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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.

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

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

Mulai data bulan Mei 2015, pengelompokan 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.

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*.

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

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

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

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.

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, Desember 2017
Jakarta, December 2017

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

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Jadwal Publikasi Kedepan

Edisi November 2017 akan diterbitkan pada minggu ke III bulan Januari 2017.

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 <i>digit</i> terakhir
\$	Dolar Amerika Serikat

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

Sumber Data : Bank Indonesia 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 diimbau 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)

November 2017 edition will be released on the 3rd week of January 2017.

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 SINGKATAN LIST OF ABBREVIATION

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

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49	Tabel 1.48	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
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No.	Nomor Tabel	Nama Tabel	Keterangan
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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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		Distribution of Funds
Bank Umum	4.172.672	4.823.303	5.468.910	5.952.279	6.313.549	6.430.734	6.570.903	6.557.575	6.596.165	6.678.819	6.674.102	6.758.518	6.783.689	6.792.503	6.852.553	6.984.992	7.012.254	Commercial Banks
Bank Perkreditan Rakyat	64.753	74.550	86.931	98.604	105.658	107.056	109.389	109.286	109.575	110.636	110.959	111.705	112.028	113.994	115.198	116.857	118.135	Rural Banks
SBI dan SBIS ¹⁾	81.158	111.689	113.104	53.567	114.215	110.603	96.103	89.575	86.205	77.859	60.793	56.378	47.537	41.295	34.553	31.888	24.713	SBI and SBIS ¹⁾
Sumber Dana																		Source of Funds
Bank Umum	3.542.518	4.070.018	4.594.876	4.909.707	5.157.426	5.254.747	5.399.210	5.352.372	5.377.872	5.456.433	5.479.901	5.563.795	5.650.589	5.588.553	5.631.275	5.730.365	5.752.140	Commercial Banks
Bank Perkreditan Rakyat	55.289	64.001	74.594	84.728	90.519	91.522	93.622	93.740	93.943	94.908	95.552	96.055	96.576	98.250	98.956	100.350	101.224	Rural Banks
Jumlah Aset																		Total Assets
Bank Umum	4.262.587	4.954.467	5.615.150	6.095.908	6.460.408	6.581.861	6.729.799	6.707.258	6.744.314	6.829.581	6.823.171	6.912.063	7.025.811	6.964.541	7.028.846	7.150.388	7.183.773	Commercial Banks
Bank Perkreditan Rakyat	67.397	77.376	89.878	101.713	109.868	111.307	113.501	113.527	113.834	114.872	115.261	116.113	116.640	118.715	119.792	121.583	122.916	Rural Banks
Jumlah Bank																		Total Banks
Bank Umum	120	120	119	118	118	117	116	116	115	115	115	115	115	115	115	115	115	Commercial Banks
Bank Perkreditan Rakyat	1.653	1.635	1.643	1.636	1.631	1.632	1.633	1.630	1.630	1.630	1.621	1.619	1.619	1.617	1.618	1.622	1.621	Rural Banks
Jumlah Kantor																		Total Bank Offices
Bank Umum	29.945	31.847	32.739	32.949	32.777	32.748	32.730	32.713	32.656	32.619	32.638	32.620	32.652	32.659	32.635	32.602	32.447	Commercial Banks
Bank Perkreditan Rakyat	4.425	4.678	4.895	5.982	6.081	6.058	6.075	6.089	6.090	6.110	6.138	6.124	6.155	6.151	6.144	6.157	6.166	Rural Banks

Ket : ¹⁾ Sertifikat Bank Indonesia SyariahNote: ¹⁾ Sharia Indonesian Banking Certificate

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

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	3.706.501	4.092.104	4.246.406	4.314.909	4.413.414	4.346.798	4.342.578	4.402.975	4.420.256	4.460.017	4.526.435	4.507.141	4.527.179	4.580.521	4.597.206	a. Credit
- Kepada Pihak Ketiga	3.674.308	4.057.904	4.215.516	4.284.941	4.377.195	4.312.991	4.308.081	4.369.967	4.386.031	4.425.154	4.491.186	4.469.282	4.488.642	4.543.588	4.560.166	- To Third Party
Rupiah	3.057.964	3.423.180	3.614.747	3.643.062	3.736.609	3.665.758	3.680.621	3.731.168	3.755.464	3.787.574	3.845.681	3.818.854	3.839.490	3.886.358	3.893.605	Rupiah
Valas	616.345	634.724	600.769	641.879	640.585	647.233	627.460	638.798	630.567	637.580	645.505	650.428	649.153	657.229	666.561	Foreign Exchange
- Kepada Bank Lain	32.192	34.200	30.441	29.968	36.220	33.807	34.496	33.008	34.225	34.864	35.249	37.859	38.537	36.934	37.041	- Inter Bank Credit
Rupiah	19.100	21.443	19.060	18.456	22.983	21.338	22.551	22.141	23.228	23.980	24.309	26.112	26.478	24.004	24.026	Rupiah
Valas	13.092	12.757	11.382	11.512	13.237	12.469	11.946	10.868	10.996	10.884	10.940	11.747	12.058	12.930	13.015	Foreign Exchange
b. Penempatan pada Bank Lain	182.432	211.901	223.520	217.573	207.050	197.988	203.568	224.103	235.455	224.612	268.987	207.763	237.409	251.229	250.808	b. Interbank Placement
- Giro	70.250	77.840	89.904	85.187	78.205	78.628	76.628	73.267	81.891	79.717	120.358	74.976	87.243	98.810	86.752	- Demand Deposit
- Inter Bank Call Money	77.697	104.725	87.161	89.373	98.230	80.459	81.762	94.810	97.523	88.034	104.022	82.505	98.724	98.698	104.362	- Inter Bank Call Money
- Deposito Berjangka	29.622	20.692	34.932	29.251	16.127	25.128	31.101	42.514	43.101	42.728	29.430	34.874	37.629	39.688	43.077	- Time Deposits
- Lainnya	4.864	8.643	11.523	13.762	14.489	13.554	14.078	13.513	12.939	14.133	15.177	15.408	13.814	14.032	16.617	- Others
c. Penempatan pada Bank Indonesia	569.018	685.575	593.401	631.911	717.840	653.511	662.785	668.068	630.796	679.134	675.031	652.901	655.028	668.959	656.799	c. Placement to Bank Indonesia
- Giro	361.588	393.362	350.392	357.638	370.727	365.527	371.487	373.196	386.047	375.592	389.948	380.332	377.068	390.455	377.068	- Demand Deposit
- Fine Tune Operation (FTO)	79.917	158.264	157.675	154.849	156.936	180.619	196.911	182.407	161.372	199.491	117.142	170.468	202.759	179.227	165.389	- Fine Tune Operation (FTO)
- Fasbi	123.020	123.177	82.705	113.047	185.371	102.958	89.348	106.028	75.049	96.168	161.356	95.705	69.489	94.690	89.340	- Fasbi
- Lainnya	4.493	10.772	2.629	6.377	4.806	4.408	5.040	6.437	8.328	7.883	6.584	6.396	5.711	4.587	4.501	- Others
d. Surat Berharga	636.688	660.828	884.641	889.763	860.522	910.267	934.484	944.173	940.966	934.377	906.900	933.204	942.838	982.334	1.026.157	d. Securities
- Sertifikat Bank Indonesia (SBI)	113.104	40.017	114.215	110.603	96.103	89.575	86.205	77.859	60.793	56.378	47.537	41.295	34.553	31.888	24.713	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	19.418	26.443	31.841	34.450	31.352	39.303	42.475	42.872	41.544	44.944	44.993	45.888	58.401	51.975	70.412	- Treasury Bills
- Obligasi	369.849	485.238	552.503	563.835	561.963	572.962	580.222	571.422	568.759	557.451	544.347	589.961	592.849	617.494	629.256	- Bonds
- Lainnya	134.316	109.130	186.081	180.875	171.104	208.428	225.583	252.019	269.870	275.604	270.023	256.060	257.035	280.978	301.777	- Others
e. Penyertaan	20.984	25.605	27.518	28.050	33.889	34.277	34.444	34.477	34.783	34.093	35.245	36.151	36.424	36.498	36.898	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	90.454	116.540	147.554	149.912	153.245	156.818	160.216	158.647	158.974	161.824	158.735	158.237	161.726	163.683	162.870	f. Impairment on Financial Assets
- Kredit yang diberikan	83.240	110.161	141.962	144.193	147.470	151.214	154.479	152.947	153.542	156.275	152.786	152.819	156.184	158.027	157.965	- Credit
- Surat Berharga	2.289	1.612	1.561	1.614	1.404	1.566	1.745	1.784	1.563	1.569	1.567	1.553	1.561	1.580	1.042	- Securities
- Lainnya	4.926	4.767	4.031	4.105	4.371	4.037	3.992	3.916	3.869	3.980	4.382	3.865	3.982	4.076	3.863	- Others
g. Tagihan Spot dan Derivatif	17.483	20.611	15.312	16.049	13.693	13.206	12.205	12.471	12.156	12.339	11.155	10.873	10.582	10.185	9.248	g. Spot and Derivatives Claims
h. Tagihan Lainnya	245.350	155.488	175.197	186.362	171.250	244.710	245.885	233.904	240.717	252.122	201.201	286.234	281.367	291.583	272.281	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	4.114.420	4.413.056	4.652.658	4.733.977	4.836.758	4.825.336	4.846.420	4.916.665	4.920.453	5.012.456	5.045.987	5.032.685	5.052.553	5.142.891	5.162.306	a. Third Party Funds
Rupiah	3.434.579	3.665.444	3.950.343	4.006.714	4.091.634	4.083.229	4.108.153	4.176.344	4.196.601	4.262.151	4.303.965	4.327.433	4.329.797	4.394.490	4.422.865	Rupiah
Giro	605.276	667.537	780.439	815.528	821.777	815.577	831.806	849.022	866.539	898.623	889.434	887.380	855.267	900.907	922.062	Demand Deposit
Tabungan	1.187.559	1.274.588	1.298.098	1.328.103	1.413.351	1.360.244	1.357.460	1.355.112	1.346.055	1.362.422	1.421.601	1.418.573	1.421.709	1.442.643	1.444.299	Saving
Simpanan Berjangka	1.641.743	1.723.319	1.871.805	1.863.083	1.856.507	1.907.408	1.918.887	1.972.210	1.984.008	2.001.106	1.992.929	2.021.480	2.052.820	2.050.940	2.056.504	Time Deposits
Valas	679.841	747.612	702.316	727.263	745.124	742.106	738.267	740.322	723.852	750.304	742.022	705.252	722.756	748.401	739.440	Foreign Exchange
Giro	284.309	319.995	300.667	306.845	302.458	311.553	294.741	296.998	285.235	308.253	304.143	283.338	296.713	298.467	296.678	Demand Deposit
Tabungan	96.899	121.423	130.848	131.554	138.459	136.424	133.156	134.468	131.308	131.352	132.839	125.505	122.656	132.051	129.986	Saving
Simpanan Berjangka	298.633	306.194	270.801	288.864	304.208	294.129	310.371	308.856	307.309	310.699	305.041	296.410	303.387	317.883	312.776	Time Deposits
b. Kewajiban kepada Bank Indonesia	2.147	691	873	832	808	1.724	1.040	868	1.011	780	739	1.109	1.157	1.539	2.532	b. Liabilities to BI
c. Kewajiban kepada Bank lain	132.956	161.094	163.334	157.031	168.531	157.321	166.009	181.962	191.112	187.444	188.586	176.965	184.951	192.656	198.283	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	54.308	65.544	82.508	86.540	93.222	86.736	85.647	90.254	87.306	82.236	90.474	100.643	108.348	108.101	107.095	d. Issued Securities
e. Pinjaman yang Diterima	145.853	177.718	152.681	163.595	179.671	174.090	175.144	164.941	177.637	176.122	178.738	174.444	182.829	181.132	181.174	e. Loans received
Rupiah	20.350	22.873	16.735	16.457	21.734	19.179	20.182	18.929	20.454	21.079	24.424	26.268	26.518	23.976	24.175	Rupiah
Valas	125.503	154.845	135.946	147.139	157.938	154.911	154.962	146.012	157.184	155.042	154.314	148.176	156.311	157.156	156.999	Foreign Exchange
f. Kewajiban Spot dan Derivatif	18.880	27.728	13.928	17.496	14.302	13.138	11.988	11.700	12.125	11.439	10.300	9.858	9.677	10.062	9.677	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	120.691	109.623	86.701	90.383	100.710	89.142	86.748	85.056	85.250	88.425	130.751	88.115	86.737	88.932	85.829	g. Other Liabilities
h. Setoran Jaminan	5.622	6.292	4.744	4.892	5.206	4.886	4.876	4.986	5.006	4.894	5.015	4.735	5.022	5.052	5.244	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	153.439	164.270	173.044	174.777	176.712	177.192	177.416	178.725	187.213	187.328	189.042	191.851	193.332	193.363	194.767	a. Paid In Capital
b. Cadangan	67.568	81.652	64.901	64.925	64.834	65.896	60.798	60.537	61.649	64.966	64.803	65.000	65.001	65.003	65.034	b. Reserves
c. L/R Tahun lalu ¹⁾	256.642	323.763	410.327	409.191	411.187	520.715	521.506	494.486	482.584	476.663	475.307	474.505	474.515	474.533	473.740	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	112.213	104.628	95.336	104.104	106.544	10.546	20.142	32.882	43.391	53.924	65.699	76.875	87.798	99.969	111.058	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	97.889	96.177	108.921	104.755	111.688	113.608	114.631	116.059	116.622	117.395	120.882	119.911	121.060	121.675	118.849	e. Additional Paid In Capital
f. Modal Pinjaman	34.432	40.878	45.358	44.767	41.692	43.476	43.445	44.931	44.946	47.310	46.435	44.397	44.363	44.404	44.615	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama^{*)} Angka-angka sementara^{*)} Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metadata²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata^{*)} Provisional figures^{*)} 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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	110.961	86.928	65.681	66.622	67.579	60.654	43.677	44.477	43.896	44.825	39.517	39.941	40.221	40.863	41.535	a. Credit
- Kepada Pihak Ketiga	109.924	86.092	65.080	66.028	66.902	59.971	42.938	43.699	43.122	43.972	39.501	39.930	40.210	40.848	41.518	- To Third Party
Rupiah	107.029	85.603	64.993	65.938	66.813	59.889	42.928	43.689	43.113	43.962	39.492	39.921	40.201	40.839	41.509	Rupiah
Valas	2.895	489	87	90	89	81	9	9	9	9	9	9	9	9	9	Foreign Exchange
- Kepada Bank Lain	1.037	836	600	594	677	684	740	779	774	854	15	11	11	15	17	- Inter Bank Credit
Rupiah	1.037	836	600	594	677	684	740	779	774	854	15	11	11	15	17	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	10.746	10.844	8.338	6.333	5.602	4.154	4.449	7.188	8.528	7.519	3.859	4.623	5.907	5.348	7.187	b. Interbank Placement
- Giro	1.622	1.368	539	449	486	388	306	291	297	532	289	308	281	291	291	- Demand Deposit
- Inter Bank Call Money	3.704	5.574	1.100	910	2.760	515	575	1.885	1.755	1.113	530	1.907	2.275	1.552	2.372	- Inter Bank Call Money
- Deposito Berjangka	5.338	3.804	6.556	4.733	2.010	2.904	3.380	4.765	6.242	5.730	2.892	2.259	3.066	3.307	4.288	- Time Deposits
- Lainnya	81	97	143	242	346	348	188	247	233	144	148	148	285	198	236	- Others
c. Penempatan pada Bank Indonesia	21.594	15.042	11.357	12.341	10.793	11.916	10.369	9.178	10.930	10.672	12.535	9.996	9.943	9.505	9.313	c. Placement to Bank Indonesia
- Giro	11.904	9.142	5.953	5.809	5.942	4.799	3.670	3.857	4.389	4.899	4.780	3.619	3.587	3.497	3.477	- Demand Deposit
- Fine Tune Operation (FTO)	249	435	1.040	1.050	1.310	1.318	2.808	1.178	2.728	1.970	89	3.217	2.916	2.261	1.631	- Fine Tune Operation (FTO)
- Fasbi	9.408	5.428	4.345	5.467	3.527	5.792	3.884	4.112	3.798	3.788	7.656	3.148	3.435	3.736	4.193	- Fasbi
- Lainnya	33	36	19	16	14	7	8	32	15	14	9	13	5	11	13	- Others
d. Surat Berharga	13.632	10.303	7.642	7.629	7.668	8.130	5.914	7.525	7.186	8.796	6.210	7.095	5.746	6.878	6.329	d. Securities
- Sertifikat Bank Indonesia (SBI)	3.644	2.333	2.780	2.084	1.844	1.862	1.609	2.236	2.519	2.533	1.614	2.623	1.412	2.216	1.747	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	-	-	-	-	10	94	-	1.110	-	189	195	196	217	- Treasury Bills
- Obligasi	5.751	4.743	2.754	3.073	2.892	3.113	2.609	2.703	2.071	2.058	1.911	1.809	1.914	1.948	1.893	- Bonds
- Lainnya	4.237	3.228	2.107	2.472	2.932	3.154	1.686	2.491	2.595	3.096	2.685	2.475	2.225	2.518	2.473	- Others
e. Penyertaan	6	4	2	2	2	2	1	1	1	1	1	1	1	1	1	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.313	932	908	914	829	845	761	851	823	830	782	783	799	824	873	f. Impairment on Financial Assets
- Kredit yang diberikan	1.037	687	666	671	586	603	514	609	581	588	540	541	557	582	631	- Credit
- Surat Berharga	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Securities
- Lainnya	274	245	243	243	243	243	246	242	242	242	242	242	242	242	242	- Others
g. Tagihan Spot dan Derivatif	8	0	0	0	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	906	649	2.172	2.195	2.276	2.188	2.105	2.194	1.734	2.950	873	2.736	1.784	1.729	1.925	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	129.155	99.881	79.285	77.872	70.997	70.966	54.701	58.195	61.326	64.044	54.865	55.709	54.146	55.056	57.196	a. Third Party Funds
Rupiah	125.130	97.477	79.051	77.681	70.796	70.785	54.667	58.170	61.299	64.018	54.842	55.696	54.133	55.044	57.186	Rupiah
Giro	20.207	16.434	22.465	21.232	12.710	19.483	17.597	20.446	24.464	25.653	17.199	17.426	15.994	16.713	19.110	Demand Deposit
Tabungan	21.707	20.554	11.488	11.683	12.555	10.289	7.239	7.055	7.170	7.917	7.454	7.092	6.978	7.185	7.187	Saving
Simpanan Berjangka	83.216	60.489	45.098	44.766	45.531	41.013	29.830	30.668	29.664	30.448	30.189	31.178	31.161	31.146	30.889	Time Deposits
Valas	4.026	2.404	235	191	201	181	34	25	27	26	23	13	13	12	10	Foreign Exchange
Giro	948	753	101	52	61	58	8	4	6	6	3	4	3	3	3	Demand Deposit
Tabungan	13	14	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	3.065	1.638	134	139	141	123	27	21	21	20	20	10	9	9	7	Time Deposits
b. Kewajiban kepada Bank Indonesia	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Liabilities to BI
c. Kewajiban kepada Bank lain	7.086	6.269	3.323	3.684	8.648	3.623	2.029	2.266	2.103	2.050	1.062	1.181	1.685	1.309	1.634	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	2.954	1.673	1.459	1.808	1.808	1.249	499	500	500	500	500	1.107	1.107	1.107	607	d. Issued Securities
e. Pinjaman yang Diterima	703	621	118	107	162	112	99	100	100	91	52	52	51	149	149	e. Loans received
Rupiah	703	621	118	107	162	112	99	100	100	91	52	52	51	149	149	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	4	0	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	199	26	85	-	-	85	-	-	-	31	226	-	-	44	44	g. Other Liabilities
h. Setoran Jaminan	91	88	28	27	33	46	41	38	32	28	9	10	9	10	11	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	13.210	12.123	9.756	9.969	10.501	9.777	7.960	7.960	7.688	7.690	6.565	6.571	6.609	6.614	6.682	a. Paid In Capital
b. Cadangan	2.419	2.125	2.057	2.057	2.063	2.027	1.570	1.558	1.631	1.733	1.601	1.601	1.601	1.601	1.601	b. Reserves
c. L/R Tahun lalu ¹⁾	1.570	767	(67)	(72)	(69)	855	286	218	(140)	(394)	(456)	(456)	(455)	(455)	(455)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah paik ²⁾	2.014	1.570	927	1.048	861	143	187	309	393	472	400	500	570	616	642	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	1.607	2.119	1.168	1.546	1.347	1.263	775	810	741	748	334	336	299	352	293	e. Additional Paid In Capital
f. Modal Pinjaman	211	194	-	-	168	168	168	168	168	168	168	168	168	168	168	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	647.636	535.465	568.645	576.671	568.076	540.721	562.046	568.197	573.583	495.271	504.484	537.986	507.440	515.773	524.009	a. Credit
- Kepada Pihak Ketiga	633.850	528.114	561.787	570.128	560.600	533.352	554.733	560.930	565.995	489.068	497.146	529.580	500.443	508.740	517.022	- To Third Party
Rupiah	454.087	430.109	470.554	474.465	465.989	451.999	472.463	478.935	484.050	425.200	433.704	447.796	437.775	444.338	450.877	Rupiah
Valas	179.762	98.005	91.233	95.663	94.611	81.353	82.270	81.995	81.944	63.868	63.442	81.784	62.667	64.402	66.145	Foreign Exchange
- Kepada Bank Lain	13.786	7.351	6.858	6.543	7.476	7.369	7.313	7.267	7.588	6.203	7.058	8.405	6.997	7.033	6.987	- Inter Bank Credit
Rupiah	3.115	1.647	1.159	666	1.638	1.584	1.536	1.503	1.831	455	1.316	2.669	1.263	1.255	1.178	Rupiah
Valas	10.671	5.704	5.699	5.877	5.838	5.785	5.777	5.764	5.757	5.747	5.742	5.736	5.734	5.778	5.808	Foreign Exchange
b. Penempatan pada Bank Lain	66.438	51.008	53.873	47.299	36.814	43.843	51.636	60.046	64.079	62.670	53.364	56.374	55.929	59.220	64.661	b. Interbank Placement
- Giro	12.384	15.976	13.110	11.292	10.874	12.075	11.465	10.979	11.871	9.065	11.033	9.525	8.670	10.277	10.143	- Demand Deposit
- Inter Bank Call Money	32.841	21.319	19.366	18.297	15.524	13.706	17.521	17.702	20.211	19.062	22.421	18.348	18.220	18.783	22.553	- Inter Bank Call Money
- Deposito Berjangka	20.097	12.153	19.388	15.928	8.452	15.898	19.682	28.653	29.357	31.188	16.291	24.990	26.042	27.086	27.997	- Time Deposits
- Lainnya	1.116	1.560	2.009	1.781	1.965	2.164	2.967	2.712	2.640	3.356	3.619	3.510	2.997	3.074	3.968	- Others
c. Penempatan pada Bank Indonesia	99.000	99.376	86.948	97.913	105.010	101.321	102.602	103.434	103.762	85.463	105.026	100.838	96.817	92.405	97.274	c. Placement to Bank Indonesia
- Giro	61.986	54.912	48.180	50.350	49.171	45.811	47.321	49.384	51.865	46.829	49.300	51.830	47.236	48.075	49.730	- Demand Deposit
- Fine Tune Operation (FTO)	10.649	20.350	22.020	19.754	18.126	26.597	28.513	26.817	28.831	20.288	11.503	24.143	31.593	25.226	25.461	- Fine Tune Operation (FTO)
- Fasbi	25.219	23.545	15.850	25.543	36.361	25.970	23.511	24.135	20.048	15.757	41.863	22.343	16.515	17.868	19.750	- Fasbi
- Lainnya	1.146	568	898	2.266	1.351	2.943	3.258	3.098	3.019	2.589	2.360	2.523	1.473	1.237	2.333	- Others
d. Surat Berharga	109.975	71.139	92.918	91.013	80.757	82.461	91.616	97.851	103.909	95.993	93.929	106.462	92.089	96.233	100.601	d. Securities
- Sertifikat Bank Indonesia (SBI)	23.244	8.564	19.287	20.873	17.284	16.580	16.231	15.386	15.690	12.511	9.897	10.797	8.639	8.313	7.568	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	5.002	5.297	5.162	4.184	3.489	3.545	3.963	4.672	4.485	4.261	6.082	6.897	8.007	6.813	9.254	- Treasury Bills
- Obligasi	60.241	39.638	43.778	43.758	38.900	37.365	38.651	40.745	43.451	40.785	40.214	47.087	39.254	42.274	44.388	- Bonds
- Lainnya	24.488	17.641	24.692	22.199	21.085	24.971	32.772	37.048	40.283	38.435	37.737	41.681	36.189	38.834	39.391	- Others
e. Penyertaan	603	289	854	854	853	811	812	871	871	353	354	355	355	355	355	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	12.308	10.807	13.459	13.936	13.133	13.571	13.737	14.416	13.819	12.564	12.293	13.164	12.533	12.920	12.893	f. Impairment on Financial Assets
- Kredit yang diberikan	9.840	10.129	12.735	13.190	12.323	12.788	12.905	13.488	13.020	11.731	11.422	12.397	11.732	12.060	12.127	- Credit
- Surat Berharga	911	27	33	18	22	22	21	74	7	11	12	12	6	7	6	- Securities
- Lainnya	1.556	652	691	728	787	762	811	854	792	821	859	755	795	853	760	- Others
g. Tagihan Spot dan Derivatif	9.212	2.900	1.896	1.749	1.339	1.335	1.363	1.499	1.381	1.575	1.497	1.436	1.473	1.323	1.001	g. Spot and Derivatives Claims
h. Tagihan Lainnya	33.759	16.662	20.288	20.904	14.949	21.489	24.843	26.442	34.807	31.434	18.352	26.252	24.617	31.777	32.900	h. Other Claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	623.124	539.936	611.891	616.793	571.782	583.057	622.133	644.976	670.466	594.295	592.619	616.421	586.428	605.034	625.327	a. Third Party Funds
Rupiah	495.449	442.803	531.654	539.095	499.793	514.757	552.168	575.201	601.000	535.962	534.837	552.931	530.587	545.772	565.359	Rupiah
Giro	134.993	89.923	120.998	123.032	90.901	105.868	121.215	131.478	146.837	141.903	133.394	136.144	125.018	131.773	142.266	Demand Deposit
Tabungan	110.562	102.613	104.341	106.505	112.699	104.130	105.954	104.292	105.597	104.967	111.920	112.742	110.695	112.018	111.412	Saving
Simpanan Berjangka	249.895	250.267	306.315	309.558	296.193	304.759	324.998	339.431	348.566	289.091	289.523	304.045	294.874	301.982	311.681	Time Deposits
Valas	127.674	97.133	80.237	77.698	71.989	68.299	69.965	69.775	69.466	58.333	57.782	63.490	55.840	59.262	59.968	Foreign Exchange
Giro	64.291	35.895	32.752	31.306	29.873	26.582	28.052	28.237	28.068	27.002	26.327	26.705	22.635	25.581	28.441	Demand Deposit
Tabungan	13.391	7.259	6.412	6.351	5.027	5.261	5.355	5.577	5.086	4.637	4.718	4.883	4.633	4.577	4.686	Saving
Simpanan Berjangka	49.992	53.979	41.072	40.042	37.089	36.457	36.559	35.961	36.313	26.693	26.737	31.902	28.572	29.104	26.840	Time Deposits
b. Kewajiban kepada Bank Indonesia	2	147	1	1	1	592	186	1	225	1	1	355	405	562	235	b. Liabilities to BI
c. Kewajiban kepada Bank lain	50.514	52.341	36.195	37.848	50.200	32.928	31.188	31.605	30.680	24.334	28.916	31.900	27.566	26.151	27.521	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	4.003	10.992	9.735	10.501	11.329	10.501	11.206	11.592	11.492	4.783	5.052	14.432	7.959	8.074	8.149	d. Issued Securities
e. Pinjaman yang Diterima	18.813	17.304	16.829	17.469	19.042	14.812	15.560	14.218	14.178	11.190	10.938	13.879	11.094	11.423	13.084	e. Loans received
Rupiah	4.617	5.032	2.876	3.515	6.579	5.663	5.618	5.061	5.566	5.124	5.003	5.028	5.170	4.793	5.468	Rupiah
Valas	14.196	12.272	13.954	13.954	12.463	9.149	9.943	9.157	8.612	6.065	5.935	8.851	5.923	6.630	7.616	Foreign Exchange
f. Kewajiban Spot dan Derivatif	10.851	6.509	2.222	2.841	2.512	2.235	2.155	2.238	2.162	1.863	1.686	1.486	1.426	1.414	1.426	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	11.111	7.961	5.818	6.219	6.637	5.308	5.019	5.614	5.526	4.229	5.536	6.342	5.333	4.749	5.967	g. Other Liabilities
h. Setoran Jaminan	764	811	684	714	528	490	549	609	547	587	717	724	819	818	840	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	58.637	61.785	67.737	68.756	66.947	65.695	67.737	69.045	69.806	66.307	68.352	73.849	72.594	72.619	72.855	a. Paid In Capital
b. Cadangan	10.674	11.125	12.950	12.976	12.992	13.007	13.575	13.301	14.088	14.448	14.934	15.212	15.074	15.077	15.077	b. Reserves
c. L/R Tahun lalu ¹⁾	21.070	11.114	11.950	11.825	8.949	17.168	17.053	14.379	11.975	6.043	5.213	6.553	4.920	4.920	4.641	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	16.715	9.948	9.898	10.641	10.327	1.032	2.297	3.497	4.442	4.627	5.242	6.625	6.943	7.711	8.726	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	5.176	9.009	10.587	11.482	15.576	15.963	16.407	15.889	16.342	13.423	16.189	16.688	14.495	14.622	14.501	e. Additional Paid In Capital
f. Modal Pinjaman	4.572	7.105	7.696	6.878	8.077	7.165	7.152	7.150	7.160	5.063	5.063	6.244	5.066	5.029	5.185	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	1.238.494	1.523.679	1.527.224	1.541.410	1.582.684	1.584.706	1.410.657	1.418.443	1.419.570	1.517.307	1.533.090	1.525.540	1.528.801	1.552.979	1.567.298	a. Credit
- Kepada Pihak Ketiga	1.229.517	1.507.831	1.514.236	1.528.576	1.567.489	1.569.696	1.398.781	1.407.768	1.408.652	1.504.953	1.520.644	1.513.200	1.516.496	1.541.498	1.555.536	- To Third Party
Rupiah	983.325	1.193.303	1.212.368	1.216.058	1.257.604	1.247.718	1.112.031	1.115.817	1.120.940	1.193.199	1.208.533	1.199.009	1.201.084	1.218.974	1.228.580	Rupiah
Valas	246.192	314.528	301.868	312.519	309.885	321.978	286.751	291.950	287.712	311.754	312.111	314.191	315.412	322.523	326.957	Foreign Exchange
- Kepada Bank Lain	8.978	15.848	12.539	12.833	15.195	15.010	11.875	10.676	10.918	12.354	12.445	12.340	12.305	11.482	11.762	- Inter Bank Credit
Rupiah	7.241	9.431	8.818	8.833	9.706	9.569	6.907	6.958	7.010	8.447	8.537	8.432	8.391	6.866	7.115	Rupiah
Valas	1.736	6.417	3.720	4.000	5.490	5.441	4.968	3.718	3.908	3.907	3.909	3.908	3.914	4.615	4.647	Foreign Exchange
b. Penempatan pada Bank Lain	37.214	76.011	79.981	82.331	91.764	81.255	74.350	85.940	95.322	80.349	105.031	81.103	91.759	95.764	93.774	b. Interbank Placement
- Giro	18.281	17.333	22.867	21.689	26.443	21.468	19.789	21.683	30.056	24.002	39.760	23.371	27.359	28.323	25.637	- Demand Deposit
- Inter Bank Call Money	14.975	51.606	47.230	50.875	57.251	50.615	45.044	55.041	56.384	47.874	55.664	47.318	54.333	57.082	57.310	- Inter Bank Call Money
- Deposito Berjangka	445	1.865	4.318	3.728	1.879	3.609	3.644	3.776	3.801	2.868	3.636	4.384	4.718	4.913	4.590	- Time Deposits
- Lainnya	3.513	5.207	5.567	6.040	6.191	5.563	5.873	5.440	5.080	5.606	5.970	6.031	5.349	5.445	6.238	- Others
c. Penempatan pada Bank Indonesia	159.277	232.813	201.490	196.326	216.987	218.412	197.886	200.837	197.950	223.657	221.658	217.677	215.412	212.843	212.365	c. Placement to Bank Indonesia
- Giro	119.174	139.590	123.780	126.036	133.173	132.141	121.499	122.850	129.714	130.681	131.606	126.827	127.816	129.664	130.601	- Demand Deposit
- Fine Tune Operation (FTO)	16.308	50.564	37.617	31.354	19.711	43.921	49.004	44.028	39.675	49.321	20.702	49.883	59.807	46.536	47.905	- Fine Tune Operation (FTO)
- Fasbi	22.182	36.022	39.894	36.126	61.082	41.943	27.199	33.219	26.485	41.936	66.568	40.768	26.941	36.318	33.587	- Fasbi
- Lainnya	1.613	6.637	200	2.809	3.022	408	184	740	2.075	1.719	2.782	200	848	325	271	- Others
d. Surat Berharga	187.500	229.841	330.545	334.516	318.726	337.581	331.729	323.734	322.945	323.990	310.289	319.544	322.776	331.986	343.396	d. Securitiless
- Sertifikat Bank Indonesia (SBI)	46.102	14.984	51.714	48.273	42.944	39.105	38.042	35.682	28.334	21.628	17.381	13.961	8.000	5.532	2.079	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	9.987	13.273	21.811	24.212	21.687	25.066	27.142	25.650	26.879	25.400	22.206	23.430	31.046	29.278	31.906	- Treasury Bills
- Obligasi	90.729	161.298	180.864	188.248	188.189	190.106	176.857	165.299	162.735	162.557	160.379	167.932	178.404	176.928	182.156	- Bonds
- Lainnya	40.682	40.287	76.156	73.783	65.906	83.304	89.688	97.103	104.997	114.405	110.323	114.222	105.326	120.248	127.255	- Others
e. Penyertaan	9.760	10.503	10.854	10.875	16.228	16.387	15.415	15.189	15.409	15.237	15.363	15.445	15.604	15.678	16.013	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	24.456	39.176	44.480	46.037	49.397	49.770	42.293	38.717	38.647	40.410	38.619	38.907	39.714	39.980	39.943	f. Impairment on Financial Assets
- Kredit yang diberikan	23.353	37.460	43.261	44.721	48.209	48.624	41.641	38.096	38.207	39.925	38.178	38.479	39.263	39.525	39.943	- Credit
- Surat Berharga	400	510	530	554	355	356	326	318	170	179	185	182	187	190	179	- Securities
- Lainnya	702	1.206	690	763	833	791	326	303	270	306	256	247	263	265	262	- Others
g. Tagihan Spot dan Derivatif	7.982	16.302	12.000	13.242	11.608	10.989	9.306	9.225	9.158	9.043	8.105	7.798	7.548	7.495	6.840	g. Spot and Derivatives Claims
h. Tagihan Lainnya	67.949	79.188	70.756	88.115	84.106	117.230	109.285	110.438	106.374	102.210	89.947	109.864	106.765	116.252	110.295	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	1.267.728	1.517.441	1.573.760	1.591.773	1.633.429	1.677.416	1.496.701	1.513.848	1.507.531	1.585.771	1.573.920	1.584.255	1.596.059	1.620.989	1.628.542	a. Third Party Funds
Rupiah	997.947	1.192.505	1.283.256	1.291.749	1.311.815	1.350.613	1.206.080	1.221.390	1.215.447	1.284.029	1.262.910	1.289.676	1.295.406	1.315.031	1.319.509	Rupiah
Giro	157.901	214.291	262.018	266.628	269.855	277.772	243.092	251.462	240.800	260.864	250.608	254.718	249.879	266.765	263.668	Demand Deposit
Tabungan	242.866	262.873	269.894	273.855	290.974	282.340	243.231	240.751	239.401	246.676	250.642	252.776	254.665	255.828	254.959	Saving
Simpanan Berjangka	597.180	715.341	751.345	751.265	750.986	790.500	719.757	729.177	735.246	776.489	761.660	782.183	790.861	792.439	800.882	Time Deposits
Valas	269.781	324.936	290.504	300.024	321.615	326.803	290.621	292.459	292.084	301.743	311.010	294.579	300.653	305.957	309.033	Foreign Exchange
Giro	95.367	130.551	123.248	123.735	121.357	129.774	112.167	115.574	116.467	113.973	122.106	112.548	120.714	118.691	123.077	Demand Deposit
Tabungan	40.820	63.767	68.721	70.352	74.810	74.475	65.662	65.487	63.913	64.472	64.527	61.430	59.483	62.728	61.410	Saving
Simpanan Berjangka	133.594	130.618	98.535	105.937	125.448	122.555	112.792	111.397	111.704	123.298	124.377	120.601	120.456	124.538	124.545	Time Deposits
b. Kewajiban kepada Bank Indonesia	923	0	0	0	0	291	0	0	0	0	0	18	0	17	1.338	b. Liabilities to BI
c. Kewajiban kepada Bank lain	37.537	62.768	77.139	72.458	74.717	74.465	79.535	79.311	87.705	95.920	107.208	91.891	87.830	96.621	101.151	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	29.419	31.949	37.127	38.992	37.077	36.530	34.018	35.015	35.018	38.458	39.761	44.851	45.866	45.932	47.755	d. Issued Securities
e. Pinjaman yang Diterima	66.673	70.414	54.690	57.009	58.728	58.511	58.602	55.088	67.571	70.173	73.289	69.056	68.510	68.921	69.852	e. Loans received
Rupiah	11.592	14.225	10.619	9.711	11.632	10.152	11.200	10.541	11.562	12.633	15.435	17.246	17.345	15.393	15.023	Rupiah
Valas	55.080	56.189	44.071	47.298	47.097	48.359	47.403	44.547	56.009	57.541	57.854	51.810	51.165	53.529	54.829	Foreign Exchange
f. Kewajiban Spot dan Derivatif	6.441	19.228	10.658	12.064	10.338	9.972	8.587	8.326	8.716	8.294	7.476	7.146	7.063	6.934	6.560	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	53.696	54.189	37.407	39.544	50.308	40.960	35.589	33.193	34.587	34.912	55.532	36.635	36.304	39.644	37.669	g. Other Liabilities
h. Setoran Jaminan	1.682	2.072	1.336	1.354	1.590	1.492	1.303	1.318	1.309	1.274	1.309	1.300	1.426	1.492	1.485	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	42.519	52.966	55.669	55.669	58.756	61.183	59.571	59.571	67.571	70.933	71.646	71.646	71.652	71.653	72.653	a. Paid In Capital
b. Cadangan	23.696	29.092	31.369	31.369	31.373	32.456	32.508	32.529	32.571	35.155	34.830	34.830	34.830	34.830	34.830	b. Reserves
c. L/R Tahun lalu ¹⁾	70.312	105.005	117.225	116.252	122.755	150.026	126.340	122.734	117.153	117.559	117.216	116.737	116.753	116.770	116.261	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	23.483	20.703	25.298	26.669	24.938	3.103	5.554	9.188	12.186	15.622	18.778	21.553	23.950	27.102	29.505	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	51.003	48.458	54.638	53.076	55.330	55.918	49.331	49.686	49.569	53.669	54.530	54.391	54.898	54.899	53.584	e. Additional Paid In Capital
f. Modal Pinjaman	25.887	29.826	31.954	32.173	32.237	33.061	30.075	31.564	31.569	36.031	35.156	35.157	35.169	35.245	35.298	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	1.560.985	1.791.495	1.910.982	1.955.087	2.017.032	1.985.792	2.151.033	2.193.222	2.204.515	2.221.342	2.263.540	2.254.697	2.265.735	2.284.129	2.277.662	a. Credit
- Kepada Pihak Ketiga	1.553.074	1.781.889	1.901.113	1.945.657	2.004.722	1.975.588	2.137.005	2.179.490	2.190.138	2.206.528	2.248.512	2.236.883	2.247.139	2.266.350	2.259.968	- To Third Party
Rupiah	1.373.530	1.569.174	1.701.239	1.719.953	1.777.424	1.740.234	1.886.944	1.923.147	1.937.758	1.952.773	1.986.321	1.971.015	1.983.796	2.003.825	1.994.186	Rupiah
Valas	179.544	212.715	199.874	225.704	227.298	235.354	250.061	256.343	252.380	253.755	262.191	265.868	263.343	262.525	265.782	Foreign Exchange
- Kepada Bank Lain	7.911	9.606	9.869	9.430	12.310	10.204	14.029	13.732	14.377	14.814	15.028	17.813	18.596	17.779	17.694	- Inter Bank Credit
Rupiah	7.227	8.970	7.906	7.795	10.401	8.961	12.828	12.346	13.046	13.585	13.739	15.710	16.185	15.243	15.134	Rupiah
Valas	684	636	1.963	1.635	1.910	1.243	1.200	1.386	1.331	1.229	1.289	2.103	2.411	2.536	2.560	Foreign Exchange
b. Penempatan pada Bank Lain	64.748	70.432	78.373	78.627	68.758	65.958	70.481	67.969	64.061	70.274	101.485	64.792	80.814	88.179	82.941	b. Interbank Placement
- Giro	35.832	40.715	51.594	50.045	37.317	42.542	42.970	38.280	36.980	43.272	65.395	41.126	48.653	57.905	49.151	- Demand Deposit
- Inter Bank Call Money	26.176	26.226	19.465	19.291	22.695	15.623	18.622	20.181	19.172	19.985	25.407	15.751	23.896	21.281	22.127	- Inter Bank Call Money
- Deposito Berjangka	2.725	1.767	3.517	3.609	2.807	2.319	3.860	4.471	3.012	2.134	5.413	2.376	3.331	3.911	5.756	- Time Deposits
- Lainnya	14	1.724	3.797	5.682	5.939	5.474	5.029	5.037	4.898	4.883	5.270	5.539	4.934	5.083	5.906	- Others
c. Penempatan pada Bank Indonesia	256.719	312.548	261.875	291.937	350.295	286.199	315.813	315.764	277.905	322.516	302.733	295.965	300.935	316.894	303.197	c. Placement to Bank Indonesia
- Giro	160.254	180.957	162.020	164.919	171.484	170.069	185.429	183.414	186.583	181.371	192.105	189.221	186.022	194.658	198.955	- Demand Deposit
- Fine Tune Operation (FTO)	47.992	83.531	90.403	94.950	109.849	100.313	107.761	102.079	82.634	120.897	78.682	86.661	101.354	97.964	84.256	- Fine Tune Operation (FTO)
- Fasbi	48.473	48.061	9.449	32.064	68.961	15.816	22.613	30.263	8.675	20.228	31.924	20.070	13.552	24.251	19.970	- Fasbi
- Lainnya	0	0	3	3	1	1	10	8	12	20	21	13	7	21	17	- Others
d. Surat Berharga	315.373	331.274	431.953	434.157	429.264	459.860	481.906	490.945	482.206	479.235	466.514	475.913	491.397	514.475	541.676	d. Securities
- Sertifikat Bank Indonesia (SBI)	40.114	14.136	40.434	39.374	34.031	32.028	30.323	24.555	14.250	19.706	18.645	14.310	16.502	15.827	13.319	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	4.430	5.835	3.390	3.943	4.097	9.032	10.552	10.883	8.517	11.271	11.627	9.552	12.575	9.682	22.148	- Treasury Bills
- Obligasi	204.807	265.442	308.670	311.850	315.099	324.631	342.085	343.746	341.245	332.231	321.606	355.137	351.630	373.356	376.827	- Bonds
- Lainnya	66.022	45.861	79.458	78.991	76.037	94.169	98.946	111.761	118.193	116.028	114.635	96.913	110.690	115.610	129.382	- Others
e. Penyertaan	10.516	14.725	15.728	16.239	16.726	16.997	18.136	18.336	18.421	18.421	19.145	20.270	20.384	20.384	20.435	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	48.308	61.026	82.444	82.915	83.680	86.444	97.298	98.524	99.792	102.304	101.533	100.523	103.187	104.436	102.303	f. Impairment on Financial Assets
- Kredit yang diberikan	45.147	57.555	79.248	79.721	80.388	83.112	93.392	94.710	95.939	98.428	97.562	96.653	99.247	100.454	98.964	- Credit
- Surat Berharga	807	899	822	856	821	1.126	1.334	1.334	1.327	1.319	1.301	1.299	1.309	1.321	793	- Securities
- Lainnya	2.354	2.572	2.375	2.337	2.470	2.206	2.571	2.480	2.526	2.558	2.670	2.571	2.632	2.662	2.546	- Others
g. Tagihan Spot dan Derivatif	281	1.409	1.416	1.026	715	853	1.518	1.743	1.613	1.721	1.553	1.643	1.559	1.366	1.405	g. Spot and Derivatives Claims
h. Tagihan Lainnya	140.631	57.402	79.346	72.104	66.934	100.783	106.810	91.757	93.721	112.179	89.501	142.803	143.446	138.050	123.616	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	1.923.690	2.080.909	2.188.261	2.245.208	2.354.143	2.288.114	2.464.455	2.486.446	2.462.186	2.547.953	2.599.825	2.575.386	2.590.481	2.629.464	2.621.284	a. Third Party Funds
Rupiah	1.656.503	1.769.768	1.868.155	1.907.327	2.015.164	1.953.178	2.098.704	2.120.164	2.113.013	2.170.453	2.240.031	2.230.883	2.235.197	2.257.798	2.261.738	Rupiah
Giro	281.247	335.491	355.924	384.473	431.523	395.620	432.243	426.993	428.240	445.700	465.773	457.965	444.476	461.137	474.158	Demand Deposit
Tabungan	762.157	835.954	852.159	875.121	932.553	899.906	936.980	938.841	930.744	940.273	987.256	980.017	982.676	1.000.405	1.002.805	Saving
Simpanan Berjangka	613.099	598.324	660.072	647.733	651.088	657.653	729.481	754.330	754.028	784.480	787.002	792.901	808.046	796.256	784.775	Time Deposits
Valas	267.186	311.141	320.106	337.881	338.979	334.936	365.751	366.282	349.173	377.500	359.795	344.503	355.284	371.666	359.547	Foreign Exchange
Giro	120.825	149.334	141.830	149.445	148.302	152.761	152.287	149.674	136.002	162.587	150.344	142.236	150.232	150.793	142.327	Demand Deposit
Tabungan	42.524	50.241	55.570	54.700	58.459	56.531	61.972	63.239	62.150	62.088	63.430	59.347	58.366	64.565	63.707	Saving
Simpanan Berjangka	103.838	111.566	122.706	133.735	132.217	125.645	151.491	153.369	151.022	152.825	146.021	142.920	146.685	156.308	153.513	Time Deposits
b. Kewajiban kepada Bank Indonesia	1.222	543	871	830	806	841	853	867	785	778	738	736	752	960	959	b. Liabilities to BI
c. Kewajiban kepada Bank lain	32.483	33.571	40.316	36.447	27.451	41.252	48.329	64.143	66.434	60.667	45.626	52.079	63.884	64.595	63.521	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	14.495	17.138	31.615	32.116	36.633	36.522	38.934	39.428	38.158	36.647	42.656	44.956	52.107	51.057	48.560	d. Issued Securities
e. Pinjaman yang Diterima	57.412	87.429	78.979	86.946	99.422	98.438	98.661	93.357	93.602	92.476	91.565	91.478	100.186	97.892	95.439	e. Loans received
Rupiah	1.186	1.045	1.057	1.059	1.044	1.035	1.044	1.049	1.040	1.040	1.040	1.031	1.030	1.030	953	Rupiah
Valas	56.226	86.384	77.922	85.886	98.378	97.403	97.617	92.308	92.562	91.436	90.525	90.446	99.156	96.863	94.487	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.584	1.991	1.047	2.580	1.448	929	1.245	1.134	1.239	1.282	1.125	1.214	1.180	1.709	1.688	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	54.818	46.668	43.065	44.395	43.369	42.257	45.547	45.915	44.919	48.834	68.954	45.797	44.645	43.874	41.621	g. Other Liabilities
h. Setoran Jaminan	3.021	3.212	2.608	2.705	2.964	2.775	2.900	2.934	3.031	2.900	2.872	2.599	2.656	2.617	2.788	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	28.430	25.393	26.011	26.011	26.011	26.011	27.623	27.623	27.623	27.623	27.623	27.623	27.623	27.623	27.623	a. Paid In Capital
b. Cadangan	29.793	37.165	15.093	15.093	15.006	15.006	9.744	9.744	9.950	9.950	9.950	9.950	9.950	9.950	9.950	b. Reserves
c. L/R Tahun lalu ¹⁾	160.125	204.109	278.696	278.696	277.062	349.173	374.329	353.670	350.252	350.252	350.259	350.252	350.252	350.251	350.251	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	69.300	71.571	58.715	64.769	69.466	61.02	11.777	19.344	25.659	32.283	40.141	47.696	55.082	63.087	71.213	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	38.309	33.922	40.472	36.580	37.390	38.394	46.042	47.667	47.827	47.782	48.056	47.751	49.579	49.995	48.672	e. Additional Paid In Capital
f. Modal Pinjaman	3.762	3.753	3.708	3.716	215	206	3.175	3.174	3.174	3.173	3.172	1.784	1.785	1.787	1.788	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	25.808	17.584	15.638	15.733	11.431	11.193	11.218	11.281	11.434	11.582	11.674	11.571	11.695	11.539	11.549	a. Financing
- Kepada Pihak Ketiga	25.698	17.495	15.601	15.698	11.396	11.166	11.192	11.256	11.409	11.558	11.650	11.550	11.676	11.521	11.541	- To Third Party
Rupiah	25.298	17.491	15.601	15.698	11.396	11.166	11.192	11.256	11.409	11.558	11.650	11.550	11.676	11.521	11.541	Rupiah
Valas	399	4	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	111	88	37	35	34	27	26	26	25	24	24	21	18	18	8	- Inter Bank Credit
Rupiah	111	88	37	35	34	27	26	26	25	24	24	21	18	18	8	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	1.143	962	794	817	808	603	526	687	526	513	778	713	515	511	480	b. Interbank Placement
- Giro	395	290	281	274	270	265	52	48	52	39	65	58	53	49	43	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	744	670	513	543	538	338	474	639	474	474	713	655	462	462	437	- Time Deposits
- Lainnya	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	5.794	3.280	1.835	1.632	2.851	2.248	1.475	2.340	1.796	1.759	2.317	2.076	1.913	2.676	2.707	c. Placement to Bank Indonesia
- Giro	1.314	1.139	820	840	561	609	634	620	646	625	635	633	682	695	688	- Demand Deposit
- Fine Tune Operation (FTO)	121	85	340	240	240	450	455	435	345	355	355	690	690	840	730	- Fine Tune Operation (FTO)
- Fasbi	4.248	2.056	676	552	2.050	1.189	386	1.285	805	779	1.326	753	541	1.141	1.289	- Fasbi
- Lainnya	112	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
d. Surat Berharga	1.126	864	992	1.105	750	423	552	472	804	725	798	685	617	914	911	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Treasury Bills
- Obligasi	1.082	809	794	792	286	300	317	282	309	311	312	302	302	301	347	- Bonds
- Lainnya	44	54	198	312	463	123	235	190	495	413	486	383	315	613	563	- Others
e. Penyertaan	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)	512	420	990	685	852	867	875	884	895	885	832	884	968	921	1.126	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	497	396	975	669	840	858	866	871	878	860	809	861	944	894	1.096	- Financing
- Surat Berharga	7	15	7	8	4	1	2	2	4	4	4	2	2	3	3	- Securities
- Lainnya	8	10	8	8	8	8	7	11	13	21	19	21	21	24	26	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	-	-	113	302	150	715	924	658	669	786	459	793	948	997	833	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	26.742	18.112	15.744	15.636	12.101	12.517	12.226	12.619	12.747	12.824	12.780	13.135	12.961	12.907	13.100	a. Third Party Funds
Rupiah	26.393	18.054	15.700	15.592	12.101	12.517	12.226	12.619	12.747	12.824	12.780	13.135	12.961	12.907	13.100	Rupiah
Giro	1.357	1.134	877	895	1.055	748	642	605	640	655	647	628	597	567	613	Demand Deposit
Tabungan	3.336	2.124	1.989	1.981	1.599	1.486	1.510	1.520	1.424	1.363	1.392	1.475	1.431	1.483	1.482	Saving
Simpanan Berjangka	21.700	14.797	12.834	12.716	9.447	10.283	10.074	10.494	10.683	10.806	10.741	11.033	10.933	10.856	11.005	Time Deposits
Valas	350	57	44	44	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	166	42	44	43	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Tabungan	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	183	15	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	1.476	933	625	889	901	533	368	350	292	392	466	368	418	983	1.118	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	487	300	313	383	883	26	-	310	-	-	513	175	100	557	100	d. Issued Securities
e. Pinjaman yang Diterima	116	114	114	114	115	115	120	128	135	141	143	160	170	189	201	e. Loans received
Rupiah	116	114	114	114	115	115	120	128	135	141	143	160	170	189	201	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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Other Liabilities
h. Setoran Jaminan	4	21	32	32	29	26	23	23	22	26	26	27	29	30	30	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	5.071	3.340	2.791	2.791	2.069	2.069	2.069	2.069	2.069	2.319	2.379	2.379	2.379	2.379	2.479	a. Paid In Capital
b. Cadangan	22	41	45	45	45	45	45	45	45	45	45	45	45	45	45	b. Reserves
c. L/R Tahun lalu ¹⁾	122	(74)	(98)	(98)	(123)	(625)	(620)	(650)	(523)	(523)	(523)	(523)	(523)	(523)	(523)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	265	78	(476)	(156)	(512)	5	9	14	13	17	55	(54)	(137)	(123)	(325)	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	199	395	265	263	245	245	245	305	305	56	(4)	(4)	(4)	(2)	(3)	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	122.616	86.079	104.548	105.543	111.224	109.724	110.581	112.140	112.689	114.344	116.556	114.832	115.649	116.735	116.862	a. Financing
- Kepada Pihak Ketiga	122.247	85.771	104.203	105.198	110.883	109.389	110.252	111.800	112.332	113.920	116.080	114.399	115.231	116.325	116.478	- To Third Party
Rupiah	114.695	81.278	100.476	101.363	106.993	105.567	106.466	108.104	108.611	110.332	112.487	110.688	111.525	112.536	112.763	Rupiah
Valas	7.552	4.493	3.727	3.835	3.891	3.822	3.786	3.696	3.722	3.588	3.593	3.711	3.705	3.789	3.715	Foreign Exchange
- Kepada Bank Lain	369	307	345	346	341	335	329	340	357	424	476	433	418	410	384	- Inter Bank Credit
Rupiah	369	307	345	346	341	335	329	340	357	424	476	433	418	410	384	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	2.144	2.104	1.566	1.323	1.751	1.067	1.086	1.276	1.976	2.654	2.405	1.564	1.696	1.742	1.496	b. Interbank Placement
- Giro	1.735	1.626	920	597	1.265	1.003	1.007	990	1.675	2.177	1.752	1.177	1.439	1.502	1.219	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	273	434	640	710	440	60	60	210	214	335	485	210	10	10	9	- Time Deposits
- Lainnya	137	45	6	16	46	4	19	76	86	142	169	178	247	230	268	- Others
c. Penempatan pada Bank Indonesia	26.634	14.573	18.171	18.909	19.908	19.074	19.264	22.831	20.807	22.299	21.601	20.207	19.909	21.815	19.149	c. Placement to Bank Indonesia
- Giro	6.956	4.717	6.403	6.384	7.039	6.779	7.594	7.696	7.426	7.830	8.110	8.102	8.183	8.212	8.348	- Demand Deposit
- Fine Tune Operation (FTO)	4.599	1.400	2.205	2.450	2.650	2.970	3.320	3.320	3.210	3.210	2.560	2.525	2.800	2.800	2.305	- Fine Tune Operation (FTO)
- Fasbi	13.490	5.201	9.162	9.673	9.802	8.675	7.236	9.522	7.938	8.624	10.318	7.464	6.255	8.928	7.239	- Fasbi
- Lainnya	1.589	3.255	401	402	418	650	1.114	2.293	2.233	2.635	613	2.115	2.671	1.875	1.257	- Others
d. Surat Berharga	9.082	9.679	13.838	14.684	16.450	14.596	14.919	15.359	15.920	17.295	19.461	20.480	20.602	21.841	23.309	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	-	98	1.234	1.913	1.979	1.643	521	1.168	1.199	2.333	4.017	4.632	4.890	4.447	5.380	- Treasury Bills
- Obligasi	7.239	8.687	10.243	10.688	11.170	11.398	13.128	12.066	12.366	12.872	12.991	14.233	14.442	15.272	16.228	- Bonds
- Lainnya	1.843	895	2.361	2.083	3.301	1.556	1.269	2.125	2.356	2.091	2.454	1.615	1.271	2.123	1.700	- Others
e. Penyertaan	100	28	29	29	29	29	29	30	30	30	30	30	31	31	31	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.559	2.468	3.377	3.476	3.361	3.505	3.504	3.456	3.225	3.211	2.960	2.992	3.021	2.892	3.549	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	3.365	2.435	3.342	3.431	3.293	3.439	3.435	3.398	3.164	3.148	2.895	2.933	2.961	2.827	3.486	- Financing
- Surat Berharga	163	10	19	28	47	46	47	39	41	41	41	39	40	42	44	- Securities
- Lainnya	30	23	16	17	22	20	22	18	19	22	23	20	20	22	19	- Others
g. Tagihan Spot dan Derivatif	-	-	-	32	31	29	17	4	5	0	1	1	1	1	1	g. Spot and Derivatives Claims
h. Tagihan Lainnya	2.104	846	1.158	1.228	1.713	1.581	1.832	2.371	3.362	2.330	1.812	3.214	2.337	2.569	2.656	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	143.981	94.726	116.400	118.600	124.349	123.023	125.629	129.545	132.283	137.181	139.680	141.180	139.899	144.691	142.894	a. Third Party Funds
Rupiah	133.157	88.131	110.835	112.957	118.325	117.073	119.760	123.753	125.856	130.824	133.461	135.624	134.482	137.040	138.838	Rupiah
Giro	9.572	5.925	13.142	14.120	10.636	11.242	12.138	12.737	15.983	17.895	16.427	15.906	13.777	17.079	16.487	Demand Deposit
Tabungan	46.931	25.482	31.814	32.443	35.212	34.483	34.935	34.828	34.360	33.907	35.146	36.467	36.467	36.737	37.220	Saving
Simpanan Berjangka	76.653	56.723	65.879	66.393	72.477	71.348	72.687	76.188	75.512	79.022	81.888	83.251	84.237	85.023	83.333	Time Deposits
Valas	10.824	6.596	5.565	5.644	6.024	5.950	5.869	5.792	6.427	6.357	6.219	5.556	5.418	5.853	5.854	Foreign Exchange
Giro	2.712	1.940	1.266	1.021	1.032	1.064	869	1.202	1.723	1.885	1.718	1.229	1.128	1.328	1.402	Demand Deposit
Tabungan	151	139	145	151	163	158	167	164	156	151	159	165	169	176	178	Saving
Simpanan Berjangka	7.961	4.517	4.154	4.471	4.829	4.728	4.833	4.425	4.549	4.321	4.341	4.162	4.121	4.349	4.273	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	1	1	1	1	1	1	1	1	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	3.860	4.799	5.329	4.880	6.121	4.069	3.955	3.731	3.253	3.550	4.546	3.674	2.954	2.398	2.797	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	2.950	2.991	2.059	2.740	4.612	1.907	990	3.410	2.138	1.848	1.992	1.786	1.209	1.374	1.923	d. Issued Securities
e. Pinjaman yang Diterima	2.136	1.836	1.951	1.951	2.201	2.101	2.101	2.051	2.051	2.051	2.751	2.751	2.818	2.558	2.449	e. Loans received
Rupiah	2.136	1.836	1.951	1.951	2.201	2.101	2.101	2.051	2.051	2.051	2.751	2.751	2.751	2.423	2.381	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	67	135	68	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	10	4	2	1	2	8	0	12	12	9	5	3	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	867	515	201	120	282	426	506	290	168	186	244	236	366	564	470	g. Other Liabilities
h. Setoran Jaminan	59	30	29	35	37	34	34	41	42	56	60	58	61	63	68	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	5.573	7.084	9.090	9.091	9.939	9.967	9.967	9.967	9.967	9.967	9.986	9.986	9.986	9.986	9.986	a. Paid In Capital
b. Cadangan	975	1.807	2.990	2.988	2.958	2.958	2.958	2.963	2.967	3.139	2.946	3.004	3.004	3.004	3.004	b. Reserves
c. L/R Tahun lalu ¹⁾	3.444	(48)	(224)	(257)	(139)	948	948	964	698	656	528	471	499	499	495	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	437	306	705	843	1.139	131	260	439	577	768	889	695	1.160	1.317	1.008	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	1.594	1.814	1.752	1.770	1.824	1.833	1.839	1.709	1.850	1.730	1.790	1.790	1.805	1.823	1.815	e. Additional Paid In Capital
f. Modal Pinjaman	-	-	1.500	1.500	1.500	2.500	2.500	2.500	2.500	2.500	2.500	1.800	1.800	1.800	1.800	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	-	50.865	53.689	53.843	55.388	54.006	53.366	55.214	54.568	55.345	57.855	57.872	57.639	58.503	58.292	a. Financing
- Kepada Pihak Ketiga	-	50.701	53.495	53.657	55.202	53.828	53.181	55.025	54.383	55.154	57.653	57.674	57.447	58.306	58.103	- To Third Party
- Rupiah	-	46.212	49.516	49.588	50.390	49.183	48.598	50.220	49.583	50.549	53.308	53.463	53.432	54.326	54.150	- Rupiah
- Valas	-	4.489	3.979	4.069	4.812	4.644	4.584	4.804	4.800	4.605	4.345	4.211	4.015	3.980	3.953	- Foreign Exchange
- Kepada Bank Lain	-	164	194	186	186	179	184	189	185	191	202	198	192	197	189	- Inter Bank Credit
- Rupiah	-	164	194	186	186	179	184	189	185	191	202	198	192	197	189	- Rupiah
- Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
b. Penempatan pada Bank Lain	-	532	595	842	1.552	1.108	1.040	997	962	633	2.065	650	789	465	270	b. Interbank Placement
- Giro	-	531	593	841	1.551	1.106	1.038	996	960	631	2.064	649	788	463	269	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	- Others
c. Penempatan pada Bank Indonesia	-	7.944	11.725	12.853	11.996	14.342	15.375	13.684	17.647	12.768	9.161	10.912	10.100	12.821	12.794	c. Placement to Bank Indonesia
- Giro	-	2.905	3.237	3.300	3.357	5.318	5.339	5.376	5.424	3.356	3.412	3.496	3.543	5.654	5.772	- Demand Deposit
- Fine Tune Operation (FTO)	-	1.900	4.050	5.050	5.050	5.050	5.050	4.550	3.950	3.450	3.250	3.350	3.600	3.600	3.100	- Fine Tune Operation (FTO)
- Fasbi	-	2.863	3.329	3.622	3.589	3.573	4.520	3.492	7.300	5.056	1.700	2.534	2.250	2.449	3.312	- Fasbi
- Lainnya	-	276	1.109	881	-	401	467	267	973	906	800	1.532	707	1.118	610	- Others
d. Surat Berharga	-	7.727	6.753	6.659	6.907	7.216	7.848	8.287	7.997	8.343	9.699	9.279	9.610	10.006	9.935	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- (SB/PN)	-	1.941	245	199	99	17	288	405	464	570	1.062	1.188	1.689	1.560	1.508	- Treasury Bills
- Obligasi	-	4.621	5.400	5.426	5.427	6.048	6.574	6.581	6.581	6.636	6.934	6.901	6.902	7.415	7.416	- Bonds
- Lainnya	-	1.164	1.109	1.035	1.380	1.150	987	1.301	952	1.136	1.703	1.190	1.019	1.031	1.011	- Others
e. Penyertaan	-	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	1.895	1.949	1.993	1.815	1.748	1.799	1.774	1.620	1.721	1.620	1.504	1.710	1.743	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	-	1.797	1.735	1.789	1.830	1.791	1.726	1.774	1.752	1.595	1.687	1.592	1.478	1.685	1.718	- Financing
- Surat Berharga	-	152	152	151	154	16	14	17	14	15	24	19	17	17	17	- Securities
- Lainnya	-	59	9	9	9	9	8	8	8	10	10	10	8	8	8	- Others Claims
g. Tagihan Spot dan Derivatif	-	-	0	0	-	0	0	0	0	0	0	0	0	0	0	g. Spot and Derivatives Claims
h. Tagihan Lainnya	-	741	1.363	1.513	1.123	724	86	43	50	233	258	1.789	1.471	209	56	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	-	62.057	67.318	68.096	69.957	70.242	70.574	71.036	73.914	70.387	72.300	73.648	72.579	74.751	73.963	a. Third Party Funds
- Rupiah	-	56.702	61.693	62.314	63.641	64.306	64.548	65.046	67.240	64.041	65.105	67.098	67.030	69.100	68.933	- Rupiah
- Giro	-	4.340	5.017	5.148	5.097	4.843	4.879	5.301	5.576	5.953	5.386	5.760	5.526	6.873	5.762	- Demand Deposit
- Tabungan	-	24.984	26.413	26.515	27.759	27.611	27.609	27.824	27.356	27.319	27.792	28.667	28.796	28.988	29.233	- Saving
- Simpanan Berjangka	-	27.378	30.263	30.651	30.785	31.852	32.060	31.920	30.308	30.769	31.927	32.672	32.708	33.239	33.939	- Time Deposits
- Valas	-	5.355	5.625	5.782	6.317	5.936	6.026	5.989	6.674	6.346	7.195	6.550	5.549	5.651	5.030	- Foreign Exchange
- Giro	-	1.490	1.426	1.242	1.833	1.315	1.357	2.306	2.969	2.800	3.645	3.032	2.001	2.070	1.427	- Demand Deposit
- Tabungan	-	3	-	-	-	-	-	-	4	4	4	4	5	5	5	- Saving
- Simpanan Berjangka	-	3.862	4.199	4.540	4.484	4.621	4.669	3.683	3.700	3.541	3.546	3.514	3.544	3.576	3.598	- Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	-	412	408	825	494	450	605	556	646	531	763	592	613	599	541	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	-	500	200	-	-	-	-	-	-	-	-	-	-	-	-	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	126	105	114	106	86	43	50	233	258	224	89	57	56	g. Other Liabilities
h. Setoran Jaminan	-	59	26	26	24	24	26	23	23	23	22	22	22	22	22	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	-	1.989	1.989	2.489	2.489	2.489	2.489	2.489	2.489	2.489	2.489	2.489	2.489	2.489	2.489	a. Paid In Capital
b. Cadangan	-	298	398	398	398	398	398	398	398	498	498	498	498	498	498	b. Reserves
c. L/R Tahun lalu ¹⁾	-	2.890	2.845	2.845	2.845	3.170	3.170	3.170	3.170	3.070	3.070	3.070	3.070	3.070	3.070	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	-	250	269	289	325	29	57	90	121	135	181	202	230	261	289	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	-	50	39	39	(24)	(8)	(9)	(8)	(13)	(13)	(13)	(13)	(12)	(12)	(13)	e. Additional Paid In Capital
f. Modal Pinjaman	-	-	500	500	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	568.014	646.614	596.810	621.715	681.460	61.630	115.936	176.133	238.787	298.616	357.158	417.131	477.592	537.027	596.900	1. Interest Income
a. Dari Bank Indonesia	7.816	7.620	4.772	5.296	5.990	764	1.302	1.884	2.439	3.028	3.503	4.121	4.782	5.492	6.090	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	6.846	8.026	5.586	6.166	6.667	580	1.050	1.583	2.245	2.958	3.579	4.218	4.786	5.416	6.109	b. From interbank placement
c. Dari surat berharga	37.215	42.746	43.578	47.988	52.404	4.640	9.040	13.939	18.580	23.482	28.695	33.357	38.308	43.339	47.969	c. From securities
d. Dari Kredit yang diberikan	403.926	450.988	425.480	433.211	474.705	43.320	80.206	121.404	159.664	200.394	240.422	281.207	322.089	362.641	402.993	d. From credit
- kepada pihak ketiga bukan bank	402.163	448.959	423.590	431.242	472.391	43.083	79.790	120.789	158.859	199.389	239.234	279.816	320.402	360.792	400.941	- To Third Party non Bank
- kepada bank lain	1.763	2.029	1.891	1.969	2.314	238	417	616	806	1.005	1.188	1.391	1.688	2.052	2.452	- To other Bank
e. Lainnya	112.211	137.234	117.394	129.054	141.694	12.326	24.337	37.323	55.859	68.753	80.959	94.227	107.627	120.139	133.739	e. Others
2. Beban Bunga	293.842	338.259	313.376	309.884	338.622	32.606	58.914	88.550	122.385	152.341	181.231	211.366	241.669	271.069	300.817	2. Interest Expenses
a. Kepada Bank Indonesia	562	477	386	430	447	7	12	17	21	26	31	36	41	44	47	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	4.613	6.486	5.816	6.328	6.924	665	1.205	1.906	2.481	3.138	3.801	4.509	5.268	5.970	6.737	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	172.936	187.208	146.731	160.727	174.977	14.712	28.194	43.253	57.746	72.855	87.222	102.461	117.903	132.594	147.563	c. Third Party non Bank
- Giro	13.615	14.858	12.935	14.331	15.819	1.576	2.973	4.550	6.077	7.704	9.208	10.863	12.423	13.938	15.498	- Demand Deposit
- Tabungan	24.317	22.410	18.981	20.801	22.743	1.969	3.832	5.843	7.657	9.542	11.389	13.346	15.411	17.318	19.234	- Saving
- Simpanan Berjangka	135.003	149.940	114.815	125.595	136.415	11.167	21.389	32.860	44.012	55.609	66.625	78.252	90.069	101.339	112.831	- Time deposits
d. Surat Berharga	6.993	7.956	6.639	7.417	8.227	823	1.529	2.298	3.052	3.852	4.677	5.559	6.446	7.296	8.179	d. Securities
e. Pinjaman yang diterima	3.502	4.334	5.288	5.765	6.327	1.065	1.151	1.675	2.236	2.871	3.465	4.136	4.737	5.383	6.202	e. Loans received
f. Lainnya	104.298	130.259	115.689	127.113	139.706	12.056	23.684	36.331	54.099	67.012	79.611	92.328	105.235	117.787	130.184	f. Others
g. Koreksi atas pendapatan bunga	939	1.540	2.103	2.105	2.015	3.278	3.139	3.070	2.750	2.587	2.423	2.337	2.039	1.995	1.905	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	274.171	308.355	283.434	311.830	342.838	29.024	57.022	87.583	116.402	146.275	175.927	205.765	235.922	265.958	296.083	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	148.439	210.957	193.128	208.510	249.691	37.822	52.308	72.405	90.658	109.777	120.511	140.701	159.027	177.482	192.095	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	6.306	5.584	8.469	8.557	8.875	822	1.550	2.760	3.626	4.491	5.626	6.128	7.234	8.540	9.111	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	239	49	390	390	390	-	-	599	599	644	644	644	749	749	750	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	55	0	185	36	39	69	115	116	16	18	20	95	99	204	144	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	50.757	107.699	90.228	95.897	101.314	10.662	15.801	24.439	33.882	44.114	58.744	67.693	73.993	82.443	87.050	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	54.203	57.923	51.079	56.489	63.817	5.284	10.437	16.711	22.429	28.134	33.776	39.633	45.215	50.932	56.723	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	36.879	39.702	42.777	47.140	75.256	20.986	24.405	27.780	30.107	32.376	21.701	26.508	31.737	34.615	38.317	f. Others
2. Beban Operasional Selain Beban Bunga	278.849	386.114	354.585	388.812	456.244	53.241	83.486	118.825	152.755	188.375	214.194	249.879	285.077	318.719	349.145	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.577	2.853	1.927	2.581	2.474	207	406	517	566	686	750	861	974	1.111	1.411	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	68	263	98	139	144	0	39	180	195	202	210	215	279	347	403	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	1	32	22	24	26	12	14	16	17	17	17	17	17	17	17	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	43.873	98.122	80.594	86.536	101.792	9.657	14.030	21.978	31.145	40.235	53.952	62.018	67.465	75.148	79.354	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	64.153	97.213	105.462	115.185	146.623	26.635	35.743	44.167	52.256	61.315	55.379	63.569	74.342	82.860	89.976	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.509	3.113	2.471	2.885	3.201	288	578	880	1.122	1.422	1.714	2.066	2.353	2.616	2.911	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	164.669	184.517	164.013	181.462	201.984	16.441	22.916	51.086	67.455	84.497	102.173	121.133	139.647	156.621	175.072	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	143.761	133.198	121.977	131.528	136.311	13.605	25.844	41.162	54.306	67.677	82.244	96.587	109.872	124.721	139.033	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	25.225	24.080	14.299	17.345	20.712	3.195	6.773	9.298	12.001	14.605	17.384	20.230	22.837	24.420	26.135	E. Non Operational Income
F. Beban non-operasional	25.394	23.757	14.059	15.573	19.555	3.360	6.869	9.064	11.571	14.131	16.751	19.595	22.055	23.814	25.167	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(169)	323	240	1.772	1.157	(165)	(95)	234	429	474	633	636	782	606	968	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	143.591	133.521	122.217	133.300	137.467	13.440	25.749	41.397	54.736	68.151	82.877	97.223	110.654	125.328	140.001	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	66.264	66.405	77	84	67.017	7	(1)	(11)	(19)	(39)	(41)	(57)	(64)	(76)	(83)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	67.023	66.967	380	563	67.431	7	41	28	46	25	125	132	132	138	158	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	112.160	104.628	95.336	104.104	106.544	10.546	20.142	32.882	43.391	53.924	65.699	77.229	87.798	99.969	111.058	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																r) Revised figures
*) Angka-angka sementara																*) Provisional figures

