	**65.375**	***NPL***

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Pembiayaan kepada Pihak Ketiga																	***Financing to Third Party***
1. Modal Kerja	6.202	3.699	3.442	2.868	3.027	3.021	3.003	3.012	2.980	2.843	2.867	2.841	2.867	2.928	2.892	2.782	*1. Working Capital*
NPF	348	331	391	495	505	487	437	436	304	298	297	302	296	321	292	326	*NPF*
2. Investasi	4.759	3.565	3.875	3.678	3.757	3.719	3.809	3.806	3.218	3.189	3.160	3.264	3.262	3.026	3.046	3.146	*2. Investments*
NPF	293	764	968	803	817	802	798	791	95	98	98	93	99	104	107	105	*NPF*
3. Konsumsi	6.534	4.133	3.921	3.785	3.819	3.852	3.901	3.940	4.009	4.020	4.054	4.107	4.138	4.172	4.193	4.232	*3. Consumption*
NPF	104	71	105	126	124	119	118	118	106	111	107	105	105	104	102	101	*NPF*
Total Pembiayaan	**17.495**	**11.396**	**11.237**	**10.332**	**10.603**	**10.592**	**10.713**	**10.759**	**10.206**	**10.052**	**10.081**	**10.212**	**10.268**	**10.126**	**10.131**	**10.160**	***Total Financing***
NPF	**746**	**1.165**	**1.465**	**1.424**	**1.447**	**1.408**	**1.353**	**1.344**	**505**	**506**	**502**	**500**	**501**	**529**	**502**	**532**	***NPF***
Orientasi Penggunaan																	***User Orientation***
Pembiayaan kepada Pihak Ketiga																	***Financing to Third Party***
1. Ekspor	-	0	0	-	68	68	68	67	67	66	62	62	63	-	-	-	*1. Ekspor*
NPF	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Impor	24	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	*2. Impor*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
3. Lainnya	17.472	11.396	11.237	10.332	10.535	10.524	10.645	10.692	10.139	9.986	10.018	10.150	10.205	10.126	10.131	10.160	*3. Other*
NPF	746	1.165	1.465	1.424	1.447	1.408	1.353	1.344	505	506	502	500	501	529	502	532	*NPF*
Total Pembiayaan	**17.495**	**11.396**	**11.237**	**10.332**	**10.603**	**10.592**	**10.713**	**10.759**	**10.206**	**10.052**	**10.081**	**10.212**	**10.268**	**10.126**	**10.131**	**10.160**	***Total Financing***
NPF	**746**	**1.165**	**1.465**	**1.424**	**1.447**	**1.408**	**1.353**	**1.344**	**505**	**506**	**502**	**500**	**501**	**529**	**502**	**532**	***NPF***

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Pembiayaan kepada Pihak Ketiga																	***Financing to Third Party***
1. Modal Kerja	40.616	46.048	49.478	49.865	49.587	49.348	48.289	48.808	49.531	48.988	50.042	50.686	51.148	52.655	53.981	53.294	*1. Working Capital*
NPF	1.924	2.458	2.815	2.056	2.005	2.046	1.721	1.699	1.580	1.607	1.689	1.881	2.053	1.915	1.775	1.737	*NPF*
2. Investasi	18.340	24.060	25.226	24.871	25.005	25.485	25.564	26.012	26.917	27.139	27.535	27.842	27.917	28.460	28.556	28.600	*2. Investments*
NPF	771	683	1.027	624	725	789	1.420	1.464	1.405	1.443	1.457	1.497	1.617	1.652	1.521	1.557	*NPF*
3. Konsumsi	26.815	40.776	43.568	43.498	43.528	48.280	48.360	48.123	48.319	47.652	47.950	48.247	48.657	48.694	48.849	49.181	*3. Consumption*
NPF	932	801	983	928	1.034	975	980	1.011	891	1.057	1.124	1.097	1.176	1.176	1.281	1.271	*NPF*
Total Pembiayaan	**85.771**	**110.883**	**118.272**	**118.234**	**118.119**	**123.113**	**122.213**	**122.943**	**124.766**	**123.778**	**125.526**	**126.775**	**127.722**	**129.809**	**131.386**	**131.075**	***Total Financing***
NPF	**3.627**	**3.942**	**4.824**	**3.609**	**3.764**	**3.810**	**4.121**	**4.174**	**3.876**	**4.107**	**4.270**	**4.475**	**4.846**	**4.742**	**4.577**	**4.565**	***NPF***
Orientasi Penggunaan																	***User Orientation***
Pembiayaan kepada Pihak Ketiga																	***Financing to Third Party***
1. Ekspor	469	145	94	369	298	148	148	154	105	104	103	99	248	234	183	182	*1. Ekspor*
NPF	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPF*
2. Impor	442	200	265	440	457	485	504	467	542	527	542	565	890	902	1.156	825	*2. Impor*
NPF	42	0	88	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
3. Lainnya	84.860	110.538	117.913	117.426	117.364	122.481	121.561	122.323	124.119	123.147	124.881	126.111	126.585	128.673	130.047	130.068	*3. Other*
NPF	3.584	3.941	4.736	3.609	3.764	3.810	4.121	4.174	3.876	4.107	4.270	4.475	4.846	4.742	4.577	4.565	*NPF*
Total Pembiayaan	**85.771**	**110.883**	**118.272**	**118.234**	**118.119**	**123.113**	**122.213**	**122.943**	**124.766**	**123.778**	**125.526**	**126.775**	**127.722**	**129.809**	**131.386**	**131.075**	***Total Financing***
NPF	**3.627**	**3.942**	**4.824**	**3.609**	**3.764**	**3.810**	**4.121**	**4.174**	**3.876**	**4.107**	**4.270**	**4.475**	**4.846**	**4.742**	**4.577**	**4.565**	***NPF***

*) Angka-angka Sementara
r) Angka-angka diperbaiki

**) Provisional figures*
r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Pembiayaan kepada Pihak Ketiga																	***Financing to Third Party***
1. Modal Kerja	16.821	18.674	19.268	18.757	19.325	19.548	20.148	19.873	19.914	19.132	18.414	19.571	19.477	20.089	20.618	20.273	*1. Working Capital*
NPF	1.610	1.201	1.057	803	790	609	538	659	634	748	753	719	730	780	762	827	*NPF*
2. Investasi	17.140	18.143	18.326	18.352	18.875	18.767	18.552	18.550	18.639	18.243	17.870	18.991	18.763	18.801	18.518	18.410	*2. Investments*
NPF	977	1.088	1.351	1.273	1.271	1.440	1.552	1.368	1.266	1.118	1.080	1.074	1.008	972	957	911	*NPF*
3. Konsumsi	16.740	18.385	22.686	25.474	26.006	26.515	27.052	27.694	28.773	29.086	29.657	30.370	31.002	31.689	31.908	32.385	*3. Consumption*
NPF	499	437	334	377	353	325	285	305	317	319	321	323	339	332	339	294	*NPF*
Total Pembiayaan	**50.701**	**55.202**	**60.280**	**62.583**	**64.206**	**64.831**	**65.752**	**66.117**	**67.326**	**66.462**	**65.941**	**68.933**	**69.243**	**70.579**	**71.044**	**71.067**	***Total Financing***
NPF	**3.085**	**2.727**	**2.741**	**2.454**	**2.413**	**2.374**	**2.376**	**2.332**	**2.217**	**2.185**	**2.154**	**2.116**	**2.078**	**2.084**	**2.058**	**2.033**	***NPF***
Orientasi Penggunaan																	***User Orientation***
Pembiayaan kepada Pihak Ketiga																	***Financing to Third Party***
1. Ekspor	-	-	-	-	-	-	-	-	-	-	-	-	14	1.513	130	312	*1. Ekspor*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*2. Impor*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
3. Lainnya	50.701	55.202	60.280	62.583	64.206	64.831	65.752	66.117	67.326	66.462	65.941	68.933	69.229	69.066	70.914	70.756	*3. Other*
NPF	3.085	2.727	2.741	2.454	2.413	2.374	2.376	2.332	2.217	2.185	2.154	2.116	2.078	2.084	2.058	2.033	*NPF*
Total Pembiayaan	**50.701**	**55.202**	**60.280**	**62.583**	**64.206**	**64.831**	**65.752**	**66.117**	**67.326**	**66.462**	**65.941**	**68.933**	**69.243**	**70.579**	**71.044**	**71.067**	***Total Financing***
NPF	**3.085**	**2.727**	**2.741**	**2.454**	**2.413**	**2.374**	**2.376**	**2.332**	**2.217**	**2.185**	**2.154**	**2.116**	**2.078**	**2.084**	**2.058**	**2.033**	***NPF***

*) Angka-angka Sementara
r) Angka-angka diperbaiki

**) Provisional figures*
r) Revised figures

Tabel 3.17. Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan BUKU kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu

(Credit and Non Performing Loan (NPL) of Commercial Conventional and Sharia Banks based on Group of Business Activities to Non Bank Third Party Withdrawn By Card)

Miliar Rp *(Billion Rp)*

Pengelompokan Bank	2015	2016	2017	2018						2019							*Group of Banks*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. BUKU 1	-	0	-	-	-	-	0	-	0	-	-	-	-	-	-	-	*1. BUKU 1*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. BUKU 2	103	265	450	527	554	588	585	605	617	607	618	621	617	603	636	617	*2. BUKU 2*
NPL	7	12	19	23	26	26	25	24	24	24	25	26	26	26	27	27	*NPL*
3. BUKU 3	41.914	44.684	36.461	32.682	32.683	32.880	32.542	33.151	33.248	33.059	33.190	32.073	32.192	32.121	33.071	32.625	*3. BUKU 3*
NPL	1.098	1.253	1.012	1.246	1.226	1.171	1.072	966	972	999	992	959	898	905	930	931	*NPL*
4. BUKU 4	28.523	30.691	42.267	39.030	44.413	44.605	45.013	45.349	46.431	46.277	46.591	47.451	48.008	47.651	48.904	48.366	*4. BUKU 4*
NPL	712	746	1.006	931	1.013	1.016	969	962	1.001	1.016	1.049	1.033	1.045	1.064	1.097	1.070	*NPL*
5 BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*5 BUKU 1 SYARIAH*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
6 BUKU 2 SYARIAH	385	368	349	392	381	394	389	395	332	345	344	328	338	348	353	366	*6 BUKU 2 SYARIAH*
NPF	19	18	33	26	23	21	19	19	11	14	17	13	10	13	11	13	*NPF*
7 BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*7 BUKU 3 SYARIAH*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
8 Bank Umum	70.926	76.007	79.526	72.631	78.031	78.467	78.529	79.500	80.628	80.289	80.744	80.473	81.156	80.724	82.964	81.974	*8 Commercial Bank*
NPL	1.836	2.029	2.070	2.226	2.287	2.234	2.085	1.970	2.009	2.053	2.082	2.031	1.979	2.008	2.065	2.040	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.1.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