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

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	27.485	23.379	12.992	14.209	15.495	1.160	1.551	2.401	3.114	3.970	4.380	5.170	5.957	6.695	7.477	1. Interest Income
a. Dari Bank Indonesia	482	544	231	252	273	19	33	52	67	90	93	108	126	134	157	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	753	806	400	429	452	20	31	53	81	116	120	143	168	190	211	b. From interbank placement
c. Dari surat berharga	892	711	447	498	545	42	66	102	122	160	186	225	261	300	327	c. From securities
d. Dari Kredit yang diberikan	16.038	13.026	8.030	8.858	9.724	753	1.029	1.587	2.069	2.598	2.762	3.246	3.721	4.185	4.672	d. From credit
- kepada pihak ketiga bukan bank	15.889	12.907	7.966	8.788	9.646	745	1.014	1.562	2.035	2.554	2.761	3.246	3.720	4.184	4.671	- To Third Party non Bank
- kepada bank lain	149	118	63	70	78	8	16	25	34	44	1	1	1	1	1	- To other Bank
e. Lainnya	9.321	8.292	3.884	4.172	4.500	326	391	607	774	1.006	1.219	1.447	1.682	1.886	2.111	e Others
2. Beban Bunga	18.176	15.657	8.098	8.782	9.505	693	895	1.376	1.776	2.292	2.671	3.175	3.683	4.151	4.647	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	1	1	1	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	376	237	186	204	230	28	27	39	49	60	38	44	51	58	65	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	8.125	6.859	3.920	4.283	4.640	326	469	721	937	1.214	1.401	1.660	1.919	2.169	2.427	c. Third Party non Bank
- Giro	618	641	406	442	468	27	43	72	108	165	175	210	243	276	311	- Demand Deposit
- Tabungan	472	495	248	273	299	25	35	54	68	86	94	113	131	150	170	- Saving
- Simpanan Berjangka	7.035	5.723	3.266	3.568	3.873	275	391	595	762	963	1.131	1.337	1.544	1.743	1.946	- Time deposits
d. Surat Berharga	202	210	134	147	160	11	8	16	20	25	36	45	52	57	65	d. Securities
e. Pinjaman yang diterima	47	32	13	13	15	4	5	8	10	12	12	14	16	18	20	e. Loans received
f. Lainnya	9.425	8.320	3.844	4.133	4.459	323	386	597	764	987	1.195	1.420	1.652	1.854	2.079	f. Others
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	9.309	7.722	4.894	5.427	5.989	466	655	1.025	1.338	1.677	1.709	1.995	2.274	2.544	2.830	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.465	1.452	1.031	1.174	1.285	111	178	296	394	483	440	651	745	840	914	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	62	216	176	212	230	16	1	7	7	6	6	9	10	13	14	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	24	25	1	1	2	0	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	555	410	232	257	281	19	31	50	65	83	96	126	144	162	186	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	820	801	622	704	772	75	145	239	321	395	338	516	590	665	714	f. Others
2. Beban Operasional Selain Beban Bunga	7.873	6.955	4.595	5.111	5.803	401	601	926	1.222	1.547	1.606	1.993	2.274	2.571	2.876	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	13	294	134	189	205	13	1	0	0	0	0	0	0	1	2	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	3	-	-	-	-	-	0	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	12	21	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.405	1.211	903	995	1.081	120	187	281	365	451	425	608	695	801	897	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	39	26	10	11	13	0	0	1	1	1	1	2	2	2	3	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	6.401	5.402	3.548	3.916	4.504	268	413	644	856	1.094	1.180	1.383	1.576	1.767	1.975	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	2.901	2.219	1.330	1.490	1.471	176	232	395	510	613	543	653	745	813	868	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	734	783	2.099	3.900	5.766	2.022	4.376	5.583	6.992	8.429	9.988	11.605	12.951	13.162	13.406	E. Non Operational Income
F. Beban non - operasional	727	857	2.121	3.927	5.799	2.020	4.372	5.576	6.985	8.418	9.977	11.593	12.940	13.151	13.395	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	8	(74)	(23)	(27)	(33)	2	5	7	7	11	11	12	12	11	11	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	2.908	2.145	1.308	1.463	1.438	178	236	402	517	624	554	665	757	824	878	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	115	24	-	-	23	-	-	-	-	-	-	-	-	-	-	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	445	142	-	-	170	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	2.014	1.570	927	1.048	861	143	187	309	393	472	400	500	570	616	642	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 Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	101.362	107.041	99.203	109.355	112.706	9.732	19.717	30.522	40.895	43.254	52.400	63.416	71.005	80.024	89.504	1. Interest Income
a. Dari Bank Indonesia	1.734	1.412	1.017	1.074	1.188	140	250	386	533	501	619	839	831	951	1.055	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	3.257	3.063	1.708	1.851	1.965	125	257	428	619	800	1.005	1.198	1.348	1.515	1.683	b. From interbank placement
c. Dari surat berharga	5.950	5.174	5.164	5.801	5.893	467	926	1.477	2.033	2.472	3.008	3.735	4.197	4.715	5.264	c. From securities
d. Dari Kredit yang diberikan	61.677	59.585	54.277	59.715	63.246	5.301	10.703	16.514	21.935	23.989	29.180	35.793	39.422	44.416	49.529	d. From credit
- kepada pihak ketiga bukan bank	61.491	59.317	54.028	59.442	62.828	5.264	10.643	16.429	21.825	23.864	28.976	35.541	39.144	44.105	49.184	- To Third Party non Bank
- kepada bank lain	186	268	249	273	418	37	60	85	110	125	204	252	278	311	345	- To other Bank
e. Lainnya	28.744	37.807	37.037	40.915	40.413	3.700	7.581	11.717	15.776	15.492	18.588	21.851	25.206	28.427	31.972	e Others
2. Beban Bunga	58.534	70.283	64.692	71.241	72.338	6.367	12.954	19.988	26.971	27.329	32.947	39.642	44.597	50.283	56.390	2. Interest Expenses
a. Kepada Bank Indonesia	37	36	13	18	20	1	3	4	6	8	11	13	15	17	19	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.416	1.559	1.084	1.170	1.282	159	287	380	485	550	659	840	889	999	1.104	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	27.310	29.785	25.469	27.909	29.256	2.391	4.839	7.513	10.215	10.866	13.179	16.148	17.774	20.025	22.401	c. Third Party non Bank
- Giro	3.501	2.909	2.427	2.659	2.792	195	404	640	917	1.147	1.431	1.723	1.928	2.162	2.404	- Demand Deposit
- Tabungan	2.602	2.603	2.286	2.508	2.556	228	447	674	894	1.018	1.241	1.475	1.671	1.882	2.103	- Saving
- Simpanan Berjangka	21.206	24.273	20.757	22.742	23.908	1.968	3.989	6.200	8.404	8.701	10.508	12.951	14.175	15.980	17.894	- Time deposits
d. Surat Berharga	866	896	792	898	985	84	176	256	343	304	359	538	486	552	615	d. Securities
e. Pinjaman yang diterima	461	645	571	616	660	56	106	180	236	239	289	408	382	432	475	e. Loans received
f. Lainnya	28.443	37.361	36.763	40.628	40.135	3.675	7.543	11.654	15.685	15.362	18.449	21.694	25.050	28.257	31.777	f. Others
g. Koreksi atas pendapatan bunga	1	0	1	3	1	0	0	0	0	1	0	0	1	1	1	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	42.828	36.758	34.510	38.114	40.368	3.365	6.763	10.534	13.924	15.925	19.453	23.774	26.408	29.741	33.114	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	40.540	20.802	17.583	19.682	20.573	2.013	3.380	5.039	6.089	7.412	9.040	10.472	11.946	13.685	15.068	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.217	1.474	1.282	1.355	1.483	100	196	381	458	569	652	792	975	1.201	1.345	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	235	49	390	390	390	-	-	-	-	-	-	-	-	-	1	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	0	5	5	5	-	-	-	-	-	0	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	26.661	13.001	10.535	12.040	12.403	1.392	1.887	2.843	3.181	3.795	4.828	5.543	6.284	7.213	7.742	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	6.877	3.234	2.514	2.746	3.116	205	424	682	941	1.178	1.448	1.711	1.855	2.113	2.403	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	4.551	3.044	2.857	3.144	3.176	316	873	1.133	1.509	1.869	2.112	2.425	2.833	3.159	3.576	f. Others
2. Beban Operasional Selain Beban Bunga	61.733	44.523	39.295	44.179	47.330	4.113	7.339	11.287	14.548	17.625	22.007	26.156	29.737	33.783	37.274	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	807	1.087	669	1.008	1.016	36	77	132	153	183	213	287	322	411	484	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	65	263	92	134	139	0	1	10	25	32	39	44	109	121	176	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	24.009	11.702	9.855	11.434	11.806	1.267	1.698	2.640	2.935	3.571	4.518	5.068	5.878	6.751	7.269	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	7.928	7.817	7.953	8.775	9.702	977	1.678	2.400	3.192	4.094	5.145	6.255	7.021	7.993	8.551	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.097	495	178	197	207	19	34	46	64	92	101	141	149	164	161	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	27.827	23.159	20.548	22.631	24.459	1.813	3.852	6.061	8.179	9.653	11.991	14.361	16.259	18.344	20.631	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	21.635	13.037	12.798	13.617	13.637	1.265	2.804	4.286	5.464	5.712	6.486	8.090	8.617	9.643	10.909	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	2.306	2.676	2.007	2.029	2.371	188	357	567	763	943	1.147	1.347	1.534	1.667	1.852	E. Non Operational Income
F. Beban non - operasional	1.602	2.679	1.926	1.852	2.297	252	381	557	755	937	1.111	1.319	1.470	1.626	1.807	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	704	(3)	81	177	74	(64)	(25)	10	7	6	37	29	64	42	45	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	22.339	13.035	12.879	13.793	13.710	1.201	2.779	4.296	5.472	5.718	6.523	8.118	8.681	9.685	10.953	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	3.670	4.150	63	62	4.256	(3)	(7)	(10)	(11)	(15)	(17)	(24)	(31)	(35)	(34)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	4.087	4.140	366	541	4.522	(3)	35	30	55	49	54	70	70	84	111	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	16.662	9.948	9.898	10.641	10.327	1.032	2.297	3.497	4.442	4.627	5.242	6.625	6.943	7.711	8.726	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 Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	203.611	247.723	215.324	236.238	265.213	22.219	39.735	60.522	86.581	115.452	137.514	159.493	181.748	203.680	225.616	1. Interest Income
a. Dari Bank Indonesia	2.063	2.455	1.825	2.010	2.265	276	453	658	847	1.213	1.444	1.731	2.020	2.295	2.524	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	905	2.154	1.808	2.053	2.188	212	358	506	762	1.063	1.235	1.449	1.600	1.780	2.025	b. From interbank placement
c. Dari surat berharga	12.450	16.746	16.320	18.071	20.172	1.816	3.216	4.903	6.591	8.518	10.482	11.923	13.628	15.661	16.999	c. From securities
d. Dari Kredit yang diberikan	135.633	163.079	136.932	150.012	166.139	13.575	23.553	35.931	47.890	63.613	76.399	89.250	102.188	114.945	127.807	d. From credit
- kepada pihak ketiga bukan bank	134.895	162.161	136.029	149.024	165.065	13.484	23.435	35.752	47.652	63.306	76.034	88.828	101.629	114.327	127.126	- To Third Party non Bank
- kepada bank lain	738	918	903	988	1.074	91	118	180	238	308	365	422	559	619	682	- To other Bank
e. Lainnya	52.560	63.289	58.438	64.091	74.449	6.339	12.155	18.523	30.491	41.045	47.954	55.140	62.312	68.999	76.261	e Others
2. Beban Bunga	129.567	151.903	127.580	139.609	157.603	13.129	23.979	36.527	54.098	73.646	87.336	100.974	114.808	128.366	141.392	2. Interest Expenses
a. Kepada Bank Indonesia	3	22	21	25	29	4	7	10	12	16	18	22	25	26	28	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.488	2.821	2.544	2.744	2.979	227	394	609	825	1.114	1.396	1.681	1.936	2.174	2.426	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	69.759	78.677	60.548	66.104	72.899	5.977	10.348	15.821	21.052	28.560	34.051	39.760	45.529	51.087	56.765	c. Third Party non Bank
- Giro	4.061	5.681	4.848	5.378	6.019	578	928	1.413	1.870	2.443	2.915	3.440	3.939	4.416	4.901	- Demand Deposit
- Tabungan	10.354	8.901	7.608	8.285	9.226	765	1.299	1.973	2.595	3.354	4.002	4.681	5.366	6.032	6.708	- Saving
- Simpanan Berjangka	55.344	64.094	48.092	52.441	57.653	4.633	8.121	12.436	16.587	22.764	27.135	31.639	36.224	40.639	45.157	- Time deposits
d. Surat Berharga	4.794	5.487	4.568	5.067	5.575	504	950	1.439	1.930	2.571	3.102	3.660	4.219	4.776	5.370	d. Securities
e. Pinjaman yang diterima	1.769	2.255	2.046	2.238	2.437	212	349	535	714	986	1.218	1.469	1.719	1.966	2.175	e. Loans received
f. Lainnya	51.754	62.641	57.852	63.431	73.684	6.205	11.928	18.109	29.562	40.397	47.550	54.381	61.378	68.335	74.626	f. Others
g. Koreksi atas pendapatan bunga	1	1	0	0	0	0	3	3	3	2	2	2	2	2	2	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	74.045	95.820	87.744	96.629	107.610	9.090	15.757	23.995	32.483	41.806	50.178	58.520	66.940	75.314	84.224	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	42.303	114.362	96.047	100.613	109.665	12.075	18.071	28.860	39.895	51.415	67.632	78.193	85.609	95.323	101.659	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.700	2.523	4.742	4.519	4.583	501	870	1.459	1.871	2.168	2.856	2.977	3.638	4.346	4.537	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	0	-	-	-	-	-	599	599	644	644	644	749	749	749	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	55	0	174	23	23	55	101	102	3	3	5	78	79	181	121	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	16.176	83.800	66.521	68.824	73.851	7.767	11.507	18.286	26.730	35.183	48.153	55.844	60.358	66.579	70.008	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	15.955	19.255	16.349	18.036	20.992	1.699	3.059	4.720	6.256	8.036	9.714	11.437	12.991	14.724	16.437	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	8.416	8.784	8.260	9.212	10.216	2.052	2.534	3.694	4.436	5.382	6.261	7.213	7.795	8.744	9.807	f. Others
2. Beban Operasional Selain Beban Bunga	86.423	182.258	151.760	163.657	185.032	17.119	26.553	41.004	56.749	73.270	93.845	109.337	122.142	135.833	148.218	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	337	1.139	949	1.142	1.011	140	247	308	333	393	442	455	531	570	694	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	0	0	0	0	0	133	133	133	133	133	133	189	189	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	1	32	22	24	26	2	3	5	6	6	6	6	6	6	6	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	14.585	78.855	61.889	63.747	68.495	7.441	10.895	17.405	25.945	33.509	46.111	53.348	57.576	63.485	66.821	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	19.857	36.352	31.326	34.659	44.370	3.462	4.730	6.854	8.724	11.227	13.317	15.762	17.961	20.659	23.373	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.619	1.779	1.618	1.963	2.188	206	353	538	691	869	1.046	1.298	1.477	1.668	1.862	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	50.026	64.102	55.956	62.123	68.942	5.868	10.325	15.761	20.917	27.133	32.791	38.335	44.458	49.256	55.273	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	29.924	27.924	32.031	33.585	32.243	4.046	7.275	11.852	15.629	19.952	23.966	27.375	30.408	34.805	37.666	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	18.505	16.643	8.507	9.483	10.435	942	1.910	2.830	3.865	4.787	5.724	6.662	7.657	8.716	9.832	E. Non Operational Income
F. Beban non - operasional	18.367	16.839	7.387	8.219	9.610	875	1.806	2.571	3.399	4.268	5.122	6.045	6.928	8.394	9.346	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	138	(196)	1.120	1.264	824	66	103	259	466	519	602	617	729	322	486	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	30.062	27.728	33.151	34.849	33.067	4.112	7.378	12.110	16.095	20.471	24.568	27.991	31.137	35.127	38.152	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	5.575	7.912	14	22	7.843	9	6	(1)	(9)	(24)	(25)	(33)	(33)	(41)	(48)	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	5.587	8.344	14	22	7.843	9	6	(1)	(9)	(24)	70	62	62	54	46	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	23.483	20.703	25.298	26.669	24.938	3.103	5.554	9.188	12.186	15.622	18.778	21.553	23.950	27.102	29.505	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 Activities 4)
Miliar Rp (Billion Rp)

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	209.702	234.047	243.552	233.621	256.602	25.642	49.398	74.207	96.888	121.584	145.914	170.293	195.404	220.200	170.293	1. Interest Income
a. Dari Bank Indonesia	2.868	2.308	1.093	1.258	1.476	233	392	527	654	800	878	993	1.188	1.426	993	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.890	1.940	1.615	1.771	1.996	217	395	586	770	965	1.199	1.425	1.647	1.907	1.425	b. From interbank placement
c. Dari surat berharga	17.150	19.099	20.468	22.330	24.367	2.184	4.573	7.054	9.288	11.627	14.154	16.525	18.953	21.220	16.525	c. From securities
d. Dari Pembiayaan yang diberikan	173.366	196.341	210.177	196.792	215.895	21.856	41.369	61.949	80.529	101.146	121.312	141.399	161.897	182.336	141.399	d. From credit
- kepada pihak ketiga bukan bank	172.719	195.678	209.545	196.200	215.201	21.785	41.188	61.669	80.157	100.673	120.754	140.738	161.118	181.495	140.738	- To Third Party non Bank
- kepada bank lain	647	663	633	592	694	71	181	280	372	473	559	661	779	842	661	- To other Bank
e. Lainnya	14.429	14.359	10.199	11.470	12.868	1.152	2.668	4.092	5.647	7.046	8.371	9.950	11.719	13.310	9.950	e Others
2. Beban Bunga	74.943	80.513	97.694	73.605	80.656	10.750	17.916	25.813	33.087	40.927	48.643	56.809	65.175	73.228	56.809	2. Interest Expenses
a. Kepada Bank Indonesia	521	420	350	385	397	2	2	2	2	2	3	1	1	1	1	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	985	1.592	1.735	1.912	2.106	219	445	801	1.026	1.300	1.571	1.852	2.218	2.550	1.852	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	58.947	63.135	50.026	54.962	59.971	5.256	11.077	16.956	22.534	28.443	34.165	40.220	46.498	52.325	40.220	c. Third Party non Bank
- Giro	5.007	5.274	4.978	5.541	6.198	747	1.541	2.334	3.054	3.794	4.500	5.295	6.047	6.779	5.295	- Demand Deposit
- Tabungan	9.831	9.461	8.238	9.069	9.920	877	1.908	2.926	3.812	4.727	5.626	6.598	7.670	8.607	6.598	- Saving
- Simpanan Berjangka	44.109	48.401	36.810	40.352	43.854	3.633	7.628	11.697	15.668	19.923	24.039	28.328	32.781	36.939	28.328	- Time deposits
d. Surat Berharga	772	1.094	911	1.041	1.217	198	334	504	647	806	1.018	1.237	1.453	1.663	1.237	d. Securities
e. Pinjaman yang diterima	1.112	1.378	2.647	2.885	3.201	792	689	949	1.272	1.629	1.941	2.309	2.611	2.957	2.309	e. Loans received
f. Lainnya	11.669	11.356	9.312	10.426	11.869	1.036	2.263	3.562	4.886	6.181	7.547	8.930	10.392	11.766	8.930	f. Others
g. Koreksi atas pendapatan bunga	937	1.539	1.990	1.994	1.894	3.247	3.106	3.039	2.720	2.565	2.399	2.001	1.965	2.261	1.965	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	134.759	153.534	145.858	160.015	175.946	14.892	31.482	48.394	63.801	80.657	97.271	113.483	130.229	146.972	113.483	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	57.074	66.466	66.075	73.459	104.618	21.450	28.420	35.023	40.138	45.325	39.970	47.686	56.299	63.195	47.686	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.320	1.321	2.204	2.401	2.504	199	471	893	1.262	1.713	2.071	2.312	2.556	2.922	2.312	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	-	-	5	8	11	14	14	14	14	14	15	17	20	22	17	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	7.845	10.833	13.135	14.966	14.982	1.495	2.393	3.282	3.930	5.086	5.708	6.440	7.278	8.577	6.440	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	29.177	33.727	30.983	34.359	38.181	3.262	6.722	10.886	14.687	18.245	21.747	25.530	29.208	32.799	25.530	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	17.733	20.585	19.748	21.724	48.941	16.480	18.821	19.948	20.245	20.267	10.429	13.386	17.237	18.875	13.386	f Others
2. Beban Operasional Selain Beban Bunga	107.623	134.169	136.960	152.006	192.942	28.431	44.783	59.498	72.181	85.778	87.472	101.929	118.118	132.653	101.929	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.421	333	173	241	236	17	81	77	79	109	94	118	121	130	118	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	5	5	5	-	38	38	38	38	38	38	38	38	38	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	5.243	7.527	8.835	11.336	21.469	945	1.418	1.890	2.207	3.085	3.249	3.596	3.940	4.843	3.596	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	27.732	42.881	51.625	56.010	76.407	19.759	26.586	31.106	35.309	39.713	32.335	36.381	43.098	47.858	36.381	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	754	781	648	695	762	59	185	288	354	445	547	610	698	748	610	f Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	72.473	82.647	75.674	83.718	94.063	7.640	16.465	26.089	34.184	42.377	51.198	61.175	70.212	79.024	61.175	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	84.210	85.831	74.973	81.468	87.623	7.911	15.119	23.920	31.757	40.204	49.769	59.239	68.410	77.515	59.239	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	3.627	3.874	1.603	1.848	1.969	35	117	299	359	418	483	546	620	780	546	E. Non Operational Income
F. Beban non - operasional	377	265	2.551	1.500	1.759	207	296	336	397	468	489	601	656	574	601	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	3.250	3.610	(948)	347	210	(171)	(179)	(36)	(39)	(50)	(6)	(55)	(36)	207	(55)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	87.460	89.441	74.025	81.815	87.832	7.739	14.940	23.883	31.719	40.153	49.764	59.184	68.375	77.721	59.184	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	56.571	53.558	-	-	53.586	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	56.571	53.558	-	-	53.586	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	69.300	71.571	58.715	64.769	69.466	6.102	11.777	19.344	25.659	32.283	40.141	47.696	55.082	63.087	47.696	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 Activities 1)
Miliar Rp (Billion Rp)

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	5.485	3.771	2.456	2.703	2.062	189	363	536	703	867	995	1.225	1.403	1.575	1.743	1. Interest Income
a. Dari Bank Indonesia	112	71	47	50	54	9	14	18	21	24	34	39	44	50	56	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	37	34	27	30	33	3	4	5	7	7	11	12	14	14	16	b. From interbank placement
c. Dari surat berharga	116	84	75	82	43	4	9	12	17	21	27	29	37	44	54	c. From securities
d. Dari Pembiayaan yang diberikan kepada pihak ketiga bukan bank	3.578	2.343	1.574	1.735	1.289	114	217	328	429	534	600	744	850	957	1.057	d. From financing
- kepada bank lain	3.567	2.330	1.567	1.727	1.281	113	216	327	428	533	598	742	848	955	1.055	- To Third Party non Bank
e. Lainnya	11	12	7	8	8	0	1	1	1	1	2	2	2	2	2	- To other Bank
2. Beban Bunga	1.642	1.238	733	806	644	60	119	172	228	280	324	402	458	509	560	e Others
a. Kepada Bank Indonesia	3.612	2.647	1.692	1.854	1.498	136	266	393	518	642	727	899	1.033	1.158	1.283	2. Interest Expenses
b. Kewajiban pada Bank lain	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
c. Kepada pihak ketiga bukan Bank	99	50	38	41	45	4	6	7	9	10	12	14	16	18	20	b. Interbank Liabilities
- Giro	1.810	1.326	901	986	798	71	138	210	278	348	391	486	561	633	705	c. Third Party non Bank
- Tabungan	227	101	56	60	16	1	2	4	5	5	6	7	8	9	10	- Demand Deposit
- Simpanan Berjangka	50	37	30	33	31	3	5	9	11	13	15	18	21	23	26	- Saving
d. Surat Berharga	1.533	1.188	815	892	751	67	130	198	262	329	369	461	532	600	669	- Time deposits
e. Pinjaman yang diterima	49	22	16	17	4	2	3	3	2	3	4	6	7	7	8	d. Securities
f. Lainnya	3	5	4	4	5	0	1	1	2	2	2	3	3	4	4	e. Loans received
g. Koreksi atas pendapatan bunga	1.648	1.245	733	806	646	58	119	172	227	279	318	390	446	496	547	f. Others
B. Pendapatan Bunga Bersih (A1-A2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
C. Pendapatan dan Beban Operasional Lain	1.873	1.123	765	849	564	53	97	143	185	225	268	326	370	417	459	B. Net Interest Income (A1-A2)
1. Pendapatan Operasional Selain Bunga																C. Other Operating Income and Expenses
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	656	922	1.368	1.706	1.374	24	74	71	87	124	161	168	181	224	198	1. Other Operating Income
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	0	-	-	-	0	-	0	-	-	-	-	-	-	-	a. Increase in fair value and gain form sale of securities
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
d. Keuntungan Transaksi Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	29	0	0	0	-	-	-	-	-	-	-	-	-	-	-	d. Gain from spot and derivative transaction
f. Lainnya	113	80	52	57	54	3	8	13	17	22	28	34	38	42	46	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
2. Beban Operasional Selain Beban Bunga																f Others
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	514	842	1.315	1.649	1.320	21	66	58	70	101	133	134	143	182	152	2. Non Interest Expense
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	2.201	1.964	2.608	2.710	2.446	71	160	197	254	326	370	543	682	757	974	a. Decrease in fair value and losses form sale of securities
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
d. Kerugian Transaksi Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
e. Penyusutan/Amortisasi	24	0	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Losses from spot and derivative transaction
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	637	973	1.936	1.967	1.930	30	74	57	73	89	99	203	292	314	488	e. Depreciation/Amortizations
g. Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f Losses from investment in shares with equity method, fees/comissions/provisions
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	1.540	991	672	743	516	41	86	139	181	237	272	341	390	443	487	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	328	81	(476)	(155)	(508)	6	11	17	18	23	59	(49)	(131)	(116)	(317)	E. Non Operational Income
F. Beban non - operasional	17	11	13	14	11	0	0	0	0	1	3	3	4	4	4	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	13	6	5	6	6	0	1	1	1	2	2	3	4	4	4	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	4	5	8	8	6	(0)	(0)	(1)	(1)	(1)	1	1	0	(0)	(1)	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	332	86	(468)	(147)	(502)	6	11	16	17	22	60	(48)	(131)	(117)	(318)	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki	265	78	(476)	(156)	(512)	5	9	14	13	17	55	(54)	(137)	(123)	(325)	r) Revised figures

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

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	20.368	21.484	17.377	19.034	22.169	1.994	3.888	6.012	8.029	10.284	12.016	14.580	16.752	18.829	21.084	1. Interest Income
a. Dari Bank Indonesia	556	394	310	367	409	45	82	125	165	213	220	269	304	340	377	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	5	27	27	32	32	3	4	5	6	7	9	12	9	9	9	b. From interbank placement
c. Dari surat berharga	657	646	711	774	918	87	170	265	358	465	572	732	864	975	1.103	c. From securities
d. Dari Pembiayaan yang diberikan	13.634	11.248	9.703	10.791	12.576	1.195	2.308	3.555	4.756	5.965	7.012	8.471	9.738	10.972	12.245	d. From financing
- kepada pihak ketiga bukan bank	13.603	11.215	9.685	10.771	12.555	1.165	2.271	3.516	4.714	5.920	6.965	8.419	9.683	10.914	12.184	- To Third Party non Bank
- kepada bank lain	32	32	18	20	22	29	37	40	43	45	47	52	55	58	61	- To other Bank
e. Lainnya	5.516	9.169	6.625	7.071	8.234	665	1.324	2.061	2.744	3.634	4.203	5.096	5.837	6.533	7.349	e. Others
2. Beban Bunga	9.010	14.701	11.063	11.982	13.927	1.195	2.356	3.639	4.860	6.182	7.321	8.895	10.213	11.452	12.833	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	1	1	1	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	248	220	221	247	269	27	45	67	83	99	117	135	148	160	170	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	6.986	4.936	3.905	4.316	5.026	469	909	1.403	1.894	2.386	2.789	3.400	3.927	4.442	4.965	c. Third Party non Bank
- Giro	202	160	133	147	208	14	28	47	67	84	102	128	149	170	193	- Demand Deposit
- Tabungan	1.008	413	239	267	306	35	69	105	139	170	200	233	266	299	332	- Saving
- Simpanan Berjangka	5.776	4.364	3.533	3.902	4.512	420	812	1.251	1.688	2.131	2.487	3.039	3.512	3.972	4.439	- Time deposits
d. Surat Berharga	309	194	179	203	240	19	51	75	100	130	151	183	210	218	239	d. Securities
e. Pinjaman yang diterima	108	18	7	8	9	1	1	2	3	3	3	5	6	6	7	e. Loans received
f. Lainnya	1.359	9.333	6.749	7.207	8.382	678	1.350	2.093	2.781	3.564	4.260	5.173	5.922	6.626	7.452	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	11.358	6.784	6.314	7.053	8.242	800	1.532	2.372	3.168	4.102	4.695	5.685	6.540	7.377	8.252	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	6.401	1.363	3.221	3.441	2.912	333	639	1.006	1.399	1.389	1.570	1.830	1.806	2.029	2.291	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8	0	17	18	19	1	2	5	5	8	9	12	15	13	19	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	21	19	19	47	57	5	10	20	30	37	40	43	46	46	48	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	1.527	508	446	490	581	46	103	174	229	299	420	485	571	639	698	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	4.846	836	2.740	2.887	2.256	280	523	806	1.135	1.044	1.101	1.289	1.174	1.330	1.526	f. Others
2. Beban Operasional Selain Beban Bunga	12.996	7.603	8.571	9.355	9.737	970	1.845	2.806	3.802	4.499	5.107	6.167	6.833	7.693	9.097	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	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	0	16	14	19	22	4	19	43	58	70	74	74	72	68	67	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	6.595	2.253	3.534	3.813	3.228	412	811	1.190	1.629	1.693	1.745	1.961	1.983	2.097	2.869	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	0	32	17	18	20	3	4	6	7	10	12	15	17	20	22	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	6.401	5.303	5.006	5.504	6.462	552	1.011	1.567	2.108	2.727	3.276	4.117	4.761	5.508	6.140	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	4.763	544	964	1.140	1.417	162	326	572	766	991	1.158	1.348	1.513	1.713	1.446	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	35	74	67	68	153	9	13	18	21	27	37	67	68	87	99	E. Non Operational Income
F. Beban non - operasional	4.307	74	64	65	79	6	11	20	28	31	43	50	49	55	60	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(4.272)	(0)	3	4	74	3	2	(2)	(7)	(5)	(6)	17	19	33	40	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	491	543	967	1.143	1.490	165	328	570	758	986	1.152	1.365	1.532	1.746	1.486	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	762	-	-	1.310	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	783	-	-	1.310	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	437	306	705	843	1.139	131	260	439	577	768	889	1.049	1.160	1.317	1.008	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 Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	-	9.163	5.907	6.555	7.214	694	1.284	1.934	2.578	3.206	3.938	4.675	5.322	6.024	6.711	1. Interest Income
a. Dari Bank Indonesia	-	436	249	285	326	41	78	118	152	188	215	241	268	296	325	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	b. From interbank placement
c. Dari surat berharga	-	285	394	431	467	39	80	125	172	220	266	317	368	424	478	c. From securities
d. Dari Pembiayaan yang diberikan	-	5.362	4.787	5.308	5.837	528	1.026	1.540	2.055	2.549	3.157	3.764	4.272	4.829	5.374	d. From financing
- kepada pihak ketiga bukan bank	-	5.345	4.770	5.289	5.816	526	1.022	1.535	2.048	2.540	3.146	3.752	4.258	4.813	5.357	- To Third Party non Bank
- kepada bank lain	-	17	17	19	21	2	4	5	7	9	11	13	14	16	18	- To other Bank
e. Lainnya	-	3.079	478	530	585	85	100	150	199	250	300	353	413	475	533	e. Others
2. Beban Bunga	-	2.554	2.557	2.812	3.095	337	548	813	1.075	1.322	1.586	1.920	2.161	2.432	2.742	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	-	8	8	11	12	1	2	3	5	6	7	8	10	11	12	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	-	2.489	1.962	2.167	2.387	221	414	629	837	1.038	1.247	1.475	1.694	1.914	2.146	c. Third Party non Bank
- Giro	-	92	88	104	118	14	27	41	56	66	79	94	108	124	139	- Demand Deposit
- Tabungan	-	500	332	365	405	36	69	104	138	174	211	249	286	325	362	- Saving
- Simpanan Berjangka	-	1.897	1.542	1.698	1.865	171	318	484	642	799	957	1.132	1.300	1.465	1.645	- Time deposits
d. Surat Berharga	-	53	40	45	45	4	7	9	13	17	19	23	27	28	32	d. Securities
e. Pinjaman yang diterima	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
f. Lainnya	-	4	435	482	531	81	95	145	193	243	292	341	395	452	509	f. Others
g. Koreksi atas pendapatan bunga	-	-	112	107	119	31	30	27	27	19	21	74	36	27	43	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	-	6.608	3.350	3.743	4.120	357	735	1.120	1.503	1.884	2.352	2.755	3.161	3.592	3.969	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	7.803	8.436	9.263	1.817	1.547	2.109	2.658	3.629	1.698	2.028	2.440	2.187	2.326	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	-	49	48	52	57	5	10	14	23	28	32	37	41	45	50	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	16	18	20	2	4	7	10	13	14	21	27	28	31	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	-	711	503	545	611	49	90	185	234	271	324	367	407	454	500	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	-	4.808	7.236	7.821	8.575	1.761	1.443	1.902	2.391	3.318	1.328	1.603	1.965	1.660	1.746	f. Others
2. Beban Operasional Selain Beban Bunga	-	8.829	10.797	11.795	12.955	2.135	2.205	3.108	3.998	5.330	3.806	4.508	5.292	5.428	5.907	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	0	2	1	1	0	0	0	0	0	0	0	0	0	0	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	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	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	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	-	6.031	8.185	8.965	9.904	1.875	1.678	2.280	2.965	4.049	2.342	2.795	3.293	3.138	3.287	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	-	0	1	1	11	1	2	3	4	6	7	8	10	13	14	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	-	2.797	2.609	2.827	3.039	260	526	825	1.029	1.275	1.457	1.705	1.989	2.277	2.606	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	-	3.368	356	384	429	39	77	122	162	183	244	275	310	351	389	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	-	19	4	4	7	0	0	1	1	1	1	1	4	4	4	E. Non Operational Income
F. Beban non - operasional	-	3.038	4	5	5	1	1	3	4	6	7	9	10	10	11	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	-	(3.019)	(1)	(1)	3	(1)	(1)	(2)	(4)	(6)	(6)	(8)	(6)	(7)	(7)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	-	348	355	383	431	38	76	120	158	177	238	266	304	344	382	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	269	289	325	29	57	90	121	135	181	202	230	261	289	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	472.959	511.743	608.162	702.093	628.115	659.830	650.985	673.512	677.773	720.665	685.506	681.912	683.397	747.934	732.514	Committed Claims
- Fasilitas pinjaman yang belum ditarik	24.710	38.641	21.205	18.109	20.586	21.143	20.003	16.171	16.046	16.109	24.618	32.017	33.392	32.620	33.565	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	440.874	468.916	575.977	672.783	597.813	625.990	623.228	649.780	654.441	697.094	655.382	642.497	641.964	705.630	687.613	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	7.376	4.185	10.980	11.201	9.715	12.697	7.754	7.560	7.286	7.461	5.505	7.399	8.041	9.684	11.335	- Others
Kewajiban Komitmen	1.678.723	1.821.506	1.986.711	2.092.951	1.983.571	2.098.903	2.052.430	2.047.241	2.183.229	2.134.985	2.119.075	2.131.094	2.144.960	2.208.159	2.210.928	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.137.501	1.219.520	1.310.319	1.323.554	1.304.240	1.392.096	1.354.004	1.314.424	1.437.848	1.345.020	1.346.534	1.380.891	1.391.616	1.400.456	1.416.087	- Undisbursed loan facilities to debtors
Committed	297.369	275.413	309.958	312.749	298.509	316.492	324.558	321.434	353.659	327.773	331.783	339.600	343.849	346.027	354.381	- Committed
Uncommitted	840.132	944.107	1.000.361	1.010.805	1.005.731	1.075.603	1.029.446	992.990	1.084.190	1.017.247	1.014.751	1.041.291	1.047.767	1.054.429	1.061.706	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	7.868	7.534	14.294	15.219	12.370	13.804	13.268	11.429	13.416	18.293	11.447	10.668	10.918	13.888	14.338	- Undisbursed loan facilities to other banks
Committed	1.533	1.064	2.212	1.898	1.581	2.772	1.850	2.295	1.806	1.700	3.297	2.979	2.976	3.251	3.671	- Committed
Uncommitted	6.335	6.469	12.083	13.321	10.789	11.032	11.418	9.134	11.610	16.593	8.150	7.689	7.943	10.637	10.668	- Uncommitted
- Irrevocable L/C yang masih berjalan	74.274	69.516	65.829	70.810	66.353	65.111	64.502	65.780	64.357	62.003	64.975	68.060	70.962	74.391	74.878	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	454.203	520.465	589.985	676.488	594.212	619.090	610.479	647.981	660.374	701.535	689.768	662.968	663.188	709.626	694.070	- Outstanding spot and derivatives (sold)
- Lainnya	4.877	4.471	6.284	6.880	6.397	8.802	10.177	7.628	7.234	8.134	6.352	8.507	8.275	9.798	11.554	- Others
Tagihan Kontinjensi	284.281	308.392	317.877	329.675	334.875	327.837	304.431	318.041	306.269	302.920	300.093	298.311	302.400	311.239	316.375	Contingent Claims
- Garansi yang diterima	244.456	265.333	270.174	281.470	288.776	280.526	256.692	268.936	256.594	253.316	250.401	248.066	250.744	259.220	264.284	- Received guarantees
- Pendapatan bunga dalam penyelesaian	36.327	39.402	43.671	44.350	42.161	43.223	43.600	44.880	45.438	45.440	45.399	45.983	47.396	47.683	47.606	- Accrued interest
- Lainnya	3.498	3.657	4.032	3.855	3.938	4.089	4.139	4.226	4.236	4.164	4.293	4.262	4.260	4.336	4.485	- Others
Kewajiban Kontinjensi	249.737	302.459	287.847	295.981	304.665	286.218	284.710	298.952	288.371	287.760	296.014	296.122	302.727	311.420	321.759	Contingent Liabilities
- Garansi yang diberikan	247.851	297.391	285.671	294.002	302.542	284.394	282.278	287.862	286.203	286.201	294.615	294.370	301.195	309.773	320.171	- Issued guarantees
- Lainnya	1.886	5.069	2.176	1.978	2.124	1.824	2.431	11.090	2.168	1.559	1.399	1.752	1.531	1.646	1.588	- Others
Lainnya	237.956	274.066	294.302	300.510	309.064	312.057	313.033	316.547	320.247	323.288	357.682	362.228	364.708	368.901	373.625	Others
- Penerusan Kredit	23.301	23.059	9.549	9.466	9.441	9.418	9.392	9.495	9.710	9.696	9.718	9.706	9.695	9.686	9.652	- Channelling
- Aset produktif yang dihapusbukukan	195.932	230.274	260.981	267.107	274.724	277.659	278.343	280.889	283.280	286.617	320.489	324.431	326.664	330.672	335.258	- Written off earning assets
Kredit yang diberikan	187.325	219.484	249.515	255.452	262.748	265.464	266.184	269.265	272.048	275.283	309.129	313.311	315.561	319.558	323.617	- Credit disbursed
Lainnya	8.607	10.790	11.467	11.655	11.976	12.195	12.160	11.624	11.232	11.334	11.360	11.119	11.104	11.113	11.641	- Others
- Aset produktif yang dihapustagih	18.723	20.733	23.771	23.937	24.900	24.980	25.297	26.163	27.257	26.975	27.475	28.091	28.348	28.544	28.715	- Charged off earning assets
Kredit yang diberikan	11.883	14.300	16.446	16.608	17.557	17.643	17.965	18.828	19.747	19.453	19.954	20.560	20.814	21.002	21.192	- Credit disbursed
Lainnya	6.840	6.433	7.325	7.329	7.343	7.337	7.332	7.335	7.510	7.521	7.522	7.532	7.535	7.542	7.523	- Others

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

Indikator	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	
Tagihan Komitmen	831	215	31	25	11	26	8	8	8	8	0	8	8	9	10	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	1	8	8	8	8	8	8	8	8	-	8	8	8	8	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	620	209	-	-	-	-	-	-	-	-	0	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	211	5	23	18	4	19	0	0	0	0	-	0	-	2	2	- Others
Kewajiban Komitmen	495	7.277	3.752	3.834	3.649	3.628	2.650	2.671	2.650	2.538	2.390	2.432	2.501	2.466	2.663	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	10.416	6.756	3.528	3.623	3.467	3.433	2.468	2.492	2.462	2.389	2.390	2.383	2.447	2.415	2.616	- Undisbursed loan facilities to debtors
Committed	5.485	2.632	743	717	760	898	881	878	883	925	939	978	969	942	1.043	- Committed
Uncommitted	4.931	4.124	2.785	2.905	2.707	2.535	1.587	1.614	1.578	1.464	1.363	1.404	1.478	1.472	1.572	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	164	230	121	160	144	149	163	169	176	141	40	44	44	41	39	- Undisbursed loan facilities to other banks
Committed	77	166	48	39	38	42	33	30	32	31	31	36	35	34	33	- Committed
Uncommitted	87	64	74	121	106	107	130	139	144	109	9	9	9	7	6	- Uncommitted
- Irrevocable L/C yang masih berjalan	298	23	9	5	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	819	207	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	33	61	94	46	38	47	19	9	12	8	36	5	10	11	9	- Others
Tagihan Kontinjensi	1.216	948	1.118	1.121	1.094	1.100	1.115	1.133	1.159	1.170	1.154	1.155	1.208	1.221	1.248	Contingent Claims
- Garansi yang diterima	437	1	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	545	475	628	644	658	668	653	671	676	696	683	689	696	699	715	- Accrued interest
- Lainnya	235	471	490	477	436	431	461	462	483	474	471	466	513	522	532	- Others
Kewajiban Kontinjensi	2.666	1.806	1.799	1.589	1.237	1.078	957	1.631	943	900	27	801	871	884	885	Contingent Liabilities
- Garansi yang diberikan	1.998	1.571	1.660	1.484	1.146	996	849	854	864	838	27	769	835	844	850	- Issued guarantees
- Lainnya	668	235	139	105	91	81	108	776	79	62	-	31	36	40	36	- Others
Lainnya	2.017	1.909	2.002	1.996	2.107	2.021	1.583	1.510	1.511	1.523	2.883	1.480	1.482	1.499	1.519	Others
- Penerusan Kredit	402	343	502	489	479	459	103	50	47	45	1.442	41	40	38	36	- Channelling
- Aset produktif yang dihapusbukukan	1.551	1.547	1.492	1.499	1.613	1.553	1.480	1.454	1.464	1.478	1.441	1.439	1.442	1.461	1.483	- Written off earning assets
Kredit yang diberikan	1.548	1.469	1.458	1.469	1.587	1.530	1.457	1.454	1.463	1.477	0	1.439	1.442	1.461	1.483	- Credit disbursed
Lainnya	3	77	34	29	26	23	23	1	1	1	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	64	20	8	8	16	8	0	6	0	0	0	0	0	0	1	- Charged off earning assets
Kredit yang diberikan	64	20	8	8	16	8	0	6	0	0	-	0	0	0	1	- Credit disbursed
Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 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 Activities 2)
Miliar Rp (Billion Rp)

Indikator	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	237.383	39.464	63.736	68.056	51.874	49.646	49.241	55.756	56.177	61.361	60.539	61.144	56.755	72.914	62.060	Committed Claims
- Fasilitas pinjaman yang belum ditarik	3.637	3.058	4.388	3.498	2.013	2.013	2.007	3.285	3.057	3.059	3.234	3.840	3.248	3.292	2.161	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	230.676	36.195	52.735	58.431	44.447	41.337	45.122	50.923	51.285	56.437	56.347	55.267	51.291	66.768	56.292	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.070	212	6.612	6.128	5.415	6.296	2.111	1.547	1.835	1.865	958	2.037	2.216	2.854	3.607	- Others
Kewajiban Komitmen	9.407	194.388	150.860	159.919	137.805	183.309	140.793	144.227	148.596	138.627	143.202	154.938	139.680	158.736	143.011	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	261.362	107.157	91.585	90.433	82.304	130.912	87.151	84.112	84.260	73.789	78.058	88.287	80.294	83.125	80.441	- Undisbursed loan facilities to debtors
Committed	61.325	31.362	35.688	36.115	33.592	34.875	37.453	34.428	34.537	29.780	32.136	38.434	32.154	33.099	33.048	- Committed
Uncommitted	200.038	75.796	55.898	54.318	48.712	96.037	49.698	49.684	49.724	44.009	45.921	49.852	48.140	50.026	47.393	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.949	154	719	1.271	220	175	187	171	195	179	240	316	311	284	320	- Undisbursed loan facilities to other banks
Committed	82	54	153	189	100	115	133	120	135	128	121	165	166	154	203	- Committed
Uncommitted	1.867	99	566	1.083	120	60	54	51	60	51	119	151	145	129	117	- Uncommitted
- Irrevocable L/C yang masih berjalan	9.002	4.439	4.007	5.235	4.088	2.841	3.396	3.437	3.358	2.103	2.388	3.752	2.471	2.814	2.670	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	266.580	82.402	53.705	61.969	49.810	47.027	48.172	54.346	58.756	61.097	61.874	60.631	55.226	70.388	56.910	- Outstanding spot and derivatives (sold)
- Lainnya	405	236	844	1.010	1.383	2.354	1.886	2.161	2.027	1.458	643	1.952	1.378	2.125	2.670	- Others
Tagihan Kontinjensi	95.277	63.506	38.706	39.908	38.035	36.550	35.845	40.685	44.478	33.890	31.413	41.154	33.994	36.353	37.616	Contingent Claims
- Garansi yang diterima	92.715	60.700	35.134	36.214	34.330	32.468	31.660	36.258	38.746	29.759	27.471	36.950	29.961	32.161	33.318	- Received guarantees
- Pendapatan bunga dalam penyelesaian	2.515	2.758	3.388	3.497	3.504	3.737	3.832	4.072	5.384	3.783	3.590	3.850	3.677	3.772	3.867	- Accrued interest
- Lainnya	47	48	183	197	202	345	354	355	348	348	351	354	357	421	431	- Others
Kewajiban Kontinjensi	53.338	39.844	32.248	32.624	31.761	28.741	29.895	29.371	29.410	24.291	26.130	32.329	27.766	28.779	29.917	Contingent Liabilities
- Garansi yang diberikan	52.923	39.316	31.490	31.864	30.964	28.119	28.862	28.774	28.789	23.783	25.643	31.725	27.342	28.347	29.488	- Issued guarantees
- Lainnya	415	529	757	760	798	622	1.032	596	621	508	487	604	423	432	430	- Others
Lainnya	20.686	14.315	16.285	16.520	17.595	17.608	18.170	18.332	20.123	20.093	20.813	21.526	21.847	22.123	22.409	Others
- Penerusan Kredit	2.837	1.327	1.199	1.125	1.100	1.106	1.442	1.430	1.419	1.409	1.380	1.372	1.352	1.340	1.358	- Channelling
- Aset produktif yang dihapusbukukan	16.889	12.543	14.430	14.814	15.983	16.052	16.116	16.273	17.422	18.031	18.663	19.197	19.452	19.726	19.995	- Written off earning assets
Kredit yang diberikan	14.303	8.888	10.933	11.169	12.338	12.404	12.472	12.632	13.780	14.391	15.020	15.555	15.806	16.045	16.293	- Credit disbursed
Lainnya	2.586	3.654	3.497	3.646	3.645	3.648	3.644	3.641	3.642	3.640	3.643	3.642	3.647	3.682	3.702	- Others
- Aset produktif yang dihapustagih	960	446	656	580	512	451	613	628	1.282	653	769	957	1.042	1.057	1.056	- Charged off earning assets
Kredit yang diberikan	950	337	553	473	404	349	515	521	1.185	544	660	838	920	929	948	- Credit disbursed
Lainnya	9	109	104	108	108	102	97	107	97	109	109	119	122	128	108	- 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 Activities 3)
Miliar Rp (Billion Rp)

Indikator	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	205.532	422.521	451.146	531.641	493.076	497.336	464.502	465.817	481.776	496.914	490.082	496.432	507.868	539.484	536.382	Committed Claims
- Fasilitas pinjaman yang belum ditarik	19.834	31.447	16.809	14.604	18.566	19.123	17.055	12.878	12.881	12.776	21.377	28.635	28.669	29.321	30.176	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	182.343	387.471	430.217	512.342	470.681	472.188	442.677	447.863	465.005	479.233	464.536	463.360	474.399	504.387	499.371	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.355	3.603	4.121	4.695	3.829	6.025	4.770	5.076	3.889	4.905	4.169	4.437	4.801	5.777	6.834	- Others
Kewajiban Komitmen	180.714	1.115.813	1.213.994	1.314.327	1.252.443	1.255.936	1.162.760	1.157.305	1.300.956	1.230.988	1.204.968	1.209.684	1.244.737	1.279.747	1.279.509	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	492.378	710.628	752.428	772.094	764.243	773.812	714.880	697.773	822.339	730.404	728.114	737.985	754.262	754.371	760.985	- Undisbursed loan facilities to debtors
Committed	80.200	106.010	119.268	120.983	116.775	118.644	107.259	109.990	139.628	114.663	117.098	116.885	119.333	122.985	120.593	- Committed
Uncommitted	412.178	604.618	633.161	651.111	647.468	655.167	607.622	587.782	682.711	615.741	611.016	621.100	634.929	631.386	640.393	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	4.501	6.372	11.603	11.876	10.260	10.628	9.495	7.187	9.530	14.633	5.987	5.729	6.017	8.568	8.774	- Undisbursed loan facilities to other banks
Committed	162	108	530	145	111	128	74	90	77	78	88	121	101	100	79	- Committed
Uncommitted	4.340	6.264	11.073	11.731	10.149	10.501	9.421	7.098	9.453	14.555	5.899	5.609	5.916	8.467	8.695	- Uncommitted
- Irrevocable L/C yang masih berjalan	23.654	23.461	21.515	25.094	24.993	24.170	21.951	23.592	22.530	23.654	23.742	24.656	24.091	26.633	26.869	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	154.408	372.476	424.159	500.600	449.166	442.169	410.231	424.799	443.327	457.422	443.036	436.926	455.640	484.858	476.240	- Outstanding spot and derivatives (sold)
- Lainnya	2.652	2.876	4.288	4.663	3.782	5.157	6.203	3.955	3.230	4.875	4.089	4.387	4.727	5.317	6.641	- Others
Tagihan Kontinjensi	128.780	176.588	208.619	218.011	230.199	225.436	198.165	210.029	193.734	202.402	202.207	200.937	201.253	206.638	209.315	Contingent Claims
- Garansi yang diterima	118.999	164.829	194.512	203.784	216.409	211.212	184.850	195.945	180.320	187.842	187.680	186.039	186.381	191.545	194.266	- Received guarantees
- Pendapatan bunga dalam penyelesaian	6.687	8.782	10.921	11.219	10.673	11.088	10.168	10.854	10.188	11.400	11.239	11.642	11.671	11.891	11.719	- Accrued interest
- Lainnya	3.094	2.977	3.186	3.008	3.117	3.136	3.147	3.231	3.225	3.160	3.288	3.257	3.201	3.203	3.330	- Others
Kewajiban Kontinjensi	53.988	87.591	84.665	88.029	89.263	84.977	81.642	96.065	85.453	89.474	90.543	89.258	90.905	91.789	95.359	Contingent Liabilities
- Garansi yang diberikan	53.574	83.720	83.858	87.394	88.524	84.354	80.852	86.853	84.495	89.000	90.181	88.673	90.381	91.176	94.813	- Issued guarantees
- Lainnya	414	3.871	807	634	739	623	790	9.212	958	474	362	585	525	612	546	- Others
Lainnya	70.018	95.544	114.939	116.434	122.144	123.188	115.281	116.285	116.929	119.003	122.197	123.621	124.618	126.385	127.392	Others
- Penerusan Kredit	2.509	3.200	3.218	3.217	3.213	3.210	3.207	3.381	3.618	3.618	3.674	3.674	3.684	3.685	3.688	- Channelling
- Aset produktif yang dihapusbukukan	51.637	74.214	91.067	92.357	97.080	98.001	89.961	89.992	89.985	91.754	94.592	95.564	96.433	98.053	98.917	- Written off earning assets
Kredit yang diberikan	49.167	70.769	87.006	88.255	92.652	93.573	85.535	86.064	86.351	87.965	90.778	91.971	92.667	94.313	95.183	- Credit disbursed
Lainnya	2.470	3.445	4.061	4.103	4.428	4.427	4.426	3.928	3.633	3.789	3.813	3.593	3.767	3.740	3.735	- Others
- Aset produktif yang dihapustagih	15.871	18.129	20.655	20.860	21.851	21.977	22.113	22.912	23.326	23.631	23.931	24.383	24.501	24.647	24.787	- Charged off earning assets
Kredit yang diberikan	9.041	11.805	13.433	13.638	14.617	14.742	14.879	15.684	15.914	16.218	16.519	16.971	17.088	17.233	17.372	- Credit disbursed
Lainnya	6.831	6.324	7.221	7.221	7.235	7.235	7.235	7.228	7.413	7.412	7.413	7.412	7.412	7.414	7.415	- 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 Activities 4)
Miliar Rp (Billion Rp)

Indikator	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	28.631	49.374	92.418	101.608	82.405	112.084	136.114	151.021	138.886	162.234	133.813	124.030	118.119	133.934	133.287	Committed Claims
- Fasilitas pinjaman yang belum ditarik	1.239	4.136	-	-	-	-	934	-	100	266	-	133	1.468	-	1.221	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	26.763	44.906	92.267	101.265	81.946	111.732	134.327	150.113	137.252	161.292	133.466	123.010	115.626	132.883	131.174	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	630	332	151	343	459	352	854	908	1.534	676	347	887	1.025	1.051	893	- Others
Kewajiban Komitmen	40.534	498.191	612.236	608.639	583.148	649.299	740.009	736.195	723.752	756.120	761.666	764.437	750.479	760.521	778.035	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	349.890	390.980	458.944	453.313	450.186	479.579	545.209	525.671	524.054	533.661	533.969	554.221	550.033	555.883	567.388	- Undisbursed loan facilities to debtors
Committed	129.043	135.147	153.500	154.137	146.626	161.226	178.132	175.304	177.718	181.481	180.647	187.023	190.677	188.299	198.851	- Committed
Uncommitted	220.847	255.832	305.444	299.176	303.559	318.353	367.077	350.367	346.335	352.181	353.323	367.198	359.357	367.584	368.537	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	951	729	1.830	1.888	1.727	2.833	3.313	3.792	3.406	3.224	5.064	4.464	4.434	4.882	5.097	- Undisbursed loan facilities to other banks
Committed	939	726	1.471	1.515	1.321	2.477	1.599	2.045	1.552	1.453	3.047	2.648	2.663	2.952	3.345	- Committed
Uncommitted	11	3	359	373	406	356	1.714	1.748	1.854	1.771	2.017	1.816	1.771	1.930	1.751	- Uncommitted
- Irrevocable L/C yang masih berjalan	40.534	41.235	40.144	40.296	36.967	37.869	38.956	38.556	38.277	36.008	38.622	40.541	44.105	44.773	45.018	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	31.826	65.248	111.318	113.142	94.268	129.018	151.702	167.916	157.334	182.761	183.805	164.459	151.215	154.178	159.953	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	830	259	681	465	206	751	691	804	579	- Others
Tagihan Kontinjensi	56.593	66.416	68.286	69.437	64.498	63.700	68.295	65.191	65.878	64.678	64.389	62.926	65.090	66.184	67.503	Contingent Claims
- Garansi yang diterima	32.281	39.725	40.317	41.252	37.819	36.632	39.967	36.517	37.311	35.691	35.033	33.320	34.188	35.298	36.480	- Received guarantees
- Pendapatan bunga dalam penyelesaian	24.197	26.535	27.805	28.019	26.513	26.901	28.160	28.505	28.396	28.813	29.182	29.428	30.721	30.704	30.840	- Accrued interest
- Lainnya	115	155	163	165	166	167	168	169	171	173	174	178	181	182	183	- Others
Kewajiban Kontinjensi	138.353	170.483	165.385	170.178	178.995	168.193	169.650	168.928	169.562	170.210	175.086	175.396	179.450	185.956	191.601	Contingent Liabilities
- Garansi yang diberikan	137.976	170.050	164.913	169.700	178.502	167.698	169.152	168.426	169.058	169.701	174.570	174.872	178.912	185.404	191.035	- Issued guarantees
- Lainnya	377	433	472	478	493	495	498	501	504	509	516	524	539	552	566	- Others
Lainnya	140.277	155.179	151.508	155.836	157.387	158.871	167.406	168.954	170.298	170.857	200.827	203.023	203.434	205.355	208.820	Others
- Penerusan Kredit	17.502	18.138	4.581	4.586	4.599	4.594	4.591	4.584	4.578	4.576	4.573	4.571	4.571	4.576	4.522	- Channelling
- Aset produktif yang dihapusbukukan	121.123	134.897	144.475	148.761	150.267	151.733	160.244	161.753	163.072	163.590	193.479	195.702	196.057	197.940	201.427	- Written off earning assets
Kredit yang diberikan	117.614	131.324	140.772	145.052	146.561	148.027	156.538	158.047	159.365	159.881	189.771	191.990	192.540	194.420	197.395	- Credit disbursed
Lainnya	3.508	3.573	3.703	3.710	3.707	3.706	3.705	3.706	3.707	3.709	3.708	3.712	3.518	3.519	4.032	- Others
- Aset produktif yang dihapustagih	1.652	2.144	2.452	2.489	2.521	2.544	2.571	2.617	2.649	2.691	2.775	2.750	2.805	2.839	2.872	- Charged off earning assets
Kredit yang diberikan	1.652	2.144	2.452	2.489	2.521	2.544	2.571	2.617	2.649	2.691	2.775	2.750	2.805	2.839	2.872	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	600	1.538	1.095	1.104	1.132	1.185	1.181	1.188	1.252	1.274	1.298	1.321	1.326	1.365	1.368	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	2.206	1.516	1.073	1.082	1.113	1.166	1.161	1.168	1.233	1.255	1.254	1.301	1.307	1.346	1.349	- Undisbursed Financing facilities to debtors
<i>Committed</i>	520	62	95	99	109	121	124	124	131	126	126	130	127	127	129	- Committed
<i>Uncommitted</i>	1.686	1.454	978	982	1.003	1.045	1.037	1.044	1.102	1.128	1.128	1.171	1.180	1.218	1.220	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	31	21	21	21	19	19	19	19	19	19	19	19	19	19	19	- Undisbursed Financing facilities to other banks
<i>Committed</i>	13	10	10	10	10	10	10	10	10	10	10	10	10	10	10	- Committed
<i>Uncommitted</i>	19	11	11	11	9	9	9	9	9	9	9	9	9	9	9	- Uncommitted
- Irrevocable L/C yang masih berjalan	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	600	1	1	1	-	-	-	-	-	-	25	-	-	-	-	- Others
Tagihan Kontinjensi	153	187	167	202	107	102	60	65	69	71	73	76	85	83	91	Contingent Claims
- Garansi yang diterima	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	135	187	166	201	100	101	60	65	69	70	73	76	85	83	91	- Accrued interest
- Lainnya	1	-	1	0	7	0	0	0	0	0	-	0	0	0	0	- Others
Kewajiban Kontinjensi	123	1.485	1.623	1.595	1.607	1.480	1.313	1.313	1.306	1.457	1.599	1.663	1.736	1.778	1.800	Contingent Liabilities
- Garansi yang diberikan	113	1.485	1.623	1.595	1.607	1.480	1.313	1.313	1.306	1.457	1.599	1.663	1.736	1.778	1.800	- Issued guarantees
- Lainnya	11	0	-	-	-	-	0	-	-	-	-	-	-	-	-	- Others
Lainnya	713	524	524	518	187	188	187	189	188	188	222	278	278	320	321	Others
- Penerusan Pembiayaan	50	50	50	50	50	49	49	49	48	48	48	48	48	48	48	- Channelling
- Aset produktif yang dihapusbukukan	663	474	474	469	137	139	138	139	140	141	174	230	230	272	274	- Written off earning assets
Pembiayaan yang diberikan	663	474	474	469	137	139	138	139	140	141	174	230	230	272	273	- Financing disbursed
Lainnya	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 Activities 2)
Miliar Rp (Billion Rp)