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

Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	254.954	283.827	317.373	339.258	340.574	338.567	344.096	345.383	354.878	350.218	353.645	354.080	357.066	363.350	362.564	364.136	*1. Agricultures, Hunting and Forestry*
NPL	4.853	6.286	4.332	4.557	5.229	5.092	5.058	5.090	4.672	4.996	4.760	4.736	5.072	5.153	4.790	4.825	*NPL*
2. Perikanan	8.843	9.479	11.273	11.240	11.426	11.519	11.609	11.674	12.137	12.065	12.229	12.343	12.550	13.040	13.023	13.174	*2. Fishery*
NPL	262	242	302	270	260	254	250	249	221	638	866	839	877	922	707	749	*NPL*
3. Pertambangan dan Penggalian	135.273	126.335	113.615	116.178	129.143	137.179	139.649	132.933	137.912	129.440	136.246	137.750	136.178	136.205	136.550	136.600	*3. Mining and Quarrying*
NPL	5.582	9.043	7.019	5.282	5.307	5.119	6.774	6.595	6.423	6.271	6.326	5.977	6.129	6.278	4.884	4.498	*NPL*
4. Industri Pengolahan	760.048	781.765	824.111	832.268	840.810	868.916	874.216	859.480	899.088	869.183	873.270	868.891	867.740	885.407	902.052	901.643	*4. Procesing Industry*
NPL	18.977	26.924	22.287	25.257	25.384	25.145	22.894	23.414	22.724	24.051	24.061	24.159	25.867	26.899	25.857	26.446	*NPL*
5. Listrik, gas dan air	99.447	135.461	146.133	161.783	170.011	173.478	169.265	159.257	170.190	175.688	176.741	186.861	191.167	206.802	208.928	195.552	*5. Electricity, Gas and Water*
NPL	2.289	2.218	1.573	1.817	1.876	2.035	2.168	2.138	2.259	2.045	2.016	1.928	1.815	1.848	1.796	1.830	*NPL*
6. Konstruksi	172.934	214.757	258.931	282.394	287.139	290.871	305.327	310.312	316.097	307.027	313.968	323.777	327.078	342.552	348.339	354.136	*6. Construction*
NPL	7.005	8.279	9.491	12.254	12.324	11.919	11.469	11.722	9.919	10.873	11.598	11.889	12.610	12.974	12.797	13.137	*NPL*
7. Perdagangan Besar dan Eceran	792.503	841.384	885.462	926.183	934.039	961.465	961.334	964.806	975.995	949.880	958.951	972.700	981.744	987.292	999.851	992.997	*7. Wholesale and Retail Trade*
NPL	27.948	35.789	36.083	37.737	38.500	38.131	39.232	39.269	35.285	37.459	37.794	36.750	36.626	38.656	37.415	38.557	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	85.861	93.390	97.886	97.756	98.890	97.800	99.275	98.999	99.751	98.757	98.688	100.369	100.958	104.180	104.203	104.338	*8. Provision of accomodation and the provision of eating and drinking*
NPL	1.967	2.533	4.239	4.517	4.837	4.731	5.028	5.983	5.516	5.734	5.975	6.140	5.976	6.436	6.066	6.087	*NPL*
9. Transportasi, pergudangan dan komunikasi	177.546	171.795	182.628	208.724	209.696	210.082	212.928	210.777	217.323	212.240	211.910	213.971	212.876	224.302	232.460	230.719	*9. Transportation, Warehousing and Communications*
NPL	6.815	8.303	6.836	6.425	6.126	6.317	6.103	5.972	5.825	5.261	5.556	5.028	5.085	4.986	4.808	4.850	*NPL*
10. Perantara Keuangan	164.681	193.946	214.182	226.854	223.313	225.945	228.456	227.379	244.486	228.622	226.627	232.258	236.007	252.788	250.017	239.432	*10. Financial intermediaries*
NPL	1.052	2.415	1.640	3.649	3.641	3.529	3.626	3.526	2.863	2.983	2.922	2.799	2.780	2.758	3.218	3.498	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	184.755	209.999	221.922	233.915	236.835	238.363	244.822	246.872	248.218	245.187	247.398	253.836	247.853	251.480	258.474	261.947	*11. Real Estate, Business, Ownership, and Business Services*
NPL	4.817	5.470	5.473	5.862	5.952	5.947	6.615	6.308	4.606	4.990	4.857	4.628	4.750	5.495	5.195	5.108	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.914	14.702	21.822	23.129	23.648	24.597	23.211	22.907	25.068	24.942	25.714	26.006	24.920	25.965	25.406	26.087	*12. Government administration, Defense and Compulsory social security*
NPL	11	4	3	5	5	5	4	3	3	3	5	6	6	8	6	8	*NPL*
13. Jasa Pendidikan	8.129	8.553	10.104	10.973	11.189	11.227	11.299	11.364	12.322	12.186	12.267	12.664	13.008	13.169	13.315	13.312	*13. Education Services*
NPL	140	127	128	127	124	126	116	120	100	124	125	140	154	150	143	138	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	21.488	16.966	19.092	19.365	19.908	20.282	20.627	21.016	22.698	22.498	22.596	23.117	23.722	24.896	25.192	25.713	*14. Health Services and Social Activities*
NPL	157	134	318	368	412	409	404	409	381	392	356	352	403	376	370	398	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	57.989	58.707	72.365	74.184	74.498	75.223	75.882	76.622	79.914	75.784	79.199	81.271	77.056	78.363	79.176	78.539	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	2.175	1.775	1.828	2.354	2.368	2.206	2.015	1.801	1.474	1.727	1.863	1.859	1.953	2.036	2.015	1.997	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2.708	2.644	2.744	2.688	2.704	2.692	2.694	2.652	2.715	2.685	2.695	2.734	2.814	3.204	3.375	3.482	*16. Individual Services which Serve Households*
NPL	54	68	57	76	68	71	71	71	59	78	75	70	74	76	72	76	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	110	231	156	122	126	134	170	172	173	169	168	172	172	173	172	173	*17. International Agency and Other Extra International Agency*
NPL	2	31	14	0	0	0	0	0	0	0	0	-	0	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	11.960	10.611	2.752	2.681	2.716	2.544	2.142	2.835	2.257	2.348	1.462	1.593	1.375	2.121	1.932	1.756	*18. Business Activities which are not clearly defined*
NPL	240	73	157	140	129	152	289	309	282	224	224	214	226	269	112	132	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	326.327	353.648	392.914	419.306	425.321	430.732	431.607	437.921	445.196	445.204	447.244	453.079	457.672	464.990	465.903	468.810	*- For Home Ownership*
NPL	7.555	8.666	9.958	11.728	11.617	11.611	11.422	11.489	10.274	11.244	11.947	11.587	12.196	12.114	12.517	12.589	*NPL*
- Untuk Pemilikan Flat atau Apartemen	13.017	12.922	15.440	17.272	17.570	18.125	19.163	19.465	19.913	19.977	20.163	20.491	20.785	21.179	21.316	21.635	*- For Apartement Ownership*
NPL	176	290	329	411	413	399	380	407	364	364	350	335	347	341	346	367	*NPL*
- Untuk Pemilikan Ruko atau Rukan	26.579	27.421	27.117	25.829	25.677	25.553	25.602	25.498	25.548	25.405	25.315	25.277	25.134	25.089	24.907	24.743	*- For Shop House Ownership*
NPL	827	1.063	1.157	1.310	1.300	1.279	1.305	1.289	1.227	1.354	1.400	1.380	1.388	1.368	1.378	1.382	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	120.557	118.133	124.510	136.482	137.294	139.403	138.780	140.240	140.449	141.166	141.307	141.826	141.679	142.848	142.118	141.060	*- For Vehicles Ownership*
NPL	1.691	1.561	1.630	2.061	2.212	2.072	1.984	1.914	1.919	2.060	2.097	2.181	2.210	2.254	2.286	2.334	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	429.773	468.215	542.095	572.541	575.249	580.021	590.090	594.383	606.712	600.838	605.825	613.742	613.621	618.135	615.924	620.859	*- Others*
NPL	3.917	3.976	5.089	6.414	6.332	6.294	6.389	6.458	5.856	6.382	6.590	6.537	6.646	6.799	6.843	6.869	*NPL*
Bukan Lapangan Usaha Lainnya	189.508	222.306	233.317	234.825	234.720	235.382	236.533	237.207	235.841	235.106	234.366	232.424	232.794	231.124	232.446	231.672	*Non Industrial Origin Others*
NPL	2.419	2.864	2.978	3.371	3.342	3.218	3.318	3.070	3.011	3.323	3.395	3.378	3.402	3.362	3.254	3.177	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.2.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	149.120	175.746	199.270	202.817	207.694	205.340	208.102	211.253	217.110	214.076	216.546	217.421	219.472	221.866	222.245	223.234	*1. Agricultures, Hunting and Forestry*
NPL	1.432	2.182	1.746	1.948	2.576	2.591	2.578	2.612	2.438	2.590	2.661	2.727	2.806	2.877	2.478	2.518	*NPL*
2. Perikanan	3.616	4.204	5.093	5.410	5.473	5.594	5.630	5.697	5.766	5.701	5.836	5.948	6.217	6.332	6.401	6.392	*2. Fishery*
NPL	105	115	145	104	104	102	99	95	81	473	480	475	484	491	489	501	*NPL*
3. Pertambangan dan Penggalian	51.148	52.953	51.276	48.879	52.146	55.540	56.556	51.267	58.614	55.023	55.564	55.861	56.038	57.896	55.170	54.891	*3. Mining and Quarrying*
NPL	2.592	3.661	3.215	1.275	1.284	1.905	3.234	3.056	3.196	3.104	3.004	3.040	2.987	2.988	1.717	1.725	*NPL*
4. Industri Pengolahan	248.139	261.154	297.636	289.874	283.655	301.357	310.071	299.758	317.241	298.603	297.381	288.634	280.102	297.799	311.974	312.093	*4. Procesing Industry*
NPL	6.729	11.273	11.572	12.535	12.242	12.387	10.347	10.997	10.876	10.849	10.352	9.893	10.158	10.663	10.718	11.129	*NPL*
5. Listrik, gas dan air	51.217	83.715	88.544	97.185	95.067	93.422	87.555	86.080	89.927	95.457	95.025	101.530	105.145	118.900	120.510	107.233	*5. Electricity, Gas and Water*
NPL	494	434	217	740	792	794	804	758	921	933	927	937	941	931	918	908	*NPL*
6. Konstruksi	68.129	87.889	106.403	117.725	118.443	124.352	131.409	134.678	139.135	135.474	137.565	141.105	142.258	146.941	150.190	152.913	*6. Construction*
NPL	1.910	2.924	2.114	5.118	5.239	5.070	5.476	5.334	4.675	5.042	5.014	5.131	5.577	6.031	5.816	5.850	*NPL*
7. Perdagangan Besar dan Eceran	330.005	378.547	384.361	421.745	425.150	431.985	439.343	441.826	450.251	433.234	439.309	447.780	455.548	461.746	470.694	469.620	*7. Wholesale and Retail Trade*
NPL	10.603	14.873	15.404	15.071	15.480	15.683	15.993	15.466	13.622	14.284	14.960	14.332	15.097	15.520	15.021	15.239	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	21.408	25.306	28.728	28.770	29.310	29.598	29.799	30.141	30.296	30.139	30.427	31.122	31.864	34.350	33.843	33.990	*8. Provision of accomodation and the provision of eating and drinking*
NPL	734	772	886	686	750	693	599	524	451	579	525	445	520	593	520	526	*NPL*
9. Transportasi, pergudangan dan komunikasi	62.562	64.111	75.486	84.524	85.436	87.453	87.677	83.985	89.258	89.089	87.774	88.000	88.179	96.455	102.591	102.130	*9. Transportation, Warehousing and Communications*
NPL	1.752	3.838	2.409	2.068	1.865	1.835	2.000	2.164	2.305	2.283	2.394	2.420	2.383	2.546	2.390	2.400	*NPL*
10. Perantara Keuangan	27.051	35.644	35.511	33.628	32.868	33.022	33.010	33.098	36.537	32.591	31.523	33.324	35.870	41.111	40.613	40.323	*10. Financial intermediaries*
NPL	311	982	439	1.616	1.615	1.614	1.619	1.621	1.603	1.604	1.594	1.591	1.594	1.594	1.743	1.755	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	46.231	56.971	64.100	66.334	67.669	70.578	72.559	72.691	76.076	75.046	75.445	79.531	74.649	74.767	82.488	84.558	*11. Real Estate, Business, Ownership, and Business Services*
NPL	1.257	1.020	1.198	1.084	1.072	1.103	1.187	1.028	823	1.144	1.007	1.152	1.455	1.643	1.649	1.696	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	10.898	12.971	19.964	21.336	21.826	22.627	21.233	20.685	22.199	22.065	22.714	23.128	22.437	23.569	23.061	23.658	*12. Government administration, Defense and Compulsory social security*
NPL	7	3	1	4	4	4	3	3	3	2	4	5	5	7	6	7	*NPL*
13. Jasa Pendidikan	1.324	1.389	1.584	1.845	2.060	2.145	2.455	2.540	2.836	2.780	2.880	2.969	3.061	3.085	3.142	3.242	*13. Education Services*
NPL	18	25	27	32	28	29	33	39	27	40	39	47	50	48	45	49	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	10.381	5.210	5.756	6.339	6.559	6.928	7.027	7.163	8.058	7.680	7.723	7.955	8.786	9.668	9.896	10.418	*14. Health Services and Social Activities*
NPL	32	58	213	227	235	224	231	225	223	226	237	229	249	229	216	239	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	21.721	24.461	33.586	31.625	32.360	34.221	35.146	36.521	41.075	36.677	39.830	41.530	37.906	38.771	39.704	39.849	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	613	356	521	715	668	663	620	591	526	616	713	734	698	763	735	780	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2.077	1.940	2.027	1.934	1.925	1.892	1.862	1.790	1.837	1.757	1.752	1.758	1.795	1.766	1.739	1.684	*16. Individual Services which Serve Households*
NPL	37	41	29	49	42	42	43	41	33	47	44	42	45	46	42	45	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3	38	83	119	122	124	166	167	169	166	167	170	172	173	172	172	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	8.194	8.200	584	354	372	288	288	286	274	474	250	247	259	253	163	123	*18. Business Activities which are not clearly defined*
NPL	6	11	1	4	4	4	31	30	22	26	28	38	38	38	37	35	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	171.736	197.197	229.922	250.442	254.386	258.299	258.049	263.191	268.935	270.084	272.667	276.581	279.743	284.000	284.899	286.398	*- For Home Ownership*
NPL	3.957	4.402	4.976	5.791	5.868	5.800	5.689	5.697	4.886	5.637	5.953	5.865	6.316	6.323	6.446	6.626	*NPL*
- Untuk Pemilikan Flat atau Apartemen	5.213	5.134	6.004	5.850	5.927	6.062	6.837	6.897	7.082	7.110	7.165	7.233	7.290	7.376	7.389	7.459	*- For Apartement Ownership*
NPL	86	110	154	133	135	137	165	151	138	172	160	159	167	156	156	176	*NPL*
- Untuk Pemilikan Ruko atau Rukan	5.376	6.235	6.935	6.762	6.747	6.721	6.849	6.901	6.921	6.930	6.927	6.945	6.912	6.886	6.833	6.816	*- For Shop House Ownership*
NPL	298	383	456	505	531	512	533	539	508	555	552	564	576	552	567	574	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	25.807	26.379	30.632	34.807	34.879	34.894	34.837	35.852	36.275	36.276	36.425	36.030	35.728	35.915	35.953	35.744	*- For Vehicles Ownership*
NPL	418	434	485	609	617	603	524	519	519	594	628	636	631	592	536	537	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	186.020	210.299	249.800	275.166	275.158	276.341	282.875	284.058	289.609	284.184	285.216	288.797	284.264	284.152	280.496	282.369	*- Others*
NPL	1.730	1.666	2.030	2.194	2.204	2.218	2.365	2.368	2.043	2.271	2.382	2.361	2.478	2.561	2.592	2.586	*NPL*
Bukan Lapangan Usaha Lainnya	29.477	34.087	39.754	40.286	40.542	40.788	42.712	42.991	44.116	43.320	43.442	43.792	44.122	44.541	45.109	45.421	*Non Industrial Origin Others*
NPL	624	776	757	785	788	751	966	942	900	895	910	918	915	958	801	808	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.3.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	74.054	80.256	90.109	103.496	99.699	100.583	103.638	101.801	104.822	102.194	105.460	105.353	105.087	107.570	107.595	108.286	*1. Agricultures, Hunting and Forestry*
NPL	1.719	2.651	1.253	1.430	1.445	1.305	1.312	1.321	1.131	1.285	953	885	1.076	1.063	1.123	1.103	*NPL*
2. Perikanan	3.203	3.930	4.754	4.486	4.588	4.542	4.609	4.604	4.971	4.999	5.032	4.992	4.875	4.996	4.895	5.029	*2. Fishery*
NPL	78	84	99	105	95	95	92	94	86	102	326	303	327	364	154	182	*NPL*
3. Pertambangan dan Penggalian	44.830	39.673	41.586	38.147	41.264	39.344	44.601	44.688	45.454	42.435	47.371	47.124	46.995	47.703	48.955	48.655	*3. Mining and Quarrying*
NPL	1.590	4.278	3.192	3.572	3.614	2.826	3.181	3.187	2.876	2.755	2.908	2.490	2.686	2.799	2.081	1.690	*NPL*
4. Industri Pengolahan	311.728	331.052	357.410	368.673	379.378	386.965	379.952	379.174	395.685	386.255	414.933	419.056	425.597	424.972	428.615	428.254	*4. Procesing Industry*
NPL	6.562	10.555	7.555	8.443	8.874	8.454	8.237	8.107	7.908	9.170	9.681	10.052	11.438	11.830	11.077	11.052	*NPL*
5. Listrik, gas dan air	30.123	31.686	40.491	43.480	51.328	50.922	51.959	47.750	50.415	50.578	55.283	56.843	57.746	60.386	60.645	60.675	*5. Electricity, Gas and Water*
NPL	1.637	1.535	1.101	693	696	858	980	1.005	1.002	778	755	758	641	683	686	730	*NPL*
6. Konstruksi	72.123	92.473	111.051	116.943	116.459	114.529	121.319	122.895	126.882	125.292	131.997	135.928	137.062	145.917	146.006	147.114	*6. Construction*
NPL	2.023	3.078	4.905	4.606	4.610	4.432	3.518	3.777	2.772	3.238	3.945	4.037	4.145	3.944	3.853	4.105	*NPL*
7. Perdagangan Besar dan Eceran	343.801	358.041	391.871	393.905	397.968	415.881	407.380	409.438	408.723	398.915	407.734	411.051	412.347	411.789	412.417	408.275	*7. Wholesale and Retail Trade*
NPL	9.818	14.341	15.306	16.224	16.539	16.048	16.839	17.316	15.670	16.556	16.506	16.299	15.914	17.307	16.477	16.650	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	54.093	59.801	59.431	58.440	58.659	56.945	58.009	57.406	57.949	57.128	56.620	57.356	57.073	57.629	58.088	57.988	*8. Provision of accomodation and the provision of eating and drinking*
NPL	673	1.298	2.512	2.475	2.822	2.702	3.568	4.583	4.190	4.298	4.583	4.700	4.448	4.606	4.538	4.553	*NPL*
9. Transportasi, pergudangan dan komunikasi	78.764	79.871	82.875	89.654	90.345	90.145	91.840	92.201	92.163	88.809	96.917	97.542	96.937	97.493	98.648	98.563	*9. Transportation, Warehousing and Communications*
NPL	3.573	3.679	3.517	3.756	3.687	3.900	3.550	3.357	3.107	2.569	2.752	2.178	2.275	2.049	2.020	2.043	*NPL*
10. Perantara Keuangan	73.240	86.994	100.021	104.190	101.854	101.537	103.943	105.751	108.231	103.784	119.723	122.936	124.752	133.455	132.619	125.995	*10. Financial intermediaries*
NPL	524	1.123	998	1.510	1.518	1.426	1.523	1.431	841	983	978	893	812	782	1.069	1.316	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	114.910	130.031	132.246	136.296	138.543	136.419	140.807	142.216	142.944	140.913	146.871	147.429	147.712	149.772	147.096	148.939	*11. Real Estate, Business, Ownership, and Business Services*
NPL	2.852	3.216	2.489	3.394	3.551	3.539	4.087	3.947	3.182	3.191	3.172	2.793	2.529	2.734	2.628	2.543	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	274	172	319	344	360	367	371	443	433	298	303	319	282	315	319	376	*12. Government administration, Defense and Compulsory social security*
NPL	2	1	2	1	1	1	1	1	0	0	0	0	0	1	1	1	*NPL*
13. Jasa Pendidikan	4.858	5.296	6.314	6.782	6.808	6.745	6.707	6.690	7.307	7.290	7.284	7.541	7.674	7.965	8.039	7.928	*13. Education Services*
NPL	83	83	77	65	68	66	55	53	52	60	67	68	73	73	73	69	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	8.599	9.083	10.045	10.068	10.357	10.359	10.505	10.632	11.232	11.371	11.447	11.730	11.627	11.872	11.891	11.905	*14. Health Services and Social Activities*
NPL	94	57	60	86	122	128	114	126	116	123	75	74	68	95	89	83	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.352	26.220	25.659	27.899	27.518	26.675	26.571	25.983	25.741	25.422	25.887	26.292	25.939	26.051	26.157	25.410	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	867	862	742	1.042	1.091	1.089	946	756	582	674	702	678	782	790	806	757	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	273	299	237	217	218	200	200	192	188	181	173	179	165	167	164	165	*16. Individual Services which Serve Households*
NPL	8	17	13	9	9	11	8	8	8	8	8	8	8	9	9	8	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	75	27	13	4	4	10	4	4	3	3	0	1	0	0	0	0	*17. International Agency and Other Extra International Agency*
NPL	1	1	0	0	0	0	0	0	0	0	0	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	884	1.079	963	777	879	861	991	2.021	1.456	1.355	1.074	1.160	935	797	692	570	*18. Business Activities which are not clearly defined*
NPL	33	58	152	122	110	110	222	242	225	161	159	141	153	196	57	79	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	124.040	129.322	138.773	144.814	146.780	148.396	149.401	150.485	151.686	151.035	150.663	152.395	152.870	155.659	155.698	157.108	*- For Home Ownership*
NPL	2.365	2.919	3.473	4.037	3.899	3.989	3.924	4.010	3.786	3.979	4.331	4.057	4.161	4.053	4.308	4.176	*NPL*
- Untuk Pemilikan Flat atau Apartemen	6.866	6.874	8.718	10.741	10.980	11.401	11.661	11.898	12.067	12.125	12.252	12.517	12.766	13.072	13.195	13.439	*- For Apartement Ownership*
NPL	78	126	116	174	176	158	110	162	139	131	131	122	123	126	140	137	*NPL*
- Untuk Pemilikan Ruko atau Rukan	20.100	20.320	19.471	18.407	18.278	18.174	18.094	17.958	17.987	17.834	17.734	17.684	17.573	17.548	17.408	17.257	*- For Shop House Ownership*
NPL	420	561	602	690	653	648	656	638	603	676	724	697	693	693	689	690	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	91.251	87.802	90.114	98.257	99.061	101.141	100.712	101.214	100.921	101.641	101.625	102.422	102.502	103.551	102.755	102.063	*- For Vehicles Ownership*
NPL	1.246	1.107	1.116	1.420	1.563	1.440	1.432	1.369	1.375	1.440	1.444	1.521	1.556	1.638	1.723	1.772	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	83.431	133.214	152.415	149.380	150.218	151.910	152.749	154.415	155.279	153.793	154.185	154.698	156.304	157.441	157.577	158.207	*- Others*
NPL	1.363	1.666	2.128	2.914	2.829	2.805	2.725	2.626	2.549	2.717	2.809	2.740	2.819	2.866	2.921	2.913	*NPL*
Bukan Lapangan Usaha Lainnya	27.907	33.564	34.711	35.554	35.305	35.282	35.554	35.623	36.437	37.395	38.124	37.545	38.721	37.211	38.759	38.036	*Non Industrial Origin Others*
NPL	793	914	828	890	897	881	826	798	801	938	940	944	959	907	973	935	*NPL*