Indikator	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	579	136	820	752	739	732	1.115	891	908	133	1.033	1.023	648	763	775	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	469	136	758	745	739	732	1.102	881	899	133	1.033	1.023	648	763	775	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	110	-	62	7	-	-	13	11	5	-	-	-	-	-	-	- Others
Kewajiban Komitmen	1.973	3.768	3.796	4.193	4.516	4.375	3.915	4.732	5.093	4.575	5.215	5.215	5.359	5.279	5.480	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	21.249	1.987	1.867	2.096	2.059	2.059	2.026	2.331	2.649	2.694	2.538	2.476	2.470	2.510	2.610	- Undisbursed Financing facilities to debtors
<i>Committed</i>	20.797	200	664	696	646	728	709	709	760	799	837	530	589	574	717	- Committed
<i>Uncommitted</i>	452	1.787	1.203	1.400	1.412	1.331	1.317	1.622	1.888	1.896	1.702	1.947	1.882	1.936	1.893	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	272	28	0	2	-	-	90	90	90	97	97	95	93	93	90	- Undisbursed Financing facilities to other banks
<i>Committed</i>	261	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	11	28	0	2	-	-	90	90	90	97	97	95	93	93	90	- Uncommitted
- Irrevocable L/C yang masih berjalan	785	324	143	170	297	226	193	176	167	222	193	211	253	117	172	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	569	132	729	766	967	846	366	891	903	235	1.034	1.023	1.072	1.016	952	- Outstanding spot and derivatives (sold)
- Lainnya	1.187	1.297	1.057	1.160	1.193	1.245	1.240	1.244	1.283	1.327	1.353	1.411	1.470	1.542	1.655	- Others
Tagihan Kontinjensi	2.262	349	415	426	417	425	436	417	434	405	378	299	309	297	309	Contingent Claims
- Garansi yang diterima	8	22	22	23	23	20	21	23	24	24	24	25	25	25	27	- Received guarantees
- Pendapatan bunga dalam penyelesaian	2.248	320	384	395	385	396	405	386	401	372	345	266	275	263	274	- Accrued interest
- Lainnya	5	6	9	9	9	9	9	9	9	9	9	8	8	9	9	- Others
Kewajiban Kontinjensi	1.268	866	1.671	1.491	1.147	1.053	513	1.007	968	1.105	1.231	1.285	1.407	1.523	1.512	Contingent Liabilities
- Garansi yang diberikan	1.268	865	1.670	1.490	1.144	1.050	510	1.002	963	1.098	1.224	1.277	1.398	1.514	1.501	- Issued guarantees
- Lainnya	-	1	1	1	3	3	3	4	6	7	7	7	8	9	10	- Others
Lainnya	4.245	2.847	4.160	4.197	4.423	4.685	4.736	5.504	5.290	5.387	5.714	5.968	6.065	6.237	6.161	Others
- Penerusan Pembiayaan	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	4.069	2.846	4.160	4.197	4.422	4.684	4.736	5.504	5.290	5.386	5.714	5.968	6.065	6.237	6.161	- Written off earning assets
Pembiayaan yang diberikan	4.030	2.807	3.988	4.029	4.252	4.432	4.512	5.293	5.178	5.328	5.656	5.933	6.030	6.202	6.126	- Financing disbursed
Lainnya	39	39	171	168	171	253	224	211	112	58	58	35	35	35	35	- Others
- Aset produktif yang dihapustagih	175	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	175	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Indikator	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	-	33	11	10	9	6	6	19	23	15	30	39	-	-	0	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	33	11	10	9	6	6	19	23	15	30	39	-	-	-	- Others
Kewajiban Komitmen	-	527	978	935	878	1.170	1.123	924	929	863	347	974	878	947	862	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	-	494	893	913	869	1.135	1.109	877	851	828	298	876	802	805	698	- Undisbursed Financing facilities to debtors
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	494	893	913	869	1.135	1.109	877	851	828	298	876	802	805	698	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Uncommitted
- Irrevocable L/C yang masih berjalan	-	33	11	10	9	6	6	19	23	15	30	39	42	53	149	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	73	12	-	29	9	29	54	20	19	59	34	89	15	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontinjensi	-	634	567	571	524	524	515	520	518	306	479	467	461	463	292	Contingent Claims
- Garansi yang diterima	-	289	189	196	195	193	193	193	193	-	193	190	190	192	193	- Received guarantees
- Pendapatan bunga dalam penyelesaian	-	345	378	375	329	331	322	327	325	306	286	278	272	271	99	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	-	384	457	474	654	696	740	639	728	324	717	507	592	710	685	Contingent Liabilities
- Garansi yang diberikan	-	384	457	474	654	696	740	639	728	324	717	507	592	710	685	- Issued guarantees
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	-	3.757	4.884	5.010	5.221	5.496	5.669	5.773	5.909	6.237	6.449	6.727	6.984	6.982	7.002	Others
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	-	3.757	4.884	5.010	5.221	5.496	5.669	5.773	5.909	6.237	6.449	6.727	6.984	6.982	7.002	- Written off earning assets
Pembiayaan yang diberikan	-	3.757	4.884	5.010	5.221	5.359	5.532	5.636	5.772	6.100	6.312	6.590	6.847	6.845	6.865	- Financing disbursed
Lainnya	-	-	-	-	-	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

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

Keterangan	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	19,57	21,39	23,19	23,04	22,93	23,21	23,18	22,88	22,79	22,86	22,74	23,23	23,34	23,25	23,42	Capital Adequacy Ratio (%)
- Modal	754.174	914.657	1.038.877	1.045.429	1.052.597	1.073.127	1.072.136	1.070.342	1.071.436	1.081.529	1.094.044	1.110.787	1.121.436	1.136.248	1.146.983	- Capital
- ATMR	3.854.234	4.276.555	4.479.622	4.538.006	4.589.611	4.623.547	4.626.026	4.678.848	4.701.449	4.730.777	4.811.205	4.781.553	4.803.805	4.887.823	4.897.672	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	18,01	19,00	21,46	21,32	21,19	21,37	21,55	21,13	21,06	21,08	21,00	21,49	21,59	21,50	21,68	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	694.198	812.590	961.359	967.359	972.350	988.255	996.739	988.821	989.943	997.331	1.010.195	1.027.481	1.037.316	1.051.045	1.061.729	- Core Capital (Tier I)
- ATMR	3.854.234	4.276.555	4.479.622	4.538.006	4.589.611	4.623.547	4.626.026	4.678.848	4.701.449	4.730.777	4.811.205	4.781.553	4.803.805	4.887.823	4.897.672	- Risk Weighted Assets
Return On Assets Ratio (%)	2,85	2,32	2,41	2,37	2,23	2,46	2,35	2,50	2,48	2,46	2,47	2,49	2,47	2,47	2,49	Return On Assets Ratio (%)
- Laba sebelum pajak	142.769	132.601	145.636	143.913	136.048	158.770	152.003	162.765	161.408	160.719	162.853	163.954	163.424	164.473	166.142	- Profit
- Rata-rata total aset	5.004.089	5.703.813	6.047.242	6.073.446	6.106.959	6.458.310	6.476.002	6.507.872	6.521.212	6.545.389	6.580.220	6.596.408	6.616.962	6.645.571	6.672.045	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	76,29	81,49	81,26	80,64	82,22	83,94	81,69	80,15	79,81	79,70	79,00	78,85	78,90	78,71	78,39	Operating Expenses/Operating Income (%)
- Biaya Operasional	446.217	569.141	525.190	542.162	624.173	70.015	113.452	163.378	210.991	260.999	303.946	354.119	404.640	454.008	498.789	- Operating Expenses
- Pendapatan Operasional	584.887	698.404	646.323	672.322	759.146	83.413	138.882	203.830	264.352	327.479	384.728	449.133	512.821	576.782	636.305	- Operating Income
Net Interest Margin Ratio (%)	4,23	5,39	5,65	5,62	5,63	5,39	5,28	5,38	5,35	5,36	5,35	5,35	5,35	5,33	5,32	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	260.940	293.824	327.610	327.475	329.913	333.768	327.945	335.791	334.637	336.154	337.222	337.712	338.777	339.429	340.083	- Interest income net
- Rata-rata total aset produktif	6.161.761	5.449.642	5.797.848	5.823.223	5.854.786	6.191.395	6.209.181	6.240.548	6.253.934	6.277.174	6.297.979	6.314.039	6.333.495	6.362.634	6.389.021	- Average total earning assets
Loan to Deposits Ratio (%)	89,42	92,11	90,77	90,70	90,70	89,59	89,12	89,12	89,50	88,57	89,31	89,20	89,17	88,74	88,68	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	3.526.364	3.903.936	4.042.217	4.110.389	4.199.713	4.138.608	4.133.456	4.191.886	4.207.907	4.244.521	4.305.803	4.285.659	4.304.288	4.357.435	4.374.044	- Total Credit to third party
- Total Dana Pihak Ketiga	3.943.697	4.238.349	4.453.197	4.531.645	4.630.352	4.619.553	4.637.991	4.703.466	4.701.509	4.792.063	4.821.228	4.804.722	4.827.114	4.910.543	4.932.349	- Total Third Party Funds
Rasio Aset Likuid (%)	16,24	16,70	17,27	17,20	17,50	17,81	18,20	18,48	17,72	18,38	18,82	17,16	17,84	17,86	18,27	Liquid Assets Ratio (%)
- Aset Likuid Primer	686.023	736.720	777.163	794.818	837.433	854.417	892.692	925.184	872.313	930.439	993.296	843.355	890.364	900.857	916.406	- Aset Likuid Primer
- Aset Likuid Sekunder	192.598	251.623	297.109	294.609	296.098	295.926	289.443	289.282	290.031	291.419	278.164	305.133	315.702	327.207	346.020	- Aset Likuid Sekunder
- Total Aset	5.410.098	5.919.390	6.218.768	6.335.493	6.475.602	6.458.310	6.493.693	6.571.793	6.561.233	6.648.319	6.754.376	6.693.533	6.760.887	6.874.442	6.910.310	- 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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,21	22,30	21,79	22,53	22,38	22,66	24,07	23,65	22,82	22,50	20,87	21,02	21,35	21,04	20,96	Capital Adequacy Ratio (%)
- Modal	19.415	18.763	13.347	14.000	14.113	13.202	10.125	10.379	9.801	9.848	8.042	8.167	8.177	8.307	8.366	- Capital
- ATMR	106.642	84.122	61.248	62.129	63.072	58.270	42.067	43.885	42.951	43.761	38.534	38.858	38.300	39.482	39.910	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,89	20,61	21,01	21,75	21,36	21,67	22,94	22,52	21,68	21,33	19,73	19,82	19,36	19,11	18,97	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	18.014	17.334	12.865	13.511	13.474	12.629	9.651	9.882	9.314	9.333	7.603	7.703	7.416	7.547	7.573	- Core Capital (Tier I)
- ATMR	106.642	84.122	61.248	62.129	63.072	58.270	42.067	43.885	42.951	43.761	38.534	38.858	38.300	39.482	39.910	- Risk Weighted Assets
Return On Assets Ratio (%)	1,87	1,69	1,56	1,58	1,43	2,31	1,81	2,26	2,21	2,08	1,73	1,77	1,75	1,68	1,60	Return On Assets Ratio (%)
- Laba sebelum pajak	2.908	2.260	1.569	1.596	1.438	2.139	1.229	1.606	1.552	1.497	1.109	1.140	1.135	1.098	1.054	- Profit
- Rata-rata total aset	155.862	133.597	100.689	100.702	100.652	92.643	67.834	71.032	70.281	72.026	63.940	64.569	64.921	65.279	65.774	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,26	85,86	86,96	86,79	88,09	81,41	85,25	81,24	81,43	82,33	85,03	85,18	85,28	85,72	86,29	Operating Expenses/Operating Income (%)
- Biaya Operasional	16.776	14.167	8.871	9.786	10.881	772	576	1.709	2.238	2.857	3.088	3.756	4.316	4.880	5.460	- Operating Expenses
- Pendapatan Operasional	19.677	16.501	10.202	11.276	12.352	949	675	2.103	2.748	3.471	3.631	4.409	5.061	5.693	6.327	- Operating Income
Net Interest Margin Ratio (%)	5,82	6,14	6,17	6,22	6,30	6,43	6,21	6,13	6,06	5,93	5,68	5,63	5,58	5,52	5,48	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	9.309	7.708	5.876	5.920	5.989	5.597	3.947	4.099	4.014	4.025	3.419	3.420	3.412	3.392	3.396	- Interest income net
- Rata-rata total aset produktif	159.857	125.591	95.157	95.154	95.052	87.048	63.570	66.885	66.209	67.920	60.181	60.783	61.136	61.490	61.970	- Average total earning assets
Loan to Deposits Ratio (%)	85,11	86,04	82,08	84,79	94,23	84,51	81,28	75,09	70,32	68,66	72,00	71,68	74,26	74,19	72,59	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	109.924	86.102	65.080	66.028	66.902	59.971	42.707	43.699	43.122	43.972	39.501	39.930	40.210	40.848	41.518	- Total Credit to third party
- Total Dana Pihak Ketiga	129.155	100.070	79.285	77.872	70.997	70.966	52.541	58.195	61.326	64.044	54.865	55.709	54.146	55.056	57.196	- Total Third Party Funds
Rasio Aset Likuid (%)	19,09	20,06	20,93	19,34	16,96	19,16	21,18	24,82	27,50	26,02	24,72	24,99	24,81	25,02	26,14	Liquid Assets Ratio (%)
- Aset Likuid Primer	29.862	24.362	19.972	18.320	15.820	16.531	13.607	17.645	20.339	18.908	16.106	16.467	16.185	16.453	17.712	- Aset Likuid Primer
- Aset Likuid Sekunder	1.906	1.977	1.157	1.184	1.158	1.219	758	841	621	1.649	462	609	533	595	647	- Aset Likuid Sekunder
- Total Aset	166.367	131.305	100.963	100.838	100.103	92.643	67.834	74.490	76.229	79.009	67.022	68.338	67.386	68.143	70.226	- 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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	29,97	23,05	22,23	22,51	23,72	23,98	23,85	23,39	23,15	24,19	24,81	25,03	25,04	24,83	24,64	Capital Adequacy Ratio (%)
- Modal	215.194	128.282	134.819	137.304	140.338	137.946	141.024	141.213	141.848	127.626	132.785	143.283	134.967	136.436	137.155	- Capital
- ATMR	717.952	556.575	606.561	609.889	591.571	575.188	591.392	603.627	612.737	527.497	535.312	572.515	538.919	549.525	556.538	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	28,45	20,72	20,20	20,53	21,49	21,88	21,78	21,36	21,14	22,35	22,98	23,07	23,28	23,04	22,83	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	204.273	115.331	122.516	125.233	127.142	125.848	128.826	128.926	129.530	117.911	123.016	132.102	125.442	126.616	127.059	- Core Capital (Tier I)
- ATMR	717.952	556.575	606.561	609.889	591.571	575.188	591.392	603.627	612.737	527.497	535.312	572.515	538.919	549.525	556.538	- Risk Weighted Assets
Return On Assets Ratio (%)	2,38	1,62	1,81	1,76	1,66	1,74	1,80	1,97	1,85	1,76	1,65	1,64	1,63	1,61	1,62	Return On Assets Ratio (%)
- Laba sebelum pajak	22.339	13.161	15.455	15.047	13.710	14.418	15.328	17.185	16.416	13.723	13.081	13.917	13.022	12.910	13.144	- Profit
- Rata-rata total aset	938.787	814.483	853.599	855.425	828.051	828.790	853.599	873.615	887.146	777.566	791.747	846.226	798.642	803.162	809.139	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	81,04	85,48	84,03	84,62	85,38	84,36	83,96	82,11	82,59	83,86	84,91	84,55	85,16	85,31	85,06	Operating Expenses/Operating Income (%)
- Biaya Operasional	92.469	77.487	67.344	74.925	79.660	6.828	7.024	19.678	25.916	29.685	36.597	44.254	49.448	55.999	62.097	- Operating Expenses
- Pendapatan Operasional	114.104	90.650	80.142	88.542	93.297	8.093	8.366	23.964	31.381	35.396	43.101	52.344	58.065	65.639	73.005	- Operating Income
Net Interest Margin Ratio (%)	3,54	4,74	5,05	5,06	5,08	5,10	5,15	5,04	4,91	5,14	5,15	5,04	5,20	5,18	5,15	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	42.828	36.762	41.412	41.579	40.368	40.384	42.034	42.137	41.773	38.219	38.906	40.755	39.612	39.655	39.737	- Interest income net
- Rata-rata total aset produktif	1.209.871	776.242	820.040	821.693	794.619	792.341	815.819	836.689	850.274	743.047	755.670	809.319	761.671	765.718	771.310	- Average total earning assets
Loan to Deposits Ratio (%)	101,72	97,81	91,81	92,43	98,04	91,48	91,54	86,97	84,42	82,29	83,94	85,91	85,34	84,08	82,68	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	633.850	528.114	561.787	570.128	560.600	533.352	550.616	560.930	565.995	489.068	497.447	529.580	500.443	508.740	517.022	- Total Credit to third party
- Total Dana Pihak Ketiga	623.124	539.928	611.891	616.793	571.782	583.057	601.482	644.976	670.466	594.295	592.619	616.421	586.428	605.034	625.327	- Total Third Party Funds
Rasio Aset Likuid (%)	19,31	18,62	18,87	18,72	17,97	19,26	19,09	20,53	20,71	21,31	22,48	21,25	21,15	20,73	21,65	Liquid Assets Ratio (%)
- Aset Likuid Primer	156.201	128.302	139.295	142.143	132.622	141.737	144.661	163.212	169.380	151.854	161.511	158.183	152.055	150.296	160.929	- Aset Likuid Primer
- Aset Likuid Sekunder	37.501	22.721	22.972	21.413	19.186	17.863	18.323	20.489	21.084	20.721	22.600	26.549	21.207	23.701	25.859	- Aset Likuid Sekunder
- Total Aset	1.003.337	811.066	860.054	873.681	844.755	828.790	853.599	894.795	919.538	809.707	819.146	869.414	819.170	839.329	862.924	- 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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,04	23,30	25,36	25,26	24,86	25,30	25,97	25,80	25,57	25,24	24,92	25,50	25,33	25,27	25,25	Capital Adequacy Ratio (%)
- Modal	226.451	387.849	423.656	426.436	428.247	442.899	406.623	407.286	405.100	422.924	422.945	429.943	432.132	436.444	439.780	- Capital
- ATMR	1.328.635	1.664.523	1.670.778	1.688.023	1.722.312	1.750.883	1.565.520	1.578.763	1.584.250	1.675.464	1.697.167	1.686.350	1.706.026	1.726.817	1.741.662	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	14,62	20,96	22,80	22,71	22,34	22,46	23,11	23,06	22,85	22,37	22,13	22,72	22,56	22,52	22,52	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	194.292	348.872	380.991	383.340	384.693	393.304	361.716	364.091	361.996	374.821	375.636	383.084	384.939	388.963	392.252	- Core Capital (Tier I)
- ATMR	1.328.635	1.664.523	1.670.778	1.688.023	1.722.312	1.750.883	1.565.520	1.578.763	1.584.250	1.675.464	1.697.167	1.686.350	1.706.026	1.726.817	1.741.662	- Risk Weighted Assets
Return On Assets Ratio (%)	1,78	1,25	1,73	1,65	1,41	2,01	2,06	2,17	2,16	2,09	2,08	2,03	1,98	1,97	1,92	Return On Assets Ratio (%)
- Laba sebelum pajak	30.062	27.739	39.781	38.017	33.067	49.343	45.767	48.441	48.284	49.130	49.135	47.985	46.705	46.836	45.783	- Profit
- Rata-rata total aset	1.688.497	2.225.152	2.301.351	2.306.351	2.341.535	2.457.942	2.222.307	2.234.192	2.237.550	2.354.842	2.360.679	2.361.564	2.364.471	2.371.504	2.378.761	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	84,67	90,71	87,41	87,76	89,33	85,64	85,26	83,42	83,92	84,26	84,86	85,10	85,27	84,98	85,13	Operating Expenses/Operating Income (%)
- Biaya Operasional	165.217	272.740	222.380	240.806	270.022	24.133	21.712	59.626	81.560	106.838	134.314	156.403	176.088	196.867	215.661	- Operating Expenses
- Pendapatan Operasional	195.141	300.675	254.411	274.391	302.265	28.179	25.465	71.478	97.189	126.790	158.279	183.778	206.496	231.673	253.327	- Operating Income
Net Interest Margin Ratio (%)	3,44	4,49	4,75	4,74	4,77	4,60	4,55	4,45	4,51	4,41	4,41	4,41	4,41	4,39	4,41	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	74.045	95.820	105.293	105.413	107.610	109.078	97.595	95.979	97.449	100.334	100.356	100.319	100.410	100.419	101.069	- Interest income net
- Rata-rata total aset produktif	2.150.516	2.135.467	2.218.856	2.223.546	2.258.170	2.371.651	2.144.640	2.155.482	2.159.348	2.273.531	2.276.060	2.276.801	2.278.822	2.285.392	2.292.347	- Average total earning assets
Loan to Deposits Ratio (%)	96,99	99,37	96,22	96,03	95,96	93,58	93,46	92,99	93,44	94,90	96,60	95,51	95,02	95,10	95,52	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.229.517	1.507.831	1.514.236	1.528.576	1.567.489	1.569.696	1.398.781	1.407.768	1.408.652	1.504.953	1.520.343	1.513.200	1.516.496	1.541.498	1.555.536	- Total Credit to third party
- Total Dana Pihak Ketiga	1.267.728	1.517.441	1.573.760	1.591.773	1.633.429	1.677.416	1.496.701	1.513.848	1.507.531	1.585.771	1.573.920	1.584.255	1.596.059	1.620.989	1.628.542	- Total Third Party Funds
Rasio Aset Likuid (%)	12,90	15,02	17,44	16,96	17,00	17,67	18,37	18,77	18,58	18,22	18,52	17,79	17,95	17,96	18,20	Liquid Assets Ratio (%)
- Aset Likuid Primer	182.757	253.558	305.227	295.228	304.819	337.105	316.316	332.541	328.553	339.454	355.879	326.084	324.082	332.292	336.731	- Aset Likuid Primer
- Aset Likuid Sekunder	44.688	84.197	99.787	104.474	105.027	97.174	91.937	89.057	89.148	90.449	86.722	95.017	103.892	103.701	107.979	- Aset Likuid Sekunder
- Total Aset	1.762.813	2.248.668	2.322.292	2.356.352	2.410.748	2.457.942	2.222.307	2.245.866	2.247.624	2.359.772	2.389.865	2.366.872	2.384.818	2.427.767	2.444.080	- 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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,18	19,26	21,81	21,47	21,24	21,40	21,61	20,85	20,91	20,98	20,88	21,30	21,67	21,58	21,94	Capital Adequacy Ratio (%)
- Modal	292.203	379.762	467.055	467.688	469.900	479.080	522.315	511.465	514.686	521.131	530.272	536.436	546.161	555.061	561.681	- Capital
- ATMR	1.701.005	1.971.334	2.141.034	2.177.964	2.212.656	2.239.205	2.417.407	2.452.574	2.461.510	2.484.055	2.540.192	2.518.430	2.520.560	2.571.998	2.559.563	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,28	16,79	20,78	20,44	20,20	20,39	20,57	19,81	19,87	19,94	19,84	20,25	20,61	20,53	20,90	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	276.919	331.052	444.988	445.275	447.041	456.474	497.223	485.922	489.103	495.266	503.939	510.108	519.519	527.919	534.846	- Core Capital (Tier I)
- ATMR	1.701.005	1.971.334	2.141.034	2.177.964	2.212.656	2.239.205	2.417.407	2.452.574	2.461.510	2.484.055	2.540.192	2.518.430	2.520.560	2.571.998	2.559.563	- Risk Weighted Assets
Return On Assets Ratio (%)	3,94	3,53	3,18	3,18	3,10	3,02	2,70	2,87	2,86	2,88	2,96	3,01	3,03	3,04	3,11	Return On Assets Ratio (%)
- Laba sebelum pajak	87.460	89.441	88.830	89.253	87.832	92.870	89.642	95.533	95.157	96.368	99.527	101.458	102.562	103.628	106.161	- Profit
- Rata-rata total aset	2.220.943	2.530.581	2.791.603	2.810.968	2.836.721	3.078.935	3.315.229	3.329.033	3.326.235	3.340.955	3.363.853	3.374.560	3.388.929	3.405.626	3.418.372	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	67,10	70,46	75,14	72,67	75,05	82,87	80,09	77,49	76,13	75,16	72,31	71,88	71,87	71,69	70,99	Operating Expenses/Operating Income (%)
- Biaya Operasional	171.756	204.747	226.595	216.645	263.609	38.281	60.808	82.365	101.277	121.619	129.947	151.410	174.789	196.262	215.572	- Operating Expenses
- Pendapatan Operasional	255.966	290.578	301.568	298.113	351.232	46.192	75.927	106.285	133.034	161.822	179.716	210.650	243.199	273.776	303.645	- Operating Income
Net Interest Margin Ratio (%)	5,10	6,36	6,57	6,51	6,50	6,08	5,96	6,08	6,02	6,06	6,07	6,05	6,04	6,03	6,00	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	134.759	153.534	175.030	174.562	175.946	178.709	188.892	193.576	191.402	193.576	194.542	194.542	195.343	195.963	195.882	- Interest income net
- Rata-rata total aset produktif	2.641.571	2.412.342	2.663.795	2.682.831	2.706.946	2.940.355	3.169.424	3.181.492	3.178.104	3.192.675	3.206.068	3.217.243	3.231.867	3.250.033	3.263.393	- Average total earning assets
Loan to Deposits Ratio (%)	80,73	85,63	86,88	86,66	85,16	86,34	86,71	87,65	88,95	86,60	86,49	86,86	86,75	86,19	86,22	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.553.074	1.781.889	1.901.113	1.945.657	2.004.722	1.975.588	2.137.005	2.179.490	2.190.138	2.206.528	2.248.512	2.236.883	2.247.139	2.266.350	2.259.968	- Total Credit to third party
- Total Dana Pihak Ketiga	1.923.690	2.080.909	2.188.261	2.245.208	2.354.143	2.288.114	2.464.455	2.486.446	2.462.186	2.547.953	2.599.825	2.575.386	2.590.481	2.629.464	2.621.284	- Total Third Party Funds
Rasio Aset Likuid (%)	17,18	17,34	16,55	16,86	17,79	17,50	17,32	17,60	16,07	17,61	18,06	15,51	16,85	16,98	17,34	Liquid Assets Ratio (%)
- Aset Likuid Primer	317.203	330.498	312.670	339.128	384.172	359.043	399.713	411.786	354.041	420.224	459.800	348.632	398.042	401.816	401.035	- Aset Likuid Primer
- Aset Likuid Sekunder	108.503	142.729	173.194	167.538	170.726	179.671	174.512	178.895	179.178	178.600	168.381	184.669	190.070	199.210	211.536	- Aset Likuid Sekunder
- Total Aset	2.477.580	2.728.351	2.935.459	3.004.621	3.119.996	3.078.935	3.315.888	3.356.643	3.317.842	3.399.832	3.478.344	3.438.805	3.489.512	3.539.204	3.533.080	- 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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Capital Adequacy Ratio (%)	17,56	20,49	18,11	19,54	17,64	17,99	17,59	17,83	17,58	17,46	17,28	17,01	16,67	16,52	15,77	Capital Adequacy Ratio (%)
- Modal	3.512	3.851	2.563	2.846	1.765	1.774	1.762	1.799	1.799	1.814	1.780	1.729	1.709	1.710	1.607	- Capital
- ATMR	19.996	18.800	14.152	14.567	10.002	9.858	10.018	10.089	10.232	10.386	10.300	10.167	10.251	10.348	10.186	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	3,49	4,26	8,28	7,53	5,83	6,70	7,31	6,77	7,06	7,68	7,88	8,21	8,64	7,68	8,61	Classified Earning assets to Earning assets (%)
- APYD	857	975	1.662	1.528	991	1.075	1.122	1.091	1.122	1.244	1.335	1.385	1.447	1.372	1.529	- Classified Earning Assets
- Total Aktiva Produktif	24.591	22.852	20.071	20.292	17.009	16.046	15.355	16.126	15.886	16.202	16.941	16.864	16.739	17.876	17.754	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,75	0,42	(3,20)	(0,94)	(4,00)	0,53	2,53	0,49	0,37	0,38	0,01	(0,58)	(1,35)	(1,06)	(2,58)	Net Operating Margin (%)
- Pendapatan	168	81	(571)	(169)	(508)	75	374	68	53	55	2	(84)	(196)	(155)	(381)	- Net Operations Income
- Rata-rata Aktiva	22.525	19.467	17.848	17.905	12.680	14.309	14.794	14.046	14.236	14.284	14.415	14.488	14.517	14.645	14.733	- Average Earning Assets
Return On Assets Ratio (%)	0,66	0,40	(2,85)	(0,81)	(3,51)	0,47	2,32	0,44	0,33	0,34	0,03	(0,53)	(1,26)	(0,99)	(2,41)	Return On Assets Ratio (%)
- Laba	165	86	(562)	(160)	(502)	71	400	66	50	52	4	(83)	(196)	(155)	(382)	- Profit
- Rata-Rata total aset	25.126	21.575	19.700	19.746	14.301	15.171	17.259	14.937	15.160	15.233	15.417	15.516	15.558	15.721	15.814	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	95,36	97,66	115,39	104,29	118,17	95,95	78,35	96,41	96,84	96,79	99,88	104,86	111,50	108,93	122,78	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	3.459	3.373	3.569	3.760	3.302	149	226	307	545	689	909	1.052	1.269	1.418	1.711	- Operations Expenses
- Pendapatan	3.627	3.454	3.093	3.606	2.794	155	288	318	563	712	910	1.003	1.139	1.302	1.393	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	18,03	20,21	20,20	23,12	23,18	26,79	25,21	25,42	32,11	26,52	23,81	27,59	27,90	31,12	29,33	Short Term Mismatch (%)
- Aktiva Jangka Pendek	3.910	3.820	3.386	3.830	3.001	3.321	3.968	3.260	3.594	3.413	3.179	3.625	3.632	4.330	4.065	- Short-Term Assets
- Kewajiban Jangka	21.684	18.906	16.761	16.571	12.951	12.395	15.736	12.822	11.191	12.871	13.353	13.141	13.018	13.915	13.859	- Short-Term Liabilities
Finance to Deposit Ratio (%)	93,38	96,60	99,09	100,40	94,18	89,21	91,54	89,20	89,50	90,13	89,54	87,93	90,09	89,26	88,10	Finance to Deposit Ratio (%)
- Pembiayaan	19.257	17.495	15.601	15.698	11.396	11.166	11.192	11.256	11.409	11.558	11.624	11.550	11.676	11.521	11.541	- Financing
- Dana Pihak Ketiga	20.623	18.112	15.744	15.636	12.101	12.517	12.226	12.619	12.747	12.824	12.981	13.135	12.961	12.907	13.100	- 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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Capital Adequacy Ratio (%)	15,39	14,96	16,62	16,75	17,78	18,05	18,05	18,09	17,88	17,78	17,26	17,98	16,99	16,67	16,54	Capital Adequacy Ratio (%)
- Modal	16.073	13.189	16.294	16.523	18.438	18.727	18.902	19.229	19.154	19.477	19.448	20.110	18.873	18.660	18.451	- Capital
- ATMR	104.410	88.180	98.017	98.637	103.724	103.739	104.694	106.279	107.117	109.538	112.689	111.840	111.059	111.903	111.550	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,95	5,01	4,44	4,52	3,87	4,86	4,97	4,36	4,41	4,59	4,29	4,35	4,41	4,59	4,81	Classified Earning assets to Earning assets (%)
- APYD	9.198	5.466	6.008	6.211	5.649	6.884	7.059	6.483	6.590	7.020	6.721	6.762	6.837	7.308	7.636	- Classified Earning Assets
- Total Aktiva Produktif	185.781	109.147	135.394	137.484	146.136	141.747	142.020	148.595	149.294	152.908	156.532	155.402	154.887	159.249	158.808	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,49	0,54	1,00	1,06	1,20	1,41	1,41	1,62	1,62	1,66	1,64	1,59	1,55	1,55	1,17	Net Operating Margin (%)
- Pendapatan	748	544	1.157	1.243	1.423	1.945	1.955	2.289	2.297	2.379	2.378	2.311	2.270	2.284	1.736	- Net Operations Income
- Rata-rata Aktiva	153.023	101.146	115.758	117.435	118.478	138.316	138.713	140.842	142.033	143.387	144.797	145.665	146.251	147.200	147.847	- Average Earning Assets
Return On Assets Ratio (%)	0,38	0,48	0,90	0,96	1,08	1,28	1,27	1,45	1,42	1,47	1,45	1,42	1,39	1,40	1,07	Return On Assets Ratio (%)
- Laba	657	543	1.160	1.247	1.497	1.983	1.967	2.280	2.275	2.367	2.367	2.340	2.298	2.327	1.783	- Profit
- Rata-Rata total aset	173.121	112.488	128.637	130.470	138.009	154.371	155.277	157.630	159.807	161.519	163.530	164.580	165.295	166.354	167.065	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,19	96,03	93,11	92,61	91,58	90,26	89,84	88,49	88,59	87,89	87,69	88,12	88,15	88,09	91,01	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	25.826	13.155	13.024	14.282	15.473	1.502	2.882	4.398	5.943	7.193	8.470	10.002	11.256	12.671	14.647	- Operations Expenses
- Pendapatan	26.574	13.699	13.988	15.422	16.896	1.664	3.208	4.970	6.708	8.184	9.659	11.350	12.770	14.384	16.094	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	18,25	18,62	26,78	27,82	24,87	27,70	29,22	28,17	58,55	59,34	60,18	57,22	58,86	58,91	32,73	Short Term Mismatch (%)
- Aktiva Jangka Pendek	23.923	15.888	27.607	29.211	30.757	30.521	32.406	33.556	71.398	75.139	77.193	74.004	72.457	74.240	39.239	- Short-Term Assets
- Kewajiban Jangka	131.075	85.331	103.101	104.983	123.672	110.184	110.884	119.131	121.951	126.619	128.277	129.339	123.099	126.018	119.896	- Short-Term Liabilities
Finance to Deposit Ratio (%)	85,73	90,55	89,52	88,70	89,21	88,92	87,76	86,30	84,92	83,04	83,58	80,96	82,37	80,40	81,51	Finance to Deposit Ratio (%)
- Pembiayaan	128.687	85.771	104.203	105.198	110.929	109.389	110.252	111.800	112.332	113.920	116.293	114.399	115.231	116.325	116.478	- Financing
- Dana Pihak Ketiga	150.100	94.726	116.400	118.600	124.349	123.023	125.629	129.545	132.283	137.181	139.139	141.297	139.899	144.691	142.894	- 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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Capital Adequacy Ratio (%)	-	13,02	12,08	13,01	14,02	14,50	13,15	14,40	14,62	14,71	14,36	14,79	15,07	14,92	15,29	Capital Adequacy Ratio (%)
- Modal	-	6.369	6.532	7.032	6.950	6.971	7.007	7.076	7.101	7.128	7.228	7.252	7.288	7.331	7.366	- Capital
- ATMR	-	48.913	54.063	54.065	49.580	48.084	53.299	49.141	48.553	48.457	50.328	49.024	48.374	49.127	48.175	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	-	5,82	5,05	5,25	4,70	4,55	4,52	4,35	4,27	4,13	4,05	3,96	3,78	3,82	3,94	Classified Earning assets to Earning assets (%)
- APYD	-	3.787	3.586	3.796	3.430	3.273	3.271	3.157	3.233	3.045	3.008	3.044	2.874	2.933	3.004	- Classified Earning Assets
- Total Aktiva Produktif	-	65.102	71.006	72.275	72.903	71.873	72.307	72.566	75.646	73.729	74.366	76.959	75.962	76.699	76.190	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	-	0,54	0,64	0,62	0,63	0,66	0,65	0,68	0,67	0,61	0,67	0,64	0,63	0,63	0,63	Net Operating Margin (%)
- Pendapatan	-	331	427	419	429	467	461	487	486	439	488	471	464	468	466	- Net Operations Income
- Rata-rata Aktiva	-	61.688	66.960	67.384	67.778	71.025	71.208	71.442	72.305	72.522	72.705	73.234	73.496	73.767	73.926	- Average Earning Assets
Return On Assets Ratio (%)	-	0,52	0,59	0,57	0,59	0,58	0,57	0,60	0,59	0,53	0,59	0,56	0,56	0,56	0,56	Return On Assets Ratio (%)
- Laba	-	348	426	417	431	460	455	478	475	425	476	457	456	459	458	- Profit
- Rata-Rata total aset	-	67.284	72.573	73.008	73.494	79.277	79.490	79.664	80.525	80.390	80.642	80.971	81.075	81.409	81.602	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	-	97,76	97,29	97,34	97,29	98,38	97,16	96,86	96,77	97,22	95,41	95,63	95,78	95,46	95,42	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	-	14.417	12.807	14.017	15.399	2.361	2.629	3.749	4.853	6.391	5.079	6.013	7.022	7.381	8.097	- Operations Expenses
- Pendapatan	-	14.748	13.163	14.401	15.827	2.399	2.706	3.871	5.015	6.574	5.323	6.288	7.331	7.732	8.486	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	-	22,05	13,92	15,11	18,04	20,47	29,18	20,94	18,74	16,26	19,15	16,00	16,60	19,44	21,87	Short Term Mismatch (%)
- Aktiva Jangka Pendek	-	12.902	8.895	9.770	11.910	13.547	343	14.032	13.231	10.849	13.156	11.145	11.347	13.738	15.614	- Short-Term Assets
- Kewajiban Jangka	-	58.512	63.890	64.663	66.033	66.187	1.176	67.001	70.607	66.709	68.698	69.640	68.337	70.668	71.400	- Short-Term Liabilities
Finance to Deposit Ratio (%)	-	81,70	79,47	78,80	78,91	76,63	75,36	77,46	73,58	78,36	79,74	78,31	79,15	78,00	78,56	Finance to Deposit Ratio (%)
- Pembiayaan	-	50.701	53.495	53.657	55.202	53.828	53.181	55.025	54.383	55.154	57.653	57.674	57.447	58.306	58.103	- Financing
- Dana Pihak Ketiga	-	62.057	67.318	68.096	69.957	70.242	70.574	71.036	73.914	70.387	72.300	73.648	72.579	74.751	73.963	- 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	2014	2015	2016			2017										Group of Bank
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
- BUKU 1	166.367	131.016	100.963	100.838	100.103	92.643	70.770	74.490	76.229	79.009	67.022	68.338	67.386	68.143	70.226	- BUKU 1
- BUKU 2	1.003.337	810.899	860.054	873.684	844.755	828.790	872.633	894.795	919.538	809.707	819.106	819.451	819.170	839.332	862.924	- BUKU 2
- BUKU 3	1.762.817	2.245.451	2.322.299	2.356.358	2.410.757	2.457.953	2.234.436	2.245.875	2.247.631	2.359.777	2.389.870	2.366.878	2.384.832	2.427.775	2.444.087	- BUKU 3
- BUKU 4	2.477.667	2.728.358	2.935.465	3.004.622	3.120.003	3.079.054	3.315.895	3.356.658	3.317.847	3.399.835	3.478.471	3.438.811	3.489.514	3.539.204	3.533.094	- BUKU 4
- BUKU 1 SYARIAH	35.163	23.592	19.658	20.209	15.968	15.171	14.703	15.427	15.337	15.524	16.353	16.110	15.851	17.027	16.649	- BUKU 1 SHARIA
- BUKU 2 SYARIAH	169.797	119.031	146.132	148.796	159.374	154.370	156.174	162.324	163.480	168.362	173.049	172.008	170.294	174.821	173.462	- BUKU 2 SHARIA
- BUKU 3 SYARIAH	-	70.799	75.837	77.355	78.839	79.276	79.703	80.012	83.108	79.850	81.901	82.947	81.797	84.087	83.331	- BUKU 3 SHARIA
Total	5.615.150	6.129.146	6.460.408	6.581.861	6.729.799	6.707.258	6.744.314	6.829.581	6.823.171	6.912.063	7.025.811	6.964.541	7.028.846	7.150.388	7.183.773	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 2014				Desember 2015				Oktober 2016				Desember 2016				Oktober 2017				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	
BUKU 1	6	35	1	0	5	27	2	0	5	21	1	0	4	20	1	0	4	14	0	0	BUKU 1
BUKU 2	0	10	31	3	0	13	33	0	1	15	33	2	1	16	31	2	0	16	36	1	BUKU 2
BUKU 3	0	0	3	14	0	0	4	18	0	0	4	19	0	0	6	18	0	0	5	21	BUKU 3
BUKU 4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	5	BUKU 4
BUKU 1 SYARIAH	0	6	0	0	0	5	0	0	0	4	0	0	0	3	0	0	0	3	0	0	BUKU 1 SHARIA
BUKU 2 SYARIAH	0	2	2	2	0	3	2	1	0	4	3	1	0	5	3	1	0	5	3	1	BUKU 2 SHARIA
BUKU 3 SYARIAH	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	BUKU 3 SHARIA
Total	6	53	37	23	5	48	41	24	6	44	41	27	5	44	41	26	4	38	44	29	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	4.717.573	5.195.162	5.616.361	5.702.760	5.748.923	5.797.196	5.824.582	5.905.787	5.938.353	5.969.415	6.000.596	6.032.899	6.032.899	6.210.484	6.248.902	Earning Assets
a. Lancar	4.477.200	4.889.602	5.252.002	5.336.746	5.417.259	5.422.299	5.424.610	5.536.937	5.546.521	5.589.711	5.612.220	5.656.150	5.656.150	5.826.346	5.872.217	a. Current
b. DPK	153.762	198.917	222.806	224.260	198.041	236.567	258.440	230.348	251.908	238.449	249.958	237.221	237.221	245.430	236.739	b. Special Mention
c. Kurang Lancar	14.971	20.656	28.391	26.904	28.452	29.378	27.789	28.995	31.891	29.546	29.717	29.194	29.194	26.340	27.448	c. Sub-Standard
d. Diragukan	15.852	13.528	18.101	18.903	15.961	17.955	20.748	17.899	15.631	19.649	20.841	19.705	19.705	18.367	16.679	d. Doubtful
e. Macet	55.789	72.459	95.061	95.947	89.210	90.998	92.995	91.608	92.402	92.059	87.861	90.628	90.628	94.001	95.820	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.465.326	1.590.184	1.673.028	1.700.276	1.682.211	1.751.884	1.816.587	1.675.853	1.797.884	1.707.559	1.714.335	1.749.891	1.749.891	1.794.442	1.821.564	Earning Assets - Account Administrative Transactions
a. Lancar	1.443.561	1.563.291	1.646.151	1.672.137	1.656.008	1.722.461	1.772.220	1.650.323	1.766.867	1.681.169	1.688.265	1.723.062	1.723.062	1.764.690	1.791.310	a. Current
b. DPK	17.413	23.183	22.539	23.223	22.722	26.402	35.530	23.388	26.873	23.806	23.761	23.959	23.959	26.644	26.746	b. Special Mention
c. Kurang Lancar	2.272	1.885	3.024	3.404	1.648	1.669	4.036	997	1.319	1.602	1.318	1.787	1.787	1.817	2.075	c. Sub-Standard
d. Diragukan	582	250	306	311	1.005	326	864	296	786	337	367	372	372	422	427	d. Doubtful
e. Macet	1.498	1.575	1.007	1.201	827	1.026	3.937	850	2.038	644	625	711	711	869	1.007	e. Lost
Non Performing Earning Aset (Nominal)	90.964	110.353	145.890	146.671	137.104	141.351	150.368	140.644	144.067	143.838	140.729	142.397	142.397	141.816	143.455	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	32.192	34.758	31.017	30.535	36.781	34.347	35.036	33.563	33.575	35.503	35.950	38.511	38.511	37.558	37.621	Interbank Loans
a. Lancar	32.089	34.655	30.893	30.407	36.667	34.226	34.861	33.447	33.455	35.380	35.811	38.374	38.374	37.442	37.496	a. Current
b. DPK	11	16	23	33	19	17	72	15	19	20	44	29	29	5	13	b. Special Mention
c. Kurang Lancar	9	-	8	-	-	-	-	-	-	0	-	9	9	0	2	c. Sub-Standard
d. Diragukan	0	-	-	-	-	0	-	-	-	-	0	0	0	9	0	d. Doubtful
e. Macet	84	88	93	95	94	104	103	101	101	103	95	99	99	101	110	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	93	88	101	95	94	104	103	101	101	103	95	104	108	111	111	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	133.735	108.240	83.840	82.785	83.133	75.132	56.150	61.388	61.349	64.094	50.463	54.397	53.661	54.822	56.980	Earning Assets
a. Lancar	127.924	102.499	78.539	76.988	77.789	65.587	50.981	56.170	56.021	58.592	45.197	49.267	48.596	49.622	51.668	a. Current
b. DPK	3.477	3.939	3.761	4.193	3.951	8.126	3.872	3.921	3.986	4.072	3.874	3.727	3.640	3.733	3.792	b. Special Mention
c. Kurang Lancar	351	276	202	224	170	223	231	119	189	209	115	184	169	203	244	c. Sub-Standard
d. Diragukan	438	287	213	173	121	131	85	151	166	183	216	224	147	144	141	d. Doubtful
e. Macet	1.544	1.239	1.125	1.207	1.102	1.066	981	1.027	986	1.038	1.061	996	1.108	1.121	1.134	e. Loss
Aset Produktif Transaksi Rekening Administratif	12.875	8.582	5.318	5.272	4.757	4.578	3.481	3.516	3.502	3.367	3.023	3.196	3.327	3.300	3.504	Earning Assets - Account Administrative Transactions
a. Lancar	12.807	8.543	5.299	5.242	4.734	4.545	3.460	3.498	3.478	3.339	2.993	3.168	3.303	3.270	3.470	a. Current
b. DPK	53	26	11	23	17	20	15	13	18	20	21	20	13	19	22	b. Special Mention
c. Kurang Lancar	5	0	1	1	0	5	0	0	0	3	0	0	3	0	0	c. Sub-Standard
d. Diragukan	2	0	0	0	0	0	0	0	0	0	3	3	0	2	2	d. Doubtful
e. Macet	8	13	7	7	6	8	6	5	6	5	6	5	8	8	9	e. Loss
Non Performing Earning Aset (Nominal)	2.348	1.815	1.547	1.612	1.399	1.433	1.304	1.303	1.348	1.438	1.401	1.412	1.435	1.478	1.531	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	1.037	836	600	594	677	684	740	779	774	854	15	11	11	15	17	Interbank Loans
a. Lancar	1.033	831	596	590	673	679	735	774	770	849	15	11	11	15	17	a. Current
b. DPK	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	4	4	4	4	4	4	4	4	4	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	2	4	4	4	4	4	4	4	4	4	-	-	-	-	-	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	857.472	677.232	739.043	740.309	703.820	691.019	732.723	755.657	779.166	687.709	672.229	729.232	682.075	705.688	724.366	Earning Assets
a. Lancar	816.751	635.044	683.873	681.161	652.392	630.109	667.238	694.766	712.822	641.262	625.110	676.775	632.761	655.557	675.414	a. Current
b. DPK	23.478	26.302	32.684	36.977	32.783	41.228	44.938	40.258	45.370	27.812	29.449	32.638	30.798	31.710	30.035	b. Special Mention
c. Kurang Lancar	2.724	2.076	3.793	2.872	2.082	2.506	2.444	2.306	3.063	2.516	1.971	2.921	2.079	1.961	2.439	c. Sub-Standard
d. Diragukan	2.063	1.566	2.040	1.662	1.515	1.476	1.770	1.881	1.727	2.349	2.701	2.271	2.173	1.877	1.484	d. Doubtful
e. Macet	12.457	12.244	16.653	17.637	15.048	15.700	16.334	16.446	16.185	13.770	12.997	14.627	14.264	14.584	14.993	e. Loss
Aset Produktif Transaksi Rekening Administratif	324.989	151.065	127.802	128.804	117.575	162.047	119.597	116.495	116.603	99.855	106.329	124.080	110.418	114.570	112.918	Earning Assets - Account Administrative Transactions
a. Lancar	318.181	149.046	126.557	127.394	116.420	159.472	117.642	114.729	114.797	98.541	104.417	122.031	108.396	112.774	110.813	a. Current
b. DPK	5.166	1.332	910	1.031	898	2.029	1.662	1.473	1.535	1.096	1.675	1.725	1.656	1.423	1.723	b. Special Mention
c. Kurang Lancar	1.283	360	22	19	20	29	36	32	16	14	35	62	73	10	11	c. Sub-Standard
d. Diragukan	196	10	18	20	3	4	5	9	14	10	11	42	34	104	71	d. Doubtful
e. Macet	164	317	294	339	233	512	252	252	240	194	191	220	259	259	300	e. Loss
Non Performing Earning Aset (Nominal)	18.886	16.573	22.821	22.550	18.901	20.228	20.840	20.926	21.245	18.853	17.906	20.142	18.883	18.794	19.299	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	13.786	7.351	6.858	6.543	7.476	7.369	7.313	7.267	7.588	6.203	7.058	8.405	6.997	7.033	6.987	Interbank Loans
a. Lancar	13.786	7.349	6.857	6.542	7.475	7.369	7.263	7.267	7.588	6.203	7.054	8.401	6.993	7.028	6.981	a. Current
b. DPK	0	0	-	-	-	-	51	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	1	1	1	1	-	-	-	-	-	4	-	4	4	4	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	0	1	1	1	1	-	-	-	-	-	4	4	4	4	4	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	1.466.906	1.938.394	2.034.560	2.074.113	2.110.025	2.153.239	1.955.755	1.967.327	1.972.997	2.052.498	2.067.046	2.063.570	2.077.556	2.125.115	2.142.576	Earning Assets
a. Lancar	1.379.130	1.805.469	1.887.896	1.928.147	1.975.692	2.010.216	1.823.345	1.846.759	1.847.097	1.913.707	1.927.518	1.925.217	1.939.043	1.986.130	2.005.688	a. Current
b. DPK	54.300	88.628	92.694	90.481	83.065	89.835	85.484	77.626	81.942	92.552	93.644	93.024	92.352	93.756	90.666	b. Special Mention
c. Kurang Lancar	5.885	8.084	11.292	10.637	9.197	9.733	7.572	7.043	7.646	6.650	7.102	7.716	8.874	8.183	8.836	c. Sub-Standard
d. Diragukan	7.348	5.695	8.693	10.000	7.818	8.726	8.972	6.488	5.801	7.066	7.731	6.261	6.001	6.344	5.660	d. Doubtful
e. Macet	20.243	30.517	33.985	34.848	34.253	34.730	30.382	29.411	30.511	32.523	31.051	31.351	31.286	30.703	31.726	e. Loss
Aset Produktif Transaksi Rekening Administratif	574.355	824.181	869.405	896.458	888.020	892.964	827.178	815.404	938.894	857.691	848.024	857.044	874.751	880.749	891.441	Earning Assets - Account Administrative Transactions
a. Lancar	568.072	806.290	849.786	875.719	869.117	872.561	807.239	797.671	916.216	838.958	831.084	839.593	855.414	860.104	870.917	a. Current
b. DPK	5.032	15.417	16.747	17.334	17.008	18.439	17.530	16.337	19.277	17.079	15.363	15.870	17.870	18.938	18.512	b. Special Mention
c. Kurang Lancar	659	1.174	2.100	2.506	1.419	1.448	1.389	792	1.080	1.170	1.135	1.109	969	1.189	1.385	c. Sub-Standard
d. Diragukan	146	161	220	209	192	184	191	180	689	189	153	186	129	149	151	d. Doubtful
e. Macet	445	1.139	551	690	283	332	829	425	1.632	295	290	286	368	369	476	e. Loss
Non Performing Earning Aset (Nominal)	34.727	46.770	56.842	58.891	53.162	55.151	49.335	44.339	47.359	47.894	47.462	46.910	47.626	46.937	48.234	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	8.978	15.848	12.539	12.833	15.195	15.010	11.875	10.676	10.918	12.354	12.445	12.340	12.305	11.482	11.762	Interbank Loans
a. Lancar	8.977	15.827	12.511	12.797	15.161	14.967	11.850	10.651	10.892	12.329	12.431	12.318	12.281	11.466	11.746	a. Current
b. DPK	-	16	7	21	19	17	8	9	10	9	9	13	9	1	1	b. Special Mention
c. Kurang Lancar	-	-	8	-	-	-	-	-	-	-	-	0	0	0	0	c. Sub-Standard
d. Diragukan	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	5	14	15	15	25	17	16	15	15	6	9	14	14	14	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	5	21	15	15	25	17	16	15	15	6	9	14	15	15	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	2.073.322	2.278.658	2.538.295	2.581.249	2.621.911	2.654.156	2.855.669	2.889.862	2.890.035	2.928.445	2.970.303	2.988.325	3.033.300	3.078.466	3.080.434	Earning Assets
a. Lancar	1.985.166	2.176.720	2.405.398	2.451.506	2.503.128	2.519.165	2.686.165	2.732.873	2.721.926	2.766.781	2.800.073	2.829.277	2.874.256	2.916.811	2.922.561	a. Current
b. DPK	62.151	64.947	77.856	75.624	64.517	79.260	105.175	91.657	103.129	95.377	104.641	93.067	91.384	96.363	93.810	b. Special Mention
c. Kurang Lancar	3.904	8.011	11.044	11.535	14.747	14.184	14.474	16.327	17.188	17.119	17.974	15.742	16.955	13.135	13.015	c. Sub-Standard
d. Diragukan	4.546	5.205	6.244	5.814	5.399	6.438	8.954	8.436	6.976	7.859	8.663	9.646	10.413	8.444	7.884	d. Doubtful
e. Macet	17.555	23.774	37.753	36.770	34.122	35.111	40.902	40.569	40.816	41.308	38.951	40.593	40.293	43.713	43.164	e. Loss
Aset Produktif Transaksi Rekening Administratif	529.351	602.993	665.830	665.195	667.382	687.979	756.630	736.445	734.796	742.595	752.226	774.098	777.485	790.944	808.538	Earning Assets - Account Administrative Transactions
a. Lancar	523.214	596.211	659.995	659.398	661.303	681.767	750.306	730.601	728.454	736.464	745.214	767.066	770.637	783.942	801.227	a. Current
b. DPK	5.956	6.407	4.724	4.684	4.758	5.733	5.905	5.416	5.894	5.456	6.552	6.335	6.121	6.261	6.486	b. Special Mention
c. Kurang Lancar	39	196	896	874	209	172	142	157	207	399	133	411	420	397	456	c. Sub-Standard
d. Diragukan	58	78	68	79	808	137	108	106	83	137	200	141	136	167	202	d. Doubtful
e. Macet	85	102	149	160	305	170	168	165	158	138	127	144	170	177	167	e. Loss
Non Performing Earning Aset (Nominal)	26.186	37.366	56.152	55.233	55.588	56.211	64.748	65.760	65.427	66.961	66.048	66.677	68.388	66.033	64.887	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	7.911	9.606	9.869	9.430	12.310	10.204	14.029	13.732	14.377	14.814	15.028	17.813	18.605	17.779	17.694	Interbank Loans
a. Lancar	7.831	9.535	9.782	9.347	12.237	10.130	13.934	13.646	14.258	14.731	14.923	17.724	18.510	17.695	17.602	a. Current
b. DPK	8	-	13	8	-	-	14	5	37	0	21	4	9	2	10	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	0	0	-	0	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	d. Doubtful
e. Macet	72	70	74	75	74	74	81	81	82	83	84	85	86	82	82	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	72	70	74	75	74	74	81	81	82	83	84	85	86	82	82	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	32.165	21.261	18.272	18.476	15.158	14.309	13.783	14.545	14.306	14.475	15.073	14.921	14.727	15.667	15.522	Earning Assets
a. Lancar	29.819	18.939	14.844	14.969	13.239	12.141	11.496	12.305	11.994	12.207	12.787	12.572	12.316	13.338	12.879	a. Current
b. DPK	1.597	1.564	2.051	2.450	754	960	1.069	1.083	1.127	1.079	1.189	1.151	1.047	1.134	1.249	b. Special Mention
c. Kurang Lancar	255	315	402	223	683	690	696	643	653	112	104	177	323	169	275	c. Sub-Standard
d. Diragukan	136	66	111	118	83	110	62	62	71	635	27	51	71	84	158	d. Doubtful
e. Macet	358	376	865	715	399	408	460	453	460	442	965	971	970	942	961	e. Loss
Aset Produktif Transaksi Rekening Administratif	645	1.557	1.728	1.706	1.727	1.612	1.447	1.448	1.447	1.593	1.735	1.803	1.873	1.916	1.939	Earning Assets - Account Administrative Transactions
a. Lancar	645	1.557	1.728	1.705	1.726	1.612	1.447	1.448	1.447	1.593	1.735	1.803	1.873	1.916	1.939	a. Current
b. DPK	0	0	-	-	0	0	0	0	0	-	-	-	0	-	0	b. Special Mention
c. Kurang Lancar	-	-	0	0	-	0	0	-	0	0	-	-	0	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	d. Doubtful
e. Macet	-	-	0	0	-	-	-	-	0	-	0	0	0	0	0	e. Loss
Non Performing Earning Aset (Nominal)	749	758	1.378	1.057	1.165	1.208	2.092	1.158	1.185	1.189	1.096	1.199	1.364	1.194	1.394	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	111	88	37	35	34	27	26	26	25	24	24	21	18	18	8	Interbank Financing
a. Lancar	110	88	35	33	34	27	26	26	25	24	24	19	18	18	8	a. Current
b. DPK	-	-	2	2	-	-	-	-	-	-	-	2	-	-	-	b. Special Mention
c. Kurang Lancar	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	153.972	106.937	132.002	134.203	142.764	138.316	139.110	145.100	145.606	148.804	151.847	150.872	150.357	154.789	153.668	Earning Assets
a. Lancar	138.410	94.096	118.282	120.125	129.731	120.866	121.094	128.846	128.799	130.516	134.235	133.328	133.024	135.626	135.476	a. Current
b. DPK	8.759	9.209	9.640	9.896	9.061	13.161	13.496	11.878	12.083	13.616	13.191	13.318	13.202	14.857	13.136	b. Special Mention
c. Kurang Lancar	1.851	773	830	736	886	1.140	1.496	1.581	2.126	1.641	1.436	1.404	952	1.137	1.172	c. Sub-Standard
d. Diragukan	1.321	348	300	342	554	565	411	327	404	1.025	1.200	758	869	938	838	d. Doubtful
e. Macet	3.632	2.510	2.949	3.104	2.532	2.584	2.612	2.467	2.193	2.006	1.785	2.064	2.310	2.231	3.046	e. Loss
Aset Produktif Transaksi Rekening Administratif	23.111	1.390	2.477	2.356	2.088	2.003	1.413	1.887	1.891	2.119	2.251	2.017	2.237	2.202	2.390	Earning Assets - Account Administrative Transactions
a. Lancar	20.642	1.382	2.464	2.345	2.044	1.959	1.370	1.867	1.873	2.090	2.223	1.862	2.079	2.075	2.264	a. Current
b. DPK	1.205	1	1	0	41	27	25	1	0	0	1	30	31	2	1	b. Special Mention
c. Kurang Lancar	287	1	5	4	-	15	15	16	16	16	15	71	72	70	70	c. Sub-Standard
d. Diragukan	180	2	0	2	2	-	-	0	0	1	1	0	0	1	1	d. Doubtful
e. Macet	797	4	6	5	1	2	2	2	1	12	12	55	54	54	55	e. Loss
Non Performing Earning Aset (Nominal)	8.067	3.638	4.091	4.192	3.974	4.306	7.316	4.394	4.742	4.701	4.449	4.352	4.258	4.432	5.182	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	369	307	345	346	341	335	329	340	357	424	476	433	418	410	384	Interbank Financing
a. Lancar	352	307	345	346	341	335	329	339	352	418	469	425	412	404	378	a. Current
b. DPK	0	-	-	0	-	-	-	0	5	5	7	3	1	1	1	b. Special Mention
c. Kurang Lancar	7	-	-	-	-	-	-	-	-	-	-	5	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	d. Doubtful
e. Macet	11	0	0	0	0	0	0	0	0	0	0	0	0	0	5	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	17	0	0	0	0	0	0	0	0	0	0	5	5	5	5	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	2014	2015	2016			2017										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	-	64.445	70.348	71.625	72.113	71.025	71.392	71.908	74.895	73.390	73.618	76.413	75.328	75.936	75.356	Earning Assets
a. Lancar	-	56.837	63.170	63.850	65.288	64.215	64.292	65.218	67.861	66.645	66.978	69.778	69.023	69.263	68.531	a. Current
b. DPK	-	4.329	4.119	4.639	3.910	3.998	4.406	3.926	4.271	3.941	3.785	3.707	3.443	3.877	4.051	b. Special Mention
c. Kurang Lancar	-	1.121	830	676	688	902	877	976	1.026	1.300	1.520	1.467	1.646	1.552	1.466	c. Sub-Standard
d. Diragukan	-	359	500	794	471	510	494	555	485	532	285	619	412	537	513	d. Doubtful
e. Macet	-	1.797	1.730	1.665	1.755	1.400	1.323	1.234	1.251	972	1.051	843	805	708	795	e. Loss
Aset Produktif Transaksi Rekening Administratif	-	417	468	485	663	702	746	657	752	339	747	546	634	763	834	Earning Assets - Account Administrative Transactions
a. Lancar	-	264	322	333	663	546	597	509	603	183	599	388	481	609	679	a. Current
b. DPK	-	-	146	151	-	154	149	149	149	156	149	8	1	1	1	b. Special Mention
c. Kurang Lancar	-	154	-	-	-	-	-	-	-	-	-	149	150	151	152	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	1	-	-	-	-	-	-	1	1	1	e. Loss
Non Performing Earning Asset (Nominal)	-	3.432	3.059	3.135	2.914	2.814	4.734	2.765	2.762	2.803	2.856	3.077	3.013	2.949	2.928	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	-	164	194	186	186	179	184	189	185	191	202	198	192	197	189	Interbank Financing
a. Lancar	-	160	194	186	186	179	184	189	185	191	202	198	192	197	189	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 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		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) (%)	
Giro	889.586	21,62	987.532	22,38	1.081.106	23,24	1.124.235	23,24	1.218.740	23,61	Demand Deposits
Rupiah	605.276	14,71	667.537	15,13	780.439	16,77	821.777	16,99	922.062	17,86	Rupiah
Valas	284.309	6,91	319.995	7,25	300.667	6,46	302.458	6,25	296.678	5,75	Foreign Exchange
Tabungan	1.284.458	31,22	1.396.011	31,63	1.428.946	30,71	1.551.809	32,08	1.574.286	30,50	Saving
Rupiah	1.187.559	28,86	1.274.588	28,88	1.298.098	27,90	1.413.351	29,22	1.444.299	27,98	Rupiah
Valas	96.899	2,36	121.423	2,75	130.848	2,81	138.459	2,86	129.986	2,52	Foreign Exchange
Simpanan Berjangka	1.940.376	47,16	2.029.513	45,99	2.142.606	46,05	2.160.714	44,67	2.369.280	45,90	Time Deposits
Rupiah	1.641.743	39,90	1.723.319	39,05	1.871.805	40,23	1.856.507	38,38	2.056.504	39,84	Rupiah
Valas	298.633	7,26	306.194	6,94	270.801	5,82	304.208	6,29	312.776	6,06	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	925.812	22,50	902.329	20,45	939.230	20,19	932.222	19,27	976.351	18,91	Rupiah
Valas	162.363	3,95	166.913	3,78	124.202	2,67	146.848	3,04	148.580	2,88	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	374.111	9,09	453.597	10,28	513.260	11,03	517.583	10,70	624.914	12,11	Rupiah
Valas	47.267	1,15	55.039	1,25	55.888	1,20	57.140	1,18	57.131	1,11	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	149.345	3,63	177.145	4,01	200.462	4,31	193.274	4,00	236.760	4,59	Rupiah
Valas	45.471	1,11	49.518	1,12	58.242	1,25	58.625	1,21	56.666	1,10	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	192.350	4,68	190.213	4,31	218.852	4,70	213.428	4,41	218.479	4,23	Rupiah
Valas	43.433	1,06	34.724	0,79	32.468	0,70	41.595	0,86	50.399	0,98	Foreign Exchange
Total DPK	4.114.420	100,00	4.413.056	100,00	4.652.658	100,00	4.836.758	100,00	5.162.306	100,00	Total Third Party Funds
Rupiah	3.434.579	83,48	3.665.444	83,06	3.950.343	84,91	4.091.634	84,59	4.422.865	85,68	Rupiah
Valas	679.841	16,52	747.612	16,94	702.316	15,09	745.124	15,41	739.440	14,32	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 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		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) (%)	
Giro	21.155	16,38	17.187	17,21	22.566	28,46	12.770	17,99	19.113	33,42	Demand Deposits
Rupiah	20.207	15,65	16.434	16,45	22.465	28,33	12.710	17,90	19.110	33,41	Rupiah
Valas	948	0,73	753	0,75	101	0,13	61	0,09	3	0,01	Foreign Exchange
Tabungan	21.720	16,82	20.567	20,59	11.488	14,49	12.555	17,68	7.187	12,57	Saving
Rupiah	21.707	16,81	20.554	20,58	11.488	14,49	12.555	17,68	7.187	12,57	Rupiah
Valas	13	0,01	14	0,01	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	86.281	66,80	62.127	62,20	45.231	57,05	45.672	64,33	30.896	54,02	Time Deposits
Rupiah	83.216	64,43	60.489	60,56	45.098	56,88	45.531	64,13	30.889	54,00	Rupiah
Valas	3.065	2,37	1.638	1,64	134	0,17	141	0,20	7	0,01	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	45.496	35,23	28.376	28,41	23.687	29,88	23.082	32,51	14.270	24,95	Rupiah
Valas	2.316	1,79	812	0,81	57	0,07	65	0,09	6	0,01	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	21.469	16,62	16.013	16,03	8.803	11,10	9.684	13,64	7.308	12,78	Rupiah
Valas	430	0,33	322	0,32	70	0,09	73	0,10	1	0,00	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	7.765	6,01	6.370	6,38	5.210	6,57	6.229	8,77	4.756	8,31	Rupiah
Valas	194	0,15	480	0,48	4	0,00	1	0,00	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	8.486	6,57	9.730	9,74	7.397	9,33	6.536	9,21	4.556	7,96	Rupiah
Valas	125	0,10	24	0,02	3	0,00	2	0,00	0	0,00	Foreign Exchange
Total DPK	129.155	100,00	99.881	100,00	79.285	100,00	70.997	100,00	57.196	100,00	Total Third Party Funds
Rupiah	125.130	96,88	97.477	97,59	79.051	99,70	70.796	99,72	57.186	99,98	Rupiah
Valas	4.026	3,12	2.404	2,41	235	0,30	201	0,28	10	0,02	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 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		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) (%)	
Giro	199.284	31,98	125.818	23,30	153.750	25,13	120.774	21,12	170.707	27,30	Demand Deposits
Rupiah	134.993	21,66	89.923	16,65	120.998	19,77	90.901	15,90	142.266	22,75	Rupiah
Valas	64.291	10,32	35.895	6,65	32.752	5,35	29.873	5,22	28.441	4,55	Foreign Exchange
Tabungan	123.953	19,89	109.872	20,35	110.753	18,10	117.726	20,59	116.098	18,57	Saving
Rupiah	110.562	17,74	102.613	19,00	104.341	17,05	112.699	19,71	111.412	17,82	Rupiah
Valas	13.391	2,15	7.259	1,34	6.412	1,05	5.027	0,88	4.686	0,75	Foreign Exchange
Simpanan Berjangka	299.887	48,13	304.246	56,35	347.387	56,77	333.282	58,29	338.521	54,14	Time Deposits
Rupiah	249.895	40,10	250.267	46,35	306.315	50,06	296.193	51,80	311.681	49,84	Rupiah
Valas	49.992	8,02	53.979	10,00	41.072	6,71	37.089	6,49	26.840	4,29	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	133.555	21,43	120.655	22,35	141.929	23,20	128.866	22,54	143.167	22,89	Rupiah
Valas	29.173	4,68	30.313	5,61	19.024	3,11	16.273	2,85	11.698	1,87	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	62.176	9,98	65.876	12,20	81.320	13,29	80.871	14,14	74.141	11,86	Rupiah
Valas	9.155	1,47	11.709	2,17	8.944	1,46	8.845	1,55	6.305	1,01	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	28.711	4,61	27.988	5,18	37.960	6,20	38.514	6,74	43.017	6,88	Rupiah
Valas	5.531	0,89	5.727	1,06	5.163	0,84	5.205	0,91	4.908	0,78	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	25.432	4,08	35.748	6,62	45.106	7,37	47.943	8,38	51.356	8,21	Rupiah
Valas	6.133	0,98	6.230	1,15	7.940	1,30	6.765	1,18	3.929	0,63	Foreign Exchange
Total DPK	623.124	100,00	539.936	100,00	611.891	100,00	571.782	100,00	625.327	100,00	Total Third Party Funds
Rupiah	495.449	79,51	442.803	82,01	531.654	86,89	499.793	87,41	565.359	90,41	Rupiah
Valas	127.674	20,49	97.133	17,99	80.237	13,11	71.989	12,59	59.968	9,59	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 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		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) (%)	
Giro	253.269	19,98	344.842	22,73	385.266	24,48	391.212	23,95	386.745	23,75	Demand Deposits
Rupiah	157.901	12,46	214.291	14,12	262.018	16,65	269.855	16,52	263.668	16,19	Rupiah
Valas	95.367	7,52	130.551	8,60	123.248	7,83	121.357	7,43	123.077	7,56	Foreign Exchange
Tabungan	283.686	22,38	326.640	21,53	338.614	21,52	365.784	22,39	316.370	19,43	Saving
Rupiah	242.866	19,16	262.873	17,32	269.894	17,15	290.974	17,81	254.959	15,66	Rupiah
Valas	40.820	3,22	63.767	4,20	68.721	4,37	74.810	4,58	61.410	3,77	Foreign Exchange
Simpanan Berjangka	730.774	57,64	845.959	55,75	849.880	54,00	876.434	53,66	925.427	56,83	Time Deposits
Rupiah	597.180	47,11	715.341	47,14	751.345	47,74	750.986	45,98	800.882	49,18	Rupiah
Valas	133.594	10,54	130.618	8,61	98.535	6,26	125.448	7,68	124.545	7,65	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	350.286	27,63	350.944	23,13	374.481	23,80	373.463	22,86	392.516	24,10	Rupiah
Valas	64.464	5,08	68.076	4,49	47.520	3,02	63.926	3,91	63.772	3,92	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	140.538	11,09	202.967	13,38	201.530	12,81	211.144	12,93	223.153	13,70	Rupiah
Valas	27.170	2,14	25.609	1,69	25.172	1,60	27.798	1,70	22.284	1,37	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	53.511	4,22	97.998	6,46	96.663	6,14	87.979	5,39	108.977	6,69	Rupiah
Valas	20.592	1,62	20.498	1,35	12.515	0,80	14.927	0,91	16.847	1,03	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	52.821	4,17	63.398	4,18	78.670	5,00	78.400	4,80	76.237	4,68	Rupiah
Valas	21.368	1,69	16.436	1,08	13.328	0,85	18.798	1,15	21.642	1,33	Foreign Exchange
Total DPK	1.267.728	100,00	1.517.441	100,00	1.573.760	100,00	1.633.429	100,00	1.628.542	100,00	Total Third Party Funds
Rupiah	997.947	78,72	1.192.505	78,59	1.283.256	81,54	1.311.815	80,31	1.319.509	81,02	Rupiah
Valas	269.781	21,28	324.936	21,41	290.504	18,46	321.615	19,69	309.033	18,98	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 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		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) (%)	
Giro	402.071	20,90	484.825	23,30	497.754	22,75	579.826	24,63	616.485	23,52	Demand Deposits
Rupiah	281.247	14,62	335.491	16,12	355.924	16,27	431.523	18,33	474.158	18,09	Rupiah
Valas	120.825	6,28	149.334	7,18	141.830	6,48	148.302	6,30	142.327	5,43	Foreign Exchange
Tabungan	804.681	41,83	886.195	42,59	907.729	41,48	991.013	42,10	1.066.512	40,69	Saving
Rupiah	762.157	39,62	835.954	40,17	852.159	38,94	932.553	39,61	1.002.805	38,26	Rupiah
Valas	42.524	2,21	50.241	2,41	55.570	2,54	58.459	2,48	63.707	2,43	Foreign Exchange
Simpanan Berjangka	716.937	37,27	709.889	34,11	782.778	35,77	783.305	33,27	938.288	35,79	Time Deposits
Rupiah	613.099	31,87	598.324	28,75	660.072	30,16	651.088	27,66	784.775	29,94	Rupiah
Valas	103.838	5,40	111.566	5,36	122.706	5,61	132.217	5,62	153.513	5,86	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	358.213	18,62	343.483	16,51	345.314	15,78	355.797	15,11	369.338	14,09	Rupiah
Valas	63.495	3,30	61.318	2,95	52.023	2,38	60.637	2,58	68.923	2,63	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	131.963	6,86	152.249	7,32	201.985	9,23	197.509	8,39	299.300	11,42	Rupiah
Valas	8.247	0,43	16.224	0,78	21.122	0,97	19.582	0,83	28.105	1,07	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	44.263	2,30	35.300	1,70	49.320	2,25	45.795	1,95	64.758	2,47	Rupiah
Valas	17.091	0,89	22.280	1,07	39.231	1,79	37.098	1,58	32.746	1,25	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	78.660	4,09	67.292	3,23	63.453	2,90	51.987	2,21	51.380	1,96	Rupiah
Valas	15.005	0,78	11.744	0,56	10.329	0,47	14.901	0,63	23.738	0,91	Foreign Exchange
Total DPK	1.923.690	100,00	2.080.909	100,00	2.188.261	100,00	2.354.143	100,00	2.621.284	100,00	Total Third Party Funds
Rupiah	1.656.503	86,11	1.769.768	85,05	1.868.155	85,37	2.015.164	85,60	2.261.738	86,28	Rupiah
Valas	267.186	13,89	311.141	14,95	320.106	14,63	338.979	14,40	359.547	13,72	Foreign Exchange

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 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		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) (%)	
Giro	1.523	5,70	1.176	6,49	920	5,85	1.055	8,72	613	4,73	Demand Deposits
Rupiah	1.357	5,07	1.134	6,26	877	5,57	1.055	8,72	613	4,73	Rupiah
Valas	166	0,62	42	0,23	44	0,28	-	-	-	-	Foreign Exchange
Tabungan	3.336	12,47	2.124	11,73	1.989	12,63	1.599	13,21	1.482	11,43	Saving
Rupiah	3.336	12,47	2.124	11,73	1.989	12,63	1.599	13,21	1.482	11,43	Rupiah
Valas	0	0,00	0	0,00	0	0,00	-	-	-	-	Foreign Exchange
Simpanan Berjangka	21.883	81,83	14.812	81,78	12.834	81,52	9.447	78,07	11.005	84,91	Time Deposits
Rupiah	21.700	81,15	14.797	81,70	12.834	81,52	9.447	78,07	11.005	84,91	Rupiah
Valas	183	0,68	15	0,08	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	12.521	46,82	7.834	43,25	6.498	41,27	5.349	44,21	6.634	51,18	Rupiah
Valas	50	0,19	13	0,07	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	4.869	18,21	2.993	16,52	4.470	28,39	2.788	23,04	3.160	24,38	Rupiah
Valas	17	0,06	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	2.292	8,57	1.086	6,00	992	6,30	889	7,34	961	7,41	Rupiah
Valas	30	0,11	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	1.937	7,24	2.884	15,93	873	5,55	421	3,48	250	1,93	Rupiah
Valas	86	0,32	1	0,01	-	-	-	-	-	-	Foreign Exchange
Total DPK	26.742	100,00	18.112	100,00	15.744	100,00	12.101	100,00	13.100	100,00	Total Third Party Funds
Rupiah	26.393	98,69	18.054	99,68	15.700	99,72	12.101	100,00	13.100	100,00	Rupiah
Valas	350	1,31	57	0,32	44	0,28	-	-	-	-	Foreign Exchange

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 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		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) (%)	
Giro	12.284	8,53	7.865	8,30	14.408	12,38	11.667	9,38	17.889	12,79	Demand Deposits
Rupiah	9.572	6,65	5.925	6,26	13.142	11,29	10.636	8,55	16.487	11,78	Rupiah
Valas	2.712	1,88	1.940	2,05	1.266	1,09	1.032	0,83	1.402	1,00	Foreign Exchange
Tabungan	47.082	32,70	25.622	27,05	31.959	27,46	35.375	28,45	37.399	26,73	Saving
Rupiah	46.931	32,60	25.482	26,90	31.814	27,33	35.212	28,32	37.220	26,61	Rupiah
Valas	151	0,10	139	0,15	145	0,12	163	0,13	178	0,13	Foreign Exchange
Simpanan Berjangka	84.615	58,77	61.240	64,65	70.033	60,17	77.306	62,17	87.606	62,62	Time Deposits
Rupiah	76.653	53,24	56.723	59,88	65.879	56,60	72.477	58,29	83.333	59,57	Rupiah
Valas	7.961	5,53	4.517	4,77	4.154	3,57	4.829	3,88	4.273	3,05	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	25.740	17,88	30.391	32,08	17.058	14,65	21.114	16,98	23.174	16,56	Rupiah
Valas	2.866	1,99	3.309	3,49	1.378	1,18	1.791	1,44	1.043	0,75	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	13.096	9,10	10.308	10,88	15.152	13,02	13.138	10,57	15.065	10,77	Rupiah
Valas	2.249	1,56	893	0,94	580	0,50	762	0,61	356	0,25	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	12.803	8,89	7.284	7,69	10.316	8,86	12.542	10,09	12.940	9,25	Rupiah
Valas	2.033	1,41	218	0,23	1.329	1,14	1.362	1,10	2.121	1,52	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	25.014	17,37	8.741	9,23	23.353	20,06	25.682	20,65	32.153	22,98	Rupiah
Valas	715	0,50	97	0,10	867	0,74	913	0,73	753	0,54	Foreign Exchange
Total DPK	143.981	100,00	94.726	100,00	116.400	100,00	124.349	100,00	142.894	100,00	Total Third Party Funds
Rupiah	133.157	92,48	88.131	93,04	110.835	95,22	118.325	95,16	137.040	96,06	Rupiah
Valas	10.824	7,52	6.596	6,96	5.565	4,78	6.024	4,84	5.854	3,94	Foreign Exchange

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 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		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) (%)	
Giro	-	-	5.830	9,39	6.442	9,57	6.930	9,91	7.189	9,90	Demand Deposits
Rupiah	-	-	4.340	6,99	5.017	7,45	5.097	7,29	5.762	7,94	Rupiah
Valas	-	-	1.490	2,40	1.426	2,12	1.833	2,62	1.427	1,97	Foreign Exchange
Tabungan	-	-	24.987	40,26	26.413	39,24	27.759	39,68	29.238	40,28	Saving
Rupiah	-	-	24.984	40,26	26.413	39,24	27.759	39,68	29.233	40,28	Rupiah
Valas	-	-	3	0,00	-	-	-	-	5	0,01	Foreign Exchange
Simpanan Berjangka	-	-	31.240	50,34	34.462	51,19	35.269	50,41	37.537	51,72	Time Deposits
Rupiah	-	-	27.378	44,12	30.263	44,96	30.785	44,01	33.939	46,76	Rupiah
Valas	-	-	3.862	6,22	4.199	6,24	4.484	6,41	3.598	4,96	Foreign Exchange
- Jangka Waktu 1 bulan	-	-	-	-	-	-	-	-	-	-	- Periode 1 Month
Rupiah	-	-	27.562	40,94	27.562	40,94	24.551	35,09	27.253	37,55	Rupiah
Valas	-	-	3.884	5,77	3.884	5,77	4.156	5,94	3.137	4,32	Foreign Exchange
- Jangka Waktu 3 bulan	-	-	-	-	-	-	-	-	-	-	- Periode 3 Month
Rupiah	-	-	3.233	4,80	3.233	4,80	2.449	3,50	2.787	3,84	Rupiah
Valas	-	-	77	0,11	77	0,11	80	0,12	80	0,11	Foreign Exchange
- Jangka Waktu 6 bulan	-	-	-	-	-	-	-	-	-	-	- Periode 6 Month
Rupiah	-	-	1.183	1,76	1.183	1,76	1.326	1,90	1.352	1,86	Rupiah
Valas	-	-	32	0,05	32	0,05	32	0,05	44	0,06	Foreign Exchange
- Jangka Waktu >= 12 bulan	-	-	-	-	-	-	-	-	-	-	- Periode >= 12 Month
Rupiah	-	-	2.484	3,69	2.484	3,69	2.459	3,52	2.547	3,51	Rupiah
Valas	-	-	207	0,31	207	0,31	215	0,31	337	0,46	Foreign Exchange
Total DPK	-	-	62.057	100,00	67.318	100,00	69.957	100,00	73.963	100,00	Total Third Party Funds
Rupiah	-	-	56.702	91,37	61.693	91,64	63.641	90,97	68.933	91,11	Rupiah
Valas	-	-	5.355	8,63	5.625	8,36	6.317	9,03	5.030	8,89	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																Demand Deposits
Rupiah	2,31	2,19	2,21	2,21	2,24	2,30	2,26	2,29	2,23	2,27	2,21	2,23	2,24	2,20	2,20	- Rupiah
Valas	0,46	0,36	0,36	0,39	0,35	0,37	0,35	0,34	0,36	0,33	0,35	0,36	0,37	0,37	0,38	- Foreign Exchange
Tabungan																Saving
Rupiah	2,02	1,99	1,73	1,73	1,69	1,68	1,67	1,67	1,65	1,65	1,63	1,62	1,63	1,62	1,57	- Rupiah
Valas	0,35	0,26	0,28	0,27	0,28	0,28	0,28	0,28	0,30	0,30	0,31	0,30	0,30	0,30	0,31	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,56	7,58	6,29	6,36	6,45	6,39	6,40	6,41	6,34	6,28	6,25	6,25	6,22	6,00	5,80	Rupiah
Valas	1,99	1,01	0,84	0,84	0,97	0,91	0,92	0,95	0,98	0,95	0,94	0,95	0,97	1,00	1,01	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,14	8,15	6,84	6,84	6,79	6,76	6,79	6,70	6,67	6,65	6,63	6,57	6,54	6,48	6,35	Rupiah
Valas	2,29	1,23	0,96	0,99	1,17	1,30	1,35	1,30	1,28	1,34	1,30	1,38	1,42	1,42	1,43	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,22	8,54	7,09	7,13	7,08	7,04	6,98	6,97	7,00	7,02	6,93	6,91	6,87	6,80	6,73	Rupiah
Valas	2,26	1,36	1,14	1,22	1,20	1,26	1,40	1,51	1,57	1,60	1,59	1,57	1,59	1,63	1,70	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,76	8,58	7,31	7,40	7,35	7,30	7,18	7,14	7,08	7,06	6,98	6,98	6,98	6,96	6,91	Rupiah
Valas	2,24	1,72	1,24	1,09	1,17	1,19	1,21	1,20	1,23	1,25	1,22	1,27	1,36	1,39	1,35	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																Demand Deposits
Rupiah	2,41	3,24	2,84	2,75	2,54	2,82	2,74	2,76	2,76	2,78	2,83	2,85	2,86	2,82	2,82	- Rupiah
Valas	0,57	0,77	0,32	0,32	0,37	0,47	0,11	0,11	0,11	0,11	0,11	0,11	0,11	0,11	0,11	- Foreign Exchange
Tabungan																Saving
Rupiah	2,64	2,89	2,75	2,74	2,77	2,93	3,11	2,88	2,86	2,89	3,21	3,15	3,27	3,50	3,34	- Rupiah
Valas	0,79	0,40	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	9,39	8,79	7,65	7,63	7,75	7,68	7,69	7,66	7,60	7,54	7,62	7,59	7,47	7,33	7,18	Rupiah
Valas	2,96	1,34	0,98	0,98	0,99	0,99	0,90	0,70	0,58	0,61	0,61	0,41	0,38	0,33	0,35	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	10,02	9,33	8,05	8,00	8,10	8,03	8,11	7,94	7,91	7,85	7,83	7,80	7,76	7,68	7,56	Rupiah
Valas	3,39	2,35	3,65	3,65	3,65	3,69	0,89	0,52	0,43	0,43	0,43	0,50	0,50	0,50	0,50	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,86	9,46	8,39	8,26	8,43	8,40	8,40	8,42	8,43	8,42	8,42	8,35	8,31	8,22	8,14	Rupiah
Valas	3,63	2,57	1,00	1,00	0,99	0,99	1,00	1,00	1,00	1,00	1,00	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	9,54	9,67	8,87	7,92	8,64	8,48	8,25	8,45	8,43	8,37	8,38	8,36	8,42	8,41	8,39	Rupiah
Valas	3,18	2,26	1,52	1,51	1,19	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																Demand Deposits
Rupiah	2,57	2,53	2,78	2,62	2,51	2,76	2,64	2,74	2,74	2,69	2,63	2,64	2,64	2,58	2,68	- Rupiah
Valas	0,24	0,28	0,21	0,21	0,23	0,26	0,25	0,24	0,22	0,23	0,29	0,27	0,30	0,28	0,30	- Foreign Exchange
Tabungan																Saving
Rupiah	2,34	2,37	2,31	2,29	2,29	2,34	2,35	2,32	2,32	2,18	2,12	2,12	2,13	2,14	2,13	- Rupiah
Valas	0,25	0,21	0,20	0,24	0,22	0,22	0,20	0,21	0,23	0,22	0,21	0,19	0,18	0,19	0,19	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,57	8,39	7,27	7,24	7,40	7,27	7,26	7,22	7,16	6,97	6,95	6,91	6,86	6,81	6,65	Rupiah
Valas	1,76	1,42	1,09	1,08	1,22	1,21	1,22	1,27	1,29	1,24	1,20	1,15	1,14	1,17	1,19	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,58	8,94	7,80	7,75	7,81	7,81	7,79	7,68	7,61	7,55	7,48	7,44	7,41	7,38	7,30	Rupiah
Valas	2,49	1,91	1,37	1,32	1,43	1,40	1,34	1,34	1,41	1,48	1,55	1,58	1,61	1,60	1,60	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,70	9,07	7,85	7,71	7,82	7,82	7,83	7,81	7,80	7,70	7,61	7,56	7,50	7,45	7,39	Rupiah
Valas	2,55	1,78	1,34	1,49	1,53	1,51	1,46	1,59	1,59	1,59	1,57	1,67	1,62	1,61	1,61	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,89	8,83	8,20	8,00	8,11	8,20	8,11	8,07	7,98	8,04	7,98	7,97	7,92	7,89	7,80	Rupiah
Valas	2,35	1,76	1,38	1,39	1,39	1,43	1,42	1,43	1,42	1,66	1,59	1,56	1,62	1,64	1,58	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																Demand Deposits
Rupiah	2,54	2,46	2,38	2,44	2,46	2,54	2,39	2,42	2,30	2,39	2,37	2,36	2,41	2,35	2,29	- Rupiah
Valas	0,75	0,49	0,48	0,62	0,47	0,51	0,51	0,45	0,48	0,44	0,44	0,48	0,49	0,47	0,48	- Foreign Exchange
Tabungan																Saving
Rupiah	2,74	3,11	2,69	2,66	2,64	2,65	2,71	2,72	2,61	2,63	2,56	2,57	2,56	2,57	2,50	- Rupiah
Valas	0,44	0,27	0,29	0,29	0,30	0,30	0,32	0,32	0,35	0,36	0,38	0,36	0,35	0,32	0,33	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	9,00	8,16	6,60	6,48	6,62	6,51	6,52	6,47	6,39	6,36	6,33	6,36	6,35	6,15	6,03	Rupiah
Valas	2,27	0,95	0,78	0,85	0,98	0,90	0,89	0,93	0,91	0,96	0,95	0,97	0,96	0,97	1,02	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,32	8,61	7,08	6,97	6,92	6,89	6,96	6,81	6,75	6,83	6,86	6,73	6,70	6,62	6,51	Rupiah
Valas	2,41	1,12	1,05	1,09	1,18	1,20	1,19	1,07	1,12	1,19	1,13	1,20	1,20	1,19	1,18	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,58	8,85	7,23	7,16	7,16	7,15	7,08	7,01	6,96	7,09	6,95	6,95	6,89	6,78	6,69	Rupiah
Valas	2,36	1,34	1,06	1,08	1,16	1,17	1,21	1,24	1,24	1,26	1,25	1,26	1,29	1,31	1,29	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	9,22	8,86	7,71	7,61	7,52	7,51	7,37	7,28	7,18	7,19	7,13	7,15	7,11	7,06	6,98	Rupiah
Valas	2,65	1,99	1,50	1,24	1,42	1,42	1,05	1,06	1,11	1,12	1,14	1,16	1,19	1,24	1,26	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																Demand Deposits
Rupiah	1,90	1,75	1,67	1,74	1,96	1,81	1,92	1,92	1,88	1,92	1,87	1,86	1,86	1,87	1,84	- Rupiah
Valas	0,18	0,16	0,18	0,18	0,18	0,17	0,18	0,18	0,19	0,20	0,19	0,19	0,21	0,21	0,22	- Foreign Exchange
Tabungan																Saving
Rupiah	1,35	1,31	1,18	1,19	1,16	1,14	1,18	1,19	1,18	1,18	1,19	1,17	1,17	1,17	1,12	- Rupiah
Valas	0,22	0,21	0,25	0,24	0,24	0,24	0,24	0,25	0,26	0,26	0,26	0,26	0,27	0,28	0,29	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,87	6,65	5,88	5,76	5,87	5,86	5,92	5,97	5,93	5,96	5,90	5,90	5,85	5,46	5,16	Rupiah
Valas	1,66	0,66	0,72	0,75	0,90	0,82	0,85	0,88	0,96	0,89	0,89	0,90	0,95	1,00	1,00	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,60	7,04	6,38	6,27	6,19	6,17	6,22	6,19	6,17	6,19	6,19	6,21	6,21	6,12	5,97	Rupiah
Valas	1,42	0,72	0,68	0,73	1,03	1,40	1,53	1,52	1,41	1,48	1,49	1,51	1,56	1,58	1,60	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,71	7,34	6,61	6,57	6,47	6,40	6,44	6,33	6,29	6,30	6,31	6,33	6,35	6,30	6,22	Rupiah
Valas	1,98	1,20	1,17	1,22	1,18	1,26	1,45	1,61	1,71	1,78	1,76	1,75	1,81	1,87	1,96	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,82	8,34	7,05	6,97	6,74	6,65	6,69	6,64	6,60	6,50	6,47	6,47	6,46	6,38	6,29	Rupiah
Valas	1,69	1,39	0,97	0,80	0,78	0,79	1,25	1,26	1,28	1,28	1,24	1,34	1,48	1,49	1,40	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																Demand Deposits
Rupiah	1,90	1,34	1,45	1,52	1,42	1,51	1,39	1,23	1,22	1,15	1,17	1,15	1,20	1,26	1,19	- Rupiah
Valas	0,18	0,44	0,46	0,47	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																Saving
Rupiah	1,35	2,74	2,32	2,21	2,14	2,18	2,29	2,07	2,05	1,96	2,05	2,04	1,99	2,14	2,01	- Rupiah
Valas	0,22	0,25	0,25	0,25	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,87	7,71	6,41	6,51	6,79	6,89	6,87	6,46	6,31	6,02	6,16	6,02	5,96	6,21	5,85	Rupiah
Valas	1,66	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,60	7,60	6,62	6,74	6,86	7,18	7,43	6,64	6,53	6,31	6,65	6,42	6,26	6,47	6,10	Rupiah
Valas	1,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,71	8,02	6,78	6,50	7,02	7,32	7,47	6,99	6,82	6,66	7,04	6,34	6,06	6,16	5,72	Rupiah
Valas	1,98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,82	7,99	6,98	7,05	6,01	6,09	6,04	5,70	5,81	5,73	5,82	5,64	5,70	6,00	5,63	Rupiah
Valas	1,69	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																Demand Deposits
Rupiah	1,90	1,39	1,19	1,44	1,65	1,72	1,63	1,68	1,61	1,57	1,59	1,64	1,71	1,56	1,59	- Rupiah
Valas	0,18	0,65	1,26	1,24	0,84	0,84	0,78	0,98	1,02	0,87	0,91	0,83	0,90	0,65	0,66	- Foreign Exchange
Tabungan																Saving
Rupiah	1,35	4,97	3,07	2,34	1,68	1,59	1,60	1,64	1,56	1,59	1,62	1,63	1,48	1,84	1,82	- Rupiah
Valas	0,22	0,04	0,08	0,06	0,26	0,25	0,23	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,26	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,87	7,63	6,36	6,45	6,37	5,77	6,23	6,63	6,28	5,82	5,97	5,95	6,20	6,06	5,92	Rupiah
Valas	1,66	4,54	1,31	1,20	1,01	1,53	1,28	0,91	1,03	2,05	1,47	2,06	0,95	2,01	1,90	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,60	9,24	6,62	7,13	6,47	6,56	6,29	6,23	7,02	6,99	6,43	6,25	6,49	6,67	6,48	Rupiah
Valas	1,42	4,25	2,61	2,39	1,63	1,19	1,58	1,31	0,89	1,24	1,06	1,78	2,04	1,84	1,63	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,71	7,93	6,80	6,71	5,86	5,60	5,41	5,74	6,43	7,04	6,91	6,88	6,92	7,20	7,13	Rupiah
Valas	1,98	4,44	2,45	1,81	1,17	1,29	1,73	1,64	1,66	1,71	1,23	1,10	1,04	1,11	1,17	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,82	7,16	6,05	6,42	6,45	6,20	6,05	6,17	6,21	6,30	5,97	5,95	5,94	6,13	6,20	Rupiah
Valas	1,69	2,76	1,06	0,98	0,85	0,86	1,16	0,85	0,84	1,01	0,69	0,84	0,79	0,80	0,93	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																Demand Deposits
Rupiah	-	0,84	0,84	0,84	0,85	0,85	0,85	0,85	0,83	0,85	0,89	0,83	0,83	0,83	0,83	- Rupiah
Valas	-	0,61	1,30	0,54	0,63	0,56	0,57	0,66	0,70	0,71	0,69	0,70	0,64	0,65	0,58	- Foreign Exchange
Tabungan																Saving
Rupiah	-	2,04	1,79	1,81	1,92	1,84	1,69	1,78	1,78	1,80	1,89	1,87	1,85	1,90	1,85	- Rupiah
Valas	-	1,80	-	-	-	-	-	-	1,80	1,80	1,80	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	-	6,94	6,37	6,44	6,50	6,23	6,38	6,73	6,45	6,52	6,51	6,19	6,04	6,39	6,02	Rupiah
Valas	-	1,50	0,93	0,92	0,96	0,93	0,97	1,06	1,01	0,80	0,78	0,73	0,73	0,76	0,72	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	-	6,61	6,12	5,94	5,92	5,88	5,84	5,80	5,70	5,78	5,71	5,65	5,58	5,73	5,56	Rupiah
Valas	-	1,64	0,80	0,81	0,81	0,80	0,80	0,80	0,80	0,80	0,79	0,78	0,77	0,79	0,77	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	-	6,08	5,94	6,02	6,00	5,98	6,00	5,99	5,98	5,97	5,86	5,78	5,69	5,84	5,56	Rupiah
Valas	-	2,11	0,90	0,90	0,90	0,91	1,41	1,41	1,40	1,38	1,36	0,88	0,87	0,89	0,87	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	-	6,14	5,96	5,96	6,05	6,03	6,02	5,98	5,94	5,91	5,86	5,76	5,68	5,84	5,64	Rupiah
Valas	-	1,60	1,45	1,33	1,12	1,07	1,43	1,39	1,38	1,38	1,37	1,35	1,31	1,34	1,31	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	2014	2015	2016			2017										Group of Bank
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
BUKU 1																BUKU 1
Jumlah Bank	42	34	27	26	25	24	21	21	20	20	18	18	18	18	18	Total Banks
Jumlah Kantor	1.615	1323	1.014	1.001	919	784	579	580	558	555	506	506	485 ¹⁾	484 ¹⁾	479	Total Bank Offices
BUKU 2																BUKU 2
Jumlah Bank	44	46	51	50	50	50	52	52	53	51	53	53	53	53	53	Total Banks
Jumlah Kantor	3.850	3745	4.033	3.965	4.038	4.122	4.330	4.326	4.322	4.196	4.269	4.302	4.307	4.321	4.320	Total Bank Offices
BUKU 3																BUKU 3
Jumlah Bank	17	22	23	24	24	25	24	24	24	26	26	26	26	26	26	Total Banks
Jumlah Kantor	10.365	10.708	10.390	10.428	10.410	10.435	9.779	9.757	9.747	9.884	9.869	9.837	9.811	9.757	9.600	Total Bank Offices
BUKU 4																BUKU 4
Jumlah Bank	4	4	4	4	4	4	5	5	5	5	5	5	5	5	5	Total Banks
Jumlah Kantor	14.756	15.208	15.467	15.500	15.507	15.512	16.109	16.108	16.135	16.148	16.172	16.196	16.196	16.203	16.211	Total Bank Offices
BUKU 1 SYARIAH																BUKU 1 SHARIA
Jumlah Bank	6	5	4	4	3	3	3	3	3	3	3	3	3	3	3	Total Banks
Jumlah Kantor	483	272	174	165	100	100	100	101	98	98	101	101	101	101	101	Total Bank Offices
BUKU 2 SYARIAH																BUKU 2 SHARIA
Jumlah Bank	6	6	8	8	9	9	9	9	9	9	9	9	9	9	9	Total Banks
Jumlah Kantor	1.668	996	1.079	1.069	1.136	1.140	1.139	1.127	1.122	1.119	1.115	1.115	1.115	1.116	1.116	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	Total Banks
Jumlah Kantor	-	711	620	620	620	620	620	620	620	620	620	620	620	620	620	Total Bank Offices
Total																Total
Jumlah Bank	119	118	118	117	116	116	115	115	115	115	115	115	115	115	115	Total Banks
Jumlah Kantor	32.737	32.963	32.777	32.748	32.730	32.713	32.656	32.619	32.602	32.620	32.652	32.677	32.635	32.602	32.447	Total Bank Offices