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	2.659	1.621	1.942	2.142	2.266	2.397	2.509	2.701	2.904	2.930	3.101	3.263	3.407	3.552	3.572	3.650	*1. Agricultures, Hunting and Forestry*
NPL	124	59	50	58	77	77	54	58	59	63	63	62	69	81	76	81	*NPL*
2. Perikanan	837	165	226	238	237	237	242	253	253	253	245	237	238	237	237	235	*2. Fishery*
NPL	31	1	3	2	2	2	2	2	1	2	2	1	1	1	1	1	*NPL*
3. Pertambangan dan Penggalian	737	207	257	287	301	293	285	364	367	401	402	406	388	386	406	449	*3. Mining and Quarrying*
NPL	102	59	32	32	32	7	9	9	13	13	13	48	48	55	55	55	*NPL*
4. Industri Pengolahan	10.843	3.409	3.784	3.724	3.704	3.651	3.718	3.711	3.720	3.646	3.680	3.617	3.665	3.723	3.974	3.740	*4. Procesing Industry*
NPL	449	143	194	162	169	171	161	163	61	62	70	103	91	136	133	121	*NPL*
5. Listrik, gas dan air	291	246	391	283	358	356	355	350	350	334	333	332	331	453	479	503	*5. Electricity, Gas and Water*
NPL	3	2	4	39	39	39	40	40	2	2	0	2	2	2	0	0	*NPL*
6. Konstruksi	4.433	2.197	2.609	2.802	2.836	2.875	2.812	2.839	2.867	2.745	2.824	2.766	2.752	2.650	2.730	2.750	*6. Construction*
NPL	166	106	152	180	189	189	172	176	141	144	137	126	129	127	131	143	*NPL*
7. Perdagangan Besar dan Eceran	29.580	15.373	16.959	18.009	18.473	18.759	18.944	19.360	19.559	19.603	20.067	20.415	20.749	21.087	21.376	21.421	*7. Wholesale and Retail Trade*
NPL	948	414	593	907	920	892	885	862	689	1.184	1.204	1.187	735	756	760	812	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	3.425	1.243	1.277	1.484	1.674	1.860	1.940	2.078	2.179	2.262	2.417	2.590	2.721	2.835	2.905	3.047	*8. Provision of accomodation and the provision of eating and drinking*
NPL	77	36	40	78	88	88	87	87	68	49	49	63	61	61	56	58	*NPL*
9. Transportasi, pergudangan dan komunikasi	3.924	2.030	2.154	2.070	2.056	2.046	2.051	2.058	2.099	2.085	2.094	2.091	2.078	2.092	2.073	2.093	*9. Transportation, Warehousing and Communications*
NPL	264	117	304	104	98	100	65	71	59	59	58	57	57	48	48	60	*NPL*
10. Perantara Keuangan	9.160	5.579	5.312	5.688	5.700	5.322	5.270	5.203	5.202	5.062	5.099	5.510	5.685	5.935	5.859	5.543	*10. Financial intermediaries*
NPL	94	135	90	115	114	125	120	115	41	41	44	32	63	87	62	82	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.624	3.501	3.966	4.167	4.298	4.614	4.672	4.620	4.218	4.182	4.116	4.055	4.070	4.108	4.183	4.013	*11. Real Estate, Business, Ownership, and Business Services*
NPL	147	617	653	628	627	627	650	639	54	73	66	44	54	64	61	63	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	7	0	0	0	0	0	0	0	2	2	3	3	3	2	2	3	*12. Government administration, Defense and Compulsory social security*
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	1.054	777	958	1.007	973	968	951	946	946	918	921	993	999	855	859	880	*13. Education Services*
NPL	10	6	7	10	11	11	11	11	7	9	4	3	4	3	3	3	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	923	602	713	725	737	705	788	829	810	861	860	912	898	892	908	918	*14. Health Services and Social Activities*
NPL	6	9	24	32	32	34	34	33	17	17	17	17	18	17	17	29	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.885	2.349	7.156	9.147	8.991	8.854	8.731	8.599	8.513	8.355	8.241	8.127	7.963	7.832	7.724	7.611	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	76	14	41	47	49	50	52	67	61	58	51	56	79	87	80	75	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	221	223	255	322	346	383	414	452	468	493	522	553	614	1.035	1.242	1.405	*16. Individual Services which Serve Households*
NPL	3	4	6	8	7	9	8	9	7	7	8	8	9	9	9	9	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	1.038	33	25	14	14	15	13	11	67	65	68	64	65	66	67	70	*18. Business Activities which are not clearly defined*
NPL	197	1	0	0	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	4.029	1.235	1.391	1.513	1.528	1.551	1.620	1.606	1.681	1.672	1.688	1.736	1.755	1.766	1.778	1.800	*- For Home Ownership*
NPL	151	67	62	78	81	82	84	81	72	75	64	66	69	64	70	70	*NPL*
- Untuk Pemilikan Flat atau Apartemen	368	150	157	170	163	169	178	178	185	166	171	163	166	168	166	166	*- For Apartement Ownership*
NPL	5	3	1	7	7	8	10	9	9	9	9	3	3	3	3	6	*NPL*
- Untuk Pemilikan Ruko atau Rukan	164	31	32	33	33	39	39	38	36	42	44	44	40	41	43	44	*- For Shop House Ownership*
NPL	3	1	1	3	3	1	1	1	1	1	1	1	1	1	1	1	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	1.825	987	462	474	492	548	550	564	582	583	597	604	601	441	429	420	*- For Vehicles Ownership*
NPL	13	9	11	10	10	9	9	8	7	9	9	9	8	9	9	9	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	46.263	7.338	8.467	8.997	9.187	9.477	9.703	9.791	9.807	9.833	9.840	9.933	10.007	10.244	10.336	10.513	*- Others*
NPL	211	100	197	235	238	222	236	257	242	293	290	294	299	294	268	260	*NPL*
Bukan Lapangan Usaha Lainnya	543	866	916	944	963	1.135	1.219	1.235	1.140	1.130	1.097	1.162	1.158	1.218	1.196	1.247	*Non Industrial Origin Others*
NPL	14	14	62	70	70	66	66	67	68	68	64	68	70	73	76	77	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.5.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	10.324	10.040	10.487	10.798	10.832	10.925	10.993	11.185	11.528	12.267	12.521	12.881	13.005	13.237	13.283	13.184	*1. Agricultures, Hunting and Forestry*
NPL	1.218	1.320	1.206	1.062	1.073	1.062	1.058	1.042	1.001	1.013	1.038	1.016	1.023	1.033	1.015	1.025	*NPL*
2. Perikanan	524	606	792	839	856	858	853	859	884	860	849	881	932	956	954	963	*2. Fishery*
NPL	49	40	51	54	55	55	57	57	51	60	56	58	64	65	63	63	*NPL*
3. Pertambangan dan Penggalian	979	858	662	1.060	1.062	519	526	685	785	742	748	809	811	816	817	811	*3. Mining and Quarrying*
NPL	422	335	138	108	101	101	99	108	100	103	104	100	107	135	134	139	*NPL*
4. Industri Pengolahan	8.105	8.367	9.038	8.993	8.970	9.999	9.561	9.204	9.414	9.643	9.763	9.584	9.241	9.228	9.548	9.430	*4. Procesing Industry*
NPL	610	696	474	461	444	443	453	453	443	481	561	562	566	575	566	574	*NPL*
5. Listrik, gas dan air	4.501	3.548	3.032	4.029	4.021	4.070	4.289	4.241	4.077	3.000	2.851	3.660	3.626	2.611	2.559	2.561	*5. Electricity, Gas and Water*
NPL	155	126	222	213	213	206	206	205	204	206	206	102	102	102	101	101	*NPL*
6. Konstruksi	17.878	19.491	25.126	28.298	30.821	30.586	30.042	31.014	29.854	25.420	26.404	27.688	28.141	29.815	31.541	33.544	*6. Construction*
NPL	2.657	2.128	2.241	2.199	2.130	2.073	2.138	2.265	2.160	2.274	2.349	2.444	2.588	2.711	2.849	2.893	*NPL*
7. Perdagangan Besar dan Eceran	29.051	30.436	31.630	31.606	31.600	31.632	31.721	31.995	32.163	31.278	31.862	32.706	32.832	33.505	33.592	33.892	*7. Wholesale and Retail Trade*
NPL	2.896	2.962	2.993	3.133	3.119	2.959	2.953	2.957	2.637	2.752	2.833	2.829	2.926	3.033	3.002	2.987	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	5.151	4.938	5.748	6.165	6.211	6.210	6.232	6.237	6.253	6.262	6.301	6.387	6.422	6.502	6.539	6.553	*8. Provision of accomodation and the provision of eating and drinking*
NPL	481	426	723	1.274	1.172	1.173	699	714	630	632	642	756	771	999	775	775	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.629	2.820	3.520	3.326	3.329	3.355	3.379	3.390	3.393	3.316	3.358	3.468	3.430	3.586	3.578	3.626	*9. Transportation, arehousing and Communications*
NPL	598	474	394	260	237	242	243	237	215	218	219	241	238	245	247	250	*NPL*
10. Perantara Keuangan	6.586	7.862	8.172	7.492	7.508	9.516	8.611	7.107	14.914	10.597	9.499	10.254	9.903	9.743	9.393	9.265	*10. Financial intermediaries*
NPL	67	94	52	63	48	49	49	49	200	176	177	154	182	166	214	215	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.775	6.892	8.193	8.790	8.662	8.986	8.627	8.875	6.872	7.507	7.443	7.643	7.340	7.659	7.676	7.266	*11. Real Estate, Business, Ownership, and Business Services*
NPL	521	550	879	633	582	558	569	579	440	476	510	541	618	949	761	756	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.064	1.052	1.315	1.272	1.281	1.419	1.421	1.661	2.316	2.462	2.579	2.439	2.081	2.020	1.966	1.992	*12. Government administration, Defense and Compulsory social security*
NPL	0	0	-	0	0	0	-	-	-	0	0	0	0	0	0	-	*NPL*
13. Jasa Pendidikan	729	986	1.192	1.288	1.276	1.291	1.150	1.154	1.199	1.165	1.152	1.132	1.246	1.236	1.247	1.236	*13. Education Services*
NPL	25	9	14	16	14	16	14	14	14	14	14	22	27	25	21	16	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	1.384	1.951	2.201	2.125	2.143	2.171	2.186	2.253	2.454	2.442	2.398	2.349	2.240	2.294	2.331	2.304	*14. Health Services and Social Activities*
NPL	24	10	21	22	23	23	25	24	26	26	27	32	68	35	48	47	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.075	3.870	4.665	4.101	4.180	4.051	4.022	4.057	3.095	3.897	3.740	3.821	3.896	4.185	4.280	4.385	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	563	519	511	535	541	387	386	377	293	369	387	381	383	385	384	377	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	138	182	225	214	214	217	217	217	222	222	223	224	223	219	216	216	*16. Individual Services which Serve Households*
NPL	6	6	9	10	10	10	13	12	12	14	14	12	12	12	12	13	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	19	158	58	0	1	0	0	0	0	0	0	1	0	0	0	0	*17. International Agency and Other Extra International Agency*
NPL	1	30	14	-	-	-	-	-	-	-	-	-	0	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	101	286	131	225	183	140	31	28	20	21	17	16	17	23	33	22	*18. Business Activities which are not clearly defined*
NPL	3	3	2	3	3	4	2	2	2	2	2	2	2	2	2	2	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	22.867	22.336	20.164	20.094	20.226	20.115	20.149	20.247	20.500	20.035	19.877	19.990	20.938	21.223	21.200	21.196	*- For Home Ownership*
NPL	1.025	1.239	1.375	1.753	1.697	1.667	1.657	1.633	1.464	1.483	1.528	1.530	1.586	1.598	1.615	1.637	*NPL*
- Untuk Pemilikan Flat atau Apartemen	450	550	378	342	334	331	326	328	410	407	403	402	391	393	397	398	*- For Apartement Ownership*
NPL	7	51	57	96	95	96	95	84	76	53	50	51	53	54	46	46	*NPL*
- Untuk Pemilikan Ruko atau Rukan	721	609	487	427	418	415	411	391	395	390	398	393	399	408	417	412	*- For Shop House Ownership*
NPL	95	105	82	93	93	97	96	91	86	93	94	89	89	92	92	89	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	468	493	439	419	416	409	400	397	514	514	526	539	534	540	529	519	*- For Vehicles Ownership*
NPL	6	5	6	6	6	4	5	5	3	3	3	3	4	3	4	4	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	102.497	109.550	124.934	131.309	132.033	133.446	135.701	136.867	142.625	143.481	146.797	150.336	152.811	156.273	157.521	159.546	*- Others*
NPL	389	376	569	711	700	704	732	898	716	775	784	805	749	790	761	788	*NPL*
Bukan Lapangan Usaha Lainnya	102.745	119.977	127.785	130.376	130.987	131.380	130.510	130.808	127.769	127.143	125.675	124.101	122.955	122.249	121.346	121.137	*Non Industrial Origin Others*
NPL	253	297	560	693	701	678	687	525	518	707	773	764	819	777	749	702	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.6.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Join Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	12.960	11.848	12.068	15.184	14.195	13.653	14.053	13.634	13.708	13.481	11.233	11.294	11.499	11.722	10.293	10.325	*1. Agricultures, Hunting and Forestry*
NPL	361	75	76	58	58	56	56	57	45	45	45	46	98	98	97	98	*NPL*
2. Perikanan	589	476	380	246	257	262	243	236	254	243	258	276	278	509	527	518	*2. Fishery*
NPL	-	1	6	4	4	-	1	1	1	1	1	1	1	1	1	1	*NPL*
3. Pertambangan dan Penggalian	16.604	16.934	8.352	8.858	14.833	16.326	14.703	14.806	15.973	15.413	13.572	13.383	12.679	10.112	11.839	12.062	*3. Mining and Quarrying*
NPL	704	566	381	169	148	150	119	114	114	176	177	178	180	180	705	699	*NPL*
4. Industri Pengolahan	85.052	84.674	83.806	85.332	88.498	89.914	91.570	87.378	90.959	92.725	69.498	69.840	70.847	68.332	66.345	64.799	*4. Procesing Industry*
NPL	1.846	2.083	1.007	860	851	1.000	1.009	1.124	1.137	1.168	1.097	1.263	1.322	1.396	1.388	1.516	*NPL*
5. Listrik, gas dan air	3.621	7.742	3.306	5.719	7.658	11.529	11.666	7.960	9.469	10.765	6.485	6.989	7.130	7.395	7.319	7.262	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	*NPL*
6. Konstruksi	2.860	4.001	8.386	8.679	9.713	10.206	10.939	9.714	9.512	9.578	5.948	6.293	6.856	7.081	7.886	7.663	*6. Construction*
NPL	249	43	78	150	156	154	165	170	171	175	153	150	172	161	148	146	*NPL*
7. Perdagangan Besar dan Eceran	34.970	31.970	38.928	36.334	36.221	37.597	38.434	38.265	37.929	39.425	32.317	32.528	32.801	31.683	33.064	32.699	*7. Wholesale and Retail Trade*
NPL	2.130	1.679	1.062	1.477	1.515	1.623	1.638	1.642	1.642	1.665	1.681	1.491	1.406	1.493	1.609	2.324	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	582	344	539	520	538	619	644	614	608	585	564	564	552	539	531	526	*8. Provision of accomodation and the provision of eating and drinking*
NPL	3	0	79	4	4	75	74	74	72	72	72	72	72	72	72	72	*NPL*
9. Transportasi, pergudangan dan komunikasi	9.229	7.825	8.745	17.199	16.635	16.840	16.803	16.449	16.860	17.363	9.193	10.114	10.064	10.077	10.139	9.152	*9. Transportation, Warehousing and Communications*
NPL	424	148	171	196	197	199	204	102	98	91	91	90	90	98	103	97	*NPL*
10. Perantara Keuangan	16.489	21.243	25.686	29.783	29.605	31.120	30.637	29.798	29.874	29.125	14.005	14.100	14.913	15.783	15.458	14.824	*10. Financial intermediaries*
NPL	56	82	61	345	347	314	314	310	179	179	129	129	129	129	130	130	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.765	7.402	8.341	10.767	9.873	10.020	10.289	10.422	10.679	10.578	6.191	6.765	6.510	6.610	9.356	9.193	*11. Real Estate, Business, Ownership, and Business Services*
NPL	33	54	250	118	115	115	117	110	102	100	98	94	88	101	94	50	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	170	124	1	0	0	0	-	-	-	-	-	-	-	-	-	-	*12. Government administration, Defense and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	125	64	47	40	52	60	36	35	35	33	30	28	27	29	28	25	*13. Education Services*
NPL	4	4	3	4	4	4	4	4	1	1	0	0	0	0	0	0	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	195	115	338	13	14	14	12	11	11	11	11	11	11	10	9	10	*14. Health Services and Social Activities*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	811	967	1.123	1.167	1.182	1.146	1.115	1.154	1.148	1.132	1.203	1.202	1.061	1.235	1.007	977	*15. Community, ociocultural, Entertainment and Other Individual Services*
NPL	56	24	12	15	18	16	12	10	12	11	11	11	11	11	10	9	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	0	0	0	1	1	1	1	0	0	32	25	20	17	16	14	13	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	2	1	1	1	1	1	0	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	14	8	2	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	179	150	57	85	63	48	77	76	34	34	33	70	68	68	82	95	*18. Business Activities which are not clearly defined*
NPL	-	-	1	11	11	33	34	34	33	33	33	32	32	32	15	15	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	3.020	2.477	2.238	2.046	2.016	1.992	2.010	2.013	2.014	1.999	1.975	2.008	1.999	1.977	1.963	1.937	*- For Home Ownership*
NPL	57	37	69	65	69	70	66	64	63	69	68	67	62	75	77	77	*NPL*
- Untuk Pemilikan Flat atau Apartemen	107	139	137	124	122	121	118	126	131	129	132	137	136	133	131	135	*- For Apartement Ownership*
NPL	-	-	0	-	-	-	-	-	1	-	-	-	1	1	1	1	*NPL*
- Untuk Pemilikan Ruko atau Rukan	218	210	192	199	201	204	209	209	207	209	212	211	209	206	205	213	*- For Shop House Ownership*
NPL	12	13	17	18	20	20	20	20	29	29	29	29	29	30	29	28	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	1.181	2.398	2.798	2.463	2.386	2.351	2.222	2.155	2.102	2.098	2.079	2.176	2.258	2.346	2.398	2.259	*- For Vehicles Ownership*
NPL	8	7	13	17	16	16	15	13	14	14	13	12	10	12	13	12	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	6.914	3.492	6.014	7.224	8.185	8.354	8.551	8.731	8.858	9.014	9.255	9.491	9.786	9.584	9.537	9.767	*- Others*
NPL	112	68	141	323	326	309	294	277	275	288	287	294	260	247	261	283	*NPL*
Bukan Lapangan Usaha Lainnya	11.073	16.318	13.629	12.182	11.503	11.388	11.366	11.449	11.339	11.297	11.243	11.270	11.362	11.770	11.830	11.887	*Non Industrial Origin Others*
NPL	299	410	259	445	417	389	331	304	289	285	280	277	234	254	256	260	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.7.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Foreign Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	5.836	4.315	3.498	4.821	5.888	5.669	4.801	4.809	4.807	5.270	4.785	3.867	4.596	5.402	5.577	5.457	*1. Agricultures, Hunting and Forestry*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. Perikanan	75	97	28	22	17	26	31	25	10	9	9	9	9	9	9	37	*2. Fishery*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Pertambangan dan Penggalian	20.975	15.711	11.484	18.947	19.537	25.157	22.977	21.123	16.719	15.426	18.588	20.168	19.267	19.293	19.364	19.733	*3. Mining and Quarrying*
NPL	172	145	62	126	128	130	133	122	123	119	120	121	122	122	192	190	*NPL*
4. Industri Pengolahan	96.181	93.110	72.438	75.674	76.605	77.029	79.344	80.254	82.068	78.310	78.014	78.160	78.288	81.353	81.595	83.327	*4. Procesing Industry*
NPL	2.781	2.172	1.485	2.796	2.804	2.689	2.687	2.570	2.299	2.322	2.299	2.286	2.291	2.299	1.973	2.054	*NPL*
5. Listrik, gas dan air	9.694	8.524	10.368	11.086	11.578	13.178	13.440	12.876	15.952	15.554	16.765	17.507	17.189	17.058	17.415	17.318	*5. Electricity, Gas and Water*
NPL	-	121	29	132	136	137	139	130	131	127	128	130	130	130	90	90	*NPL*
6. Konstruksi	7.512	8.704	5.355	7.948	8.866	8.322	8.806	9.171	7.847	8.519	9.229	9.998	10.009	10.148	9.986	10.151	*6. Construction*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
7. Perdagangan Besar dan Eceran	25.096	27.016	21.713	24.583	24.627	25.612	25.512	23.923	27.369	27.425	27.663	28.220	27.467	27.482	28.709	27.090	*7. Wholesale and Retail Trade*
NPL	1.552	1.520	724	925	926	926	925	1.024	1.025	1.018	610	612	548	548	547	545	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.202	1.756	2.162	2.378	2.497	2.567	2.652	2.524	2.466	2.381	2.358	2.350	2.327	2.326	2.298	2.234	*8. Provision of accomodation and the provision of eating and drinking*
NPL	0	-	-	-	-	-	-	-	105	105	105	105	105	105	105	105	*NPL*
9. Transportasi, pergudangan dan komunikasi	20.439	15.138	9.847	11.951	11.896	10.243	11.178	12.694	13.550	11.579	12.574	12.755	12.188	14.599	15.431	15.155	*9. Transportation, Warehousing and Communications*
NPL	205	47	41	41	41	41	41	41	41	41	41	41	41	-	-	-	*NPL*
10. Perantara Keuangan	32.156	36.623	39.480	46.072	45.778	45.427	46.985	46.422	49.728	47.464	46.778	46.133	44.884	46.761	46.075	43.483	*10. Financial intermediaries*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.450	5.203	5.076	7.561	7.791	7.746	7.868	8.048	7.429	6.961	7.332	8.413	7.571	8.565	7.676	7.979	*11. Real Estate, Business, Ownership, and Business Services*
NPL	7	13	5	5	5	4	4	4	5	5	4	5	5	5	1	1	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	502	383	222	177	181	183	187	117	118	114	115	117	117	58	58	57	*12. Government administration, Defense and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	39	41	10	12	20	17	0	0	0	0	0	0	1	1	0	0	*13. Education Services*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	5	5	39	95	99	106	109	128	133	132	156	159	160	158	157	158	*14. Health Services and Social Activities*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.146	840	176	244	266	276	298	307	342	301	298	300	290	289	305	307	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	1.563	862	992	1.225	1.205	1.192	742	412	406	399	18	36	30	913	895	877	*18. Business Activities which are not clearly defined*
NPL	2	0	-	0	0	-	-	-	0	2	2	-	-	-	-	-	*NPL*
Penerima Kredit Bukan Lapangan Usaha																	***Loans to Non Industrial Origin***
Rumah Tangga																	*House Hold*
- Untuk Pemilikan Rumah Tinggal	635	1.082	426	398	384	378	379	379	379	379	373	371	367	366	365	370	*- For Home Ownership*
NPL	0	2	2	4	3	3	3	3	3	3	2	2	2	2	2	2	*NPL*
- Untuk Pemilikan Flat atau Apartemen	13	75	45	45	43	42	42	39	39	40	40	38	37	38	39	38	*- For Apartement Ownership*
NPL	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
- Untuk Pemilikan Ruko atau Rukan	1	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*- For Shop House Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	24	74	65	61	61	60	59	58	56	54	54	54	56	55	55	55	*- For Vehicles Ownership*
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.648	4.322	466	466	469	494	513	521	535	533	531	487	448	440	458	457	*- Others*
NPL	113	100	24	38	35	36	37	33	29	39	39	44	41	41	41	39	*NPL*
Bukan Lapangan Usaha Lainnya	17.762	17.494	16.522	15.482	15.420	15.409	15.171	15.103	15.042	14.822	14.785	14.554	14.476	14.135	14.206	13.943	*Non Industrial Origin Others*
NPL	436	453	513	488	469	454	443	434	436	429	428	407	404	393	399	394	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - Juli 2019

Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - July 2019)