Ket: 1) Angka-angka diperbaiki

Note: 1) revised figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items	
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
Penyaluran Dana																			Distribution of Funds
a. Kredit Yang Diberikan	2.725.674	3.319.842	3.706.501	4.092.104	4.246.406	4.314.909	4.413.414	4.346.798	4.342.578	4.402.975	4.420.256	4.460.017	4.526.435	4.507.141	4.527.179	4.580.521	4.597.206	a. Credit	
- Kepada Pihak Ketiga	2.707.862	3.292.874	3.674.308	4.057.904	4.215.516	4.284.941	4.377.195	4.312.991	4.308.081	4.369.967	4.386.031	4.425.154	4.491.186	4.469.282	4.488.642	4.543.588	4.560.166	- To Third Party	
Rupiah	2.281.021	2.720.500	3.057.964	3.423.180	3.614.747	3.643.062	3.736.609	3.665.758	3.680.621	3.731.168	3.755.464	3.787.574	3.845.681	3.818.854	3.839.490	3.886.358	3.893.605	Rupiah	
Valas	426.841	572.374	616.345	634.724	600.769	641.879	640.585	647.233	627.460	638.798	630.567	637.580	645.505	650.428	649.153	657.229	666.561	Foreign Exchange	
- Kepada Bank Lain	17.812	26.968	32.192	34.200	30.441	29.968	36.220	33.807	34.496	33.008	34.225	34.864	35.249	37.859	38.537	36.934	37.041	- Inter Bank Credit	
Rupiah	10.596	16.681	19.100	21.443	19.060	18.456	22.983	21.338	22.551	22.141	23.228	23.980	24.309	26.112	26.478	24.004	24.026	Rupiah	
Valas	7.215	10.287	13.092	12.757	11.382	11.512	13.237	12.469	11.946	10.868	10.996	10.884	10.940	11.747	12.058	12.930	13.015	Foreign Exchange	
b. Penempatan pada Bank Lain	166.623	171.915	182.432	211.901	223.520	217.573	207.050	197.988	203.568	224.103	235.455	224.612	268.987	207.763	237.409	251.229	250.808	b. Interbank Placement	
- Giro	58.212	65.031	70.250	77.840	89.904	85.187	78.205	78.848	76.628	73.267	81.891	79.717	120.358	74.976	87.243	98.810	86.752	- Demand Deposit	
- Inter Bank Call Money	76.279	83.549	77.697	104.725	87.161	89.373	98.230	80.459	81.762	94.810	97.523	88.034	104.022	82.505	98.724	98.698	104.362	- Inter Bank Call Money	
- Deposito Berjangka	30.370	20.159	29.622	20.692	34.932	29.251	16.127	25.128	31.101	42.514	43.101	42.728	29.430	34.874	37.629	39.688	43.077	- Time Deposits	
- Lainnya	1.761	3.176	4.864	8.643	11.523	13.762	14.489	13.554	14.078	13.513	12.939	14.133	15.177	15.408	13.814	14.032	16.617	- Others	
c. Penempatan pada Bank Indonesia	580.697	506.453	569.018	685.575	593.401	631.911	717.840	653.511	662.785	668.068	630.796	679.134	675.031	652.901	655.028	668.959	656.799	c. Placement to Bank Indonesia	
- Giro	289.254	322.562	361.588	393.362	350.392	357.638	370.727	365.527	371.487	373.196	386.047	375.592	389.948	380.332	377.068	390.455	397.570	- Demand Deposit	
- Fine Tune Operation (FTO)	198.835	52.034	79.917	158.264	157.675	154.849	156.936	180.619	196.911	182.407	161.372	199.491	117.142	170.468	202.759	179.227	165.389	- Fine Tune Operation (FTO)	
- Fasbi	65.431	110.905	123.020	123.177	82.705	113.047	185.371	102.958	89.348	106.028	75.049	96.168	161.356	95.705	69.489	94.690	89.340	- Fasbi	
- Lainnya	27.178	20.952	4.493	10.772	6.377	2.629	4.806	4.408	5.040	6.437	8.328	7.883	6.584	6.396	5.711	4.587	4.501	- Others	
d. Surat Berharga	429.946	520.642	636.688	660.822	884.641	889.763	860.522	910.267	934.484	944.173	940.966	934.377	906.900	933.204	942.838	982.334	1.026.157	d. Securitiess	
- Sertifikat Bank Indonesia (SBI)	81.158	111.689	113.104	40.017	114.215	110.603	96.103	89.575	86.205	77.859	60.793	56.378	47.537	41.295	34.553	31.888	24.713	- Bank Indonesia Certificates	
- Surat Perbendaharaan Negara (SPN)	1.920	17.908	19.418	26.443	31.841	34.450	31.352	39.303	42.475	42.872	41.544	44.944	44.993	45.888	58.401	51.975	70.412	- Treasury Bills	
- Obligasi	282.960	323.941	369.849	485.238	552.503	563.835	561.963	572.962	580.222	571.422	568.759	557.451	544.347	589.961	592.849	617.494	629.256	- Bonds	
- Lainnya	63.909	67.103	134.316	109.130	186.081	180.875	171.104	208.428	225.583	252.019	269.870	275.604	270.023	256.060	257.035	280.978	301.777	- Others	
e. Penyertaan	15.065	15.725	20.984	25.605	26.005	27.518	33.889	34.477	34.444	34.477	34.783	34.093	35.245	36.151	36.424	36.498	36.885	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	69.931	79.492	90.454	116.540	147.554	149.912	153.245	156.818	160.216	158.647	158.974	161.824	158.735	158.237	161.726	163.683	162.870	f. Impairment on Financial Assets	
- Kredit yang diberikan	65.389	73.108	83.240	110.161	141.962	144.193	147.470	151.214	154.479	152.947	153.542	156.275	152.786	152.819	156.184	158.027	157.965	- Credit	
- Surat Berharga	2.105	2.290	2.289	1.612	1.561	1.614	1.404	1.566	1.745	1.784	1.563	1.569	1.567	1.561	1.561	1.580	1.042	- Securities	
- Lainnya	2.437	4.095	4.926	4.767	4.031	4.105	4.371	4.037	3.992	3.916	3.869	3.980	4.382	3.865	3.982	4.076	3.863	- Others	
g. Tagihan Spot dan Derivatif	8.229	26.092	17.483	20.611	15.312	16.049	13.693	13.206	12.205	12.471	12.156	12.339	11.155	10.873	10.582	10.185	9.248	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	176.507	183.143	245.350	155.488	175.197	186.362	171.250	244.710	245.885	233.904	240.717	252.122	201.201	286.234	281.367	291.583	272.281	h. Other claims	
Sumber Dana																			Source of Funds
a. Dana Pihak Ketiga	3.225.198	3.663.968	4.114.420	4.413.056	4.652.658	4.733.977	4.836.758	4.825.336	4.846.420	4.916.665	4.920.453	5.012.456	5.045.987	5.032.685	5.052.553	5.142.891	5.162.306	a. Third Party Funds	
Rupiah	2.757.530	3.025.150	3.434.579	3.665.444	3.950.343	4.006.714	4.091.634	4.083.229	4.108.153	4.176.344	4.196.601	4.262.151	4.303.965	4.327.433	4.329.797	4.394.490	4.422.865	Rupiah	
Giro	567.801	569.927	605.276	667.537	780.439	815.528	821.777	815.577	831.806	849.022	866.539	898.623	889.434	887.380	855.267	900.907	922.062	Demand Deposit	
Tabungan	1.010.488	1.123.696	1.187.559	1.274.588	1.298.098	1.328.103	1.413.351	1.360.244	1.357.460	1.355.112	1.346.055	1.362.422	1.421.601	1.418.573	1.421.709	1.442.643	1.444.299	Saving	
Simpanan Berjangka	1.179.242	1.331.527	1.641.743	1.723.319	1.871.805	1.863.083	1.856.507	1.907.408	1.918.887	1.972.210	1.984.008	2.001.106	1.992.929	2.021.480	2.052.820	2.050.940	2.056.504	Time Deposits	
Valas	467.668	638.818	679.841	747.612	702.316	727.263	745.124	742.106	738.267	740.322	723.852	750.304	742.022	705.252	722.756	748.401	739.440	Foreign Exchange	
Giro	199.270	276.854	284.309	319.995	300.667	306.845	302.458	311.553	294.741	296.998	285.235	308.253	304.143	283.338	296.713	298.467	296.678	Demand Deposit	
Tabungan	66.342	89.011	96.899	121.423	130.848	131.554	138.459	136.424	133.156	134.468	131.308	131.352	132.839	125.505	122.656	132.051	129.966	Saving	
Simpanan Berjangka	202.056	272.952	298.633	306.194	270.801	288.864	304.208	294.129	310.371	308.856	307.309	310.699	305.041	296.410	303.367	317.883	312.776	Time Deposits	
b. Kewajiban kepada Bank Indonesia	1.864	1.782	2.147	691	873	832	808	1.724	1.040	868	1.011	780	739	1.109	1.157	1.539	2.532	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	124.697	115.793	132.956	161.094	163.334	157.031	168.531	157.321	166.009	181.962	191.112	187.444	188.566	176.965	184.951	192.656	198.283	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	42.116	54.450	54.308	65.544	82.508	86.540	93.222	86.736	85.647	90.254	87.306	82.236	90.474	100.643	108.348	108.101	107.095	d. Issued Securities	
e. Pinjaman yang Diterima	75.341	112.914	145.853	177.718	152.681	163.595	179.671	174.090	175.144	164.941	177.637	176.122	178.738	174.444	182.829	181.132	181.174	e. Loans received	
Rupiah	12.229	16.025	20.350	22.873	16.735	16.457	21.734	19.179	20.182	18.929	20.454	21.079	24.424	26.268	26.518	23.976	24.175	Rupiah	
Valas	63.112	96.888	125.503	154.845	135.946	147.139	157.938	154.911	154.962	146.012	157.184	155.042	154.314	148.176	156.311	157.156	156.999	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	7.928	29.987	18.880	27.728	13.928	17.496	14.302	13.138	11.988	11.700	12.125	11.439	10.300	9.858	9.677	10.062	9.677	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	60.342	85.131	120.691	109.623	86.701	90.383	100.710	89.142	86.748	85.056	85.250	88.425	130.751	88.115	86.737	88.932	85.829	g. Other Liabilities	
h. Setoran Jaminan	5.031	5.993	5.622</																

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	961.994	1.187.431	1.329.941	1.542.443	1.680.957	1.723.042	1.765.198	1.748.518	1.745.233	1.782.897	1.783.393	1.794.486	1.831.204	1.823.521	1.835.965	1.853.361	1.853.192	a. Credit
- Kepada Pihak Ketiga	959.128	1.181.726	1.325.087	1.536.852	1.675.803	1.718.846	1.759.782	1.744.054	1.740.965	1.778.465	1.778.998	1.789.877	1.825.878	1.818.298	1.830.583	1.848.983	1.848.484	- To Third Party
Rupiah	847.132	1.029.333	1.168.932	1.345.983	1.498.804	1.518.810	1.558.081	1.533.032	1.538.134	1.571.502	1.575.861	1.586.042	1.613.134	1.603.339	1.617.102	1.635.836	1.634.011	Rupiah
Valas	111.996	152.393	156.155	190.869	176.998	200.036	201.701	211.022	202.831	206.963	203.138	203.835	212.745	214.959	213.481	213.147	214.473	Foreign Exchange
- Kepada Bank Lain	2.866	5.705	4.854	5.591	4.708	4.196	4.268	4.464	4.432	4.394	4.609	5.325	5.223	5.382	4.378	4.708	4.708	- Inter Bank Credit
Rupiah	2.756	4.099	4.170	4.955	3.395	3.239	4.181	3.988	3.734	3.713	3.730	4.046	4.703	4.186	4.293	3.177	3.545	Rupiah
Valas	111	1.606	684	636	1.310	957	1.236	576	534	719	665	563	623	1.037	1.089	1.201	1.163	Foreign Exchange
b. Penempatan pada Bank Lain	44.017	48.142	59.142	56.879	62.878	63.120	49.645	51.265	52.771	51.795	46.236	52.091	76.005	45.681	62.275	68.959	63.242	b. Interbank Placement
- Giro	23.859	28.630	32.362	32.556	43.271	39.528	25.295	32.713	31.917	27.617	26.639	32.775	48.511	28.699	36.938	45.412	37.240	- Demand Deposit
- Inter Bank Call Money	15.270	16.208	24.017	21.908	15.312	17.162	19.220	13.435	14.870	17.184	14.214	15.259	19.831	12.135	20.164	17.527	17.654	- Inter Bank Call Money
- Deposito Berjangka	4.887	3.095	2.725	2.067	3.517	3.609	2.807	2.319	3.860	4.471	3.012	2.134	5.413	2.376	3.331	3.911	5.756	- Time Deposits
- Lainnya	0	208	38	348	779	2.820	2.324	2.798	2.123	2.524	2.371	1.923	2.250	2.471	1.843	2.109	2.592	- Others
c. Penempatan pada Bank Indonesia	237.866	194.512	221.173	244.973	220.450	232.206	311.555	249.236	256.770	261.133	223.979	267.859	241.926	241.292	246.220	255.441	239.458	c. Placement to Bank Indonesia
- Giro	107.025	113.298	130.859	154.319	132.368	135.218	141.780	139.759	143.335	141.859	142.545	139.259	146.975	145.688	141.985	149.427	154.729	- Demand Deposit
- Fine Tune Operation (FTO)	101.252	31.881	45.825	64.921	72.465	73.208	88.202	103.113	88.202	89.918	90.679	70.564	110.166	65.281	74.029	89.978	61.309	- Fine Tune Operation (FTO)
- Fasbi	18.977	45.050	43.565	19.137	15.614	21.476	64.663	21.274	23.515	28.591	10.861	18.416	29.649	21.563	14.252	18.905	23.407	- Fasbi
- Lainnya	10.611	4.283	925	6.597	3	2.303	2.000	1	2	4	8	19	20	12	5	5	13	- Others
d. Surat Berharga	189.311	202.644	247.591	283.585	318.980	322.704	323.937	345.100	343.461	343.683	340.356	334.783	318.259	343.844	355.922	374.488	392.460	d. Securities
- Sertifikat Bank Indonesia (SBI)	16.671	14.554	38.198	10.070	20.631	20.254	19.926	18.796	18.065	16.085	13.668	19.591	18.282	14.042	16.470	15.375	12.712	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	124	1.966	4.430	4.989	5.737	7.070	5.427	8.385	9.533	10.088	8.071	9.700	9.713	7.207	11.531	6.092	16.460	- Treasury Bills
- Obligasi	148.758	155.670	173.829	235.192	237.152	241.268	245.129	253.540	246.893	249.964	250.113	241.196	228.789	268.248	258.963	279.784	281.294	- Bonds
- Lainnya	23.757	30.455	31.134	33.334	55.460	54.111	53.456	64.380	68.971	67.545	68.505	64.296	61.475	54.348	68.959	73.237	81.994	- Others
e. Penyertaan	6.675	7.639	8.795	12.463	13.466	13.966	14.453	14.723	14.723	14.724	14.724	14.724	15.448	16.572	16.611	16.611	16.662	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	36.516	40.017	42.063	52.821	72.093	72.300	72.272	75.225	77.864	79.297	80.905	83.154	82.271	81.376	83.752	84.535	83.442	f. Impairment on Financial Assets
- Kredit yang diberikan	34.846	37.942	39.982	50.525	69.892	70.075	69.916	72.807	75.539	77.121	78.774	81.009	80.025	79.181	81.440	82.211	81.273	- Credit
- Surat Berharga	150	172	141	180	103	125	92	401	394	392	383	373	355	363	363	374	359	- Securities
- Lainnya	1.520	1.903	1.940	2.116	2.099	2.101	2.265	2.017	1.931	1.785	1.748	1.772	1.890	1.841	1.949	1.951	1.810	- Others
g. Tagihan Spot dan Derivatif	342	395	246	1.157	943	899	655	649	651	934	827	885	874	889	845	756	850	g. Spot and Derivatives Claims
h. Tagihan Lainnya	49.032	53.065	110.764	51.532	61.623	64.016	58.924	75.662	68.040	62.520	65.114	85.898	76.587	88.965	78.815	78.379	68.674	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	1.201.284	1.363.062	1.582.488	1.734.961	1.826.504	1.875.554	1.984.174	1.917.416	1.906.692	1.932.453	1.900.228	1.975.448	2.012.115	1.980.652	1.995.912	2.035.650	2.021.158	a. Third Party Funds
Rupiah	1.053.025	1.154.063	1.352.573	1.466.987	1.555.566	1.588.669	1.694.406	1.631.023	1.622.149	1.650.783	1.634.692	1.682.079	1.739.366	1.721.448	1.727.363	1.751.980	1.749.990	Rupiah
Giro	206.540	200.001	214.126	269.903	281.089	311.690	364.103	322.364	321.999	318.384	316.360	330.420	348.688	337.377	330.278	344.211	348.672	Demand Deposit
Tabungan	467.656	533.277	572.294	636.447	638.231	658.953	711.441	677.777	669.315	674.772	660.329	706.419	713.010	705.777	706.591	724.204	725.924	Saving
Simpanan Berjangka	378.829	420.785	566.153	560.637	636.245	618.026	618.062	630.881	630.836	657.627	658.003	681.239	677.668	678.293	690.494	683.565	675.394	Time Deposits
Valas	148.259	208.999	229.915	267.974	270.938	286.885	289.768	286.394	284.543	281.670	265.536	293.370	272.749	259.204	268.549	283.669	271.168	Foreign Exchange
Giro	65.610	100.054	104.133	130.612	115.540	122.415	123.690	128.618	119.152	112.555	101.147	131.015	115.415	109.539	117.211	118.313	108.677	Demand Deposit
Tabungan	15.366	22.042	29.565	35.900	41.142	39.562	44.049	42.157	40.569	41.755	41.050	41.202	42.578	38.921	38.008	43.903	42.845	Saving
Simpanan Berjangka	67.283	86.903	96.217	101.462	114.256	124.909	122.028	115.619	124.822	127.359	123.338	121.152	114.756	110.744	113.330	121.454	119.646	Time Deposits
b. Kewajiban kepada Bank Indonesia	1.437	1.556	2.143	543	871	830	806	840	852	866	785	778	737	735	752	960	958	b. Liabilities to BI
c. Kewajiban kepada Bank lain	21.807	21.421	30.441	32.665	38.750	35.474	28.007	40.799	45.221	61.518	63.786	58.354	42.793	49.055	56.720	54.758	56.536	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	11.906	20.895	22.433	28.075	44.550	45.051	49.569	49.458	48.631	48.624	47.055	45.843	51.641	59.644	64.802	62.952	62.654	d. Issued Securities
e. Pinjaman yang Diterima	33.898	45.272	62.716	95.154	84.178	90.944	103.613	102.636	103.558	98.785	99.477	98.889	98.428	99.415	108.100	104.492	101.686	e. Loans received
Rupiah	5.988	6.464	7.234	8.770	6.256	5.059	6.044	6.035	7.343	7.348	7.689	8.188	8.689	9.680	9.679	8.179	7.752	Rupiah
Valas	27.910	38.808	55.482	86.384	77.922	85.885	97.569	96.601	96.215	91.437	91.788	90.701	89.739	89.735	98.421	96.314	93.934	Foreign Exchange
f. Kewajiban Spot dan Derivatif	771	3.003	1.569	1.917	974	2.122	1.327	887	757	659	752	897	762	843	781	1.312	1.285	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo))	20.260	27.388	53.935	44.428	40.582	41.649	40.585	39.508	38.491	38.007	37.497	41.091	57.676	37.402	35.863	35.475	33.159	g. Other Liabilities
h. Setoran Jaminan	2.788	3.088	2.916	3.078	2.502	2.595	2.852	2.658	2.601	2.606	2.758	2.627	2.588	2.244	2.355	2.309	2.452	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	32.067	32.171	32.173	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	a. Paid In Capital
b. Cadangan	17.693	23.802	32.729	39.947	17.694	17.694	17.607	17.607	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⁾	61.384	83.777	108.238	141.226	202.815	202.815	202.907	257.740	260.735	239.552	239.540	239.540	239.547	239.540	239.540	239.540	239.540	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	40.823	48.762	54.375	55.861	43.815	48.303	52.111	4.329	8.618	14.631	19.100	23.878	29.924	35.112	40.572	46.798	52.626	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	37.567	31.807	34.590	32.968	38.747	35.511	36.042	36.743	37.279	38.581	38.633	38.584	38.791	38.538	39.994	40.283	39.251	e. Additional Paid In Capital
f. Modal Pinjaman	7.139	6.468	3.762	3.753	6.707	6.715	3.215	3.206	3.195	3.195	3.195	3.195	3.195	3.187	3.188	3.189	3.191	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama^{*)} Angka-angka sementara^{*)} Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metadata²⁾ Positive difference of op. income and non op. minus op

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	1.123.364	1.321.771	1.492.358	1.609.497	1.682.855	1.697.061	1.763.593	1.725.361	1.728.420	1.742.025	1.805.049	1.820.923	1.842.660	1.833.094	1.835.424	1.861.102	1.865.407	a. Credit
- Kepada Pihak Ketiga	1.114.279	1.311.522	1.481.808	1.596.781	1.669.428	1.684.030	1.747.080	1.710.220	1.711.910	1.726.019	1.787.896	1.803.543	1.825.634	1.813.355	1.815.087	1.841.075	1.845.563	- To Third Party
Rupiah	982.260	1.143.136	1.271.243	1.388.315	1.473.106	1.477.059	1.534.977	1.503.783	1.510.502	1.521.659	1.553.888	1.568.033	1.591.950	1.578.595	1.581.948	1.603.345	1.603.817	Rupiah
- Kepada Bank Lain	132.018	168.385	210.565	208.466	196.322	206.970	212.103	206.437	201.408	204.360	234.008	235.510	233.684	234.760	233.139	237.730	241.746	Foreign Exchange
Valas	9.085	10.250	10.550	12.715	13.426	13.032	16.514	15.141	16.510	16.006	17.153	17.380	17.026	19.740	20.337	20.027	19.844	- Inter Bank Credit
Rupiah	6.483	10.065	10.550	12.715	12.774	12.354	15.843	14.473	15.843	15.339	16.298	16.525	16.170	18.484	18.826	17.838	17.586	Rupiah
Valas	2.602	184	-	-	652	678	668	667	666	665	855	855	855	1.255	1.511	2.189	2.257	Foreign Exchange
b. Penempatan pada Bank Lain	46.221	48.087	50.611	71.088	58.401	61.923	83.930	63.291	63.063	59.164	73.055	66.867	98.745	67.721	70.681	72.973	71.560	b. Interbank Placement
- Giro	20.881	21.542	25.919	33.127	31.607	32.316	38.448	33.260	31.627	30.229	38.344	33.094	51.851	32.038	33.137	36.109	32.344	- Demand Deposit
- Inter Bank Call Money	23.047	23.419	18.510	30.226	17.413	19.843	34.358	20.207	21.030	19.227	25.179	23.120	35.000	23.285	26.667	26.071	26.604	- Inter Bank Call Money
- Deposito Berjangka	1.322	1.420	2.475	1.536	467	471	345	491	491	824	789	861	1.341	1.811	1.025	837	1.039	- Time Deposits
- Lainnya	972	1.706	3.708	6.199	8.914	9.293	10.779	9.333	9.914	8.884	8.743	9.792	10.553	10.588	9.852	9.956	11.574	- Others
c. Penempatan pada Bank Indonesia	208.570	200.002	219.562	284.857	226.277	249.439	249.607	252.604	251.432	241.488	255.878	255.377	258.719	254.503	255.114	250.128	251.598	c. Placement to Bank Indonesia
- Giro	114.071	132.240	147.503	148.491	144.385	146.099	152.530	155.350	156.155	157.052	169.292	159.348	163.188	163.562	160.952	164.139	163.731	- Demand Deposit
- Fine Tune Operation (FTO)	61.799	18.839	23.846	69.722	56.153	58.152	38.829	61.749	66.370	47.561	52.831	52.779	33.152	60.959	64.314	49.167	59.640	- Fine Tune Operation (FTO)
- Fasbi	21.895	37.127	45.936	63.175	23.623	43.481	56.450	32.763	26.174	33.105	28.780	37.783	57.761	25.856	25.730	33.477	26.077	- Fasbi
- Lainnya	10.805	11.795	2.277	3.468	2.116	1.707	1.798	2.742	2.734	3.770	4.975	5.466	4.617	4.127	4.118	3.345	2.150	- Others
d. Surat Berharga	154.456	194.752	247.954	222.331	385.979	383.140	372.734	402.031	418.086	424.822	429.985	422.822	415.810	410.788	411.048	424.695	444.781	d. Securities
- Sertifikat Bank Indonesia (SBI)	40.470	57.867	47.230	16.162	66.833	63.289	53.536	48.415	42.741	37.260	25.984	18.433	15.010	11.104	6.190	4.521	1.817	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	988	9.453	9.966	12.899	10.794	12.488	11.643	17.494	18.381	17.661	18.342	18.644	17.231	20.401	22.552	25.027	29.831	- Treasury Bills
- Obligasi	90.998	107.381	113.519	148.378	210.300	211.003	217.434	220.508	230.826	224.083	229.889	224.080	222.428	225.707	239.665	241.710	249.397	- Bonds
- Lainnya	22.000	20.051	77.239	44.892	98.052	96.359	90.122	115.614	126.137	145.818	155.771	161.665	161.141	153.576	142.641	153.437	163.736	- Others
e. Penyertaan	7.441	7.137	10.490	11.499	12.677	12.709	18.276	18.560	18.560	17.959	18.650	18.650	18.086	18.168	18.402	18.476	18.812	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	22.335	26.228	31.920	40.238	50.511	52.596	58.006	58.074	58.779	55.460	56.510	57.027	55.720	56.266	56.932	58.433	58.739	f. Impairment on Financial Assets
- Kredit yang diberikan	20.190	22.694	28.087	36.758	47.672	49.653	55.152	55.435	55.970	52.573	53.786	54.239	52.973	53.592	54.299	55.758	56.559	- Credit
- Surat Berharga	1.936	2.105	2.124	1.392	1.257	1.115	1.297	1.115	1.297	1.136	1.122	1.136	1.154	1.137	1.134	1.140	626	- Securities
- Lainnya	208	1.429	1.709	2.088	1.419	1.495	1.598	1.525	1.512	1.548	1.602	1.651	1.593	1.537	1.498	1.534	1.554	- Others
g. Tagihan Spot dan Derivatif	1.430	4.858	2.777	3.535	3.133	2.309	2.418	1.974	1.897	2.322	2.302	1.999	2.035	2.011	1.916	1.916	1.716	g. Spot and Derivatives Claims
h. Tagihan Lainnya	87.650	91.326	86.372	54.544	63.096	67.500	66.407	107.939	105.944	97.039	98.352	89.341	69.313	134.653	142.559	145.484	135.098	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	1.353.149	1.552.385	1.731.019	1.821.244	1.949.759	1.983.147	2.045.699	2.069.199	2.082.415	2.077.525	2.134.153	2.137.865	2.151.299	2.171.095	2.173.503	2.190.130	2.203.306	a. Third Party Funds
Rupiah	1.173.913	1.296.639	1.437.776	1.506.490	1.671.714	1.696.773	1.747.194	1.769.421	1.782.704	1.780.880	1.815.453	1.824.389	1.829.023	1.861.127	1.861.802	1.872.362	1.887.975	Rupiah
Giro	198.251	204.067	212.135	224.669	263.931	271.354	273.849	277.362	278.144	273.732	291.840	303.673	300.852	309.363	299.323	308.661	321.216	Demand Deposit
Tabungan	433.712	463.249	483.010	488.571	527.021	532.283	549.423	547.594	554.831	548.916	555.476	555.591	563.343	568.776	572.175	575.040	577.300	Saving
Simpanan Berjangka	541.950	629.323	742.631	793.250	880.762	893.136	923.922	944.465	949.730	958.232	968.138	965.125	964.828	982.987	990.303	988.661	989.459	Time Deposits
Valas	179.236	255.746	293.243	314.753	278.045	286.373	298.505	299.779	299.710	296.645	318.700	313.476	322.276	309.969	311.701	317.768	315.331	Foreign Exchange
Giro	66.731	90.113	97.101	95.441	99.273	97.304	93.907	97.656	91.788	95.487	104.867	98.434	106.716	100.829	102.934	102.252	104.114	Demand Deposit
Tabungan	27.326	39.614	39.782	55.566	59.328	61.024	61.737	61.868	60.730	60.748	66.432	66.711	67.034	64.825	62.862	64.905	65.077	Saving
Simpanan Berjangka	85.179	126.018	156.360	163.746	119.445	128.045	142.861	140.255	147.193	140.411	147.401	148.331	148.526	144.314	145.905	150.612	146.140	Time Deposits
b. Kewajiban kepada Bank Indonesia	84	4	2	146	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	43.163	35.491	42.349	58.922	53.351	52.080	55.328	49.775	53.729	52.104	66.736	67.113	76.179	66.437	64.042	75.778	77.652	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	16.720	20.834	18.383	25.568	30.847	33.169	31.972	29.015	28.678	31.580	32.015	28.032	27.450	28.221	30.567	31.634	32.083	d. Issued Securities
e. Pinjaman yang Diterima	11.454	19.063	22.662	19.568	14.685	15.092	18.345	16.740	14.390	12.672	25.163	24.129	29.290	28.064	27.105	27.326	26.051	e. Loans received
Rupiah	2.820	4.196	3.831	3.499	4.365	4.418	5.267	4.456	4.227	3.014	4.169	4.148	7.719	6.525	6.402	6.003	5.946	Rupiah
Valas	8.635	14.867	18.830	16.069	10.320	10.674	13.077	12.284	10.163	9.657	20.994	19.981	21.571	21.538	20.702	21.323	20.105	Foreign Exchange
f. Kewajiban Spot dan Derivatif	640	4.526	2.090	3.203	1.612	2.492	1.914	1.576	1.132	1.131	1.958	1.847	1.588	1.658	1.827	1.641	1.641	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	27.877	38.028	46.654	44.642	30.784	31.656	40.008	31.655	30.305	29.556	33.482	32.759	51.194	35.765	34.922	36.565	34.252	g. Other Liabilities
h. Setoran Jaminan	1.145	1.641	1.389	1.353	1.116	1.176	1.218	1.188	1.207	1.326	1.662	1.612	1.672	1.824	1.934	1.969	1.977	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	44.383	49.615	57.467	64.121	71.643	73.144	74.297	74.791	74.911	76.057	84.057	83.919	84.646	87.158	87.411	87.411	88.416	a. Paid In Capital
b. Cadangan	10.636	13.736	18.730	22.725	25.595	25.634	25.750	26.823	26.824	26.845	27.084	29.725	29.438	29.500	29.501	29.501	29.501	b. Reserves
c. L/R Tahun lalu ¹⁾	57.402	77.915	101.723	124.459	157.240	157.184	160.789	191.096	190.948	189.422	184.932	181.835	181.410	181.360	181.407	181.424	181.436	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	31.687	33.469	32.860	29.129	30.420	32.932	31.193	3.999	6.930	10.895	14.722	18.507	22.035	26.167	30.124	33.708	36.948	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	46.335	53.622	56.646	56.563	63.912	63.516	69.578	70.117	70.562	69.926	70.135	71.060	74.625	72.928	73.512	73.684	72.139	e. Additional Paid In Capital
f. Modal Pinjaman	20.893	20.587	25.543	27.633	29.089	28.235	28.796	30.660	30.659	32.151	32.154	34.543	33.665	31.636	31.592	31.665	31.823	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

*) Angka-angka sementara

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	90.341	109.303	126.945	132.858	61.255	62.090	50.946	50.339	50.939	52.028	52.989	54.380	55.550	54.393	56.487	57.485	58.138	a. Credit
- Kepada Pihak Ketiga	89.451	108.228	126.001	131.833	60.526	61.377	50.163	49.558	50.107	51.162	52.130	53.447	54.577	53.423	55.557	56.569	57.258	- To Third Party
Rupiah	89.451	108.228	126.001	131.833	60.526	61.377	50.163	49.558	50.107	51.162	52.130	53.447	54.577	53.423	55.557	56.569	57.258	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	890	1.074	944	1.025	728	713	783	781	831	866	859	933	973	970	931	916	880	- Inter Bank Credit
Rupiah	890	1.074	944	1.025	728	713	783	781	831	866	859	933	973	970	931	916	880	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	2.519	3.076	6.533	7.746	2.750	3.460	3.834	2.503	2.862	3.083	2.650	2.410	3.386	2.979	2.976	2.893	2.655	b. Interbank Placement
- Giro	190	111	599	668	508	468	541	497	301	244	291	263	290	257	302	278	254	- Demand Deposit
- Inter Bank Call Money	1.020	1.786	4.048	4.286	585	870	1.790	575	850	1.240	929	835	1.115	1.175	1.315	1.185	793	- Inter Bank Call Money
- Deposito Berjangka	957	742	1.475	2.324	986	1.403	1.253	1.180	1.469	1.295	1.125	1.034	1.728	1.323	1.046	1.078	1.118	- Time Deposits
- Lainnya	352	437	410	468	671	719	249	251	242	304	305	278	253	224	313	352	490	- Others
c. Penempatan pada Bank Indonesia	24.844	20.546	26.236	23.304	8.734	9.161	9.200	9.000	8.336	9.190	8.556	7.215	9.558	9.216	9.188	10.542	9.923	c. Placement to Bank Indonesia
- Giro	8.179	9.146	10.977	10.582	4.735	4.741	3.365	3.390	4.002	3.524	3.631	3.675	3.750	3.754	3.688	3.926	4.024	- Demand Deposit
- Fine Tune Operation (FTO)	10.479	146	1.845	1.575	740	845	1.275	1.383	1.910	743	1.687	1.023	584	2.157	2.557	2.886	2.577	- Fine Tune Operation (FTO)
- Fasbi	3.203	8.060	13.380	11.110	3.241	3.559	4.546	4.221	2.416	4.892	3.223	2.503	5.214	3.291	2.938	3.720	3.309	- Fasbi
- Lainnya	2.983	3.193	34	37	19	16	14	7	8	32	15	14	9	13	5	11	13	- Others
d. Surat Berharga	9.843	13.583	15.738	17.535	11.430	11.950	5.328	5.111	5.431	5.614	6.017	6.043	6.113	5.932	5.876	6.339	6.459	d. Securitess
- Sertifikat Bank Indonesia (SBI)	3.275	7.398	6.257	2.591	2.182	2.242	1.172	1.061	1.016	841	645	477	404	318	263	219	195	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	0	34	-	98	-	-	-	-	-	-	-	-	-	-	-	-	-	- Treasury Bills
- Obligasi	5.047	4.350	5.502	8.640	5.095	5.266	2.256	2.301	2.323	2.250	2.372	2.420	2.578	2.769	2.649	2.690	2.690	- Bonds
- Lainnya	1.521	1.800	3.978	6.206	4.152	4.442	1.900	1.750	2.092	2.523	3.000	3.146	3.130	3.122	2.844	3.471	3.574	- Others
e. Penyertaan	155	158	750	882	215	215	0	0	0	0	0	0	0	0	0	0	0	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.557	1.525	1.701	1.716	1.663	1.377	1.339	1.393	1.416	1.435	1.466	1.484	1.445	1.532	1.641	1.628	1.873	f. Impairment on Financial Assets
- Kredit yang diberikan	1.499	1.517	1.671	1.690	1.634	1.346	1.300	1.361	1.379	1.400	1.425	1.435	1.397	1.484	1.594	1.576	1.819	- Credit
- Surat Berharga	5	3	5	13	10	12	27	23	24	24	27	28	28	26	25	26	26	- Securities
- Lainnya	53	4	24	13	18	20	12	9	12	12	13	21	21	22	22	25	27	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	1.930	8.782	2.990	1.317	1.189	1.991	1.484	2.156	3.093	3.028	3.206	4.152	2.094	5.134	4.455	4.418	4.420	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	104.346	122.883	141.027	147.143	69.619	71.194	55.626	55.326	56.074	57.899	58.489	59.365	60.657	61.377	61.051	62.720	62.631	a. Third Party Funds
Rupiah	104.346	122.883	141.027	147.143	69.619	71.194	55.626	55.326	56.074	57.899	58.489	59.365	60.657	61.377	61.051	62.720	62.631	Rupiah
Giro	5.074	5.844	7.056	4.703	3.059	2.960	2.817	2.509	2.365	2.347	2.429	2.595	2.392	2.465	2.393	2.592	2.689	Demand Deposit
Tabungan	12.794	14.402	16.422	17.728	7.234	7.562	6.202	6.079	6.113	6.244	6.299	6.382	6.781	6.685	7.022	7.667	7.688	Saving
Simpanan Berjangka	86.478	102.636	117.549	124.711	59.327	60.671	46.607	46.738	47.597	49.308	49.761	50.388	51.485	52.227	51.637	52.461	52.254	Time Deposits
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Exchange
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
c. Kewajiban kepada Bank lain	5.091	6.567	4.258	4.659	3.249	3.594	2.450	1.918	1.970	2.051	1.935	1.903	1.959	2.097	2.019	2.316	2.635	b. Liabilities to BI
d. Surat Berharga yang diterbitkan	5.027	5.363	5.896	3.919	496	1.130	1.232	375	349	659	349	349	862	2.525	2.443	2.899	2.443	c. Interbank Liabilities
e. Pinjaman yang Diterima	1.051	1.875	4.193	3.078	158	147	148	148	142	150	157	152	154	171	170	189	201	d. Issued Securities
Rupiah	1.051	1.875	4.193	3.078	158	147	148	148	142	150	157	152	154	171	170	189	201	e. Loans received
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	102	-	-	35	49	-	-	-	-	-	31	-	-	-	-	-	f. Spot and Derivatives Liabilities
h. Setoran Jaminan	8	7	9	22	34	33	30	27	25	25	24	28	28	29	31	32	32	g. Other Liabilities
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	7.806	9.729	11.861	12.731	9.553	9.766	9.415	9.314	9.439	9.439	9.439	9.689	10.249	10.249	10.335	10.335	10.503	a. Paid In Capital
b. Cadangan	257	300	565	641	455	455	339	327	327	332	361	366	372	372	372	372	372	b. Reserves
c. L/R Tahun lalu ¹⁾	4.335	6.776	9.103	11.014	1.810	1.810	985	985	997	963	1.049	1.065	1.059	1.060	1.060	1.060	1.041	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	2.790	3.084	2.316	2.084	30	426	175	104	189	306	406	509	635	270	650	757	653	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.406	2.538	2.939	2.840	1.239	1.414	1.084	1.513	1.395	1.502	2.246	1.998	2.001	1.998	1.949	2.005	2.292	e. Additional Paid In Capital
f. Modal Pinjaman	14	608	609	596	597	597	168	168	168	168	168	168	168	168	168	168	168	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadana²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadana Lama³⁾ Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metadana²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadana³⁾ Revised figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	219.207	265.250	302.426	329.742	357.614	359.031	359.327	351.914	353.770	358.986	361.978	367.422	373.692	374.910	378.610	382.981	387.004	a. Credit
- Kepada Pihak Ketiga	218.851	264.541	301.456	328.759	356.201	357.522	357.859	350.420	352.303	357.473	360.367	365.645	371.780	372.981	376.718	380.997	385.028	- To Third Party
Rupiah	217.563	263.597	300.647	328.131	355.453	356.775	357.145	349.713	351.748	356.933	359.828	365.107	371.240	372.455	376.191	380.467	384.507	Rupiah
Valas	1.287	944	809	628	748	746	714	706	554	541	539	539	540	526	527	530	520	Foreign Exchange
- Kepada Bank Lain	357	709	970	983	1.413	1.509	1.468	1.494	1.468	1.513	1.611	1.776	1.912	1.929	1.892	1.984	1.977	- Inter Bank Credit
Rupiah	357	709	970	983	1.413	1.509	1.468	1.494	1.468	1.513	1.611	1.776	1.912	1.929	1.892	1.984	1.977	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	40.194	31.853	38.351	29.244	49.022	39.001	23.582	31.924	39.688	58.709	61.906	58.030	41.467	47.114	50.264	58.715	62.886	b. Interbank Placement
- Giro	1.809	2.318	1.675	1.249	1.703	1.835	1.818	1.945	2.390	2.690	2.154	2.332	2.215	2.207	2.057	1.911	1.794	- Demand Deposit
- Inter Bank Call Money	15.142	14.468	14.233	13.117	16.857	13.190	9.625	8.383	11.125	19.200	20.964	15.728	17.055	14.108	14.763	21.426	24.067	- Inter Bank Call Money
- Deposito Berjangka	22.894	14.522	21.856	13.551	29.304	23.085	11.042	20.465	24.608	35.252	37.502	38.027	20.276	28.874	31.736	33.863	35.164	- Time Deposits
- Lainnya	349	545	586	1.327	1.158	891	1.097	1.132	1.565	1.567	1.286	1.943	1.921	1.925	1.707	1.516	1.861	- Others
c. Penempatan pada Bank Indonesia	48.455	31.626	39.144	43.069	58.201	63.093	72.100	66.102	64.464	71.544	69.668	69.657	92.667	75.376	79.844	79.896	86.008	c. Placement to Bank Indonesia
- Giro	27.642	27.971	31.339	35.639	30.136	31.423	31.051	27.929	28.374	30.253	33.211	37.559	36.591	33.885	36.273	37.386	39.140	- Demand Deposit
- Fine Tune Operation (FTO)	9.368	200	382	1.051	3.932	5.205	3.065	12.738	16.461	16.862	18.073	12.585	3.278	18.281	28.149	21.992	21.173	- Fine Tune Operation (FTO)
- Fasbi	10.033	2.546	6.801	6.080	18.434	26.117	37.592	24.749	18.167	22.765	16.663	17.833	51.110	21.773	14.682	19.975	24.700	- Fasbi
- Lainnya	1.413	909	623	298	299	348	392	686	1.461	1.664	1.722	1.680	1.688	1.437	740	543	995	- Others
d. Surat Berharga	18.640	32.106	30.988	41.796	44.887	42.759	38.065	41.604	47.571	52.927	59.106	64.486	64.021	69.111	58.251	65.165	65.901	d. Securities
- Sertifikat Bank Indonesia (SBI)	6.618	12.125	9.179	6.753	10.695	9.268	7.097	8.993	12.013	11.629	13.016	12.646	9.895	12.777	9.197	9.687	8.084	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	49.34430649	100	43	787	389	490	383	165	461	944	580	2.640	3.467	4.514	5.789	5.060	6.048	- Treasury Bills
- Obligasi	9.590	16.980	17.605	27.355	22.869	23.251	21.318	22.947	23.338	23.437	24.252	26.042	26.678	29.063	23.114	25.814	27.434	- Bonds
- Lainnya	2.383	2.901	4.161	6.902	10.933	9.749	9.267	9.498	11.758	16.917	21.258	23.158	23.982	22.757	20.152	24.603	24.335	- Others
e. Penyertaan	686	693	692	692	1.092	1.092	1.092	1.093	1.093	1.091	1.341	1.341	1.341	1.341	1.342	1.342	1.343	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.653	5.173	7.927	9.073	9.609	9.506	8.797	9.392	9.400	9.514	9.205	9.053	9.110	9.252	9.378	9.590	9.488	f. Impairment on Financial Assets
- Kredit yang diberikan	3.667	5.155	7.655	8.804	9.334	9.231	8.510	9.114	9.124	9.241	8.936	8.782	8.835	8.981	9.109	9.321	9.213	- Credit
- Surat Berharga	8	4	4	3	0	0	0	0	0	2	0	0	1	0	0	1	0	- Securities
- Lainnya	(22)	15	268	266	275	275	286	278	275	271	269	271	274	270	268	268	274	- Others
g. Tagihan Spot dan Derivatif	-	-	-	2	0	3	2	0	0	0	0	1	0	0	0	4	3	g. Spot and Derivatives Claims
h. Tagihan Lainnya	17.366	3.081	5.481	5.743	12.930	14.298	3.497	8.968	14.788	14.827	26.644	28.663	9.628	15.868	15.871	19.513	21.133	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	278.535	287.709	335.957	356.600	439.838	431.351	383.531	412.263	432.143	464.270	495.050	504.340	493.929	493.097	492.310	516.035	532.058	a. Third Party Funds
Rupiah	277.555	286.021	334.704	353.719	438.843	430.280	380.794	409.695	430.681	462.776	493.780	502.833	492.779	492.048	491.302	515.070	531.211	Rupiah
Giro	112.715	106.398	120.531	110.080	153.517	148.261	102.914	131.819	145.253	173.743	188.857	188.667	173.819	166.129	156.491	173.999	177.716	- Demand Deposit
Tabungan	79.938	95.786	100.903	116.551	107.371	111.942	128.691	111.128	108.073	106.392	107.641	113.442	122.082	121.452	119.281	118.262	116.953	- Saving
Simpanan Berjangka	84.903	83.838	113.270	127.088	177.955	170.078	149.190	166.748	177.354	182.642	197.282	200.724	196.878	204.468	215.531	222.809	236.542	- Time Deposits
Valas	980	1.688	1.253	2.881	996	1.071	2.736	2.569	1.462	1.494	1.270	1.507	1.150	1.049	1.008	965	847	Foreign Exchange
Giro	238	673	368	264	198	295	270	299	280	315	399	326	355	263	265	311	316	- Demand Deposit
Tabungan	30	41	46	50	44	53	111	92	100	114	85	80	83	70	70	70	70	- Saving
Simpanan Berjangka	711	974	839	2.567	754	723	2.355	2.178	1.082	1.064	786	1.100	712	703	672	584	461	- Time Deposits
b. Kewajiban kepada Bank Indonesia	5	222	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	19.869	22.957	20.612	21.809	16.501	17.645	33.694	16.462	14.479	17.464	12.967	12.822	16.896	15.574	13.796	13.434	13.369	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	7.517	6.860	7.050	6.730	4.865	5.564	8.852	6.290	6.391	7.793	6.288	6.413	7.596	7.342	7.617	7.717	7.017	d. Issued Securities
e. Pinjaman yang Diterima	1.819	1.846	3.212	3.945	3.599	4.452	6.727	6.129	6.082	6.026	6.037	6.088	6.122	8.144	7.787	7.838	8.511	e. Loans received
Rupiah	1.819	1.846	3.150	3.945	2.947	3.775	6.053	5.461	5.415	5.359	5.371	5.422	5.456	7.478	7.454	7.501	8.172	Rupiah
Valas	-	-	62	-	652	678	674	668	667	666	666	666	666	666	334	337	339	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	0	-	-	0	1	1	0	0	0	1	0	-	1	0	1	1	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	2.101	5.051	3.405	5.585	1.769	2.896	4.396	1.417	1.304	821	417	1.055	3.895	443	753	553	533	g. Other Liabilities
h. Setoran Jaminan	479	492	467	564	306	294	378	273	245	232	224	232	230	257	289	308	317	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	19.920	22.744	26.771	30.333	33.795	33.814	34.947	35.033	35.012	35.268	35.756	35.759	36.186	36.332	37.474	37.505	37.736	a. Paid in Capital
b. Cadangan	8.356	10.343	12.877	15.484	18.131	18.117	18.111	18.112	18.626	18.339	19.174	19.845	19.855	19.990	19.990	19.992	19.993	b. Reserves
c. L/R Tahun lalu ¹⁾	344	377	706	875	871	879	854	13.463	11.475	7.627	4.662	2.485	1.856	1.603	1.601	1.601	1.601	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	8.946	10.733	9.720	10.595	9.903	11.090	11.487	840	2.014	3.359	4.340	5.282	6.235	7.377	8.409	9.568	10.834	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.729	2.740	2.230	2.168	2.667	2.611	2.992	3.005	3.214	3.745	3.385	3.540	3.235	3.087	2.077	2.116	1.732	e. Additional Paid in Capital
f. Modal Pinjaman	1.328	1.004	1.004	1.005	1.501	1.501	1.502	1.502	1.502	1.502	1.502	1.502	1.502	1.502	1.502	1.502	1.503	f. Loan Capital