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						*Location*
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidi-kan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	
Jawa Barat	6.323	599	759	56.254	992	23.913	88.095	6.880	13.691	3.348	13.958	180	1.334	2.910	6.842	581	0	89	101.839	2.325	2.401	5.052	72.583	35.123	*Jawa Barat*
NPL	246	32	23	3.881	7	1.063	3.709	483	135	56	461	0	13	36	262	12	0	17	2.540	49	105	108	788	259	*NPL*
Banten	812	74	698	16.643	560	10.025	18.429	1.388	4.174	2.271	9.520	51	406	448	1.954	73	0	35	35.170	1.136	928	1.080	20.691	8.158	*Banten*
NPL	7	1	33	206	1	361	970	20	48	27	124	0	1	4	120	1	0	3	585	15	25	3	225	75	*NPL*
DKI Jakarta	177.289	4.479	110.248	538.323	180.888	233.181	354.099	52.666	159.664	216.287	187.553	7.294	4.303	10.288	33.038	426	172	1.309	115.034	13.447	7.597	114.216	108.501	86.977	*DKI Jakarta*
NPL	1.721	487	4.054	10.957	1.473	5.415	10.449	4.002	3.251	3.219	2.822	1	42	24	481	9	0	45	3.147	207	293	1.873	2.132	1.977	*NPL*
D.I Yogyakarta	609	123	29	2.942	33	1.498	10.903	2.154	996	860	1.097	1	738	691	1.422	62	0	2	4.622	163	236	364	8.270	701	*D.I Yogyakarta*
NPL	12	2	0	69	0	36	382	227	38	4	21	0	0	0	30	2	0	0	113	1	7	2	62	3	*NPL*
Jawa Tengah	9.734	1.339	334	48.403	448	15.008	94.718	5.871	5.490	3.536	5.841	397	1.345	2.314	5.965	532	0	142	23.054	371	1.047	3.010	26.633	30.887	*Jawa Tengah*
NPL	175	29	8	1.184	2	368	3.582	74	81	60	146	0	13	11	148	13	0	3	456	5	71	48	255	176	*NPL*
Jawa Timur	17.290	1.861	1.302	123.534	5.916	22.719	127.458	6.796	12.601	1.990	12.033	107	1.616	2.022	7.897	644	0	58	47.422	2.295	2.353	4.803	75.543	3.930	*Jawa Timur*
NPL	376	25	114	6.905	63	840	5.261	159	372	46	595	0	12	24	232	10	0	10	1.223	23	129	55	668	100	*NPL*
Bengkulu	2.390	50	10	378	7	288	3.802	208	92	34	167	137	91	379	500	12	0	3	2.501	13	143	61	5.007	3.882	*Bengkulu*
NPL	33	1	0	8	0	30	188	9	3	1	5	0	1	1	9	1	0	2	46	0	6	2	32	25	*NPL*
Jambi	7.381	85	159	1.588	12	1.117	7.735	743	297	72	499	94	125	126	734	22	0	5	4.354	83	254	133	12.650	78	*Jambi*
NPL	124	2	3	31	1	93	564	72	10	2	5	0	1	0	14	1	0	5	116	3	25	1	99	3	*NPL*
Aceh	3.041	101	47	3.136	144	945	6.579	284	233	13	350	82	32	161	690	80	0	4	3.914	43	124	277	16.016	849	*Aceh*
NPL	43	3	3	18	1	76	308	7	6	2	5	0	3	2	39	1	0	1	44	0	8	1	60	8	*NPL*
Sumatera Utara	47.218	345	207	38.145	152	9.518	48.775	2.081	7.303	1.377	2.558	99	429	1.310	2.642	191	0	37	16.414	475	1.624	4.340	29.341	1.870	*Sumatera Utara*
NPL	597	17	4	1.265	1	641	2.744	154	121	5	79	0	20	164	122	6	0	13	592	10	86	89	331	36	*NPL*
Sumatera Barat	7.635	173	137	2.174	19	752	13.257	604	477	257	604	22	109	154	771	35	0	3	3.828	41	170	149	7.876	12.218	*Sumatera Barat*
NPL	157	9	6	34	1	58	720	13	16	21	9	0	4	2	19	1	0	2	98	2	21	1	86	36	*NPL*
Riau	13.932	104	145	2.830	143	2.435	11.752	1.186	1.095	331	1.655	30	144	706	1.103	42	0	7	9.993	67	592	310	17.895	591	*Riau*
NPL	395	5	3	151	1	140	545	18	37	2	40	0	0	8	61	1	0	1	301	6	24	1	162	5	*NPL*
Sumatera Selatan	12.869	152	259	7.486	256	4.433	16.272	1.342	1.005	201	1.769	152	328	421	1.057	67	0	4	9.748	97	737	688	21.784	852	*Sumatera Selatan*
NPL	242	6	46	105	1	667	872	66	13	1	126	1	4	22	33	1	0	1	294	2	75	17	203	20	*NPL*
Bangka Belitung	842	136	2.542	785	43	233	3.430	156	114	103	109	19	9	53	174	6	0	0	1.953	21	103	73	3.577	31	*Bangka Belitung*
NPL	23	6	34	22	1	23	89	1	3	0	3	0	0	1	4	0	0	0	52	0	6	0	17	0	*NPL*
Kepulauan Riau	132	187	50	3.842	733	1.650	6.273	1.136	4.392	37	2.101	5	149	121	392	16	0	5	7.126	83	630	174	7.237	941	*Kepulauan Riau*
NPL	4	2	1	824	65	71	171	25	236	0	55	0	0	1	9	0	0	1	202	3	26	0	58	16	*NPL*
Lampung	9.166	495	135	3.783	107	1.100	14.920	431	2.838	933	1.120	8	446	348	746	74	0	4	4.796	71	215	199	6.207	5.009	*Lampung*
NPL	59	7	0	50	0	41	1.036	8	26	8	8	0	2	9	14	1	0	3	134	0	7	1	64	37	*NPL*
Kalimantan Selatan	10.075	193	1.485	1.770	174	1.890	10.156	471	2.490	349	1.243	116	95	332	866	29	0	7	9.837	44	474	180	10.772	362	*Kalimantan Selatan*
NPL	30	9	94	22	45	133	464	8	26	1	55	0	0	4	31	1	0	5	285	3	45	1	73	2	*NPL*
Kalimantan Barat	9.710	235	174	1.385	122	1.196	11.598	705	1.115	1.275	748	101	88	136	646	24	0	1	6.347	59	657	412	14.252	158	*Kalimantan Barat*
NPL	45	5	1	71	0	131	432	36	17	1	16	0	0	4	12	1	0	0	117	1	31	11	85	7	*NPL*
Kalimantan Timur	4.933	212	1.486	7.006	659	4.437	13.952	1.935	4.047	900	4.100	34	93	251	1.526	44	0	9	8.270	170	689	1.327	16.486	502	*Kalimantan Timur*
NPL	60	6	16	67	7	879	720	57	184	5	243	0	0	16	145	1	0	7	608	6	88	20	221	7	*NPL*
Kalimantan Tengah	5.282	74	51	2.356	97	733	5.375	255	337	111	325	251	93	96	447	20	0	0	3.663	66	99	46	8.927	81	*Kalimantan Tengah*
NPL	20	1	4	11	0	8	146	5	12	0	4	0	2	0	5	0	0	0	56	0	5	0	39	1	*NPL*
Sulawesi Tengah	2.036	148	118	328	24	699	7.195	318	128	6	286	363	237	71	329	17	0	1	2.287	34	233	59	13.880	56	*Sulawesi Tengah*
NPL	31	5	2	8	0	45	308	9	3	0	10	0	0	0	7	0	0	0	50	0	18	3	111	0	*NPL*
Sulawesi Selatan	4.912	742	517	7.454	194	6.071	32.781	3.333	2.414	1.700	3.641	158	405	512	2.138	124	0	17	15.526	137	1.519	2.736	23.864	10.159	*Sulawesi Selatan*
NPL	79	17	33	165	2	1.207	1.522	241	101	21	111	2	8	45	58	5	0	7	513	11	181	78	253	51	*NPL*
Sulawesi Utara	673	265	2.046	628	76	1.552	7.699	827	403	11	537	246	96	60	693	33	0	4	4.927	63	248	145	9.652	7.840	*Sulawesi Utara*
NPL	37	33	9	52	1	87	380	23	6	0	5	0	0	1	29	1	0	1	251	3	15	1	179	189	*NPL*
Gorontalo	747	60	10	167	792	181	2.771	212	69	0	79	76	12	29	176	8	0	0	867	6	42	11	3.856	2.613	*Gorontalo*
NPL	15	2	0	12	0	87	206	4	2	0	2	0	0	0	8	0	0	0	25	0	3	0	45	19	*NPL*
Sulawesi Barat	710	27	6	130	4	120	2.066	60	23	20	38	10	6	30	182	8	0	0	321	4	26	21	2.678	1.622	*Sulawesi Barat*
NPL	12	0	0	3	0	1	82	10	1	0	4	0	0	0	3	0	0	0	6	0	2	0	11	7	*NPL*
Sulawesi Tenggara	760	181	141	427	14	652	5.467	483	138	3	261	96	33	26	388	59	0	1	2.674	30	293	82	12.084	341	*Sulawesi Tenggara*
NPL	7	4	2	10	0	56	347	24	3	0	10	0	4	0	13	0	0	1	67	0	30	1	50	7	*NPL*
Nusa Tenggara Barat	1.307	120	5.216	582	19	971	9.103	921	237	36	529	51	44	179	771	49	0	3	4.215	90	213	137	11.977	3.364	*Nusa Tenggara Barat*
NPL	28	3	0	7	0	53	235	11	2	2	25	0	0	0	8	0	0	1	69	3	8	1	87	33	*NPL*
Bali	2.493	192	18	2.574	163	2.221	24.759	8.694	807	348	1.831	139	361	905	2.497	109	0	1	10.391	117	476	611	18.154	1.243	*Bali*
NPL	103	5	0	96	0	141	1.163	279	48	4	44	0	2	14	33	2	0	0	301	13	14	11	161	18	*NPL*
Nusa Tenggara Timur	687	150	35	371	601	950	7.599	667	291	74	273	258	69	57	409	27	0	3	1.690	15	86	146	9.662	6.845	*Nusa Tenggara Timur*
NPL	48	10	0	14	13	86	376	10	12	8	20	0	0	0	8	1	0	0	26	0	8	1	88	20	*NPL*
Maluku	180	107	1	95	2	494	2.690	315	136	2	113	127	29	15	240	10	0	0	738	6	37	122	4.052	2.102	*Maluku*
NPL	12	5	0	4	0	11	71	4	2	1	13	0	0	0	4	0	0	0	10	0	1	2	26	19	*NPL*
Papua	644	77	19	350	44	1.913	7.312	746	713	53	503	590	20	89	544	40	0	0	3.207	32	310	66	10.880	255	*Papua*
NPL	15	2	3	13	3	224	251	22	27	0	33	2	1	2	23	4	0	0	102	0	13	1	114	7	*NPL*
Maluku Utara	62	38	11	55	12	279	1.788	103	63	4	83	92	16	8	90	4	0	4	453	24	18	5	3.789	1.864	*Maluku Utara*
NPL	15	5	0	3	0	17	96	3	3	0	1	0	0	0	2	0	0	0	4	0	0	0	24	12	*NPL*
Papua Barat	107	49	32	126	29	773	2.712	198	260	8	193	432	9	22	311	15	0	0	1.630	10	168	23	5.315	53	*Papua Barat*
NPL	5	1	1	4	0	47	85	2	7	0	8	0	1	1	12	1	0	0	154	0	5	0	61	2	*NPL*
Lainnya	2.154	0	8.175	25.593	2.072	189	11.478	172	2.585	2.883	6.230	14.268	1	441	361	0	0	0	0	0	0	1	769	114	*Others*
NPL	48	0	0	175	139	1	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
Total	**364.136**	**13.174**	**136.600**	**901.643**	**195.552**	**354.136**	**992.997**	**104.338**	**230.719**	**239.432**	**261.947**	**26.087**	**13.312**	**25.713**	**78.539**	**3.482**	**173**	**1.756**	**468.810**	**21.635**	**24.743**	**141.060**	**620.859**	**231.672**	***Total***
NPL	**4.825**	**749**	**4.498**	**26.446**	**1.830**	**13.137**	**38.557**	**6.087**	**4.850**	**3.498**	**5.108**	**8**	**138**	**398**	**1.997**	**76**	**0**	**132**	**12.589**	**367**	**1.382**	**2.334**	**6.869**	**3.177**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	1.916.256	2.049.098	2.222.823	2.329.057	2.353.260	2.423.637	2.436.850	2.432.748	2.512.476	2.386.513	2.410.400	2.448.237	2.441.113	2.508.642	2.561.030	2.532.525	*1. Working Capital*
NPL	57.302	73.591	70.732	76.461	77.958	77.648	76.615	77.203	70.785	74.772	76.530	75.611	77.255	80.964	79.878	81.147	*NPL*
2. Investasi	1.035.889	1.125.467	1.179.728	1.240.645	1.263.414	1.267.245	1.290.153	1.272.692	1.308.747	1.332.406	1.343.372	1.355.509	1.372.533	1.406.013	1.404.000	1.411.211	*2. Investments*
NPL	27.045	36.123	31.048	34.234	34.583	33.540	35.502	35.776	31.829	33.077	32.850	31.903	33.147	34.355	30.374	31.187	*NPL*
3. Konsumsi	1.105.759	1.202.630	1.335.393	1.406.250	1.415.821	1.429.217	1.441.775	1.454.714	1.473.659	1.467.697	1.474.219	1.487.484	1.492.321	1.503.999	1.502.616	1.508.778	*3. Consumption*
NPL	16.586	18.422	21.141	25.295	25.216	24.873	24.799	24.627	22.650	24.728	25.779	25.398	26.190	26.238	26.625	26.717	*NPL*
Total Kredit	**4.057.904**	**4.377.195**	**4.737.944**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	**5.160.155**	**5.294.882**	**5.186.616**	**5.227.992**	**5.291.231**	**5.305.967**	**5.418.653**	**5.467.646**	**5.452.514**	***Total Credit***
NPL	**100.933**	**128.135**	**122.922**	**135.991**	**137.757**	**136.061**	**136.916**	**137.606**	**125.264**	**132.577**	**135.158**	**132.912**	**136.592**	**141.557**	**136.877**	**139.051**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																	***User Orientation Credit to Third Party***
1. Ekspor	93.281	96.852	121.345	119.816	124.047	124.324	130.523	125.816	131.582	124.098	124.401	124.610	125.204	132.238	133.463	133.611	*1. Export*
NPL	2.327	2.059	2.044	2.623	2.623	2.657	2.637	2.542	2.294	2.303	2.368	2.246	2.334	2.408	2.835	2.959	*NPL*
2. Impor	62.694	44.759	61.598	66.917	66.364	72.061	74.434	78.509	77.129	75.217	79.538	78.049	80.710	80.686	91.167	86.766	*2. Import*
NPL	2.325	1.189	1.459	793	782	845	855	1.023	1.203	1.247	1.275	1.292	1.662	1.634	1.655	1.450	*NPL*
3. Lainnya	3.901.930	4.235.584	4.555.001	4.789.219	4.842.084	4.923.715	4.963.821	4.955.830	5.086.171	4.987.302	5.024.053	5.088.571	5.100.053	5.205.729	5.243.016	5.232.136	*3. Others*
NPL	96.281	124.888	119.419	132.575	134.353	132.559	133.425	134.041	121.766	129.026	131.515	129.374	132.597	137.516	132.386	134.643	*NPL*
Total Kredit	**4.057.904**	**4.377.195**	**4.737.944**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	**5.160.155**	**5.294.882**	**5.186.616**	**5.227.992**	**5.291.231**	**5.305.967**	**5.418.653**	**5.467.646**	**5.452.514**	***Total Credit***
NPL	**100.933**	**128.135**	**122.922**	**135.991**	**137.757**	**136.061**	**136.916**	**137.606**	**125.264**	**132.577**	**135.158**	**132.912**	**136.592**	**141.557**	**136.877**	**139.051**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	714.270	798.563	880.751	913.696	911.042	947.561	959.220	962.478	1.008.823	941.154	947.773	954.620	943.875	989.593	1.034.251	1.019.413	*1. Working Capital*
NPL	20.476	31.054	30.548	32.206	33.187	33.971	33.156	33.159	30.747	32.099	32.239	31.477	33.114	34.333	34.139	34.734	*NPL*
2. Investasi	398.953	481.889	519.241	546.746	557.092	558.905	570.666	557.150	577.838	594.880	599.938	612.747	625.245	645.221	640.342	647.112	*2. Investments*
NPL	8.156	11.514	9.590	11.069	10.814	10.774	11.742	11.427	11.078	11.741	11.743	11.761	11.974	12.675	10.403	10.670	*NPL*
3. Konsumsi	423.630	479.330	563.047	613.314	617.639	623.106	632.159	639.889	652.939	647.905	651.842	660.024	658.695	663.504	660.678	664.207	*3. Consumption*
NPL	7.113	7.772	8.858	10.016	10.144	10.021	10.242	10.216	8.994	10.123	10.584	10.503	11.084	11.143	11.098	11.307	*NPL*
Total Kredit	**1.536.852**	**1.759.782**	**1.963.039**	**2.073.756**	**2.085.774**	**2.129.573**	**2.162.045**	**2.159.517**	**2.239.600**	**2.183.939**	**2.199.553**	**2.227.391**	**2.227.815**	**2.298.318**	**2.335.272**	**2.330.731**	***Total Credit***
NPL	**35.745**	**50.339**	**48.995**	**53.292**	**54.144**	**54.767**	**55.140**	**54.801**	**50.819**	**53.964**	**54.567**	**53.740**	**56.171**	**58.150**	**55.640**	**56.711**	*NPL*
Orientasi Penggunaan Kredit kepada Pihak Ketiga																	***User Orientation Credit to Third Party***
1. Ekspor	14.113	14.783	43.670	35.273	35.234	34.195	33.531	32.931	36.001	33.361	31.839	31.439	30.697	33.927	34.894	35.198	*1. Export*
NPL	459	399	1.302	1.708	1.669	1.653	1.635	1.561	1.371	1.223	1.266	1.138	1.219	1.302	1.206	1.275	*NPL*
2. Impor	2.017	2.463	6.301	1.961	2.397	5.063	7.155	9.852	9.699	9.147	9.169	11.006	11.320	11.028	18.267	16.150	*2. Import*
NPL	57	58	701	1	1	1	0	0	0	1	1	1	1	1	1	34	*NPL*
3. Lainnya	1.520.722	1.742.536	1.913.069	2.036.521	2.048.142	2.090.314	2.121.359	2.116.733	2.193.900	2.141.431	2.158.544	2.184.945	2.185.798	2.253.364	2.282.111	2.279.384	*3. Others*
NPL	35.230	49.883	46.993	51.583	52.475	53.113	53.504	53.240	49.448	52.740	53.300	52.601	54.950	56.848	54.433	55.402	*NPL*
Total Kredit	**1.536.852**	**1.759.782**	**1.963.039**	**2.073.756**	**2.085.774**	**2.129.573**	**2.162.045**	**2.159.517**	**2.239.600**	**2.183.939**	**2.199.553**	**2.227.391**	**2.227.815**	**2.298.318**	**2.335.272**	**2.330.731**	***Total Credit***
NPL	**35.745**	**50.339**	**48.995**	**53.292**	**54.144**	**54.767**	**55.140**	**54.801**	**50.819**	**53.964**	**54.567**	**53.740**	**56.171**	**58.150**	**55.640**	**56.711**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	783.624	857.336	957.520	987.596	999.456	1.015.105	1.016.360	1.018.377	1.039.684	1.003.544	1.060.987	1.078.244	1.086.115	1.100.178	1.105.874	1.096.147	*1. Working Capital*
NPL	19.374	27.758	28.583	30.361	30.917	30.007	29.720	30.203	27.259	29.045	30.522	30.254	30.393	32.328	31.446	31.767	*NPL*
2. Investasi	459.562	478.663	497.876	516.209	526.784	527.925	537.047	535.513	544.916	543.679	573.122	574.589	576.691	588.673	586.966	587.978	*2. Investments*
NPL	12.762	19.159	15.390	17.172	17.935	16.983	18.513	19.109	16.489	16.909	17.049	16.104	16.983	16.998	15.293	15.196	*NPL*
3. Konsumsi	353.596	411.081	444.202	457.148	460.611	466.304	468.171	471.593	474.376	473.823	474.583	477.261	480.736	484.480	485.393	486.110	*3. Consumption*
NPL	6.264	7.293	8.264	10.125	10.017	9.922	9.672	9.603	9.253	9.881	10.379	10.080	10.311	10.283	10.754	10.623	*NPL*
Total Kredit	**1.596.781**	**1.747.080**	**1.899.598**	**1.960.952**	**1.986.850**	**2.009.334**	**2.021.578**	**2.025.482**	**2.058.976**	**2.021.046**	**2.108.692**	**2.130.094**	**2.143.542**	**2.173.331**	**2.178.233**	**2.170.234**	***Total Credit***
NPL	**38.401**	**54.210**	**52.237**	**57.658**	**58.869**	**56.911**	**57.906**	**58.915**	**53.001**	**55.834**	**57.950**	**56.438**	**57.687**	**59.608**	**57.492**	**57.586**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																	***User Orientation Credit to Third Party***
1. Ekspor	14.018	13.476	13.625	17.889	17.441	18.463	18.018	17.497	18.846	18.532	35.586	32.499	33.926	36.689	38.321	38.386	*1. Export*
NPL	286	834	215	164	219	219	228	281	225	397	494	497	506	497	557	543	*NPL*
2. Impor	22.074	19.098	40.956	45.972	47.784	47.253	47.939	50.188	52.286	50.426	55.905	56.636	57.538	57.973	61.049	57.324	*2. Import*
NPL	964	165	668	644	639	701	723	900	941	955	997	1.013	1.326	1.350	1.372	1.108	*NPL*
3. Lainnya	1.560.690	1.714.506	1.845.017	1.897.092	1.921.626	1.943.618	1.955.621	1.957.797	1.987.844	1.952.088	2.017.201	2.040.958	2.052.077	2.078.668	2.078.863	2.074.525	*3. Others*
NPL	37.150	53.211	51.354	56.850	58.011	55.991	56.954	57.735	51.835	54.483	56.459	54.929	55.855	57.761	55.563	55.936	*NPL*
Total Kredit	**1.596.781**	**1.747.080**	**1.899.598**	**1.960.952**	**1.986.850**	**2.009.334**	**2.021.578**	**2.025.482**	**2.058.976**	**2.021.046**	**2.108.692**	**2.130.094**	**2.143.542**	**2.173.331**	**2.178.233**	**2.170.234**	***Total Credit***
NPL	**38.401**	**54.210**	**52.237**	**57.658**	**58.869**	**56.911**	**57.906**	**58.915**	**53.001**	**55.834**	**57.950**	**56.438**	**57.687**	**59.608**	**57.492**	**57.586**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	53.759	28.702	35.538	39.658	40.365	40.717	41.007	41.636	42.152	42.033	42.830	43.698	44.481	45.739	46.769	46.492	*1. Working Capital*
NPL	1.715	810	992	1.314	1.354	1.340	1.289	1.287	926	1.425	1.433	1.460	1.043	1.112	1.087	1.161	*NPL*
2. Investasi	24.882	10.853	12.446	12.451	12.598	12.617	12.690	12.737	12.371	12.164	12.165	12.236	12.144	12.001	11.828	11.838	*2. Investments*
NPL	982	914	1.202	1.087	1.100	1.083	1.059	1.055	353	359	354	350	377	423	407	433	*NPL*
3. Konsumsi	53.193	10.608	11.425	12.130	12.367	12.918	13.308	13.412	13.430	13.426	13.438	13.641	13.726	13.878	13.948	14.190	*3. Consumption*
NPL	397	194	333	403	409	387	405	422	399	454	437	441	451	443	427	423	*NPL*
Total Kredit	**131.833**	**50.163**	**59.409**	**64.240**	**65.330**	**66.253**	**67.005**	**67.785**	**67.953**	**67.623**	**68.433**	**69.575**	**70.351**	**71.617**	**72.544**	**72.520**	***Total Credit***
NPL	**3.093**	**1.917**	**2.526**	**2.805**	**2.864**	**2.809**	**2.753**	**2.764**	**1.678**	**2.238**	**2.224**	**2.251**	**1.871**	**1.978**	**1.921**	**2.017**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																	***User Orientation Credit to Third Party***
1. Ekspor	0	51	61	310	309	163	164	185	187	201	220	218	368	418	367	356	*1. Export*
NPL	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. Impor	68	63	40	90	87	105	84	81	82	98	99	98	414	425	402	358	*2. Import*
NPL	3	-	13	13	13	13	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Lainnya	131.765	50.049	59.307	63.840	64.934	65.985	66.757	67.519	67.684	67.324	68.113	69.259	69.569	70.774	71.775	71.806	*3. Others*
NPL	3.091	1.917	2.513	2.791	2.850	2.796	2.753	2.764	1.678	2.238	2.224	2.251	1.871	1.978	1.921	2.017	*NPL*
Total Kredit	**131.833**	**50.163**	**59.409**	**64.240**	**65.330**	**66.253**	**67.005**	**67.785**	**67.953**	**67.623**	**68.433**	**69.575**	**70.351**	**71.617**	**72.544**	**72.520**	***Total Credit***
NPL	**3.093**	**1.917**	**2.526**	**2.805**	**2.864**	**2.809**	**2.753**	**2.764**	**1.678**	**2.238**	**2.224**	**2.251**	**1.871**	**1.978**	**1.921**	**2.017**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	63.930	65.060	75.296	78.452	80.950	84.549	82.757	81.775	84.407	74.321	74.942	78.785	78.318	79.370	80.932	82.525	*1. Working Capital*
NPL	7.658	6.922	6.967	6.858	6.734	6.355	6.439	6.559	6.022	6.308	6.587	6.690	7.008	7.362	7.514	7.546	*NPL*
2. Investasi	35.082	39.284	40.889	42.171	42.199	41.396	41.104	42.388	45.035	46.780	46.767	47.159	47.069	48.265	48.621	48.725	*2. Investments*
NPL	2.637	2.806	2.975	3.190	3.032	3.009	2.523	2.537	2.405	2.507	2.553	2.560	2.669	3.110	2.682	2.687	*NPL*
3. Konsumsi	229.748	253.514	274.187	282.968	284.414	286.096	287.498	289.037	292.212	291.970	293.675	295.760	298.028	301.085	301.409	303.208	*3. Consumption*
NPL	1.775	2.073	2.650	3.352	3.290	3.246	3.271	3.237	2.864	3.114	3.231	3.243	3.300	3.313	3.267	3.267	*NPL*
Total Kredit	**328.759**	**357.859**	**390.372**	**403.590**	**407.563**	**412.041**	**411.359**	**413.200**	**421.655**	**413.071**	**415.384**	**421.704**	**423.416**	**428.720**	**430.963**	**434.458**	***Total Credit***
NPL	**12.070**	**11.801**	**12.592**	**13.400**	**13.056**	**12.610**	**12.234**	**12.332**	**11.291**	**11.929**	**12.371**	**12.493**	**12.977**	**13.785**	**13.462**	**13.500**	***NPL***
															0		
Orientasi Penggunaan Kredit kepada Pihak Ketiga																	***User Orientation Credit to Third Party***
1. Ekspor	25	16	6	8	7	7	7	7	6	5	5	5	26	465	521	518	*1. Export*
NPL	8	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	*NPL*
2. Impor	2	1	1	1	1	1	2	2	2	2	2	2	990	317	332	589	*2. Import*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	57	5	5	5	*NPL*
3. Lainnya	328.733	357.842	390.365	403.581	407.555	412.033	411.350	413.191	421.647	413.064	415.377	421.697	422.400	427.938	430.110	433.352	*3. Others*
NPL	12.062	11.800	12.591	13.398	13.055	12.608	12.232	12.330	11.289	11.927	12.369	12.491	12.918	13.779	13.457	13.494	*NPL*
Total Kredit	**328.759**	**357.859**	**390.372**	**403.590**	**407.563**	**412.041**	**411.359**	**413.200**	**421.655**	**413.071**	**415.384**	**421.704**	**423.416**	**428.720**	**430.963**	**434.458**	***Total Credit***
NPL	**12.070**	**11.801**	**12.592**	**13.400**	**13.056**	**12.610**	**12.234**	**12.332**	**11.291**	**11.929**	**12.371**	**12.493**	**12.977**	**13.785**	**13.462**	**13.500**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	131.643	136.727	145.397	157.650	167.945	175.147	176.638	167.102	171.757	173.026	128.820	132.015	133.394	129.804	130.693	127.991	*1. Working Capital*
NPL	4.951	4.245	2.265	2.849	2.884	3.092	3.126	3.138	3.042	3.092	2.956	2.948	2.974	3.139	3.263	3.430	*NPL*
2. Investasi	59.572	59.160	54.707	62.277	61.393	64.210	64.584	63.450	65.296	67.496	41.746	41.462	41.920	41.396	43.204	42.153	*2. Investments*
NPL	916	514	923	564	544	648	621	614	563	626	633	611	627	633	1.112	1.726	*NPL*
3. Konsumsi	22.512	25.034	25.008	24.237	24.412	24.409	24.475	24.683	24.650	24.745	24.897	25.294	25.750	26.017	26.064	26.199	*3. Consumption*
NPL	488	535	498	867	848	804	725	679	672	685	678	678	596	620	637	662	*NPL*
Total Kredit	**213.727**	**220.921**	**225.112**	**244.165**	**253.750**	**263.766**	**265.698**	**255.235**	**261.703**	**265.266**	**195.464**	**198.772**	**201.064**	**197.216**	**199.962**	**196.343**	***Total Credit***
NPL	**6.355**	**5.294**	**3.685**	**4.280**	**4.276**	**4.544**	**4.472**	**4.431**	**4.278**	**4.403**	**4.268**	**4.237**	**4.198**	**4.391**	**5.011**	**5.818**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																	***User Orientation Credit to Third Party***
1. Ekspor	33.237	32.529	33.947	33.751	37.441	36.320	41.532	38.743	41.526	40.452	28.722	30.989	30.599	29.808	29.437	29.062	*1. Export*
NPL	760	288	297	472	457	489	479	343	348	346	249	252	252	253	809	801	*NPL*
2. Impor	17.106	10.073	9.953	10.202	10.352	10.948	10.740	10.413	11.494	11.885	6.622	5.594	6.014	6.079	6.298	6.460	*2. Import*
NPL	417	359	75	134	129	130	132	123	262	259	246	244	244	245	244	270	*NPL*
3. Lainnya	163.383	178.319	181.212	200.211	205.957	216.499	213.425	206.079	208.683	212.929	160.119	162.189	164.452	161.329	164.227	160.822	*3. Others*
NPL	5.178	4.646	3.313	3.675	3.691	3.925	3.861	3.965	3.668	3.797	3.773	3.740	3.701	3.894	3.959	4.747	*NPL*
Total Kredit	**213.727**	**220.921**	**225.112**	**244.165**	**253.750**	**263.766**	**265.698**	**255.235**	**261.703**	**265.266**	**195.464**	**198.772**	**201.064**	**197.216**	**199.962**	**196.343**	***Total Credit***
NPL	**6.355**	**5.294**	**3.685**	**4.280**	**4.276**	**4.544**	**4.472**	**4.431**	**4.278**	**4.403**	**4.268**	**4.237**	**4.198**	**4.391**	**5.011**	**5.818**	***NPL***

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																	***Type of Use***
Kredit kepada Pihak Ketiga																	***Credit to Third Party***
1. Modal Kerja	169.031	162.710	128.321	152.005	153.503	160.558	160.868	161.379	165.653	152.435	155.049	160.874	154.929	163.959	162.511	159.957	*1. Working Capital*
NPL	3.126	2.803	1.378	2.872	2.882	2.883	2.885	2.858	2.789	2.804	2.792	2.783	2.724	2.691	2.431	2.509	*NPL*
2. Investasi	57.839	55.618	54.568	60.791	63.348	62.192	64.062	61.455	63.290	67.407	69.634	67.316	69.464	70.458	73.038	73.406	*2. Investments*
NPL	1.592	1.216	968	1.153	1.157	1.044	1.044	1.034	940	935	517	517	517	517	477	476	*NPL*
3. Konsumsi	23.082	23.063	17.525	16.453	16.378	16.383	16.164	16.101	16.051	15.828	15.784	15.504	15.385	15.034	15.123	14.865	*3. Consumption*
NPL	549	555	539	531	508	492	484	470	469	471	470	453	447	436	443	435	*NPL*
Total Kredit	**249.952**	**241.391**	**200.414**	**229.250**	**233.229**	**239.133**	**241.094**	**238.935**	**244.994**	**235.671**	**240.467**	**243.695**	**239.779**	**249.451**	**250.672**	**248.227**	***Total Credit***
NPL	**5.268**	**4.574**	**2.885**	**4.556**	**4.547**	**4.419**	**4.413**	**4.362**	**4.197**	**4.209**	**3.779**	**3.753**	**3.689**	**3.645**	**3.350**	**3.420**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																	***User Orientation Credit to Third Party***
1. Ekspor	31.888	35.997	30.036	32.585	33.615	35.176	37.271	36.453	35.016	31.547	28.029	29.459	29.589	30.930	29.923	30.092	*1. Export*
NPL	814	536	229	278	275	293	292	356	348	336	357	357	354	355	263	340	*NPL*
2. Impor	21.428	13.061	4.347	8.691	5.743	8.691	8.514	7.972	3.567	3.659	7.740	4.713	4.434	4.864	4.819	5.887	*2. Import*
NPL	884	607	1	-	-	-	-	-	-	32	32	33	33	33	33	33	*NPL*
3. Lainnya	196.636	192.333	166.031	187.974	193.870	195.266	195.310	194.510	206.412	200.466	204.698	209.523	205.756	213.657	215.930	212.249	*3. Others*
NPL	3.570	3.431	2.655	4.278	4.272	4.126	4.121	4.006	3.849	3.842	3.390	3.362	3.301	3.257	3.053	3.047	*NPL*
Total Kredit	**249.952**	**241.391**	**200.414**	**229.250**	**233.229**	**239.133**	**241.094**	**238.935**	**244.994**	**235.671**	**240.467**	**243.695**	**239.779**	**249.451**	**250.672**	**248.227**	***Total Credit***
NPL	**5.268**	**4.574**	**2.885**	**4.556**	**4.547**	**4.419**	**4.413**	**4.362**	**4.197**	**4.209**	**3.779**	**3.753**	**3.689**	**3.645**	**3.350**	**3.420**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Juli 2019
(Credit and Non Perfoming Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for July 2019)
Miliar Rp *(Billion Rp)*

Lokasi	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*			*Location*
				Ekspor	Impor	Lainnya	
1. Jawa Barat	169.831	56.917	219.323	3.689	1.673	440.710	*1. Jawa Barat*
NPL	8.166	2.269	3.849	295	52	13.937	*NPL*
2. Banten	44.293	23.269	67.162	463	791	133.470	*2. Banten*
NPL	1.727	201	927	3	-	2.852	*NPL*
3. DKI Jakarta	1.368.976	902.531	445.773	94.271	72.146	2.550.862	*3. DKI Jakarta*
NPL	31.210	17.242	9.629	1.340	1.262	55.479	*NPL*
4. D.I Yogyakarta	15.089	9.071	14.355	245	32	38.238	*4. D.I Yogyakarta*
NPL	471	352	187	6	-	1.005	*NPL*
5. Jawa Tengah	153.328	48.088	85.002	2.789	1.136	282.494	*5. Jawa Tengah*
NPL	4.880	1.018	1.012	121	13	6.777	*NPL*
6. Jawa Timur	270.262	75.581	136.345	12.887	5.894	463.408	*6. Jawa Timur*
NPL	12.900	2.145	2.199	164	81	16.999	*NPL*
7. Bengkulu	5.305	3.242	11.608	96	-	20.059	*7. Bengkulu*
NPL	208	85	112	7	-	398	*NPL*
8. Jambi	11.745	9.050	17.553	429	18	37.900	*8. Jambi*
NPL	695	233	247	54	-	1.120	*NPL*
9. Aceh	11.398	4.524	21.223	1.874	5	35.266	*9. Aceh*
NPL	423	99	120	15	-	627	*NPL*
10. Sumatera Utara	99.593	62.794	54.064	6.611	2.489	207.351	*10. Sumatera Utara*
NPL	3.935	2.018	1.144	367	0	6.729	*NPL*
11. Sumatera Barat	19.087	8.094	24.281	806	26	50.630	*11. Sumatera Barat*
NPL	875	196	244	59	-	1.257	*NPL*
12. Riau	20.666	16.975	29.448	436	313	66.340	*12. Riau*
NPL	887	521	499	22	5	1.881	*NPL*
13. Sumatera Selatan	28.707	19.366	33.906	690	73	81.214	*13. Sumatera Selatan*
NPL	1.703	504	611	74	-	2.744	*NPL*
14. Bangka Belitung	7.064	1.691	5.757	417	-	14.095	*14. Bangka Belitung*
NPL	149	60	76	15	-	270	*NPL*
15. Kepulauan Riau	11.325	9.894	16.191	101	279	37.030	*15. Kepulauan Riau*
NPL	583	883	305	3	-	1.767	*NPL*
16. Lampung	24.875	11.779	16.496	990	143	52.018	*16. Lampung*
NPL	1.071	203	244	44	-	1.474	*NPL*
17. Kalimantan Selatan	15.719	16.021	21.669	460	24	52.926	*17. Kalimantan Selatan*
NPL	641	286	410	5	0	1.332	*NPL*
18. Kalimantan Barat	15.631	13.626	21.884	432	60	50.648	*18. Kalimantan Barat*
NPL	609	163	251	40	37	946	*NPL*
19. Kalimantan Timur	27.257	18.366	27.443	433	13	72.620	*19. Kalimantan Timur*
NPL	1.893	520	950	46	-	3.316	*NPL*
20. Kalimantan Tengah	8.313	7.591	12.883	311	11	28.465	*20. Kalimantan Tengah*
NPL	170	48	102	6	0	314	*NPL*
21. Sulawesi Tengah	9.018	3.286	16.549	301	1	28.551	*21. Sulawesi Tengah*
NPL	357	73	182	19	-	592	*NPL*
22. Sulawesi Selatan	45.953	21.160	53.941	2.462	101	118.491	*22. Sulawesi Selatan*
NPL	2.841	784	1.087	129	-	4.584	*NPL*
23. Sulawesi Utara	10.293	5.556	22.876	532	4	38.189	*23. Sulawesi Utara*
NPL	525	140	637	34	-	1.268	*NPL*
26. Gorontalo	3.280	2.108	7.395	102	1	12.681	*26. Gorontalo*
NPL	263	77	92	18	-	414	*NPL*
25. Sulawesi Barat	2.529	910	4.671	106	-	8.004	*25. Sulawesi Barat*
NPL	92	24	26	11	-	131	*NPL*
24. Sulawesi Tenggara	6.502	2.628	15.503	137	6	24.490	*24. Sulawesi Tenggara*
NPL	368	112	155	9	-	626	*NPL*
27. Nusa Tenggara Barat	11.753	8.384	19.997	134	1	39.999	*27. Nusa Tenggara Barat*
NPL	301	75	202	11	-	566	*NPL*
28. Bali	28.536	19.577	30.992	492	10	78.603	*28. Bali*
NPL	1.373	563	519	28	-	2.427	*NPL*
29. Nusa Tenggara Timur	9.882	2.639	18.445	78	1	30.887	*29. Nusa Tenggara Timur*
NPL	526	81	143	0	-	749	*NPL*
30. Maluku	3.355	1.201	7.057	77	1	11.536	*30. Maluku*
NPL	111	16	57	1	-	182	*NPL*
31. Papua	9.090	4.569	14.750	300	10	28.099	*31. Papua*
NPL	474	151	237	5	-	858	*NPL*
32. Maluku Utara	2.167	544	6.154	140	1	8.724	*32. Maluku Utara*
NPL	128	18	40	6	-	180	*NPL*
33. Papua Barat	3.852	1.422	7.198	240	7	12.226	*33. Papua Barat*
NPL	145	28	223	2	-	394	*NPL*
34. Lainnya	57.848	18.756	883	79	1.497	75.911	*34. Others*
NPL	446	-	0	-	-	446	*NPL*
Total	**2.532.525**	**1.411.211**	**1.508.778**	**133.611**	**86.766**	**5.232.136**	***Total***
NPL	**81.147**	**31.187**	**26.717**	**2.959**	**1.450**	**134.643**	***NPL***

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

Tabel 3.17.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit
(Credit and NPL 0f Commercial Banks to Non Bank Third Party Based on Bank Location)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	333.595	364.038	395.749	409.012	414.802	417.565	420.035	424.229	429.832	423.471	427.320	433.065	434.935	441.925	445.401	446.071	*1. Jawa Barat*
NPL	8.724	12.932	14.625	16.068	16.233	15.908	14.351	14.356	12.294	12.963	13.321	13.317	13.774	13.935	14.091	14.284	*NPL*
2. Banten	97.056	112.602	123.285	139.716	139.983	143.257	143.133	145.572	146.537	145.635	144.079	143.281	144.405	133.131	134.328	134.724	*2. Banten*
NPL	2.054	2.373	2.587	2.802	2.756	2.682	2.559	2.547	2.480	2.606	2.697	2.809	2.865	2.793	2.784	2.855	*NPL*
3. DKI Jakarta	1.981.495	2.117.143	2.271.848	2.416.057	2.452.113	2.507.652	2.545.313	2.521.842	2.616.299	2.553.912	2.579.184	2.614.078	2.620.900	2.711.668	2.739.059	2.717.279	*3. DKI Jakarta*
NPL	46.765	63.315	51.450	55.969	57.670	56.886	60.466	61.497	55.968	58.360	59.025	57.043	58.486	59.912	57.689	58.081	*NPL*
4. D.I Yogyakarta	27.162	29.938	33.545	35.880	36.202	36.511	36.609	36.676	36.914	36.450	36.818	37.476	37.821	38.395	38.609	38.515	*4. D.I Yogyakarta*
NPL	471	700	701	1.245	1.297	1.265	1.245	1.236	964	1.004	1.023	1.011	1.021	1.060	1.037	1.011	*NPL*
5. Jawa Tengah	215.788	235.966	256.993	266.752	269.700	270.328	273.046	275.137	278.257	277.396	280.584	280.542	281.926	285.569	286.257	286.419	*5. Jawa Tengah*
NPL	6.531	6.716	5.727	6.526	6.897	7.066	7.384	7.334	6.858	7.045	7.234	7.005	7.243	7.366	6.848	6.910	*NPL*
6. Jawa Timur	374.106	399.479	433.493	445.916	450.414	460.151	462.880	465.900	478.778	467.131	465.723	469.719	470.401	474.963	479.836	482.189	*6. Jawa Timur*
NPL	6.824	10.567	13.124	15.491	15.473	15.567	15.428	14.665	13.869	14.983	15.595	15.744	15.997	17.474	17.094	17.244	*NPL*
7. Bengkulu	14.345	15.891	17.399	18.355	18.507	18.713	18.922	19.037	19.288	19.239	19.433	19.668	19.857	20.012	20.036	20.155	*7. Bengkulu*
NPL	321	254	241	333	343	336	337	348	303	354	362	358	405	410	401	405	*NPL*
8. Jambi	28.729	30.651	33.059	34.715	35.160	35.454	35.813	36.141	36.581	36.431	36.869	37.289	37.744	38.204	38.191	38.347	*8. Jambi*
NPL	809	805	687	947	1.025	1.072	1.030	1.080	963	1.028	1.071	1.105	1.105	1.136	1.164	1.175	*NPL*
9. Aceh	27.219	29.949	33.159	34.294	34.570	35.083	35.068	35.229	35.890	35.368	35.594	36.374	36.535	36.546	36.627	37.145	*9. Aceh*
NPL	993	789	634	709	691	683	679	681	551	586	611	586	639	657	626	642	*NPL*
10. Sumatera Utara	178.387	187.937	203.975	210.213	209.165	209.140	210.039	210.463	218.458	210.953	210.638	214.087	214.917	216.134	216.286	216.451	*10. Sumatera Utara*
NPL	4.821	4.704	5.278	5.987	5.947	5.651	5.669	5.630	5.235	5.585	5.883	5.850	6.162	6.306	6.268	7.097	*NPL*
11. Sumatera Barat	41.309	44.436	47.600	48.641	47.762	48.264	48.770	49.101	49.804	49.210	49.633	50.318	50.507	51.072	51.199	51.462	*11. Sumatera Barat*
NPL	1.201	1.232	1.125	1.176	1.173	1.231	1.236	1.289	1.108	1.240	1.275	1.240	1.294	1.320	1.302	1.315	*NPL*
12. Riau	56.425	58.333	60.558	62.190	62.670	63.284	63.580	64.264	65.316	64.686	64.813	65.481	66.021	66.921	66.946	67.089	*12. Riau*
NPL	2.101	2.007	1.754	1.919	1.895	1.837	1.844	1.846	1.743	1.873	1.755	1.870	1.943	1.970	1.898	1.908	*NPL*
13. Sumatera Selatan	64.873	70.848	76.314	78.514	79.128	78.947	79.157	80.737	81.602	79.399	79.554	82.561	81.948	83.337	83.318	81.978	*13. Sumatera Selatan*
NPL	1.992	2.288	2.395	2.675	2.688	2.848	2.895	2.940	2.796	2.920	2.892	2.868	2.913	2.939	2.827	2.818	*NPL*
14. Bangka Belitung	9.397	10.578	10.933	11.650	11.862	12.160	12.027	12.435	12.444	12.740	13.757	14.029	13.691	14.529	14.026	14.512	*14. Bangka Belitung*
NPL	234	359	644	250	254	252	243	246	171	205	342	341	246	250	266	285	*NPL*
15. Kepulauan Riau	31.980	33.712	35.310	35.115	35.345	35.726	35.918	35.862	36.704	36.132	36.289	36.670	36.692	37.305	37.454	37.411	*15. Kepulauan Riau*
NPL	549	625	1.145	989	1.004	791	763	971	895	940	993	974	1.066	1.641	1.623	1.770	*NPL*
16. Lampung	41.410	44.526	49.467	50.419	50.277	50.677	51.073	51.281	51.661	50.992	51.428	51.574	51.914	52.605	52.939	53.151	*16. Lampung*
NPL	850	1.098	1.025	1.303	1.289	1.308	1.401	1.412	1.272	1.375	1.422	1.456	1.519	1.575	1.511	1.519	*NPL*
17. Kalimantan Selatan	39.640	43.057	49.675	50.006	50.608	51.300	50.999	51.305	51.846	51.402	52.130	52.649	52.858	53.546	53.404	53.410	*17. Kalimantan Selatan*
NPL	1.224	1.254	1.378	1.432	1.394	1.380	1.421	1.488	1.373	1.425	1.439	1.450	1.389	1.420	1.341	1.337	*NPL*
18. Kalimantan Barat	38.257	44.472	47.712	50.398	50.867	50.910	51.174	51.300	49.357	48.546	48.998	49.267	50.103	50.514	50.948	51.141	*18. Kalimantan Barat*
NPL	665	1.309	873	997	962	957	979	980	901	954	971	987	971	982	1.014	1.023	*NPL*
19. Kalimantan Timur	67.023	67.602	70.111	71.234	71.862	71.900	71.981	72.160	72.625	69.015	69.657	70.646	70.684	72.705	73.489	73.066	*19. Kalimantan Timur*
NPL	4.125	4.922	4.610	4.739	4.581	4.598	4.180	4.215	3.814	4.096	3.745	3.774	4.040	4.548	3.275	3.362	*NPL*
20. Kalimantan Tengah	17.990	19.618	24.533	24.096	23.286	24.687	25.369	26.281	26.831	26.777	27.278	27.566	27.469	28.156	28.083	28.787	*20. Kalimantan Tengah*
NPL	229	281	276	295	259	302	283	283	243	279	305	287	305	316	317	320	*NPL*
21. Sulawesi Tengah	20.702	23.044	25.657	26.869	27.132	27.523	27.522	27.555	27.708	27.476	27.721	28.048	28.152	28.500	28.688	28.854	*21. Sulawesi Tengah*
NPL	407	621	633	659	662	673	684	642	540	881	986	721	620	628	593	612	*NPL*
22. Sulawesi Selatan	95.041	103.891	113.134	113.999	114.934	116.274	115.961	116.496	117.924	116.002	116.821	118.738	119.376	120.211	121.037	121.054	*22. Sulawesi Selatan*
NPL	3.034	2.376	3.904	5.161	5.156	5.130	4.214	4.337	4.153	4.434	4.375	4.264	4.488	4.609	4.615	4.712	*NPL*
23. Sulawesi Utara	29.529	31.420	34.512	35.293	34.189	36.318	36.353	36.470	36.883	36.503	36.975	37.529	37.933	38.440	38.675	38.725	*23. Sulawesi Utara*
NPL	984	1.070	1.137	1.096	1.114	1.105	1.097	1.099	1.087	1.288	1.381	1.372	1.396	1.376	1.352	1.302	*NPL*
24. Gorontalo	9.040	9.717	11.278	11.722	11.836	11.952	11.950	11.930	12.179	12.169	12.338	12.475	12.483	12.738	12.798	12.784	*24. Gorontalo*
NPL	348	326	361	394	400	398	395	382	355	423	428	402	424	420	411	432	*NPL*
25. Sulawesi Barat	4.598	5.684	6.674	7.122	7.188	7.284	7.350	7.437	7.525	7.489	7.620	7.762	7.861	7.981	8.058	8.110	*25. Sulawesi Barat*
NPL	74	79	87	130	136	129	123	125	114	125	128	128	135	130	135	142	*NPL*
26. Sulawesi Tenggara	16.090	18.262	20.600	21.952	22.157	22.400	22.511	22.684	22.926	22.868	23.294	23.791	24.081	24.364	24.455	24.633	*26. Sulawesi Tenggara*
NPL	393	491	561	549	526	543	530	542	502	557	563	565	642	627	617	635	*NPL*
27. Nusa Tenggara Barat	23.977	31.392	35.844	37.009	37.122	37.553	37.909	37.830	38.322	38.045	38.601	39.237	39.623	39.953	40.001	40.134	*27. Nusa Tenggara Barat*
NPL	476	496	463	543	569	546	557	551	472	516	524	513	531	541	540	578	*NPL*
28. Bali	60.973	67.033	71.317	72.675	73.489	74.127	74.352	74.769	75.386	74.958	75.375	76.084	76.533	77.959	78.640	79.104	*28. Bali*
NPL	1.293	1.440	2.175	2.362	2.334	2.247	2.209	2.195	1.963	2.125	2.287	2.339	2.375	2.497	2.399	2.455	*NPL*
29. Nusa Tenggara Timur	19.488	21.913	25.289	26.883	27.589	28.011	28.318	28.495	28.694	28.322	28.662	29.136	29.475	30.083	30.481	30.966	*29. Nusa Tenggara Timur*
NPL	297	507	538	704	694	653	653	633	565	625	650	660	721	746	753	750	*NPL*
30. Maluku	7.707	8.521	9.674	10.157	10.311	10.467	10.600	10.705	10.898	10.795	10.923	11.175	11.282	11.474	11.538	11.614	*30. Maluku*
NPL	139	135	133	126	144	149	153	158	138	149	152	153	169	175	183	184	*NPL*
31. Papua	22.187	24.279	25.471	25.764	26.082	26.380	26.676	27.297	27.583	26.799	27.074	27.521	27.587	28.089	28.187	28.409	*31. Papua*
NPL	1.107	1.090	1.534	1.348	1.215	981	998	1.009	773	811	854	843	785	848	863	862	*NPL*
32. Maluku Utara	5.685	6.405	7.656	8.001	8.069	8.151	8.197	8.238	8.363	8.324	8.440	8.592	8.654	8.782	8.839	8.865	*32. Maluku Utara*
NPL	104	106	119	135	142	133	135	137	119	132	158	162	190	191	190	186	*NPL*
33. Irian Jaya Barat	8.123	9.685	10.769	10.889	11.091	11.169	11.384	11.679	11.932	11.612	11.744	11.922	12.010	12.221	12.335	12.472	*33. Papua Barat*
NPL	456	414	535	453	452	367	381	381	302	326	342	330	358	389	395	396	*NPL*
34. Lainnya	48.581	55.172	65.348	74.448	77.024	80.781	78.788	73.619	73.534	70.372	72.624	72.882	69.592	70.622	77.478	77.487	*34. Others*
NPL	335	456	463	481	383	387	393	373	376	365	369	383	377	370	455	446	*NPL*
Total	**4.057.904**	**4.377.195**	**4.737.944**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	**5.160.155**	**5.294.882**	**5.186.616**	**5.227.992**	**5.291.231**	**5.305.967**	**5.418.653**	**5.467.646**	**5.452.514**	***Total***
NPL	**100.933**	**128.135**	**122.922**	**135.991**	**137.757**	**136.061**	**136.916**	**137.606**	**125.264**	**132.577**	**135.158**	**132.912**	**136.592**	**141.557**	**136.877**	**139.051**	***NPL***

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Kredit Kepada Pihak Tidak Terkait	**4.012.012**	**4.320.302**	**4.675.396**	**4.908.621**	**4.965.828**	**5.049.592**	**5.097.128**	**5.089.813**	**5.215.150**	**5.119.757**	**5.161.154**	**5.223.158**	**5.237.265**	**5.346.589**	**5.415.889**	**5.382.432**	***Loan for Unconnected Parties***
a. Lancar	3.715.373	3.996.019	4.328.991	4.508.095	4.551.277	4.642.441	4.703.581	4.683.646	4.853.549	4.714.517	4.725.147	4.797.110	4.800.542	4.921.889	4.974.049	4.946.370	*a. Current*
b. DPK	195.983	196.928	223.734	264.750	276.995	271.296	256.823	268.755	236.528	272.851	301.043	293.339	300.327	283.337	305.121	297.174	*b. Special Mention*
c. Kurang Lancar	19.320	26.997	22.374	22.670	22.860	22.114	22.320	24.151	20.363	23.273	20.560	16.369	20.887	21.138	18.357	19.148	*c. Sub-Standard*
d. Diragukan	13.423	15.842	18.277	20.568	22.188	21.992	19.155	17.712	16.686	17.920	21.459	23.561	18.935	20.848	22.081	19.589	*d. Doubtful*
e. Macet	67.912	84.516	82.019	92.538	92.507	91.749	95.249	95.549	88.024	91.197	92.945	92.780	96.574	99.378	96.281	100.152	*e. Lost*
Non Performing Loan Pihak Tidak Terkait	100.655	127.355	122.670	135.776	137.556	135.856	136.724	137.412	125.073	132.390	134.964	132.710	136.396	141.364	136.719	138.888	*Non Performing Loan of Non Connected Parties*
Kredit Kepada PihakTerkait	**45.893**	**56.893**	**62.548**	**67.332**	**66.667**	**70.507**	**71.650**	**70.342**	**79.732**	**66.858**	**66.838**	**68.073**	**68.702**	**72.064**	**51.757**	**70.082**	***Loan for Connected Parties***
a. Lancar	44.462	55.454	61.629	66.841	65.909	68.275	69.506	68.240	77.804	64.892	64.716	66.003	66.600	69.832	49.566	67.685	*a. Current*
b. DPK	1.153	659	668	275	557	2.027	1.952	1.907	1.737	1.779	1.927	1.867	1.906	2.038	2.033	2.234	*b. Special Mention*
c. Kurang Lancar	246	123	32	125	131	3	7	13	6	8	6	4	7	7	3	4	*c. Sub-Standard*
d. Diragukan	3	3	6	25	5	9	3	2	4	7	8	7	8	7	6	5	*d. Doubtful*
e. Macet	28	655	214	65	65	193	182	179	180	172	180	191	182	180	149	154	*e. Lost*
Non Performing Loan Pihak Terkait	277	780	251	215	201	205	192	194	191	187	194	202	196	193	158	163	*Non Performing Loan of Connected Parties*

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

Pengelompokan Bank	2015	2016	2017	2018						2019							Group of Banks
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Bank Persero	19.114	19.998	22.681	23.612	24.310	24.617	24.708	24.810	25.445	25.408	25.571	25.790	26.025	26.247	26.681	26.136	*1. State Owned Banks*
NPL	548	546	612	614	607	605	581	573	609	617	643	632	646	667	683	655	*NPL*
2. BUSN Devisa	35.308	39.990	44.197	37.372	42.085	42.177 r)	42.288	42.992	43.382	43.190	43.456	43.096	43.509	42.660	44.199	43.846	*2. Foreign Exchange Commercial Banks*
NPL	874	1.012	1.078	1.066	1.155	1.142 r)	1.073	1.002	1.014	1.056	1.069	1.045	1.026	1.021	1.052	1.053	*NPL*
3. BUSN Non Devisa	-	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	*3. Non-Foreign Exchange Commercial Banks*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
4. BPD	0	0	0	-	-	-	0	0	1	-	-	-	-	0	-	-	*4. Regional Development Banks*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
5. Bank Campuran	5.133	4.764	4.435	3.862	3.831	3.800	3.745	3.825	3.855	3.897	3.890	3.911	3.950	4.340	4.430	4.520	*5. Joint Venture Banks*
NPL	151	192	144	317	301	271	216	189	178	172	162	157	110	125	129	131	*NPL*
6. Bank Asing	11.457	11.255	8.212	7.786	7.805	7.873	7.788	7.872	7.945	7.795	7.827	7.676	7.671	7.477	7.654	7.473	*6. Foreign Owned Banks*
NPL	264	279	236	229	224	216	215	207	208	208	208	197	197	195	202	201	*NPL*
7. Bank Umum	71.013	76.007	79.526	72.631	78.031	78.467 r)	78.529	79.500	80.628	80.289	80.744	80.473	81.156	80.724	82.964	81.974	*7. Commercial Bank*
NPL	1.836	2.029	2.070	2.226	2.287	2.234 r)	2.085	1.970	2.009	2.053	2.082	2.031	1.979	2.008	2.065	2.040	*NPL*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018						2019							*Items*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																	***Loan by Industrial Origin***
1. Pertanian, Perburuan dan	2.812	2.651	3.759	3.834	3.882	4.081	4.196	4.213	4.191	4.507	4.752	5.018	5.131	5.530	5.621	5.965	*1. Agricultures, Hunting and Forestry*
NPL	1.902	1.891	2.221	2.279	2.288	2.265	2.266	2.318	2.271	2.291	2.304	2.308	2.359	2.379	2.380	2.382	*NPL*
2. Perikanan	102	100	99	107	111	110	111	111	112	113	113	111	111	111	111	111	*2. Fishery*
NPL	68	70	68	68	67	68	67	67	69	69	68	68	68	68	73	73	*NPL*
3. Pertambangan dan Penggalian	159	2	27	2	2	2	2	3	3	3	3	3	3	3	3	3	*3. Mining and Quarrying*
NPL	1	1	1	1	1	2	2	2	2	2	2	1	1	1	1	2	*NPL*
4. Industri Pengolahan	3.373	248	249	853	852	852	852	852	852	852	852	647	697	696	696	681	*4. Procesing Industry*
NPL	406	41	40	245	245	245	245	246	246	246	246	41	40	40	40	40	*NPL*
5. Listrik, gas dan air	7.048	4	4	4	4	4	4	4	4	4	4	4	4	4	4	33	*5. Electricity, Gas and Water*
NPL	225	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*NPL*
6. Konstruksi	1.133	31	36	16	16	16	16	16	16	16	16	16	16	16	16	15	*6. Construction*
NPL	1.110	11	16	16	16	16	16	16	16	16	16	16	16	16	16	15	*NPL*
7. Perdagangan Besar dan Eceran	715	584	597	602	580	631	579	579	579	579	577	574	574	574	573	573	*7. Big and Retail Trade*
NPL	369	351	386	539	539	539	539	539	539	539	538	537	537	537	536	536	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	39	39	35	35	36	36	36	36	36	36	36	36	36	36	36	36	*8. Provision of accomodation and Food Supply Drinking*
NPL	38	37	35	34	35	35	35	36	36	36	36	34	33	33	35	35	*NPL*
9. Transportasi, pergudangan dan komunikasi	1.819	34	32	40	40	40	40	40	40	40	40	40	40	40	40	40	*9. Transportation, Warehousing and Communications*
NPL	50	32	32	39	39	39	39	39	39	39	39	39	39	39	39	39	*NPL*
10. Perantara Keuangan	453	480	601	539	528	539	539	491	540	543	531	531	479	461	464	464	*10. Transitional Finance*
NPL	427	455	577	536	526	537	538	488	537	540	529	528	477	458	460	460	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	222	176	160	162	163	163	159	160	160	157	157	157	157	157	157	157	*11. Real Estate, Business, Ownership, and Business Services*
NPL	132	132	132	159	159	159	155	155	155	152	152	152	152	152	152	152	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	178	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	*12. Government administration, Defese and Compulsory Social Security*
NPL	140	37	37	39	39	39	39	39	39	39	39	39	39	40	40	40	*NPL*
13. Jasa Pendidikan	30	30	30	30	30	30	30	30	30	30	38	38	38	38	38	38	*13. Education Services*
NPL	29	30	30	30	30	30	30	30	30	30	38	38	38	38	38	38	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	96	93	93	96	98	98	99	96	96	94	94	95	95	95	94	93	*14. Health Services and Social Activities*
NPL	95	93	93	96	97	98	98	95	95	93	94	94	94	94	94	93	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	535	516	526	526	526	526	525	525	525	525	525	525	524	524	524	523	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	522	513	487	487	487	487	487	487	487	487	487	487	487	486	486	486	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	13	12	12	12	12	12	12	12	12	12	12	12	12	12	12	11	*16. Individual Services which Serve Households*
NPL	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	79	77	74	83	82	83	83	83	83	83	83	83	83	84	84	84	*17. International Agency and Other Extra Agency International*
NPL	79	77	73	81	80	81	81	81	81	81	81	81	81	81	81	81	*NPL*
18. Kegiatan yang belum jelas batasannya	4.253	4.326	4.048	4.340	4.359	4.397	4.416	4.710	4.754	4.720	4.724	4.724	4.724	4.750	4.742	4.741	*18. Business Activities which are not clearly defined*
NPL	3.765	3.682	3.584	3.782	3.783	3.772	3.777	3.778	3.779	3.775	3.773	3.768	3.767	3.754	3.754	3.754	*NPL*
Total	**23.059**	**9.441**	**10.422**	**11.321**	**11.360**	**11.659**	**11.740**	**12.000**	**12.072**	**12.353**	**12.597**	**12.653**	**12.763**	**13.170**	**13.255**	**13.609**	***Total***
NPL	**9.372**	**7.467**	**7.828**	**8.447**	**8.448**	**8.428**	**8.430**	**8.431**	**8.436**	**8.452**	**8.456**	**8.247**	**8.246**	**8.233**	**8.241**	**8.241**	***NPL***

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

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

Indikator	2015	2016	2017	2018						2019							*Indicator*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Berdasarkan Jenis Kredit																	***Based on the type of credit***
1. Kredit Usaha Kecil																	*1. Small Business Loans*
a. Dalam rangka penerusan kredit dari BI	2.437	2.451	2.736	2.760	2.760	2.759	2.760	2.759	2.759	2.759	2.759	2.812	2.786	2.783	2.772	2.798	*a. Channeling Credit From BI*
NPL	2.387	2.401	2.702	2.703	2.703	2.702	2.704	2.702	2.702	2.729	2.729	2.782	2.756	2.753	2.742	2.768	*NPL*
b. Lainnya	1.164	1.134	1.299	1.283	1.289	1.288	1.287	1.287	1.287	1.286	1.285	1.282	1.277	1.282	1.292	1.290	*b. Other*
NPL	988	974	1.117	1.129	1.129	1.128	1.127	1.128	1.128	1.127	1.126	1.126	1.122	1.124	1.134	1.133	*NPL*
2. Bukan KUK																	*2. Not Small Business Loans*
a. Kredit kelolaan	14.461	934	929	940	941	941	940	941	943	943	944	889	915	913	913	886	*a. Loans*
NPL	2.067	224	238	221	222	225	225	229	230	230	230	179	209	210	217	192	*NPL*
b. Dalam rangka penerusan kredit dari BI	44	41	44	44	45	31	31	31	31	31	31	31	31	31	31	31	*b. Channeling Credit from BI*
NPL	44	41	44	44	45	31	31	31	31	31	31	31	31	31	31	31	*NPL*
c. Bantuan Proyek	6	6	7	6	6	6	6	6	6	6	6	6	6	6	6	6	*c. Aid Project*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
d. Kredit Kelolaan di luar bantuan proyek	10	17	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*d. Credit Channeling*
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	*NPL*
e. Lainnya	4.937	4.858	5.403	6.284	6.317	6.630	6.712	6.972	7.042	7.324	7.569	7.630	7.745	8.652	8.237	8.593	*e. Others*
NPL	3.882	3.823	3.722	4.345	4.346	4.337	4.338	4.337	4.341	4.330	4.335	4.125	4.124	4.111	4.113	4.113	*NPL*
Berdasarkan Golongan Penyalur																	***Based Distribution Group***
1. Koperasi	2.144	2.148	2.561	2.577	2.576	2.570	2.568	2.569	2.569	2.569	2.568	2.565	2.559	2.560	2.565	2.539	*1. Cooperation*
NPL	2.065	2.068	2.478	2.494	2.493	2.488	2.487	2.486	2.486	2.513	2.513	2.510	2.504	2.505	2.510	2.484	*NPL*
2. Lembaga Swadaya Masyarakat	4.008	3.990	4.005	4.408	4.446	4.479	4.518	4.559	4.611	4.589	4.611	4.622	4.641	4.685	4.677	4.684	*2. Non-Governmental Organization*
NPL	3.956	3.910	3.827	4.017	4.016	4.015	4.021	4.006	4.010	4.003	4.010	4.006	4.011	4.023	4.020	4.021	*NPL*
3. Swasta Lainnya	16.907	3.302	3.855	4.336	4.338	4.610	4.653	4.871	4.893	5.195	5.418	5.466	5.564	6.427	6.012	6.386	*3. Other Private*
NPL	3.351	1.488	1.524	1.935	1.939	1.924	1.923	1.938	1.940	1.935	1.934	1.731	1.731	1.705	1.711	1.737	*NPL*
Total	**23.059**	**9.441**	**10.422**	**11.321**	**11.360**	**11.659**	**11.740**	**12.000**	**12.072**	**12.353**	**12.597**	**12.653**	**12.763**	**13.672**	**13.255**	**13.609**	***Total***

r) Angka-angka diperbaiki

r) Revised figures

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

	Sektor Ekonomi	2015	2016	2017	2018						2019							*Economic Sector*
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1	Pertanian, Perburuhan, dan Kehutanan	4.573	4.908	5.430	5.521	5.452	5.507	5.570	5.585	5.635	5.684	5.755	5.856	5.978	6.075	6.075	6.046	*1. Agriculture, Hunting, and Forestry*
2	Perikanan	228	289	336	397	398	401	403	410	426	449	435	431	444	456	462	465	*2. Fishery*
3	Pertambangan dan Penggalian	118	162	212	234	244	245	269	276	282	265	281	318	345	324	332	342	*3. Mining and Quarrying*
4	Industri Pengolahan	943	1.044	1.194	1.378	1.391	1.414	1.434	1.452	1.494	1.490	1.489	1.526	1.542	1.582	1.575	1.572	*4. Processing industry*
5	Listrik, Gas dan Air	61	73	89	101	112	114	122	128	137	133	136	140	144	150	152	152	*5. Electricity, Gas and Water*
6	Konstruksi	1.797	2.112	2.657	3.151	3.292	3.461	3.511	3.625	3.644	3.541	3.600	3.771	3.880	3.992	4.045	4.227	*6. Construction*
7	Perdagangan Besar dan Eceran	19.151	21.021	22.712	24.136	24.161	24.322	24.133	24.446	24.681	24.833	25.182	25.403	25.888	26.498	26.302	26.299	*7. Wholesale and Retail Trade*
8	Penyediaan Akomodasi dan Penyedian Makan Minum	571	696	877	949	970	995	995	1.029	1.089	1.106	1.178	1.205	1.201	1.265	1.234	1.237	*8. Provision of accommodation and the provision of eating and drinking*
9	Transportasi, Pergudangan dan Komunikasi	1.439	1.650	1.922	2.075	2.056	2.076	2.109	2.131	2.296	2.255	2.319	2.379	2.428	2.466	2.458	2.507	*9. Transportation, Warehousing and communications*
10	Perantara Keuangan	170	173	219	294	304	336	373	381	379	362	358	384	409	504	531	597	*10. Financial intermediaries*
11	Real Estate, Usaha Persewaan, dan Jasa	1.891	1.909	2.374	2.530	2.574	2.622	2.647	2.741	2.693	2.746	2.823	2.858	2.947	2.999	3.041	3.001	*11. Real Estate, Business, Ownership, and Business*
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	113	105	133	157	166	154	156	148	148	147	150	146	158	157	155	156	*12. Government administration, Defese and Compulsory Social Security*
13	Jasa Pendidikan	197	208	257	301	305	307	317	331	342	357	370	375	382	406	401	405	*13. Education services*
14	Jasa Kesehatan dan Kegiatan Sosial	184	193	246	248	254	255	258	269	275	278	277	279	275	290	285	294	*14. Health Services and Social Activities*
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.642	2.070	2.300	2.493	2.496	2.502	2.494	2.520	2.549	2.554	2.542	2.594	2.637	2.715	2.676	2.729	*15. Community, Sociocultural, Entertainment and Other Individual Services*
16	Jasa Perorangan yang Melayani Rumah Tangga	919	985	1.058	1.185	1.202	1.148	1.252	1.190	1.212	1.207	1.211	1.234	1.250	1.282	1.260	1.267	*16. Individual Services which Serve*
17	Kegiatan Usaha yang Belum Jelas Batasannya	3.416	4.001	4.225	4.379	4.430	4.350	4.379	4.387	4.382	4.368	4.353	4.443	4.502	4.592	4.566	4.669	*17. Business Activities are not clearly defined*
18	Bukan Lapangan Usaha - Rumah Tangga	3.192	3.733	4.012	4.130	4.162	4.287	4.349	4.317	4.369	4.398	4.452	4.493	4.494	4.544	4.604	4.724	*18. Loans to Non Industrial Origin - House Hold*
19	Bukan Lapangan Usaha - Lainnya	33.200	36.352	39.229	41.025	41.231	41.303	41.663	41.946	42.187	42.515	43.085	43.576	44.141	44.751	44.462	44.616	*19. Non Industrial Origin-Others*
	Total	**74.807**	**81.684**	**89.482**	**94.683**	**95.202**	**95.800**	**96.433**	**97.313**	**98.220**	**98.689**	**99.995**	**101.410**	**103.046**	**105.048**	**104.616**	**105.307**	***Total***

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

Sektor Ekonomi	2015	2016	2017	2018						2019							*Economic Sector*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Modal Kerja																	***Working Capital***
- Pertanian, Perburuhan, dan Kehutanan	3.911	4.248	4.736	4.788	4.715	4.761	4.823	4.826	4.878	4.924	5.004	5.091	5.208	5.301	5.302	5.262	*- Agricultures, hunting and forestry*
- Perikanan	209	262	301	355	352	358	362	369	383	404	390	387	397	410	416	421	*- Fishery*
- Pertambangan dan Penggalian	101	143	179	191	198	193	215	222	229	207	223	265	285	265	274	282	*- Mining and Quarrying*
- Industri Pengolahan	828	904	1.034	1.173	1.181	1.194	1.201	1.219	1.250	1.244	1.248	1.276	1.286	1.324	1.322	1.316	*- Procesing industry*
- Listrik, Gas dan Air	51	64	80	89	99	101	108	114	123	120	123	126	130	137	139	139	*- Electricity, gas and water*
- Konstruksi	1.619	1.959	2.429	2.890	3.016	3.165	3.215	3.326	3.340	3.236	3.295	3.439	3.543	3.655	3.696	3.877	*- Construction*
- Perdagangan Besar dan Eceran	17.592	19.183	20.604	21.961	21.963	22.050	21.938	22.177	22.370	22.486	22.785	22.938	23.382	23.980	23.773	23.735	*- Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	422	506	650	692	710	725	725	748	801	797	866	890	885	908	885	879	*- Provision of accomodation and food supply*
- Transportasi, Pergudangan dan Komunikasi	939	1.011	1.139	1.277	1.280	1.287	1.296	1.306	1.444	1.380	1.413	1.468	1.501	1.531	1.523	1.571	*- Transportation, warehousing and*
- Perantara Keuangan	149	151	195	269	281	305	332	342	348	332	328	355	377	472	500	566	*- Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	1.657	1.635	2.050	2.172	2.209	2.254	2.276	2.367	2.327	2.377	2.401	2.436	2.523	2.571	2.612	2.569	*- Real estate, Rental Business, and services*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	78	77	100	121	131	121	122	113	114	113	113	107	119	118	115	112	*- Government administration, the defense and compulsory social security*
- Jasa Pendidikan	118	123	155	183	186	182	186	199	201	215	221	229	228	249	243	250	*- Education services*
- Jasa Kesehatan dan Kegiatan Sosial	132	137	167	167	172	172	177	180	183	188	191	191	186	197	194	200	*- Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.311	1.691	1.860	2.027	2.007	2.001	1.991	1.992	2.005	2.015	2.021	2.054	2.086	2.149	2.108	2.156	*- Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	691	745	794	903	915	901	946	928	943	937	933	947	957	975	958	964	*- Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	2.705	3.119	3.302	3.393	3.439	3.360	3.340	3.347	3.340	3.326	3.358	3.434	3.493	3.573	3.567	3.655	*- International Agency and Other Extra International Agency*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – other*
Total Modal Kerja	**33.514**	**35.958**	**39.773**	**42.651**	**42.854**	**43.130**	**43.252**	**43.774**	**44.279**	**44.302**	**44.914**	**45.631**	**46.586**	**47.815**	**47.626**	**47.954**	***Total Working Capital***
Investasi																	***Investment***
- Pertanian, Perburuhan, dan Kehutanan	662	659	695	734	737	746	747	759	756	760	750	766	770	774	773	784	*- Agricultures, hunting and forestry*
- Perikanan	19	27	35	42	45	43	41	41	44	45	45	44	47	46	46	44	*- Fishery*
- Pertambangan dan Penggalian	17	19	33	44	46	52	54	54	53	58	58	53	60	59	58	61	*- Mining and Quarrying*
- Industri Pengolahan	116	140	161	205	210	220	232	233	244	247	241	250	256	257	253	256	*- Procesing industry*
- Listrik, Gas dan Air	10	10	9	11	13	14	14	14	14	13	13	14	14	13	13	14	*- Electricity, gas and water*
- Konstruksi	178	153	229	261	276	296	296	299	304	305	305	332	337	337	349	350	*- Construction*
- Perdagangan Besar dan Eceran	1.559	1.838	2.108	2.176	2.199	2.272	2.195	2.269	2.311	2.347	2.397	2.464	2.506	2.517	2.530	2.564	*- Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	149	190	227	257	260	271	269	281	288	309	312	315	317	358	349	358	*- Provision of accomodation and food supply*
- Transportasi, Pergudangan dan Komunikasi	500	639	783	798	776	789	813	825	853	874	906	910	927	935	934	936	*- Transportation, warehousing and communications*
- Perantara Keuangan	22	22	24	24	24	31	41	39	31	30	30	29	32	32	32	31	*- Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	234	274	323	359	365	368	371	374	367	368	422	422	424	428	429	431	*- Real estate, Rental Business, and services*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	35	28	33	35	35	33	34	35	34	34	37	39	39	39	40	44	*- Government administration, the defense and compulsory social security*
- Jasa Pendidikan	79	85	102	118	118	125	131	132	141	143	149	146	154	157	158	155	*- Education services*
- Jasa Kesehatan dan Kegiatan Sosial	52	56	79	81	82	82	82	89	92	91	87	88	89	93	91	94	*- Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	331	379	440	466	489	500	504	528	544	539	521	540	551	567	568	573	*- Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	228	240	263	282	287	247	306	262	269	271	278	286	294	307	302	303	*- Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	711	882	923	986	991	990	1.039	1.040	1.041	1.042	994	1.009	1.009	1.019	998	1.014	*- International Agency and Other Extra International Agency*
- Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Not the business field – other*
Total Investasi	**4.900**	**5.641**	**6.467**	**6.877**	**6.954**	**7.080**	**7.169**	**7.275**	**7.385**	**7.475**	**7.545**	**7.710**	**7.825**	**7.938**	**7.923**	**8.013**	***Total Investment***
Konsumsi																	***Consumption***
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	1.511	1.695	1.715	1.830	1.837	1.861	1.850	1.870	1.910	1.928	1.941	1.969	1.983	2.003	1.991	2.016	*- Housing Loan (mortgage) secured by first mortgage in order to live*
- Kredit pemilikan kendaraan bermotor	1.917	1.723	930	970	1.020	1.033	1.045	1.047	1.069	1.085	1.094	1.112	1.113	1.179	1.172	1.232	*- Vehicle Loans*
- Kredit konsumsi lainnya	32.965	36.668	40.596	42.355	42.537	42.697	43.118	43.346	43.578	43.900	44.501	44.988	45.539	46.113	45.903	46.092	*- Other consumer credit*
Total Konsumsi	**36.393**	**40.085**	**43.241**	**45.155**	**45.393**	**45.590**	**46.012**	**46.263**	**46.556**	**46.913**	**47.536**	**48.069**	**48.635**	**49.295**	**49.066**	**49.340**	***Total consumption***
Total	**74.807**	**81.684**	**89.482**	**94.683**	**95.202**	**95.800**	**96.433**	**97.313**	**98.220**	**98.689**	**99.995**	**101.410**	**103.046**	**105.048**	**104.616**	**105.307**	***Total***

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

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

Lokasi	2015	2016	2017	2018						2019							*Location*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	11.018	10.794	11.637	12.196	12.247	12.331	12.398	12.517	12.554	12.652	12.854	13.002	13.268	13.465	13.387	13.454	*1. Jawa Barat*
2. Banten	1.676	2.016	2.631	3.048	3.074	3.148	3.208	3.237	3.393	3.356	3.432	3.541	3.636	3.742	3.744	3.786	*2. Banten*
3. DKI Jakarta	1.343	1.493	1.408	1.422	1.445	1.466	1.507	1.539	1.571	1.571	1.603	1.645	1.669	1.713	1.727	1.739	*3. DKI Jakarta*
4. D.I Yogyakarta	3.559	3.938	4.349	4.635	4.662	4.691	4.696	4.686	4.724	4.733	4.771	4.831	4.878	4.999	4.983	5.012	*4. D.I Yogyakarta*
5. Jawa Tengah	16.660	18.605	21.014	22.746	22.903	22.988	23.159	23.394	23.620	23.769	24.136	24.626	25.073	25.758	25.725	25.971	*5. Jawa Tengah*
6. Jawa Timur	8.230	8.788	9.271	9.774	9.764	9.745	9.734	9.761	9.836	9.836	9.972	10.095	10.281	10.586	10.495	10.491	*6. Jawa Timur*
7. Bengkulu	42	46	54	66	67	68	68	69	71	72	73	73	73	73	72	71	*7. Bengkulu*
8. Jambi	510	535	596	660	669	680	678	685	687	699	709	726	741	763	756	760	*8. Jambi*
9. Aceh	131	160	161	158	157	155	153	153	153	153	151	151	152	154	150	149	*9. Aceh*
10. Sumatera Utara	840	914	1.022	1.082	1.088	1.096	1.109	1.121	1.128	1.121	1.136	1.156	1.170	1.204	1.199	1.214	*10. Sumatera Utara*
11. Sumatera Barat	1.022	1.090	1.157	1.201	1.203	1.209	1.217	1.231	1.238	1.244	1.255	1.266	1.279	1.289	1.277	1.281	*11. Sumatera Barat*
12. Riau	889	936	910	906	914	919	931	932	939	935	945	957	967	978	970	967	*12. Riau*
13. Kepulauan Riau	3.783	4.301	4.504	4.844	4.915	4.982	5.034	5.080	5.094	5.217	5.258	5.312	5.369	5.426	5.349	5.381	*13. Kepulauan Riau*
14. Sumatera Selatan	868	937	972	1.005	1.007	1.045	1.093	1.145	1.206	1.227	1.253	1.275	1.305	1.319	1.311	1.329	*14. Sumatera Selatan*
15. Bangka Belitung	67	75	86	95	95	95	94	94	94	95	100	102	104	108	107	109	*15. Bangka Belitung*
16. Lampung	7.142	7.787	8.590	8.876	8.879	8.886	8.988	9.063	9.111	9.163	9.200	9.256	9.323	9.447	9.425	9.457	*16. Lampung*
17. Kalimantan Selatan	327	332	339	327	328	333	341	348	360	362	373	381	397	400	400	414	*17. Kalimantan Selatan*
18. Kalimantan Barat	598	626	637	581	585	602	606	597	630	621	631	643	656	684	687	711	*18. Kalimantan Barat*
19. Kalimantan Timur	241	246	225	236	235	240	241	243	252	250	255	256	261	265	262	266	*19. Kalimantan Timur*
20. Kalimantan Tengah	220	258	319	368	386	435	432	435	436	433	416	416	448	458	471	481	*20. Kalimantan Tengah*
21. Sulawesi Tengah	1.680	1.927	2.187	2.175	2.187	2.186	2.177	2.174	2.165	2.162	2.168	2.181	2.199	2.219	2.210	2.221	*21. Sulawesi Tengah*
22. Sulawesi Selatan	1.190	1.707	2.010	2.165	2.191	2.213	2.223	2.227	2.226	2.249	2.287	2.327	2.364	2.395	2.400	2.425	*22. Sulawesi Selatan*
23. Sulawesi Utara	728	793	841	903	916	933	950	967	977	996	1.016	1.040	1.050	1.081	1.085	1.109	*23. Sulawesi Utara*
24. Sulawesi Tenggara	176	214	215	218	220	221	218	219	226	229	237	232	238	237	235	234	*24. Sulawesi Tenggara*
25. Sulawesi Barat	38	10	13	15	15	16	16	17	17	17	18	19	20	20	21	20	*25. Sulawesi Barat*
26. Gorontalo	26	26	23	25	25	26	25	25	24	25	25	26	25	24	24	24	*26. Gorontalo*
27. Nusa Tenggara Barat	900	983	1.025	1.027	1.021	1.018	1.027	1.047	1.056	1.060	1.077	1.084	1.081	1.078	1.056	1.050	*27. Nusa Tenggara Barat*
28. Bali	8.279	9.032	9.633	10.029	10.072	10.118	10.125	10.310	10.431	10.425	10.586	10.690	10.880	10.990	10.911	10.966	*28. Bali*
29. Nusa Tenggara Timur	369	449	514	552	554	557	559	561	567	562	572	577	587	590	591	596	*29. Nusa Tenggara Timur*
30. Maluku	1.112	1.274	1.494	1.610	1.629	1.641	1.658	1.670	1.671	1.686	1.701	1.719	1.734	1.747	1.746	1.763	*30. Maluku*
31. Papua	778	858	1.004	1.058	1.062	1.060	1.058	1.054	1.048	1.049	1.054	1.065	1.066	1.076	1.084	1.095	*31. Papua*
32. Maluku Utara	29	38	75	102	106	109	112	115	115	118	124	130	134	139	140	145	*32. Maluku Utara*
33. Papua Barat	337	495	566	579	583	590	596	597	600	601	607	613	617	621	615	613	*33. Papua Barat*
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*34. Others*
Total	**74.807**	**81.684**	**89.482**	**94.683**	**95.202**	**95.800**	**96.433**	**97.313**	**98.220**	**98.689**	**99.995**	**101.410**	**103.046**	**105.048**	**104.616**	**105.307**	***Total***

Tabel 3.25.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi
(SMEs Credit & Micro, Small, and NPL Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2015	2016	2017	2018						2019							*Economic Sector*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM																	***UMKM***
1. Pertanian, Perburuan dan																	*1. Agriculture, hunting, and forestry*
Baki Debet	61.083	67.014	78.731	84.437	84.984	83.881	85.821	87.412	89.560	89.631	91.134	92.741	94.308	97.059	101.664	100.148	*Total*
NPL	2.520	2.587	2.424	2.503	2.339	2.229	2.247	2.302	2.073	2.235	2.367	2.354	2.520	2.596	2.378	2.430	*NPL*
2. Perikanan																	*2. Fishery*
Baki Debet	4.447	4.762	5.928	6.565	6.612	6.761	6.926	6.987	7.200	7.145	7.327	7.368	7.525	7.782	7.907	8.059	*Total*
NPL	180	150	192	213	201	197	199	197	171	195	210	201	209	243	215	227	*NPL*
3. Pertambangan dan Penggalian																	*3. Mining and quarrying*
Baki Debet	4.838	4.703	5.380	4.367	4.483	4.538	6.782	6.237	6.608	6.429	6.759	6.859	7.550	7.732	7.638	7.470	*Total*
NPL	429	306	1.116	299	291	286	358	278	272	249	252	247	343	383	383	409	*NPL*
4. Industri Pengolahan																	*4. Processing industry*
Baki Debet	76.518	84.196	93.175	92.028	93.236	94.648	96.330	97.007	99.028	97.076	97.302	99.130	99.589	100.313	102.217	99.232	*Total*
NPL	2.759	3.177	3.122	3.674	3.573	3.640	3.693	3.696	3.292	3.550	3.681	3.551	3.675	3.726	3.822	3.822	*NPL*
5. Listrik, Gas dan Air																	*5. Electricity, gas and water*
Baki Debet	2.079	2.501	3.577	3.430	2.926	2.891	3.622	3.673	4.307	4.194	4.505	4.513	4.712	4.742	5.019	5.964	*Total*
NPL	99	72	168	691	110	123	140	142	135	141	149	150	153	155	148	145	*NPL*
6. Konstruksi																	*6. Construction*
Baki Debet	43.246	48.190	55.802	59.509	57.802	60.240	63.855	63.906	62.521	56.990	56.721	58.575	59.600	61.752	63.429	64.878	*Total*
NPL	3.197	3.277	3.594	5.608	4.210	4.059	4.190	4.198	3.947	4.299	4.504	4.339	4.711	4.790	4.760	4.999	*NPL*
7. Perdagangan Besar dan Eceran																	*7. Wholesale and retail trade*
Baki Debet	395.843	432.560	462.729	478.407	479.374	487.080	493.331	495.762	499.248	493.623	499.530	508.620	513.747	519.056	522.008	522.815	*Total*
NPL	15.125	16.555	17.498	19.270	19.201	18.960	18.988	18.969	17.170	18.812	19.336	18.552	19.239	20.131	19.835	20.539	*NPL*
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																	*8. Provision of accommodation and the provision of eating and drinking*
Baki Debet	26.170	30.914	33.290	34.756	34.477	34.332	36.901	37.084	37.877	37.197	37.703	38.083	39.198	39.766	39.948	40.365	*Total*
NPL	764	1.101	1.097	1.291	1.362	1.324	1.357	1.340	1.193	1.215	1.253	1.296	1.336	1.339	1.373	1.435	*NPL*
9. Transportasi, Pergudangan dan Komunikasi																	*9. Transportation, warehousing and communications*
Baki Debet	26.112	27.403	31.441	33.142	33.355	33.447	36.228	36.195	37.975	37.721	38.394	38.635	39.321	39.171	39.691	39.824	*Total*
NPL	1.292	1.303	2.628	1.313	1.333	1.243	1.254	1.264	1.171	1.236	1.272	1.257	1.255	1.333	1.353	1.321	*NPL*
10. Perantara Keuangan																	*10. Financial intermediaries*
Baki Debet	14.340	13.707	14.715	14.184	14.076	13.987	13.904	13.704	16.267	14.109	13.974	14.123	13.770	15.212	14.978	14.623	*Total*
NPL	339	355	438	272	274	279	316	270	336	280	267	256	245	255	400	450	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																	*11. Real estate, Business Ownership, and Business Services*
Baki Debet	36.894	38.504	42.981	42.700	43.072	44.442	47.449	48.092	48.371	48.248	48.350	48.665	49.763	50.571	52.663	52.834	*Total*
NPL	1.477	1.400	1.422	1.797	1.773	1.813	1.857	1.843	1.495	1.638	1.614	1.484	1.612	1.722	1.703	1.749	*NPL*
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial																	*12. Government administration, defense and compulsory social security*
Baki Debet	233	222	176	426	408	461	515	480	532	554	587	157	184	367	124	129	*Total*
NPL	8	3	-	4	4	4	3	3	2	2	3	3	3	4	2	2	*NPL*
13. Jasa Pendidikan																	*13. Education services*
Baki Debet	2.852	2.895	2.865	3.097	3.196	3.214	3.464	3.410	3.612	3.496	3.495	3.529	3.639	3.650	3.621	3.611	*Total*
NPL	53	74	60	67	61	65	69	74	60	76	84	84	100	97	90	91	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial																	*14. Health services and social activities*
Baki Debet	5.595	6.045	6.574	7.163	7.217	7.272	7.561	7.726	8.131	7.970	7.945	8.021	7.677	7.767	8.046	8.059	*Total*
NPL	84	112	93	104	113	107	115	121	120	127	133	136	184	124	141	170	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan																	*15. Community, Sociocultural, Entertainment and Other Individual*
Baki Debet	36.835	35.782	42.690	45.970	46.218	45.806	46.606	46.848	46.281	46.237	47.068	47.354	47.556	48.055	48.388	47.955	*Total*
NPL	1.407	1.164	1.267	1.456	1.459	1.285	1.204	1.190	923	1.066	1.122	1.050	1.131	1.201	1.178	1.234	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga																	*16. Individual services which serve households*
Baki Debet	2.388	2.247	2.309	2.231	2.239	2.227	2.227	2.166	2.199	2.166	2.173	2.197	2.219	2.223	2.194	2.180	*Total*
NPL	52	55	43	61	53	57	58	58	48	59	62	58	61	62	59	62	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																	*17. International Agency and Other Extra International Agency*
Baki Debet	24	165	65	4	5	10	4	4	4	4	3	4	4	3	3	3	*Total*
NPL	2	31	14	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang Belum Jelas Batasannya																	*18. Business activities are not clearly defined*
Baki Debet	303	288	553	228	233	212	249	234	252	244	247	297	299	302	239	261	*Total*
NPL	7	13	1	3	3	3	2	2	12	12	12	12	11	12	12	11	*NPL*
19. Penerima Kredit Bukan Lapangan																	*19. Debtor is not the business field -*
Baki Debet	-	-	-	5	10	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
20. Tidak Teridentifikasi																	*20. Un-identified*
Baki Debet	1	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																	***Total***
Baki Debet	**739.801**	**802.113**	**882.982**	**912.649**	**913.922**	**925.451**	**951.775**	**956.928**	**969.972**	**953.034**	**963.217**	**978.871**	**990.660**	**1.005.522**	**1.019.776**	**1.018.414**	***Baki Debet***
NPL	**29.792**	**31.734**	**35.178**	**38.626**	**36.362**	**35.674**	**36.049**	**35.947**	**32.421**	**35.193**	**36.321**	**35.030**	**36.788**	**38.173**	**37.853**	**39.098**	***NPL***

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

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

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

Jenis Penggunaan	2015	2016	2017	2018						2019							*Type of Use*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM																	***UMKM***
1. Modal Kerja																	*1. Working Capital*
Baki Debet	537.186	587.340	659.102	677.082	679.975	690.698	704.198	723.030	728.191	695.825	704.148	716.694	724.143	734.861	744.340	742.150	*Total*
NPL	22.351	23.525	25.451	27.762	27.884	27.417	27.844	28.022	25.125	27.113	28.066	27.022	28.320	29.397	29.422	30.397	*NPL*
2. Investasi																	*2. Investment*
Baki Debet	202.615	214.773	223.880	235.567	233.947	234.753	247.577	233.898	241.781	257.209	259.068	262.177	266.517	270.661	275.435	276.265	*Total*
NPL	7.441	8.209	9.726	10.864	8.478	8.256	8.205	7.925	7.296	8.080	8.255	8.008	8.469	8.776	8.431	8.701	*NPL*
3. Konsumsi																	*3. Consumption*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Tidak Teridentifikasi																	*4. Un-identified*
Baki Debet	0	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																	***Total***
Baki Debet	**739.801**	**802.113**	**882.982**	**912.649**	**913.922**	**925.451**	**951.775**	**956.928**	**969.972**	**953.034**	**963.217**	**978.871**	**990.660**	**1.005.522**	**1.019.776**	**1.018.414**	***Baki Debet***
NPL	**29.792**	**31.734**	**35.178**	**38.626**	**36.362**	**35.674**	**36.049**	**35.947**	**32.421**	**35.193**	**36.321**	**35.030**	**36.788**	**38.173**	**37.853**	**39.098**	***NPL***

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

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

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

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

Tabel 3.27.a. Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2015	2016	2017	2018						2019							*Category of Bank*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM[1)]																	***UMKM***
1. Bank Persero																	*1. State Owned Banks*
Baki Debet	**383.166**	**446.774**	**495.186**	**527.265**	**527.888**	**532.987**	**539.204**	**543.560**	**551.935**	**545.078**	**552.172**	**565.123**	**573.300**	**584.839**	**592.553**	**595.503**	*Total*
Mikro	131.573	156.962	175.296	193.591	195.623	199.330	203.591	203.014	202.279	202.675	206.108	210.253	214.119	221.440	222.939	222.788	*Micro*
Kecil	146.373	175.938	195.643	205.318	207.201	209.798	211.355	213.358	215.481	212.506	215.821	221.025	223.674	227.222	229.150	228.386	*Small*
Menengah	105.221	113.874	124.247	128.356	125.064	123.860	124.257	127.188	134.175	129.898	130.243	133.845	135.506	136.178	140.464	144.328	*Medium*
NPL	**13.437**	**14.668**	**17.460**	**19.516**	**17.059**	**16.723**	**16.367**	**16.276**	**13.998**	**16.082**	**16.662**	**15.609**	**17.056**	**17.762**	**17.419**	**18.374**	*NPL*
Mikro	2.223	2.354	2.702	3.370	3.268	3.214	3.158	3.175	2.719	3.364	3.645	3.547	3.851	3.951	3.835	3.813	*Micro*
Kecil	5.733	6.094	6.612	8.155	8.177	8.112	7.862	7.810	6.619	7.628	7.846	7.291	7.944	8.419	7.858	8.554	*Small*
Menengah	5.481	6.220	8.147	7.991	5.614	5.397	5.346	5.291	4.660	5.089	5.172	4.771	5.261	5.392	5.726	6.007	*Medium*
2. BPD																	*2. Regional Development Banks*
Baki Debet	**51.858**	**60.466**	**70.366**	**67.463**	**68.668**	**70.952**	**70.903**	**71.232**	**70.089**	**65.538**	**66.951**	**68.805**	**69.145**	**71.541**	**72.638**	**74.082**	*Total*
Mikro	9.187	9.191	15.516	13.065	13.279	13.456	13.471	13.790	13.891	13.518	13.887	14.109	14.366	14.617	14.567	14.760	*Micro*
Kecil	23.843	25.314	27.858	28.165	28.708	29.550	29.674	29.632	28.774	27.110	27.364	28.401	28.520	29.317	29.776	30.289	*Small*
Menengah	18.829	25.962	26.992	26.233	26.680	27.947	27.759	27.809	27.423	24.909	25.700	26.296	26.259	27.607	28.295	29.033	*Medium*
NPL	**5.851**	**6.421**	**6.636**	**6.626**	**6.489**	**6.104**	**6.107**	**6.132**	**5.603**	**5.872**	**6.118**	**6.119**	**6.340**	**6.513**	**6.540**	**6.634**	*NPL*
Mikro	780	361	560	559	553	535	532	531	479	525	553	544	538	551	545	542	*Micro*
Kecil	1.949	1.854	1.971	2.203	2.230	2.181	2.174	2.187	2.002	2.121	2.233	2.184	2.231	2.265	2.228	2.259	*Small*
Menengah	3.123	4.206	4.105	3.864	3.706	3.388	3.402	3.414	3.122	3.226	3.331	3.390	3.571	3.698	3.767	3.833	*Medium*
3. Bank Swasta Nasional																	*3. Foreign Exchange Commercial Banks*
Baki Debet	**289.578**	**280.379**	**310.222**	**310.451**	**309.883**	**313.857**	**331.898**	**332.523**	**338.455**	**333.011**	**334.667**	**335.700**	**338.947**	**339.898**	**345.561**	**339.660**	*Total*
Mikro	24.032	16.661	15.918	17.019	16.796	15.333	21.302	19.617	20.047	19.881	20.186	19.663	19.768	20.854	21.705	22.341	*Micro*
Kecil	44.953	39.505	44.847	48.159	48.452	48.830	51.594	51.720	53.004	52.942	53.561	54.309	55.584	55.760	55.926	56.663	*Small*
Menengah	220.593	224.213	249.457	245.273	244.636	249.694	259.003	261.186	265.404	260.187	260.921	261.728	263.595	263.283	267.930	260.656	*Medium*
NPL	**9.690**	**9.772**	**10.570**	**11.667**	**11.998**	**12.008**	**12.657**	**12.633**	**11.892**	**12.305**	**12.616**	**12.418**	**12.440**	**12.904**	**12.973**	**13.168**	*NPL*
Mikro	748	731	579	633	717	788	964	936	698	733	924	940	1.084	1.134	1.107	1.123	*Micro*
Kecil	2.519	2.012	1.973	1.952	1.936	1.880	1.936	1.918	1.871	1.843	1.850	1.839	1.826	1.828	1.775	1.792	*Small*
Menengah	6.423	7.028	8.018	9.082	9.345	9.340	9.757	9.779	9.324	9.729	9.842	9.639	9.530	9.942	10.091	10.252	*Medium*
4. Bank Asing dan Campuran																	*4. Joint Venture Banks and Foreign Owned Banks*
Baki Debet	**15.199**	**14.494**	**7.208**	**7.470**	**7.482**	**7.654**	**9.770**	**9.613**	**9.493**	**9.407**	**9.426**	**9.242**	**9.269**	**9.245**	**9.024**	**9.169**	*Total*
Mikro	77	62	952	991	1.037	1.048	731	691	651	613	577	538	502	466	439	499	*Micro*
Kecil	756	716	814	762	721	724	822	807	806	695	689	678	662	665	573	685	*Small*
Menengah	14.366	13.715	5.443	5.717	5.725	5.882	8.216	8.116	8.037	8.099	8.159	8.025	8.105	8.113	8.013	7.985	*Medium*
NPL	**815**	**873**	**512**	**817**	**816**	**838**	**918**	**907**	**928**	**934**	**925**	**884**	**952**	**993**	**921**	**922**	*NPL*
Mikro	9	4	10	9	9	8	8	8	7	8	8	10	10	9	9	10	*Micro*
Kecil	26	34	196	230	233	235	242	237	243	239	240	237	240	245	159	159	*Small*
Menengah	780	835	306	578	574	595	668	663	678	687	677	637	703	739	754	753	*Medium*
Jumlah																	***Total***
Baki Debet	**739.801**	**802.113**	**882.982**	**912.649**	**913.922**	**925.451**	**951.775**	**956.928**	**969.972**	**953.034**	**963.217**	**978.871**	**990.660**	**1.005.522**	**1.019.776**	**1.018.414**	***Baki Debet***
NPL	**29.792**	**31.734**	**35.178**	**38.626**	**36.362**	**35.674**	**36.049**	**35.947**	**32.421**	**35.193**	**36.321**	**35.030**	**36.788**	**38.173**	**37.853**	**39.098**	***NPL***

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

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

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

Kelompok Bank	2015	2016	2017	2018						2019							*Category of Bank*
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM																	***UMKM***
1. Jawa Barat	90.224	101.893	114.725	119.066	120.168	122.316	125.832	126.067	127.799	125.055	125.758	128.391	130.465	132.443	133.334	133.534	*1. Jawa Barat*
2. Banten	29.224	32.359	37.000	37.613	38.329	39.091	41.286	42.303	42.503	41.921	41.890	42.764	43.096	43.296	43.833	43.726	*2. Banten*
3. DKI Jakarta	118.432	117.595	132.530	126.792	125.154	126.346	135.321	136.442	141.315	136.553	138.055	138.898	140.614	142.581	146.465	144.902	*3. DKI Jakarta*
4. D.I Yogyakarta	10.954	12.108	13.143	14.066	14.054	14.227	14.450	14.405	14.505	14.281	14.380	14.592	14.937	15.067	15.144	15.126	*4. D.I Yogyakarta*
5. Jawa Tengah	78.824	88.372	96.772	103.930	104.598	105.906	107.043	107.944	108.057	106.906	107.875	109.829	111.280	113.428	115.063	116.175	*5. Jawa Tengah*
6. Jawa Timur	97.159	110.143	122.548	128.397	128.791	131.874	134.315	135.830	137.124	135.118	136.821	139.414	141.264	143.903	144.654	145.319	*6. Jawa Timur*
7. Bengkulu	5.328	5.641	6.496	7.095	7.148	7.056	7.355	7.412	7.474	7.473	7.638	7.782	7.860	7.993	8.019	8.057	*7. Bengkulu*
8. Jambi	10.576	10.755	12.330	13.420	13.591	13.969	14.122	14.182	14.323	14.356	14.512	14.716	14.969	15.202	15.309	15.345	*8. Jambi*
9. Aceh	8.287	8.435	9.119	9.499	9.571	9.656	9.716	9.728	9.792	9.567	9.731	9.964	10.051	10.235	10.355	10.246	*9. Aceh*
10. Sumatera Utara	46.080	47.206	49.611	51.477	51.300	51.580	52.069	52.245	53.877	53.154	53.653	54.682	55.336	55.910	56.047	56.075	*10. Sumatera Utara*
11. Sumatera Barat	13.644	14.084	14.857	15.565	15.834	16.113	16.381	16.511	16.554	16.273	16.562	17.175	17.332	17.500	17.723	17.781	*11. Sumatera Barat*
12. Riau	20.795	21.769	22.617	23.333	23.603	24.018	24.818	24.779	24.926	24.589	25.050	25.430	25.872	26.208	26.627	25.947	*12. Riau*
13. Kepulauan Riau	7.380	7.815	8.413	8.651	8.747	8.648	8.643	8.689	9.267	9.043	8.866	8.913	8.935	9.053	9.009	9.298	*13. Kepulauan Riau*
14. Sumatera Selatan	20.194	21.073	23.709	25.666	25.436	25.438	25.739	25.760	26.018	25.639	25.673	26.025	26.209	26.499	26.989	26.729	*14. Sumatera Selatan*
15. Bangka Belitung	3.307	4.302	4.541	4.407	4.494	4.588	4.738	4.762	4.804	4.710	4.803	4.944	5.013	5.151	5.203	5.258	*15. Bangka Belitung*
16. Lampung	13.467	14.817	15.990	16.714	16.840	17.050	17.973	17.445	17.602	17.518	17.746	17.927	18.170	18.509	19.303	18.834	*16. Lampung*
17. Kalimantan Selatan	10.249	11.005	11.587	12.486	12.505	12.739	13.005	13.088	13.197	13.094	13.236	13.451	13.627	13.718	14.284	13.788	*17. Kalimantan Selatan*
18. Kalimantan Barat	13.974	15.071	17.132	17.419	17.271	17.329	17.507	17.520	17.904	17.485	17.768	18.004	18.175	18.379	18.757	18.718	*18. Kalimantan Barat*
19. Kalimantan Timur	21.296	21.700	20.345	21.164	20.952	20.550	21.927	21.835	21.912	21.583	21.758	22.010	22.186	22.336	23.638	22.988	*19. Kalimantan Timur*
20. Kalimantan Tengah	6.643	7.964	9.354	9.783	9.020	9.767	9.862	9.886	10.051	9.954	10.115	10.289	10.371	10.530	10.712	10.807	*20. Kalimantan Tengah*
21. Sulawesi Tengah	7.749	8.066	8.868	9.148	9.227	9.377	9.319	9.290	9.186	9.042	9.146	9.362	9.396	9.535	9.763	9.695	*21. Sulawesi Tengah*
22. Sulawesi Selatan	27.627	30.613	33.769	34.535	34.726	35.084	35.554	35.628	35.803	35.209	35.709	36.303	36.507	37.397	37.615	37.793	*22. Sulawesi Selatan*
23. Sulawesi Utara	7.658	8.370	9.203	9.852	9.915	9.909	10.301	10.446	10.290	10.323	10.695	11.004	10.913	11.088	11.217	11.218	*23. Sulawesi Utara*
24. Sulawesi Tenggara	5.248	5.833	6.216	6.690	6.794	6.930	7.078	7.140	7.240	7.159	7.321	7.552	7.685	7.797	7.840	7.933	*24. Sulawesi Tenggara*
25. Sulawesi Barat	2.690	3.066	3.300	3.689	3.735	3.791	3.875	3.924	4.044	4.046	4.143	4.232	4.273	4.343	4.414	4.359	*25. Sulawesi Barat*
26. Gorontalo	2.698	2.947	3.623	3.875	3.926	3.717	3.780	3.799	3.776	3.776	3.866	3.890	3.894	3.957	3.944	4.010	*26. Gorontalo*
27. Nusa Tenggara Barat	7.278	8.851	10.547	10.878	10.805	10.519	10.901	10.988	11.034	10.974	11.300	11.553	11.833	11.974	12.071	12.123	*27. Nusa Tenggara Barat*
28. Bali	27.019	31.438	33.689	35.242	35.122	35.436	35.992	35.922	36.015	35.754	35.978	36.187	36.603	37.048	37.713	37.876	*28. Bali*
29. Nusa Tenggara Timur	6.201	7.249	8.459	8.999	9.126	9.269	9.410	9.490	10.099	9.882	10.078	10.290	10.466	10.736	10.901	11.033	*29. Nusa Tenggara Timur*
30. Maluku	2.446	2.748	3.112	3.369	3.327	3.404	3.458	3.443	3.506	3.440	3.621	3.982	3.829	3.936	3.803	3.847	*30. Maluku*
31. Papua	9.342	10.405	10.156	10.297	10.219	10.257	10.341	10.275	10.313	9.830	9.930	10.118	10.156	10.317	10.324	10.335	*31. Papua*
32. Maluku Utara	1.632	1.774	2.025	2.036	2.052	2.073	2.105	2.112	2.120	2.073	2.136	2.185	2.211	2.297	2.345	2.418	*32. Maluku Utara*
33. Papua Barat	4.005	4.441	4.240	4.092	4.061	3.979	3.995	3.980	3.881	3.637	3.705	3.782	3.767	3.866	3.889	3.928	*33. Papua Barat*
34. Lainnya	33	136	174	421	495	561	528	540	578	582	639	49	99	128	65	65	*34. Others*
35. Tidak Teridentifikasi	2.141	2.068	2.782	2.983	2.986	2.884	3.036	3.118	3.083	3.035	3.060	3.182	3.266	3.162	3.404	3.128	*35. Un-identified*
Jumlah	**739.801**	**802.113**	**882.982**	**912.649**	**913.922**	**925.451**	**951.775**	**956.928**	**969.972**	**953.034**	**963.217**	**978.871**	**990.660**	**1.005.522**	**1.019.776**	**1.018.414**	***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
2) Data Kredit MKM terakhir dapat dilihat pada SPI periode Desember 2012

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

Departemen Perizinan dan Informasi Perbankan

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