¹⁾ Pada LBU 2008 tolak didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki⁴⁾ LBU 2008 is not defined vs metadata⁵⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata⁶⁾ Revised figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	153.299	201.510	196.326	214.162	210.150	217.577	221.074	216.081	211.510	216.183	210.330	213.313	211.814	210.745	212.402	218.340	222.286	a. Credit
- Kepada Pihak Ketiga	153.295	201.357	195.925	213.727	209.995	217.521	220.921	215.929	211.359	216.029	210.185	213.165	211.669	210.606	212.260	218.310	222.257	- To Third Party
Rupiah	77.872	95.948	103.039	123.649	118.377	121.084	126.854	121.920	121.588	123.631	125.781	125.741	125.221	124.534	124.173	126.154	128.531	Rupiah
Valas	75.424	105.409	92.886	90.078	91.618	96.437	94.067	94.009	89.771	92.399	84.405	87.424	86.447	86.072	88.087	92.156	93.726	Foreign Exchange
- Kepada Bank Lain	4	152	400	435	154	56	153	152	151	153	144	149	146	138	142	30	29	- Inter Bank Credit
Rupiah	4	152	400	435	154	56	153	152	151	153	144	149	146	138	142	30	29	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	13.465	19.748	10.894	16.036	13.440	13.669	11.763	13.045	12.536	16.790	18.936	19.871	18.091	12.801	14.478	11.495	15.928	b. Interbank Placement
- Giro	7.682	8.457	4.539	5.473	5.373	5.305	4.991	4.520	4.414	5.239	6.561	5.413	7.397	4.341	5.199	6.611	6.947	- Demand Deposit
- Inter Bank Call Money	5.467	10.633	5.144	9.048	7.409	7.642	6.054	7.812	7.217	10.645	11.467	13.590	9.823	7.772	8.691	4.786	8.881	- Inter Bank Call Money
- Deposito Berjangka	310	379	1.091	1.214	658	683	679	673	673	672	672	672	672	490	491	-	-	- Time Deposits
- Lainnya	6	279	121	300	-	39	39	39	232	234	235	196	198	199	98	98	100	- Others
c. Penempatan pada Bank Indonesia	25.008	29.004	26.854	33.188	29.925	31.343	30.596	29.877	32.367	34.166	31.240	31.040	30.479	30.494	24.247	28.804	29.706	c. Placement to Bank Indonesia
- Giro	14.333	19.923	19.235	19.549	17.348	17.893	18.657	17.966	17.919	18.212	18.431	18.215	19.405	17.653	17.763	18.217	18.143	- Demand Deposit
- Fine Tune Operation (FTO)	4.334	968	2.137	6.038	4.619	6.985	2.662	7.621	10.111	11.298	8.907	8.097	4.611	8.073	3.754	6.057	8.031	- Fine Tune Operation (FTO)
- Fasbi	5.554	7.539	5.371	7.249	7.959	4.971	8.723	3.318	3.553	3.828	3.106	4.425	6.463	3.960	2.169	3.913	2.202	- Fasbi
- Lainnya	786	573	111	325	-	1.495	555	973	784	828	795	303	0	807	562	618	1.330	- Others
d. Surat Berharga	16.119	17.239	22.745	25.830	33.712	33.943	33.432	32.938	34.446	34.399	36.415	36.745	34.385	35.737	37.869	38.237	38.164	d. Securities
- Sertifikat Bank Indonesia (SBI)	4.479	6.131	4.668	3.424	6.655	7.051	6.504	6.321	6.138	5.846	5.442	4.163	3.079	2.087	2.087	1.740	1.659	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	278	462	1.998	1.789	2.350	2.141	1.981	1.603	1.948	2.612	2.329	1.963	2.356	2.100	2.817	2.948	4.344	- Treasury Bills
- Obligasi	7.648	6.812	13.190	13.641	19.556	20.126	19.308	18.212	20.185	19.224	20.588	19.609	20.672	20.878	20.878	20.499	19.617	- Bonds
- Lainnya	3.713	3.834	2.888	6.976	5.152	4.624	5.640	6.802	6.175	6.717	8.471	10.030	9.340	10.524	12.087	13.050	12.545	- Others
e. Penyertaan	94	94	254	65	65	65	65	65	65	65	65	65	65	65	65	65	65	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.571	2.751	3.131	5.212	5.674	5.796	5.727	5.725	5.708	5.887	5.861	5.809	4.935	4.502	4.646	4.101	4.270	f. Impairment on Financial Assets
- Kredit yang diberikan	2.421	2.510	3.067	5.090	5.563	5.675	5.603	5.616	5.600	5.786	5.762	5.710	4.838	4.406	4.542	3.998	4.172	- Credit
- Surat Berharga	3	2	12	21	25	26	25	24	26	24	25	26	25	31	32	33	25	- Securities
- Lainnya	146	239	52	101	86	96	99	85	82	77	74	72	72	65	71	69	73	- Others
g. Tagihan Spot dan Derivatif	1.516	5.768	3.730	5.195	3.159	3.756	3.355	3.060	2.901	2.890	2.739	2.824	2.526	2.485	2.427	2.457	2.313	g. Spot and Derivatives Claims
h. Tagihan Lainnya	8.077	10.242	13.876	12.967	12.399	13.099	13.915	16.112	16.660	16.605	15.982	13.941	14.752	13.309	15.003	16.251	15.720	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	132.454	164.533	149.668	163.012	163.448	170.786	170.477	168.366	166.965	179.790	175.308	180.813	175.075	175.099	172.523	175.399	181.315	a. Third Party Funds
Rupiah	68.704	80.847	78.962	95.588	99.280	103.855	102.675	102.643	101.508	106.037	105.884	106.731	100.802	105.827	103.339	101.680	101.509	Rupiah
Giro	12.226	16.744	13.334	16.318	21.058	22.587	22.303	21.545	23.462	20.910	22.664	25.014	20.790	25.631	23.028	23.548	25.637	Demand Deposit
Tabungan	8.529	10.268	7.548	8.340	9.491	8.789	9.224	9.135	10.026	9.483	9.954	10.109	9.497	9.338	9.813	10.649	9.817	Saving
Simpanan Berjangka	47.948	53.835	58.079	70.930	68.731	72.478	71.148	71.963	68.020	75.643	73.266	71.608	70.515	70.858	70.498	67.482	66.056	Time Deposits
Valas	63.751	83.686	70.706	67.424	64.168	66.931	67.802	65.724	65.457	73.753	69.423	74.082	74.273	69.272	69.193	73.720	79.806	Foreign Exchange
Giro	22.282	27.549	27.525	27.830	26.537	28.699	27.443	27.138	26.020	31.735	29.928	29.952	28.765	24.921	25.445	27.119	32.149	Demand Deposit
Tabungan	10.763	12.978	13.377	14.767	13.629	14.359	16.041	16.082	15.620	15.717	14.819	14.766	14.738	13.491	13.242	14.367	13.672	Saving
Simpanan Berjangka	30.706	43.160	29.804	24.827	24.002	23.873	24.317	22.503	23.817	26.302	24.677	29.364	30.769	30.860	30.497	32.233	33.984	Time Deposits
b. Kewajiban kepada Bank Indonesia	336	0	-	-	-	-	-	591	186	-	224	-	-	354	404	561	235	b. Liabilities to BI
c. Kewajiban kepada Bank lain	14.927	11.079	11.695	16.840	19.482	18.273	21.343	20.830	19.168	20.703	20.337	18.237	17.615	16.752	18.291	22.164	20.082	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	946	498	546	1.253	1.751	1.625	1.598	1.598	1.598	1.598	1.599	1.599	2.924	2.911	2.918	2.898	2.898	d. Issued Securities
e. Pinjaman yang Diterima	27.118	44.857	51.831	55.973	50.060	52.960	50.839	48.437	50.971	47.310	46.804	46.864	44.744	38.650	39.667	41.286	44.725	e. Loans received
Rupiah	552	1.645	1.942	3.581	3.008	3.058	4.221	3.079	3.054	3.058	3.068	3.169	2.406	2.413	2.812	2.104	2.104	Rupiah
Valas	26.567	43.213	49.889	52.392	47.052	49.902	46.618	45.358	47.917	44.251	43.736	43.694	42.337	36.236	36.854	39.183	42.621	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.144	5.346	3.752	5.955	2.726	3.278	2.839	2.549	2.399	2.386	2.288	2.113	2.051	1.888	1.868	1.815	1.855	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli)	5.642	8.733	8.515	6.701	6.249	6.762	7.612	8.790	8.328	8.684	8.790	7.971	10.124	8.994	10.245	11.030	11.974	g. Other Liabilities
h. Setoran Jaminan	99	158	256	611	199	190	157	153	226	221	225	237	238	211	184	189	210	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	14.814	18.861	18.401	20.510	20.856	20.856	20.856	20.856	20.856	20.856	20.856	20.856	20.856	21.007	21.007	21.007	21.007	a. Paid In Capital
b. Cadangan	1.714	2.438	2.667	2.854	3.026	3.026	3.026	3.026	3.026	3.026	3.026	3.036	3.144	3.144	3.144	3.144	3.174	b. Reserves
c. L/R Tahun lalu ¹⁾	11.736	14.333	15.892	19.165	20.094	20.094	20.094	23.254	23.173	23.155	23.066	23.014	22.704	22.706	22.706	22.707	22.677	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	3.448	4.538	4.219	1.793	2.830	3.188	3.160	377	884	1.227	1.516	1.917	2.382	2.780	2.159	2.509	2.955	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	333	2.231	1.564	2.033	2.262	2.117	2.138	2.218	2.204	2.250	2.242	2.234	2.234	3.394	3.446	3.478	3.412	e. Additional Paid In Capital
f. Modal Pinjaman	1.867	4.883	3.514	7.892	7.463	7.719	8.011	7.940	7.922	7.916	7.926	7.902	7.904	7.902	7.912	7.879	7.930	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr. Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama^{*)} Angka-angka sementara^{†)} Angka-angka diperbaiki²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata^{*)} Provisional figures^{†)} Revised figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	177.468	234.577	258.505	263.402	253.576	256.108	253.276	254.585	252.706	250.857	206.518	209.493	211.514	210.478	208.290	207.251	211.179	a. Credit
- Kepada Pihak Ketiga	172.859	225.500	244.031	249.952	243.563	245.646	241.391	242.810	241.437	240.818	196.455	199.476	201.647	200.619	198.438	197.653	201.577	- To Third Party
Rupiah	66.742	80.257	88.101	105.269	108.480	107.956	109.390	107.751	108.541	106.282	87.978	89.204	89.559	86.509	84.519	83.987	85.481	Rupiah
Valas	106.117	145.243	155.930	144.683	135.082	137.690	132.001	135.059	132.896	134.536	108.477	110.272	112.088	114.111	113.919	113.666	116.096	Foreign Exchange
- Kepada Bank Lain	4.610	9.077	14.474	13.450	10.013	10.462	11.885	11.269	10.039	10.063	10.017	9.867	9.859	9.852	9.598	9.602		- Inter Bank Credit
Rupiah	107	581	2.067	1.329	595	585	558	550	524	557	586	552	405	404	394	60	7	Rupiah
Valas	4.503	8.497	12.407	12.121	9.419	9.877	11.327	11.225	10.745	9.482	9.476	9.466	9.462	9.455	9.459	9.539	9.595	Foreign Exchange
b. Penempatan pada Bank Lain	20.207	21.008	16.901	30.908	37.028	36.399	34.297	35.960	32.649	34.563	32.672	25.343	31.294	31.466	36.736	36.194	34.536	b. Interbank Placement
- Giro	3.792	3.973	5.156	4.769	7.443	5.734	7.112	5.912	5.978	7.248	7.903	5.841	10.095	7.434	9.611	8.491	8.173	- Demand Deposit
- Inter Bank Call Money	16.333	17.035	11.744	26.139	29.585	30.665	27.183	30.047	26.669	27.314	24.769	19.502	21.198	24.031	27.124	27.703	26.363	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	82	1	0	0	1	1	1	0	1	0	0	0	1	1	1	0	0	- Others
c. Penempatan pada Bank Indonesia	35.955	30.765	36.048	56.184	49.813	46.670	44.782	46.692	49.416	50.547	41.475	47.985	41.681	42.020	40.415	44.147	40.107	c. Placement to Bank Indonesia
- Giro	18.002	19.983	21.675	24.781	21.420	22.264	23.345	21.132	21.702	22.296	18.936	17.535	20.038	15.789	16.407	17.361	17.803	- Demand Deposit
- Fine Tune Operation (FTO)	11.603	0	5.883	14.957	14.366	10.454	7.992	8.926	12.141	15.264	9.310	14.841	10.235	6.969	12.407	12.020	12.658	- Fine Tune Operation (FTO)
- Fasbi	5.769	10.583	7.967	16.427	13.835	13.443	13.397	16.634	15.522	12.847	12.416	15.209	11.158	19.262	9.720	14.702	9.646	- Fasbi
- Lainnya	580	199	523	20	192	509	47	0	51	140	813	400	250	1	281	65	0	- Others
d. Surat Berharga	41.577	60.318	71.673	69.751	89.654	95.268	87.025	83.482	85.490	82.728	69.087	69.497	68.312	67.793	73.871	73.409	78.392	d. Securities
- Sertifikat Bank Indonesia (SBI)	9.643	13.614	7.572	1.018	7.219	8.498	7.868	5.989	6.233	6.198	2.040	1.069	866	614	346	345	246	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	481	5.894	2.981	5.882	12.571	12.260	11.919	11.656	12.151	11.567	12.222	11.996	12.226	11.667	15.712	12.848	13.728	- Treasury Bills
- Obligasi	20.918	32.748	46.205	52.032	57.532	62.920	56.520	55.454	56.657	52.464	41.961	43.124	44.265	43.779	47.460	47.036	48.825	- Bonds
- Lainnya	10.535	8.062	14.915	10.820	12.333	11.589	10.719	10.384	10.449	12.499	12.864	13.308	10.955	11.733	10.353	13.180	15.593	- Others
e. Penyerahan	12	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.299	3.798	3.712	7.480	8.004	8.336	7.104	7.009	7.048	7.053	5.027	5.297	5.253	5.310	5.377	5.397	5.059	f. Impairment on Financial Assets
- Kredit yang diberikan	2.766	3.290	2.778	7.294	7.867	8.214	6.988	6.881	6.866	6.826	4.860	5.101	5.173	5.173	5.199	5.163	4.929	- Credit
- Surat Berharga	2	3	3	3	4	3	3	3	3	3	3	4	5	6	5	5	5	- Securities
- Lainnya	532	505	932	184	133	118	112	124	179	223	163	192	531	131	173	229	125	- Others
g. Tagihan Spot dan Derivatif	4.941	15.071	10.729	10.722	8.078	8.429	7.372	7.079	6.679	6.750	6.268	6.328	5.756	5.464	5.298	5.053	4.366	g. Spot and Derivatives Claims
h. Tagihan Lainnya	12.452	16.647	25.867	29.384	23.960	25.459	27.023	33.872	37.361	39.885	31.419	30.127	28.827	28.304	24.664	27.538	27.236	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	155.430	173.395	174.261	190.098	203.940	201.946	197.252	202.764	202.131	204.728	157.227	154.625	152.913	151.364	157.254	162.957	161.839	a. Third Party Funds
Rupiah	79.987	84.697	89.537	95.517	115.321	115.944	110.939	115.123	115.037	117.968	88.303	86.755	81.338	85.606	84.939	90.678	89.550	Rupiah
Giro	32.996	36.873	38.094	41.864	57.785	58.676	55.791	59.977	60.584	59.906	44.388	48.253	42.894	46.415	43.755	47.896	46.133	Demand Deposit
Tabungan	7.858	6.713	7.382	6.951	8.751	8.574	8.370	8.532	9.103	9.305	6.356	6.480	6.888	6.545	6.827	6.822	6.618	Saving
Simpanan Berjangka	39.133	41.111	44.062	46.702	48.786	48.695	46.777	46.614	45.350	48.757	37.559	32.022	31.557	32.647	34.357	35.960	36.799	Time Deposits
Valas	75.443	88.698	84.724	94.581	88.169	86.002	86.313	87.642	87.094	86.760	68.924	67.870	71.575	65.758	72.315	72.280	72.289	Foreign Exchange
Giro	44.409	58.465	55.182	65.849	59.119	58.131	57.148	57.842	57.501	56.907	48.895	48.526	52.892	47.785	50.859	50.472	51.422	Demand Deposit
Tabungan	12.857	14.336	14.129	15.141	16.705	16.557	16.520	16.226	16.136	16.134	8.923	8.593	8.405	8.184	8.474	8.806	8.323	Saving
Simpanan Berjangka	18.176	15.897	15.413	13.591	12.344	11.314	12.646	13.574	13.457	13.719	11.106	10.751	10.277	9.789	12.983	13.001	12.544	Time Deposits
b. Kewajiban kepada Bank Indonesia	3	0	0	0	-	-	-	-	-	-	-	-	-	18	-	17	1.338	b. Liabilities to BI
c. Kewajiban kepada Bank lain	19.839	18.278	23.600	26.198	32.001	29.965	27.708	27.828	31.443	28.122	25.351	29.016	33.144	27.050	30.083	24.206	28.009	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	0	0	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	0	0	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	5.373	17.111	11.468	16.654	8.614	9.603	8.221	8.126	7.700	7.524	6.916	6.471	5.640	5.538	5.370	5.106	4.896	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo))	4.463	5.829	8.182	8.267	7.281	7.370	8.109	7.772	8.320	7.988	5.064	5.518	7.861	5.511	4.953	5.309	5.911	g. Other Liabilities
h. Setoran Jaminan	511	608	585	664	586	604	570	587	571	577	114	157	258	170	229	245	257	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	4.289	5.018	6.766	7.433	7.433	7.433	7.433	7.433	7.433	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	a. Paid In Capital
b. Cadangan	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R Tahun lalu ¹⁾	14.770	17.880	20.982	27.023	27.397	26.408	25.736	34.178	34.178	33.767	29.334	28.723	28.731	28.236	28.200	28.200	27.705	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	5.137	6.121	8.724	5.166	8.338	8.164	8.418	897	1.506	2.463	3.306	3.831	4.489	5.169	5.885	6.629	7.042	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	56	(300)	(81)	(366)	95	(415)	(147)	12	(23)	55	(19)	(20)	(5)	(34)	82	108	23	e. Additional Paid In Capital
f. Modal Pinjaman	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata³⁾ LBU 2008 is not defined vs metadata⁴⁾ Revised figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	391.280	458.188	568.014	646.614	596.810	621.715	681.460	61.630	115.936	176.133	238.787	298.616	357.158	417.131	477.592	537.027	596.900	1. Interest Income
a. Dari Bank Indonesia	9.979	8.056	7.816	7.620	4.772	5.296	5.990	764	1.302	1.884	2.439	3.028	3.503	4.121	4.782	5.492	6.090	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	4.373	5.535	6.846	8.026	5.586	6.166	6.667	580	1.050	1.583	2.245	2.958	3.579	4.218	4.786	5.416	6.109	b. From interbank placement
c. Dari surat berharga	24.027	26.305	37.215	42.746	43.578	47.988	52.404	4.640	9.040	13.939	18.580	23.482	28.695	33.357	38.308	43.339	47.969	c. From securities
d. Dari Kredit yang diberikan	279.847	331.606	403.926	450.988	425.480	433.211	474.705	43.320	80.206	121.404	159.664	200.394	240.422	281.207	322.089	362.641	402.993	d. From credit
- kepada pihak ketiga bukan bank	278.874	330.353	402.163	448.959	423.590	431.242	472.391	43.083	79.790	120.789	158.859	199.389	239.234	279.816	320.402	360.792	400.941	- To Third Party non Bank
- kepada bank lain	973	1.253	1.763	2.029	1.891	1.969	2.314	238	417	616	806	1.005	1.188	1.391	1.688	1.849	2.052	- To other Bank
e. Lainnya	73.054	86.686	112.211	137.234	117.394	129.054	141.694	12.326	24.337	37.323	55.859	68.753	80.959	94.227	107.627	120.139	133.739	e. Others
2. Beban Bunga	183.713	215.134	293.842	338.259	313.376	309.884	338.622	32.606	58.914	88.550	122.385	152.341	181.231	211.366	241.669	271.069	300.817	2. Interest Expenses
a. Kepada Bank Indonesia	611	620	562	477	386	430	447	7	12	17	21	26	31	36	41	44	47	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.644	3.843	4.613	6.486	5.816	6.328	6.924	665	1.205	1.906	2.481	3.138	3.801	4.509	5.268	5.970	6.737	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	100.507	116.392	172.936	187.208	146.731	160.727	174.977	14.712	28.194	43.253	57.746	72.855	87.222	102.461	117.903	132.594	147.563	c. Third Party non Bank
- Giro	11.414	12.257	13.615	14.858	12.935	14.331	15.819	1.576	2.973	4.550	6.077	7.704	9.208	10.863	12.423	13.938	15.498	- Demand Deposit
- Tabungan	18.492	19.231	24.317	22.410	18.981	20.801	22.743	1.969	3.832	5.843	7.657	9.542	11.389	13.346	15.411	17.318	19.234	- Saving
- Simpanan Berjangka	70.601	84.903	135.003	149.940	114.815	125.595	136.415	11.167	21.389	32.860	44.012	55.609	66.625	78.252	90.069	101.339	112.831	- Time deposits
d. Surat Berharga	5.155	5.882	6.993	7.956	6.639	7.417	8.227	823	1.529	2.298	3.052	3.852	4.677	5.559	6.446	7.296	8.179	d. Securities
e. Pinjaman yang diterima	2.452	2.488	3.502	4.334	5.288	5.765	6.327	1.065	1.151	1.675	2.236	2.871	3.465	4.136	4.737	5.383	6.202	e. Loans received
f. Lainnya	71.516	85.131	104.298	130.259	115.689	127.113	139.706	12.056	23.684	36.331	54.099	67.012	79.611	92.328	105.235	117.787	130.184	f. Others
g. Koreksi atas pendapatan bunga	828	779	939	1.540	2.103	2.105	2.015	3.278	3.139	3.070	2.750	2.587	2.423	2.337	2.039	1.995	1.905	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	207.568	243.054	274.171	308.355	283.434	311.830	342.838	29.024	57.022	87.583	116.402	146.275	175.927	205.765	235.922	265.958	296.083	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	125.557	139.655	148.439	210.957	193.128	199.952	249.691	37.822	52.308	72.405	90.658	109.777	120.511	140.701	159.027	177.482	192.095	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	9.929	4.206	6.306	5.584	8.469	8.557	8.875	822	1.550	2.760	3.626	4.491	5.626	6.128	7.234	8.540	9.111	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	17	127	239	49	390	390	390	-	-	599	599	644	644	644	749	749	750	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	12	29	55	0	185	36	39	69	115	116	16	18	20	95	99	204	144	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	32.261	58.608	50.757	107.699	90.228	95.897	101.314	10.662	15.801	24.439	33.882	44.114	58.744	67.693	73.993	82.443	87.050	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity	38.537	44.908	54.203	57.923	51.079	56.489	63.817	5.284	10.437	16.711	22.429	28.134	33.776	39.633	45.215	50.932	56.723	e. Deviden, gain from investment in shares with equity method,
method, komisi/provisi/fee																		
f. Lainnya	44.800	31.777	36.879	39.702	42.777	47.140	75.256	20.986	24.405	27.780	30.107	32.376	21.701	26.508	31.737	34.615	38.317	f. Others
2. Beban Operasional Selain Beban Bunga	218.409	251.154	278.849	386.114	354.585	388.812	456.244	53.241	83.486	118.825	152.755	188.375	214.194	249.879	285.077	318.719	349.145	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	5.710	2.964	2.577	2.853	1.927	2.581	2.474	207	406	517	566	686	750	861	974	1.111	1.411	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	123	0	68	263	98	139	144	0	39	180	195	202	210	215	279	347	403	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	5	2	1	32	22	24	26	12	14	16	17	17	17	17	17	17	17	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	26.045	48.690	43.873	98.122	80.594	86.536	101.792	9.657	14.030	21.978	31.145	40.235	53.952	62.018	67.465	75.148	79.354	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	52.385	51.583	64.153	97.213	105.462	115.185	146.623	26.635	35.743	44.167	52.256	61.315	55.379	63.569	74.342	82.860	89.976	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.622	2.611	3.509	3.113	2.471	2.885	3.201	288	578	880	1.122	1.422	1.714	2.066	2.353	2.616	2.911	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	131.519	145.304	164.669	184.517	164.013	181.462	201.984	16.441	32.677	51.086	67.455	84.497	102.173	121.133	139.647	156.621	175.072	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2+C2)	114.715	131.555	143.761	133.198	121.977	131.528	136.311	13.605	25.844	41.162	54.306	67.677	82.244	96.587	109.872	124.721	139.033	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	21.929	26.040	25.225	24.080	14.299	17.345	20.712	3.195	6.773	9.298	12.001	14.605	17.384	20.230	22.837	24.420	26.135	E. Non Operational Income
F. Beban non - operasional	17.133	20.432	25.394	23.757	14.059	15.573	19.555	3.360	6.869	9.064	11.571	14.131	16.751	19.595	22.055	23.814	25.167	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	4.796	5.608	(169)	323	240	1.772	1.157	(165)	(95)	234	429	474	633	636	782	606	968	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	119.512	137.162	143.591	133.521	122.217	133.300	137.467	13.440	25.749	41.397	54.736	68.151	82.877	97.223	110.654	125.328	140.001	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	56.698	64.661	66.264	66.405	77	84	67.017	7	(1)	(11)	(19)	(39)	(41)	(57)	(64)	(83)	(83)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	57.793	66.088	67.023	66.967	380	563	67.431	7	41	28	46	25	125	132	132	138	158	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	92.830	106.707	112.160	104.628	95.336	104.104	106.544	10.546	20.142	32.882	43.391	53.924	65.699	77.229	87.798	99.969	111.058	K. Profit/Loss After Estimation of tax

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

r) Revised figures
 *) Provisional figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	120.662	143.194	179.891	208.660	221.663	209.522	230.298	23.273	41.692	62.368	81.072	101.489	121.783	141.867	162.694	183.238	203.516	1. Interest Income
a. Dari Bank Indonesia	2.937	1.933	2.027	1.590	834	934	1.042	182	277	373	466	575	608	678	835	1.040	1.167	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.323	1.557	1.771	1.719	1.397	1.522	1.713	180	321	472	618	771	959	1.136	1.311	1.525	1.733	b. From interbank placement
c. Dari surat berharga	9.694	10.602	14.572	15.924	16.123	17.477	19.017	1.701	3.251	4.985	6.523	8.144	9.967	11.632	13.357	14.957	16.778	c. From securities
d. Dari Kredit yang diberikan	100.923	121.345	152.187	174.183	191.076	175.901	193.369	19.874	35.011	52.283	67.685	84.844	101.794	118.549	135.818	153.048	169.767	d. From credit
- kepada pihak ketiga bukan bank	100.690	121.099	151.836	173.812	190.730	175.628	193.031	19.844	34.957	52.203	67.580	84.706	101.639	118.370	135.616	152.869	169.573	- To Third Party non Bank
- kepada bank lain	234	246	351	371	346	273	338	30	54	80	105	138	155	178	202	179	194	- To other Bank
e. Lainnya	5.784	7.756	9.334	15.244	12.233	13.689	15.157	1.336	2.831	4.255	5.779	7.156	8.456	9.871	11.373	12.668	14.071	e. Others
2. Beban Bunga	41.417	47.994	70.029	82.304	101.382	77.576	84.744	11.056	17.087	24.509	31.280	38.559	45.691	53.162	60.747	68.114	75.772	2. Interest Expenses
a. Kepada Bank Indonesia	506	529	523	421	350	385	397	2	2	2	2	2	3	1	1	1	1	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	439	748	1.058	1.890	1.980	2.166	2.377	246	467	842	1.082	1.377	1.669	1.966	2.335	2.667	3.059	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	31.277	35.815	54.939	60.236	48.942	53.745	58.593	5.087	9.638	14.797	19.672	24.826	29.792	35.020	40.398	45.404	50.443	c. Third Party non Bank
- Giro	3.837	3.706	4.213	4.527	4.451	4.969	5.579	718	1.305	1.968	2.562	3.171	3.748	4.409	5.023	5.618	6.237	- Demand Deposit
- Tabungan	6.777	7.482	8.197	8.170	7.203	7.916	8.649	757	1.507	2.309	2.982	3.672	4.367	5.128	5.999	6.744	7.487	- Saving
- Simpanan Berjangka	20.664	24.627	42.529	47.539	37.288	40.860	44.364	3.612	6.826	10.520	14.128	17.982	21.676	25.483	29.375	33.042	36.719	- Time deposits
d. Surat Berharga	1.220	1.253	1.556	1.977	1.777	2.004	2.278	295	481	725	942	1.162	1.437	1.744	2.065	2.372	2.662	d. Securities
e. Pinjaman yang diterima	1.265	1.242	1.630	1.894	3.259	3.552	3.918	847	749	1.042	1.400	1.795	2.150	2.574	2.939	3.347	3.960	e. Loans received
f. Lainnya	5.903	7.629	9.386	14.347	12.360	13.730	15.288	1.331	2.644	4.062	5.462	6.832	8.241	9.596	11.008	12.360	13.788	f. Others
g. Koreksi atas pendapatan bunga	808	778	937	1.539	1.990	1.994	1.894	3.247	3.106	3.039	2.720	2.565	2.399	2.261	2.001	1.965	1.859	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	79.244	95.200	109.862	126.356	120.282	131.946	145.554	12.217	24.604	37.859	49.793	62.930	76.093	88.705	101.947	115.124	127.744	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	50.412	39.298	44.719	52.005	52.599	59.065	89.282	19.836	23.942	29.141	32.979	36.793	30.065	36.168	42.905	48.611	53.962	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.149	1.081	2.114	1.104	2.004	2.031	2.123	148	320	652	927	1.354	1.699	1.856	2.045	2.342	2.451	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	3.734	6.235	5.639	7.864	9.327	11.126	10.962	1.083	1.728	2.397	2.876	3.706	4.217	4.725	5.409	6.543	7.069	d. Gain from spot and derivative
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	14.985	18.250	21.513	25.711	23.450	26.103	29.179	2.509	4.923	8.152	10.733	13.346	15.875	18.547	21.228	23.768	26.475	e. Dividen, gain from investment in shares with equity method, fees/comissions/
f. Lainnya	26.543	13.732	15.454	17.327	17.818	19.805	47.017	16.096	16.971	17.940	18.444	18.386	8.275	11.040	14.223	15.959	17.967	f. Others
2. Beban Operasional Selain Beban Bunga	80.785	75.030	88.752	110.372	117.085	129.818	168.706	26.477	37.478	49.109	59.261	70.112	69.242	81.377	94.618	106.543	116.760	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	3.766	767	1.405	319	116	152	147	15	39	17	20	49	33	42	46	56	152	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	2.940	3.595	3.567	5.008	7.104	8.843	19.048	810	1.123	1.478	1.689	2.369	2.486	2.706	3.058	3.855	4.083	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	26.429	19.075	22.986	36.187	46.022	50.024	69.712	19.359	23.954	27.787	31.646	35.364	27.181	30.702	36.129	40.001	42.541	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	732	656	761	793	653	701	768	60	123	197	241	304	376	415	471	496	571	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	46.918	50.938	60.034	68.065	63.189	70.098	79.031	6.234	12.240	19.630	25.664	32.026	39.165	47.512	54.913	62.135	69.412	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	48.871	59.468	65.830	67.990	55.796	61.194	66.130	5.576	11.068	17.891	23.511	29.610	36.916	43.496	50.235	57.193	64.947	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	3.183	2.789	3.463	2.596	1.258	1.427	1.487	12	32	183	200	222	250	268	276	382	477	E. Non Operational Income
F. Beban non - operasional	386	612	190	279	1.315	1.048	1.145	44	103	100	143	160	200	281	249	181	195	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	2.798	2.177	3.274	2.317	(57)	378	342	(32)	(71)	83	57	62	50	(13)	27	201	283	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	51.669	61.645	69.104	70.307	55.740	61.572	66.472	5.544	10.997	17.973	23.569	29.673	36.967	43.483	50.262	57.394	65.230	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	26.113	33.198	34.975	30.688	-	-	28.412	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	26.113	33.198	34.975	30.688	-	-	28.412	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	40.823	48.762	54.375	55.861	43.815	48.303	52.111	4.329	8.618	14.631	19.100	23.878	29.924	35.112	40.572	46.798	52.626	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	165.319	191.624	244.251	271.884	257.770	283.026	312.736	26.598	51.565	78.747	110.630	138.316	164.785	192.893	220.651	247.678	275.161	1. Interest Income
a. Dari Bank Indonesia	3.981	3.577	3.303	3.478	2.351	2.639	3.052	361	638	933	1.193	1.471	1.712	2.051	2.364	2.648	2.913	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	675	762	1.029	1.149	1.197	1.318	1.510	176	308	444	567	698	845	1.000	1.136	1.268	1.410	b. From interbank placement
c. Dari surat berharga	9.376	10.137	14.653	16.464	17.881	19.860	22.127	2.046	4.039	6.224	8.398	10.670	12.829	15.091	17.323	19.468	21.722	c. From securities
d. Dari Kredit yang diberikan	112.085	131.766	160.818	174.834	158.397	173.678	191.136	15.773	30.376	46.322	61.744	77.788	93.424	109.672	125.630	141.470	157.403	d. From credit
- kepada pihak ketiga bukan bank	111.487	130.937	159.720	173.631	157.345	172.520	189.743	15.613	30.106	45.930	61.237	77.163	92.685	108.804	124.539	140.242	156.035	- To Third Party non Bank
- kepada bank lain	599	828	1.098	1.203	1.052	1.159	1.394	160	270	392	507	624	739	868	1.092	1.228	1.368	- To other Bank
e. Lainnya	39.202	45.382	64.449	75.960	77.944	85.531	94.910	8.242	16.204	24.823	38.728	47.690	55.974	65.078	74.197	82.824	91.713	e. Others
2. Beban Bunga	87.021	102.882	145.373	162.247	152.572	167.117	185.530	15.788	30.603	46.665	67.832	84.274	99.982	116.858	133.492	149.288	165.526	2. Interest Expenses
a. Kepada Bank Indonesia	90	72	20	18	13	14	16	1	3	4	6	8	10	12	14	16	17	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.199	1.601	1.531	2.163	1.756	1.911	2.105	168	303	454	612	790	978	1.167	1.350	1.522	1.710	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	44.873	53.341	82.156	84.420	69.723	76.197	84.589	7.082	13.568	20.689	27.550	34.632	41.350	48.564	55.786	62.693	69.709	c. Third Party non Bank
- Giro	3.911	4.458	5.034	5.403	4.643	5.168	5.736	543	1.038	1.580	2.099	2.646	3.174	3.766	4.334	4.874	5.438	- Demand Deposit
- Tabungan	9.309	9.375	13.645	11.648	9.748	10.640	11.708	987	1.901	2.893	3.828	4.807	5.738	6.707	7.676	8.620	9.570	- Saving
- Simpanan Berjangka	31.653	39.508	63.477	67.369	55.331	60.389	67.146	5.552	10.630	16.216	21.623	27.179	32.438	38.091	43.776	49.198	54.701	- Time deposits
d. Surat Berharga	2.489	3.106	3.807	4.184	3.636	4.032	4.535	397	792	1.201	1.615	2.063	2.483	2.910	3.326	3.725	4.177	d. Securities
e. Pinjaman yang diterima	565	562	869	972	940	1.016	1.083	79	148	216	278	377	468	573	657	742	798	e. Loans received
f. Lainnya	37.805	44.199	56.991	70.491	76.392	83.839	93.083	8.030	15.757	24.071	37.741	46.383	54.671	63.557	72.321	80.561	89.071	f. Others
g. Koreksi atas pendapatan bunga	0	0	-	0	112	107	119	31	33	30	30	21	23	75	37	28	44	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	78.298	88.742	98.878	109.637	105.199	115.909	127.206	10.810	20.962	32.082	42.798	54.042	64.803	76.034	87.159	98.390	109.635	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	33.347	45.598	48.771	60.176	56.575	59.994	64.511	7.914	11.825	17.386	22.306	27.816	30.997	36.522	42.032	47.819	50.553	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.834	1.194	1.588	1.706	2.830	2.993	3.301	305	540	945	1.258	1.560	2.128	2.379	2.821	3.370	3.615	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	49	-	-	-	-	-	599	599	644	644	644	749	749	750	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	10	29	-	-	5	8	11	14	14	14	14	14	15	17	20	22	24	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	4.710	13.849	10.428	20.628	15.965	16.014	16.730	1.508	2.001	2.849	3.865	5.069	6.342	7.817	9.027	11.229	10.583	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	14.598	17.375	22.272	21.783	19.215	21.116	24.579	1.959	3.862	6.009	8.367	10.676	13.041	15.466	17.693	20.088	22.336	e. Deviden, gain from investment in shares with equity method,
f. Lainnya	12.195	13.150	14.484	16.010	18.559	19.864	19.891	4.128	5.408	6.971	8.203	9.852	8.826	10.198	11.723	12.361	13.245	f. Others
2. Beban Operasional Selain Beban Bunga	71.838	93.115	102.351	130.732	122.293	134.417	151.409	13.499	23.820	35.302	46.178	58.093	67.583	79.293	90.907	103.545	113.494	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	426	706	340	328	432	551	549	46	104	131	136	178	189	219	227	262	333	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	95	5	5	5	-	38	48	48	48	48	48	103	103	150	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	5	2	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	2.993	12.051	9.416	18.504	11.864	12.664	12.988	1.003	1.336	2.004	2.854	3.721	4.761	5.928	6.822	8.862	8.206	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	17.278	22.716	27.830	40.487	43.788	48.322	57.894	5.491	8.441	11.931	15.016	18.893	20.215	23.580	27.171	30.742	33.987	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	686	646	1.111	818	694	925	1.011	94	180	264	355	488	605	803	920	1.033	1.150	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	50.449	56.994	63.654	70.500	65.511	71.951	78.961	6.852	13.711	20.914	27.759	34.754	41.756	48.704	55.652	62.533	69.656	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	39.807	41.225	45.299	39.080	39.480	41.487	40.308	5.225	8.967	14.165	18.926	23.765	28.216	33.264	38.284	42.664	46.694	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	15.751	18.912	18.660	17.433	8.190	9.079	10.017	915	1.790	2.737	3.679	4.578	5.522	6.503	7.522	8.551	9.665	E. Non Operational Income
F. Beban non - operasional	15.124	17.382	22.602	19.428	9.007	8.839	10.707	1.092	1.939	2.844	3.721	4.650	5.511	6.495	7.483	8.346	9.254	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	628	1.530	(3.941)	(1.994)	(817)	240	(690)	(177)	(149)	(107)	(43)	(72)	11	8	38	205	411	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	40.435	42.754	41.357	37.086	38.663	41.727	39.618	5.048	8.818	14.058	18.883	23.693	28.227	33.272	38.322	42.870	47.105	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	23.361	23.207	27.491	27.712	-	-	33.205	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	23.511	23.207	27.502	27.705	-	-	33.205	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	31.687	33.469	32.860	29.129	30.420	32.932	31.193	3.999	6.930	10.895	14.722	18.507	22.035	26.167	30.124	33.708	36.948	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

*) Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	27.222	32.478	38.604	39.725	11.346	12.526	10.850	1.011	1.951	2.987	4.015	5.067	6.063	7.221	8.346	9.431	10.558	1. Interest Income
a. Dari Bank Indonesia	536	692	747	608	222	241	222	26	47	66	85	103	128	150	177	201	226	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	96	113	206	244	180	194	168	15	25	38	50	60	73	84	97	108	121	b. From interbank placement
c. Dari surat berharga	564	601	893	1.051	523	583	344	33	66	103	144	184	225	269	315	357	404	c. From securities
d. Dari Kredit yang diberikan	15.286	18.313	21.475	22.194	7.839	8.672	7.955	737	1.426	2.192	2.942	3.726	4.472	5.318	6.134	6.934	7.765	d. From credit
- kepada pihak ketiga bukan bank	15.204	18.196	21.348	22.075	7.752	8.577	7.851	727	1.405	2.160	2.898	3.670	4.402	5.236	6.038	6.829	7.650	- To Third Party non Bank
- kepada bank lain	82	117	127	119	87	95	104	10	20	32	44	57	69	83	95	105	115	- To other Bank
e. Lainnya	10.740	12.759	15.283	15.629	2.582	2.837	2.161	199	388	589	794	995	1.165	1.400	1.624	1.830	2.043	e. Others
2. Beban Bunga	17.226	21.052	27.227	27.513	7.230	7.938	5.968	546	1.054	1.609	2.162	2.722	3.217	3.848	4.459	5.034	5.628	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	1	0	0	0	0	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	163	274	321	239	135	150	126	12	20	31	41	51	61	72	84	93	103	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	6.043	7.509	10.994	10.993	4.424	4.852	3.678	331	638	982	1.316	1.664	1.980	2.361	2.721	3.067	3.424	c. Third Party non Bank
- Giro	146	195	250	191	79	87	73	5	11	17	22	28	33	39	45	51	58	- Demand Deposit
- Tabungan	389	421	415	434	197	218	150	14	28	44	59	74	89	107	124	142	162	- Saving
- Simpanan Berjangka	5.507	6.893	10.329	10.369	4.148	4.547	3.455	311	600	921	1.235	1.562	1.858	2.216	2.552	2.873	3.204	- Time deposits
d. Surat Berharga	444	553	586	450	91	99	4	2	3	3	2	3	4	6	7	7	8	d. Securities
e. Pinjaman yang diterima	87	146	199	343	11	12	13	3	4	7	9	12	14	16	18	20	23	e. Loans received
f. Lainnya	10.489	12.571	15.126	15.488	2.568	2.825	2.146	198	388	587	793	992	1.157	1.392	1.628	1.846	2.071	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)	9.995	11.426	11.377	12.212	4.116	4.588	4.882	465	897	1.378	1.852	2.345	2.846	3.373	3.888	4.396	4.930	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.184	1.397	2.081	1.989	1.604	1.994	1.834	80	181	243	317	403	477	393	450	532	548	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	104	96	40	104	136	146	8	1	0	0	4	4	5	5	8	13	13	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	3	2	2	1	1	1	0	0	0	0	0	1	1	1	1	1	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	340	390	819	807	306	342	162	13	26	42	46	58	71	84	96	107	119	e. Deviden, gain from investment in shares with equity method, fees/comissions/
f. Lainnya	738	909	1.216	1.075	1.161	1.505	1.663	67	154	200	267	340	400	303	346	411	414	f. Others
2. Beban Operasional Selain Beban Bunga	7.751	8.840	10.303	11.215	5.405	5.835	6.228	412	833	1.215	1.629	2.073	2.487	2.907	3.414	3.855	4.473	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	14	19	1	4	3	4	2	0	0	0	0	0	0	0	0	0	0	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	3	-	-	-	-	-	0	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.503	1.591	2.203	2.617	2.524	2.618	2.930	127	255	329	448	571	678	753	941	1.059	1.338	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3	18	53	47	8	9	10	0	1	2	3	4	5	10	8	9	10	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	6.230	7.210	8.042	8.545	2.870	3.204	3.286	284	577	884	1.178	1.498	1.803	2.144	2.465	2.787	3.124	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.428	3.983	3.156	2.986	315	747	489	133	245	406	540	676	836	859	925	1.073	1.005	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	139	255	119	82	41	46	61	4	8	11	14	20	28	33	38	41	45	E. Non Operational Income
F. Beban non - operasional	94	151	173	163	57	69	65	3	7	11	16	22	27	32	40	47	51	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	46	103	(54)	(82)	(17)	(23)	(5)	0	1	0	(2)	(2)	1	1	(2)	(5)	(6)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	3.474	4.086	3.102	2.904	298	724	484	134	245	406	538	674	837	860	923	1.068	999	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	4.354	4.779	350	4.337	-	-	1.333	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	4.354	4.779	350	4.358	-	-	1.333	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	2.790	3.084	2.316	2.084	30	426	175	104	189	306	406	509	635	624	650	757	653	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

*). Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	47.630	55.515	65.019	77.184	64.652	71.248	77.992	6.522	12.858	20.049	26.836	34.119	41.088	48.294	55.437	62.429	69.755	1. Interest Income
a. Dari Bank Indonesia	1.470	812	896	1.020	504	590	683	91	159	242	338	440	544	634	717	830	935	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.663	2.333	2.946	3.772	2.073	2.259	2.399	128	257	431	646	879	1.073	1.251	1.427	1.612	1.798	b. From interbank placement
c. Dari surat berharga	1.407	1.715	2.284	3.166	3.209	3.535	3.773	249	495	824	1.158	1.595	2.001	2.441	2.860	3.240	3.615	c. From securities
d. Dari Kredit yang diberikan	30.994	36.044	40.599	45.632	39.426	43.545	47.873	4.062	7.954	12.312	16.405	20.627	24.878	29.300	33.645	37.976	42.390	d. From credit
- kepada pihak ketiga bukan bank	30.984	36.033	40.572	45.565	39.378	43.493	47.817	4.058	7.946	12.300	16.388	20.607	24.855	29.273	33.614	37.941	42.352	- To Third Party non Bank
- kepada bank lain	10	11	28	67	48	52	56	4	7	13	16	20	24	27	31	34	39	- To other Bank
e. Lainnya	12.096	14.612	18.294	23.595	19.440	21.319	23.263	1.993	3.994	6.240	8.288	10.579	12.591	14.668	16.789	18.771	21.017	e. Others
2. Beban Bunga	24.774	27.624	35.426	44.477	35.409	38.884	42.371	3.597	7.140	11.133	14.941	19.072	22.884	26.811	30.807	34.669	38.874	2. Interest Expenses
a. Kepada Bank Indonesia	16	18	18	21	22	26	29	4	7	10	12	16	18	22	24	26	28	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	274	594	808	672	707	780	890	119	197	255	319	378	439	511	571	627	681	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	11.789	11.918	15.604	19.867	14.818	16.292	17.640	1.403	2.801	4.409	6.042	7.797	9.459	11.132	12.858	14.573	16.412	c. Third Party non Bank
- Giro	2.757	2.977	2.995	3.559	2.811	3.049	3.253	202	404	648	953	1.300	1.598	1.874	2.131	2.394	2.656	- Demand Deposit
- Tabungan	1.621	1.620	1.712	1.829	1.530	1.693	1.871	176	331	495	652	817	989	1.163	1.334	1.497	1.664	- Saving
- Simpanan Berjangka	7.410	7.321	10.896	14.479	10.477	11.550	12.516	1.025	2.066	3.266	4.437	5.680	6.872	8.095	9.393	10.683	12.092	- Time deposits
d. Surat Berharga	912	809	766	755	594	646	713	66	142	206	278	355	425	507	590	673	749	d. Securities
e. Pinjaman yang diterima	158	112	170	209	206	219	239	24	43	91	119	145	178	205	245	294	332	e. Loans received
f. Lainnya	11.607	14.173	18.058	22.951	19.061	20.917	22.858	1.980	3.951	6.162	8.170	10.381	12.364	14.433	16.518	18.474	20.671	f. Others
g. Koreksi atas pendapatan bunga	20	1	2	1	3	2	0	0	0	0	0	1	1	1	1	1	1	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	22.856	27.891	29.593	32.707	29.243	32.364	35.621	2.926	5.718	8.915	11.895	15.048	18.204	21.484	24.629	27.760	30.882	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	5.652	4.360	5.822	5.718	5.671	6.221	7.077	560	1.368	2.118	2.600	3.210	3.825	4.477	5.200	5.867	6.544	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	363	116	114	404	601	643	698	42	85	184	213	259	292	332	440	545	592	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	17	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	2	-	-	0	-	-	-	-	1	-	-	-	0	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	90	130	204	251	204	213	216	11	16	20	26	32	34	39	41	62	70	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity	1.000	1.034	1.089	1.232	1.135	1.249	1.431	105	228	365	500	661	862	1.002	1.152	1.290	1.439	e. Deviden, gain from investment in shares with equity method,
method, komisi/provisi/fee																		
f. Lainnya	4.180	3.077	4.412	3.832	3.731	4.114	4.732	401	1.039	1.549	1.860	2.257	2.637	3.104	3.567	3.969	4.444	f. Others
2. Beban Operasional Selain Beban Bunga	18.181	19.826	23.805	26.149	23.296	25.574	29.190	2.520	4.749	7.176	9.493	12.116	14.774	17.395	20.026	22.446	24.796	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	215	123	71	590	329	470	497	29	48	71	82	97	108	123	144	186	223	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	0	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	75	92	178	210	182	188	195	9	13	17	22	26	27	32	33	49	57	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	3.592	4.180	6.375	5.875	5.498	5.735	6.484	951	1.601	2.076	2.628	3.254	3.824	4.431	4.960	5.554	5.927	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	29	23	20	24	19	21	26	2	4	6	9	11	15	18	21	24	27	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	14.270	15.407	17.161	19.450	17.267	19.160	21.989	1.528	3.083	5.006	6.752	8.727	10.801	12.791	14.868	16.633	18.563	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2+C2)	10.327	12.426	11.609	12.276	11.618	13.011	13.534	966	2.336	3.858	5.002	6.141	7.254	8.565	9.803	11.180	12.630	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	926	1.349	1.620	2.556	3.436	5.371	7.491	2.143	4.604	5.952	7.533	9.128	10.865	12.638	14.141	14.517	14.923	E. Non Operational Income
F. Beban non - operasional	791	1.089	1.506	2.442	3.460	5.400	7.402	2.139	4.598	5.932	7.479	9.071	10.780	12.555	14.062	14.458	14.871	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	135	260	114	114	(24)	(28)	89	4	6	20	55	57	85	83	79	59	53	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	10.462	12.686	11.723	12.390	11.593	12.983	13.623	970	2.342	3.878	5.057	6.198	7.339	8.648	9.882	11.240	12.683	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	2.910	3.355	3.316	3.473	-	-	3.981	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	3.059	3.544	3.530	3.439	-	-	4.016	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	8.946	10.733	9.667	10.595	9.903	11.090	11.487	840	2.014	3.359	4.340	5.282	6.235	7.377	8.409	9.568	10.834	K. Profit/Loss After Estimation of tax

n) 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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	16.784	19.329	19.716	25.429	20.961	22.959	25.076	2.121	3.979	6.105	8.126	10.224	12.221	14.270	16.330	18.230	20.662	1. Interest Income
a. Dari Bank Indonesia	343	406	340	358	290	280	319	40	64	93	120	146	170	201	231	251	277	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	236	262	262	359	223	241	259	19	37	60	84	125	156	186	211	233	251	b. From interbank placement
c. Dari surat berharga	864	869	1.031	1.539	1.550	1.787	1.972	184	359	557	760	967	1.164	1.366	1.576	1.775	1.979	c. From securities
d. Dari Kredit yang diberikan	10.457	12.497	13.920	16.973	14.138	15.456	16.888	1.412	2.667	4.090	5.429	6.812	8.145	9.525	10.929	12.221	13.590	d. From credit
- kepada pihak ketiga bukan bank	10.457	12.495	13.907	16.961	14.131	15.449	16.881	1.412	2.667	4.089	5.427	6.811	8.143	9.522	10.927	12.219	13.587	- To Third Party non Bank
- kepada bank lain	0	2	13	12	7	7	7	0	1	1	1	2	2	2	2	3	3	- To other Bank
e. Lainnya	4.883	5.295	4.163	6.200	4.761	5.195	5.638	465	851	1.305	1.733	2.175	2.586	2.992	3.383	3.750	4.565	e. Others
2. Beban Bunga	9.400	10.639	10.070	14.612	11.452	12.523	13.648	1.131	2.105	3.219	4.311	5.440	6.507	7.585	8.644	9.639	10.662	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	0	0	0	4	4	-	0	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	169	223	277	443	479	493	545	70	123	175	227	286	327	379	427	483	540	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	3.973	4.697	5.170	6.984	5.309	5.800	6.300	495	941	1.437	1.934	2.439	2.918	3.416	3.924	4.383	4.843	c. Third Party non Bank
- Giro	256	285	355	434	354	395	441	43	81	123	164	216	256	312	367	414	464	- Demand Deposit
- Tabungan	258	238	254	220	194	213	232	21	39	60	80	101	120	140	160	181	203	- Saving
- Simpanan Berjangka	3.458	4.174	4.560	6.330	4.761	5.191	5.627	430	821	1.255	1.690	2.123	2.542	2.964	3.397	3.789	4.176	- Time deposits
d. Surat Berharga	89	89	113	271	189	244	266	22	32	47	63	79	101	127	152	175	200	d. Securities
e. Pinjaman yang diterima	292	408	580	868	849	938	1.041	106	198	303	405	512	614	717	818	915	1.018	e. Loans received
f. Lainnya	4.876	5.222	3.931	6.045	4.625	5.045	5.492	437	810	1.257	1.681	2.124	2.547	2.946	3.323	3.682	4.061	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	7.384	8.690	9.646	10.816	9.510	10.436	11.428	990	1.874	2.885	3.815	4.784	5.714	6.685	7.686	8.591	9.999	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	7.934	12.362	11.001	11.851	9.629	13.016	14.004	1.370	2.219	3.201	4.098	5.203	6.496	7.517	8.744	10.074	11.122	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	272	107	344	171	612	558	565	64	126	196	229	272	321	359	452	542	563	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	-	-	55	0	6	6	6	-	0	2	3	3	5	6	7	7	7	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	4.975	9.480	7.609	8.291	6.259	9.397	10.056	1.006	1.411	2.007	2.576	3.310	4.248	4.748	5.763	6.723	7.229	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.112	2.393	2.500	2.552	2.267	2.497	2.739	224	468	712	920	1.175	1.387	1.610	1.778	2.032	2.336	e. Deviden, gain from investment in shares with equity method, fees/comissions/
f. Lainnya	575	383	492	837	485	559	639	76	214	284	370	442	535	795	744	771	987	f. Others
2. Beban Operasional Selain Beban Bunga	10.853	15.508	14.458	19.321	15.713	19.561	21.598	1.831	2.912	4.478	5.903	7.445	9.079	10.534	13.437	14.675	16.561	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	47	93	80	152	132	175	156	12	28	25	30	35	48	59	63	73	77	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	-	-	1	32	22	24	26	2	3	5	6	6	6	6	6	6	6	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	3.821	7.395	5.973	6.827	5.455	8.384	8.963	872	1.136	1.719	2.225	2.822	3.664	4.101	5.047	5.880	6.420	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.659	2.082	2.217	5.229	4.052	4.338	5.045	354	546	884	1.199	1.497	1.642	2.029	2.831	3.038	3.394	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	382	436	551	501	423	480	524	44	88	143	185	230	270	320	371	411	433	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	4.944	5.502	5.636	6.580	5.629	6.160	6.883	546	1.111	1.702	2.258	2.855	3.449	4.019	5.120	5.267	6.232	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	4.466	5.545	6.189	3.346	3.425	3.890	3.834	530	1.181	1.608	2.010	2.542	3.131	3.668	2.993	3.991	4.560	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	509	1.526	168	487	657	604	755	45	198	197	198	204	213	228	252	278	313	E. Non Operational Income
F. Beban non - operasional	340	1.082	678	1.140	173	161	172	80	220	175	175	178	181	179	168	728	730	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	169	443	(510)	(653)	484	443	582	(36)	(23)	22	23	26	32	49	84	(449)	(417)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	4.635	5.988	5.679	2.693	3.909	4.334	4.417	494	1.159	1.630	2.033	2.567	3.163	3.717	3.077	3.541	4.143	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	(80)	22	54	170	63	62	61	(3)	(7)	(10)	(11)	(15)	(17)	(24)	(31)	(35)	(34)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	(80)	22	54	170	63	62	61	(3)	(7)	(10)	(11)	(15)	(17)	(24)	(31)	(35)	(34)	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	3.448	4.538	4.219	1.793	2.830	3.188	3.160	377	884	1.227	1.516	1.917	2.382	2.780	2.159	2.509	2.955	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	13.664	16.047	20.532	23.732	20.417	22.432	24.509	2.105	3.891	5.878	8.109	9.400	11.218	12.585	14.134	16.021	17.247	1. Interest Income
a. Dari Bank Indonesia	712	636	502	566	571	611	672	65	118	177	236	294	341	407	458	521	571	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	379	508	633	784	515	632	617	62	101	139	279	426	473	560	604	669	795	b. From interbank placement
c. Dari surat berharga	2.122	2.381	3.782	4.603	4.292	4.747	5.171	426	829	1.246	1.597	1.924	2.509	2.557	2.877	3.542	3.472	c. From securities
d. Dari Kredit yang diberikan	10.102	11.640	14.927	17.172	14.604	15.959	17.484	1.462	2.772	4.206	5.460	6.597	7.709	8.844	9.933	10.992	12.077	d. From credit
- kepada pihak ketiga bukan bank	10.053	11.592	14.780	16.916	14.253	15.575	17.069	1.428	2.708	4.107	5.328	6.432	7.510	8.611	9.667	10.692	11.744	- To Third Party non Bank
- kepada bank lain	48	48	146	257	351	384	415	34	65	98	132	166	199	233	266	300	333	- To other Bank
e. Lainnya	349	882	688	606	435	483	565	90	70	110	536	159	187	218	262	297	332	e. Others
2. Beban Bunga	3.874	4.943	5.718	7.105	5.332	5.846	6.362	489	924	1.415	1.859	2.274	2.951	3.102	3.520	4.325	4.355	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	0	17	1	2	2	-	-	-	-	-	1	1	1	1	1	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	400	404	618	1.078	759	828	881	49	94	149	200	257	327	414	501	577	644	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.553	3.112	4.073	4.707	3.515	3.841	4.176	314	608	940	1.232	1.497	1.723	1.968	2.216	2.474	2.733	c. Third Party non Bank
- Giro	507	637	768	744	598	663	738	64	135	213	278	343	398	463	524	586	645	- Demand Deposit
- Tabungan	139	95	94	109	108	120	133	14	27	43	57	71	85	101	118	133	148	- Saving
- Simpanan Berjangka	1.908	2.380	3.212	3.854	2.809	3.057	3.306	236	446	683	897	1.083	1.239	1.403	1.575	1.755	1.940	- Time deposits
d. Surat Berharga	0	72	166	319	352	391	431	40	80	116	150	189	227	266	305	343	384	d. Securities
e. Pinjaman yang diterima	84	18	54	48	23	28	33	5	9	17	24	32	42	50	59	65	71	e. Loans received
f. Lainnya	837	1.337	806	937	683	757	838	80	134	193	252	300	631	403	437	864	522	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	9.790	11.104	14.814	16.626	15.085	16.586	18.147	1.616	2.966	4.464	6.250	7.126	8.268	9.484	10.614	11.696	12.892	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	27.028	36.640	36.044	79.218	67.050	68.220	72.982	8.063	12.774	20.316	28.359	36.352	48.651	55.624	59.696	64.579	69.366	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.206	1.612	2.106	2.095	2.286	2.187	2.179	262	479	783	995	1.042	1.181	1.197	1.468	1.728	1.876	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	124	232	0	390	390	390	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	173	22	22	55	101	101	-	-	-	72	72	174	114	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	18.751	28.911	26.874	70.663	58.472	59.146	63.350	7.054	10.645	17.165	24.538	31.996	43.902	50.364	53.752	57.885	62.098	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.502	5.467	6.010	5.837	4.706	5.182	5.727	475	930	1.430	1.863	2.217	2.539	2.923	3.268	3.648	4.019	e. Deviden, gain from investment in shares with equity method, fees/comissions/
f. Lainnya	569	527	822	622	1.023	1.293	1.314	218	619	837	962	1.097	1.029	1.069	1.136	1.144	1.260	f. Others
2. Beban Operasional Selain Beban Bunga	29.002	38.835	39.181	88.324	70.792	73.607	79.114	8.503	13.693	21.546	30.292	38.535	51.029	58.373	62.677	67.655	73.062	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.242	1.256	680	1.460	915	1.230	1.122	105	187	272	297	326	372	416	494	534	626	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	123	-	65	168	93	134	139	0	1	132	147	154	162	167	176	244	253	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	16.216	25.555	24.738	67.572	55.988	56.457	60.598	6.962	10.422	16.761	24.355	31.296	43.014	49.252	52.505	56.501	60.587	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.923	1.939	2.542	6.817	3.577	4.148	4.559	352	947	1.161	1.321	1.737	1.839	2.074	2.311	2.466	2.790	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	790	832	1.012	930	673	748	862	88	182	268	329	385	444	500	563	644	720	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	8.708	9.254	10.143	11.377	9.547	10.889	11.834	996	1.955	2.951	3.843	4.637	5.199	5.963	6.628	7.265	8.085	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	7.816	8.909	11.677	7.520	11.342	11.199	12.015	1.176	2.047	3.234	4.317	4.943	5.890	6.735	7.632	8.620	9.197	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	1.419	1.210	1.194	926	717	818	901	75	142	219	376	454	505	560	609	651	712	E. Non Operational Income
F. Beban non - operasional	398	116	245	305	45	56	63	1	1	1	36	51	51	52	53	55	67	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	1.021	1.094	949	620	672	762	838	74	141	217	340	403	454	508	556	595	645	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	8.837	10.003	12.626	8.140	12.014	11.961	12.854	1.250	2.188	3.451	4.657	5.346	6.344	7.243	8.188	9.215	9.841	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	39	100	78	25	14	22	25	9	6	(1)	(9)	(24)	(25)	(33)	(33)	(41)	(48)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	835	1.338	612	607	317	501	403	9	49	38	57	40	141	156	163	173	192	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	5.137	6.121	8.724	5.166	8.338	8.164	8.418	897	1.506	2.463	3.306	3.831	4.489	5.169	5.885	6.629	7.042	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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	275.380	397.024	472.959	511.743	608.162	702.093	628.115	659.830	650.985	673.512	677.773	720.665	685.506	681.912	683.397	747.934	732.514	Committed Claims
- Fasilitas pinjaman yang belum ditarik	16.205	32.430	24.710	38.641	21.205	18.109	20.586	21.143	20.003	16.171	16.046	16.109	24.618	32.017	33.392	32.620	33.565	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	254.545	359.454	440.874	468.916	575.977	672.783	597.813	625.990	623.228	649.780	654.441	697.094	655.382	642.497	641.964	705.630	687.613	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.630	5.140	7.376	4.185	10.980	11.201	9.715	12.697	7.754	7.560	7.286	7.461	5.505	7.399	8.041	9.684	11.335	- Others
Kewajiban Komitmen	1.154.122	1.314.773	1.678.723	1.821.506	1.986.711	2.092.951	1.983.571	2.098.903	2.052.430	2.047.241	2.183.229	2.134.985	2.119.075	2.131.094	2.144.960	2.208.159	2.210.928	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	817.271	1.013.477	1.137.501	1.219.520	1.310.319	1.323.554	1.304.240	1.392.096	1.354.004	1.314.424	1.437.848	1.345.020	1.346.534	1.380.891	1.391.616	1.400.456	1.416.087	- Undisbursed loan facilities to debtors
<i>Committed</i>	265.664	301.472	297.369	275.413	309.958	312.749	298.509	316.492	324.558	321.434	353.659	327.773	331.783	339.600	343.849	346.027	354.381	- Committed
<i>Uncommitted</i>	551.608	712.005	840.132	944.107	1.000.361	1.010.805	1.005.731	1.075.603	1.029.446	992.990	1.084.190	1.017.247	1.014.751	1.041.291	1.047.767	1.054.429	1.061.706	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	5.911	8.384	7.868	7.534	14.294	15.219	12.370	13.804	13.268	11.429	13.416	18.293	11.447	10.668	10.918	13.888	14.338	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.609	1.056	1.533	1.064	2.212	1.898	1.581	2.772	1.850	2.295	1.806	1.700	3.297	2.979	2.976	3.251	3.671	- Committed
<i>Uncommitted</i>	4.301	7.328	6.335	6.469	12.083	13.321	10.789	11.032	11.418	9.134	11.610	16.593	8.150	7.689	7.943	10.637	10.668	- Uncommitted
- Irrevocable L/C yang masih berjalan	73.439	95.196	74.274	69.516	65.829	70.810	66.353	65.111	64.502	65.780	64.357	62.003	64.975	68.060	70.962	74.391	74.878	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	255.717	360.465	454.203	520.465	589.985	676.488	594.212	619.090	610.479	647.981	660.374	701.535	689.768	662.968	663.188	709.626	694.070	- Outstanding spot and derivatives (sold)
- Lainnya	1.785	10.515	4.877	4.471	6.284	6.880	6.397	8.802	10.177	7.628	7.234	8.134	6.352	8.507	8.275	9.798	11.554	- Others
Tagihan Kontinjensi	199.692	260.029	284.281	308.392	317.877	329.675	334.875	327.837	304.431	318.041	306.269	302.920	300.093	298.311	302.400	311.239	316.375	Contingent Claims
- Garansi yang diterima	173.136	229.328	244.456	265.333	270.174	281.470	288.776	280.526	256.692	268.936	256.594	253.316	250.401	248.066	250.744	259.220	264.284	- Received guarantees
- Pendapatan bunga dalam penyelesaian	25.849	29.696	36.327	39.402	43.671	44.350	42.161	43.223	43.600	44.880	45.438	45.440	45.399	45.983	47.396	47.683	47.606	- Accrued interest
- Lainnya	706	1.005	3.498	3.657	4.032	3.855	3.938	4.089	4.139	4.226	4.236	4.164	4.293	4.262	4.260	4.336	4.485	- Others
Kewajiban Kontinjensi	183.675	232.345	249.737	302.459	287.847	295.981	304.665	286.218	284.710	298.952	288.371	287.760	296.014	296.122	302.727	311.420	321.759	Contingent Liabilities
- Garansi yang diberikan	180.788	229.089	247.851	297.391	285.671	294.002	302.542	284.394	282.278	287.862	286.203	286.201	294.615	294.370	301.195	309.773	320.171	- Issued guarantees
- Lainnya	2.888	3.255	1.886	5.069	2.176	1.978	2.124	1.824	2.431	11.090	2.168	1.559	1.399	1.752	1.531	1.646	1.588	- Others
Lainnya	191.889	216.548	237.956	274.066	294.302	300.510	309.064	312.057	313.033	316.547	320.247	323.288	357.682	362.228	364.708	368.901	373.625	Others
- Penerusan Kredit	24.576	27.375	23.301	23.059	9.549	9.466	9.441	9.418	9.392	9.495	9.710	9.696	9.718	9.706	9.695	9.686	9.652	- Channelling
- Aset produktif yang dihapusbukukan	159.833	180.184	195.932	230.274	260.981	267.107	274.724	277.659	278.343	280.889	283.290	286.617	320.489	324.431	326.664	330.672	335.258	- Written off earning assets
Kredit yang diberikan	144.316	162.254	187.325	219.484	249.515	255.452	262.748	265.464	266.184	269.265	272.048	275.283	309.129	313.311	315.561	319.558	323.617	- Credit disbursed
Lainnya	15.517	17.930	8.607	10.790	11.467	11.655	11.976	12.195	12.160	11.624	11.232	11.334	11.360	11.119	11.104	11.113	11.641	- Others
- Aset produktif yang dihapustagih	7.480	8.988	18.723	20.733	23.771	23.937	24.900	24.980	25.297	26.163	27.257	26.975	27.475	28.091	28.348	28.544	28.715	- Charged off earning assets
Kredit yang diberikan	6.913	8.383	11.883	14.300	16.446	16.608	17.557	17.643	17.965	18.828	19.747	19.453	19.954	20.560	20.814	21.002	21.192	- Credit disbursed
Lainnya	567	605	6.840	6.433	7.325	7.329	7.343	7.337	7.332	7.335	7.510	7.521	7.522	7.532	7.535	7.542	7.523	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	23.602	20.614	26.337	46.778	85.511	94.692	77.543	105.088	98.258	110.746	96.818	115.336	92.959	83.804	73.958	89.798	86.897	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	1.239	4.136	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	23.602	20.614	24.469	42.311	85.360	94.349	77.085	104.737	97.942	110.026	96.029	115.035	92.698	83.462	73.666	89.523	86.655	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	630	332	151	343	459	352	316	720	788	302	261	342	292	275	242	- Others
Kewajiban Komitmen	240.565	280.015	419.249	340.858	423.863	423.802	413.368	463.432	453.808	458.226	441.869	464.662	448.148	453.895	434.427	455.668	456.989	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	193.478	206.070	236.079	266.256	307.661	299.532	309.129	325.541	325.757	310.026	308.864	312.848	310.957	324.417	316.039	323.148	328.086	- Undisbursed loan facilities to debtors
Committed	48.414	51.893	35.199	30.395	29.982	29.992	28.460	34.323	37.265	34.040	36.140	36.093	32.739	35.279	37.026	34.376	41.310	- Committed
Uncommitted	145.065	154.177	200.880	235.861	277.679	269.540	280.669	291.218	288.492	275.987	272.724	276.756	278.218	289.138	279.013	288.772	286.776	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	211	95	53	84	423	427	442	403	386	463	455	482	798	460	462	455	319	- Undisbursed loan facilities to other banks
Committed	72	63	39	80	63	53	36	46	53	38	46	46	45	42	44	31	25	- Committed
Uncommitted	140	32	14	4	360	374	407	357	334	424	408	436	753	418	418	424	293	- Uncommitted
- Irrevocable L/C yang masih berjalan	34.112	43.828	33.335	35.976	34.762	34.740	31.189	31.470	29.802	29.491	29.043	28.113	29.010	31.393	33.650	34.149	34.522	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	12.749	19.396	25.212	38.539	81.012	89.101	72.605	106.015	97.860	118.244	103.505	123.217	107.381	97.623	84.273	97.914	94.056	- Outstanding spot and derivatives (sold)
- Lainnya	14	373	4	3	5	2	2	2	2	2	2	2	2	2	2	2	6	- Others
Tagihan Kontinjensi	35.686	50.379	62.747	73.300	75.678	76.932	72.249	71.370	73.523	70.104	71.111	69.965	70.930	69.325	71.586	72.732	74.499	Contingent Claims
- Garansi yang diterima	15.132	26.599	33.672	41.712	42.373	43.610	40.367	38.941	41.171	37.370	38.160	36.592	37.055	35.234	36.127	37.255	38.632	- Received guarantees
- Pendapatan bunga dalam penyelesaian	20.116	23.130	25.873	28.474	30.133	30.331	28.783	29.317	29.228	29.520	29.747	30.230	30.598	30.841	32.108	32.124	32.386	- Accrued interest
- Lainnya	438	650	3.202	3.114	3.172	2.991	3.099	3.112	3.125	3.214	3.204	3.144	3.277	3.249	3.352	3.354	3.481	- Others
Kewajiban Kontinjensi	82.152	109.845	129.354	161.425	156.881	161.728	170.439	159.619	157.027	155.608	155.756	156.165	160.873	161.232	165.002	171.418	176.631	Contingent Liabilities
- Garansi yang diberikan	81.904	109.543	128.883	160.866	156.284	161.247	169.929	159.100	156.511	155.077	155.229	155.657	160.336	160.703	164.440	170.847	176.025	- Issued guarantees
- Lainnya	248	302	470	560	598	481	510	519	516	530	527	509	537	530	562	571	606	- Others
Lainnya	121.735	132.532	138.372	152.581	148.164	152.415	154.101	155.566	155.136	156.137	156.863	157.239	186.864	188.804	189.246	190.944	193.431	Others
- Penerusan Kredit	19.066	19.621	17.503	18.139	4.581	4.586	4.600	4.594	4.592	4.584	4.578	4.576	4.574	4.572	4.572	4.577	4.523	- Channelling
- Aset produktif yang dihapusbukukan	102.575	112.791	120.746	134.306	143.453	147.693	149.366	150.842	150.416	151.424	152.155	152.533	182.161	184.103	184.544	186.234	188.775	- Written off earning assets
Kredit yang diberikan	99.263	109.020	117.233	130.728	139.745	143.979	145.655	147.132	146.706	147.713	148.444	148.820	178.448	180.387	181.022	182.710	185.250	- Credit disbursed
Lainnya	3.312	3.771	3.513	3.578	3.708	3.714	3.711	3.710	3.710	3.710	3.711	3.713	3.713	3.713	3.522	3.524	3.525	- Others
- Aset produktif yang dihapustagih	94	120	123	137	130	135	135	129	129	129	129	129	129	129	130	134	133	- Charged off earning assets
Kredit yang diberikan	94	120	123	137	130	135	135	129	129	129	129	129	129	129	130	134	133	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	67.659	110.257	117.771	103.789	131.066	145.278	128.920	146.352	150.315	152.169	169.411	187.678	164.979	179.008	196.308	216.275	215.016	Committed Claims
- Fasilitas pinjaman yang belum ditarik	3.427	8.179	5.280	4.136	5.427	4.566	4.042	4.720	4.934	4.498	4.099	4.263	3.998	4.731	5.470	4.041	8.002	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	62.050	100.594	111.426	98.995	123.691	138.708	123.895	138.538	142.969	145.475	163.319	180.616	159.974	171.924	187.945	208.633	203.164	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	2.183	1.484	1.065	658	1.948	2.004	983	3.094	2.412	2.197	1.993	2.799	1.006	2.353	2.892	3.601	3.850	- Others
Kewajiban Komitmen	441.539	552.285	547.195	627.032	702.301	729.538	695.577	720.958	723.074	718.738	925.695	856.217	855.631	873.867	892.863	899.739	909.311	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	347.941	419.493	466.172	476.484	523.439	536.531	518.901	536.255	539.828	534.696	707.295	617.412	617.230	638.153	638.312	634.386	638.920	- Undisbursed loan facilities to debtors
<i>Committed</i>	163.347	181.364	187.605	170.838	195.740	199.247	191.134	203.423	205.444	205.132	237.698	212.042	214.496	218.981	222.050	225.135	227.816	- Committed
<i>Uncommitted</i>	184.594	238.129	278.567	305.645	327.699	337.284	327.767	332.832	334.384	329.564	469.597	405.370	402.735	419.171	416.262	409.251	411.105	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	2.234	1.683	2.376	1.881	4.127	4.489	3.203	4.421	3.539	3.877	8.124	13.656	8.070	7.815	8.098	9.604	10.517	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.140	883	1.234	750	1.922	1.703	1.464	2.640	1.692	2.168	1.662	1.556	3.155	2.765	2.786	3.087	3.483	- Committed
<i>Uncommitted</i>	1.094	800	1.142	1.131	2.205	2.786	1.739	1.781	1.846	1.710	6.462	12.100	4.915	5.050	5.313	6.517	7.034	- Uncommitted
- Irrevocable L/C yang masih berjalan	25.113	27.686	26.264	19.898	20.579	23.371	22.759	22.830	22.948	23.391	24.902	23.219	25.379	24.872	27.364	28.400	28.344	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	66.171	95.574	110.647	127.458	152.123	162.590	148.562	153.251	151.707	153.706	183.002	197.790	202.435	198.980	214.976	222.492	225.738	- Outstanding spot and derivatives (sold)
- Lainnya	82	7.849	1.509	1.311	2.032	2.557	2.153	4.201	5.052	3.068	2.373	4.141	2.516	4.048	4.113	4.857	5.791	- Others
Tagihan Kontinjensi	8.659	9.196	17.417	21.115	21.037	23.449	23.937	23.204	23.274	24.205	27.325	26.762	25.914	26.428	26.530	26.886	26.348	Contingent Claims
- Garansi yang diterima	4.553	4.709	10.390	14.652	12.807	14.878	15.574	14.367	14.164	13.932	17.647	16.754	16.290	16.364	16.375	16.410	16.356	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.979	4.232	6.890	6.339	7.930	8.263	8.059	8.393	8.658	9.826	9.240	9.572	9.191	9.634	9.880	10.138	9.647	- Accrued interest
- Lainnya	126	256	136	124	300	307	443	446	452	446	438	437	433	431	276	339	345	- Others
Kewajiban Kontinjensi	37.219	43.986	48.820	51.229	51.075	52.360	54.129	51.798	51.745	60.637	63.356	62.336	63.589	63.086	63.932	65.044	65.338	Contingent Liabilities
- Garansi yang diberikan	34.706	41.564	47.734	49.948	49.841	51.168	52.909	50.698	50.328	50.991	61.996	61.347	62.770	62.039	63.016	64.028	64.416	- Issued guarantees
- Lainnya	2.512	2.423	1.087	1.281	1.234	1.192	1.221	1.099	1.417	9.646	1.359	988	819	1.047	917	1.015	922	- Others
Lainnya	46.937	55.939	65.737	79.401	99.744	101.337	105.395	106.225	107.077	109.070	117.448	119.694	123.235	124.852	125.816	127.288	129.307	Others
- Penerusan Kredit	3.268	5.239	3.491	2.694	2.603	2.531	2.513	2.513	2.513	2.687	2.926	2.926	2.962	2.962	2.961	2.987	3.042	- Channelling
- Aset produktif yang dihapusbukan	37.317	43.447	45.709	58.636	76.423	77.899	81.805	82.550	83.303	84.797	92.642	94.655	97.987	99.604	100.339	101.647	103.453	- Written off earning assets
Kredit yang diberikan	25.663	30.229	41.047	51.961	69.304	70.629	74.241	74.864	75.619	77.614	85.751	87.609	90.916	92.775	93.332	94.635	95.913	- Credit disbursed
Lainnya	11.655	13.218	4.661	6.674	7.119	7.271	7.564	7.686	7.684	7.183	6.890	7.046	7.071	7.071	7.007	7.011	7.541	- Others
- Aset produktif yang dihapus tagih	6.351	7.253	16.537	18.072	20.719	20.907	21.077	21.162	21.261	21.586	21.880	22.113	22.286	22.286	22.516	22.654	22.812	- Charged off earning assets
Kredit yang diberikan	5.784	6.648	9.706	11.735	13.486	13.670	13.826	13.917	14.021	14.343	14.462	14.684	14.857	14.857	15.073	15.210	15.381	- Credit disbursed
Lainnya	567	605	6.831	6.337	7.233	7.237	7.251	7.245	7.240	7.243	7.418	7.429	7.429	7.429	7.443	7.444	7.431	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012	2013	2014	2015	2016			2017										Indicator	
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
Tagihan Komitmen	18	25	24	5	3	2	3	-	-	-	-	0	-	-	-	-	-	Committed Claims	
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing	
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	18	25	24	5	3	2	3	-	-	-	-	0	-	-	-	-	-	- Others	
Kewajiban Komitmen	4.861	6.583	10.331	10.822	6.403	6.385	4.608	4.852	5.012	5.081	5.261	5.193	5.196	5.406	5.698	5.618	5.884	Committed Liabilities	
- Fasilitas kredit kepada nasabah yang belum ditarik	4.762	5.880	9.529	10.524	6.247	6.202	4.434	4.689	4.812	4.885	5.053	5.025	5.001	5.244	5.530	5.470	5.753	- Undisbursed loan facilities to debtors	
Committed	2.954	3.919	3.620	4.010	3.278	3.006	1.253	1.418	1.380	1.534	1.481	1.418	1.416	1.439	1.646	1.607	1.704	- Committed	
Uncommitted	1.808	1.961	5.910	6.514	2.969	3.196	3.182	3.270	3.433	3.351	3.572	3.608	3.585	3.805	3.884	3.862	4.049	- Uncommitted	
- Fasilitas kredit kepada bank lain yang Belum ditarik	70	75	183	245	132	163	146	148	182	188	196	160	135	157	158	138	123	- Undisbursed loan facilities to other banks	
Committed	41	30	46	81	43	37	37	38	42	39	41	40	40	45	45	43	42	- Committed	
Uncommitted	29	45	137	164	89	126	109	110	140	148	154	119	95	112	114	94	81	- Uncommitted	
- Irrevocable L/C yang masih berjalan	-	-	-	4	3	3	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)	
- Lainnya	29	27	30	49	21	17	28	15	19	9	12	8	61	5	9	10	9	- Others	
Tagihan Kontinjensi	309	327	363	553	290	317	231	231	195	204	217	230	236	238	248	247	262	Contingent Claims	
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	303	318	362	540	288	315	221	228	192	201	213	225	232	234	243	242	256	- Accrued interest	
- Lainnya	6	9	1	13	2	2	10	3	3	3	3	4	4	4	5	6	6	- Others	
Kewajiban Kontijensi	374	387	551	1.932	2.151	2.053	1.806	1.675	1.506	2.157	1.458	1.603	1.725	1.798	1.880	1.933	1.956	Contingent Liabilities	
- Garansi yang diberikan	289	324	466	1.842	2.091	1.999	1.756	1.623	1.439	1.405	1.394	1.543	1.685	1.754	1.832	1.875	1.899	- Issued guarantees	
- Lainnya	85	63	85	90	60	54	50	51	67	753	64	60	40	44	48	58	57	- Others	
Lainnya	2.255	3.103	4.012	5.505	1.319	1.266	1.117	1.086	1.106	1.136	1.161	1.210	1.302	1.345	1.439	1.528	1.587	Others	
- Penerusan Kredit	82	81	85	85	50	50	50	50	49	49	48	48	48	48	48	48	48	48	- Channelling
- Aset produktif yang dihapusbukukan	1.761	2.404	3.211	4.529	1.144	1.176	1.009	981	1.005	1.025	1.048	1.092	1.179	1.222	1.304	1.385	1.439	- Written off earning assets	
Kredit yang diberikan	1.612	2.166	3.206	4.524	1.142	1.175	1.009	981	1.005	1.025	1.048	1.092	1.179	1.222	1.304	1.385	1.439	- Credit disbursed	
Lainnya	149	239	5	5	1	1	0	0	0	0	0	0	0	0	0	0	0	- Others	
- Aset produktif yang dihapustagih	412	617	716	891	126	41	58	56	51	61	64	70	74	74	87	95	101	- Charged off earning assets	
Kredit yang diberikan	412	617	716	891	126	41	58	56	51	61	64	70	74	74	87	95	101	- 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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	2.426	3.674	3.458	3.619	5.012	4.906	5.265	4.913	4.899	4.692	4.796	4.762	4.518	5.405	5.168	6.261	7.920	Committed Claims
- Fasilitas pinjaman yang belum ditarik	77	80	80	84	85	85	86	87	87	87	87	88	88	88	89	79	79	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	10	366	0	441	842	853	1.309	297	354	269	565	517	417	905	756	1.197	2.313	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	2.340	3.228	3.377	3.093	4.086	3.968	3.870	4.529	4.458	4.336	4.144	4.158	4.013	4.411	4.323	4.985	5.528	- Others
Kewajiban Komitmen	21.004	24.112	27.193	17.956	18.949	19.044	19.889	19.708	19.683	20.255	20.921	21.706	22.361	23.764	25.461	25.164	26.976	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	18.826	19.261	16.493	14.114	13.695	13.889	14.028	14.886	14.647	15.423	15.821	16.691	17.907	18.276	20.084	19.658	19.996	- Undisbursed loan facilities to debtors
<i>Committed</i>	5.366	5.338	3.880	3.361	4.490	4.943	4.827	5.289	5.302	5.062	4.998	5.419	6.078	6.403	6.648	6.429	6.829	- Committed
<i>Uncommitted</i>	13.460	13.922	12.613	10.753	9.205	8.947	9.201	9.597	9.345	10.360	10.823	11.272	11.828	11.874	13.436	13.229	13.167	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	78	151	143	312	637	572	541	562	532	493	610	554	467	542	527	625	624	- Undisbursed loan facilities to other banks
<i>Committed</i>	15	36	50	95	97	95	43	47	51	39	46	36	35	105	101	90	120	- Committed
<i>Uncommitted</i>	64	115	93	217	541	477	497	515	481	455	565	519	432	437	425	535	504	- Uncommitted
- Irrevocable L/C yang masih berjalan	865	817	399	443	164	179	168	156	166	173	145	248	235	152	148	136	233	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	39	219	37	480	679	688	1.268	166	314	193	390	357	176	645	755	615	1.706	- Outstanding spot and derivatives (sold)
- Lainnya	1.196	1.629	2.607	2.607	3.773	3.715	3.885	3.939	4.025	3.973	3.955	3.856	3.577	4.148	3.948	4.130	4.417	- Others
Tagihan Kontinjensi	7.391	4.506	5.512	5.419	6.184	6.198	6.166	6.135	6.113	6.139	7.325	6.022	6.097	6.016	6.203	6.370	6.455	Contingent Claims
- Garansi yang diterima	6.255	2.852	2.835	2.129	2.035	2.045	2.133	1.923	1.849	1.838	1.833	1.817	1.809	1.731	1.759	1.817	1.805	- Received guarantees
- Pendapatan bunga dalam penyelesaian	1.018	1.573	2.531	2.891	3.601	3.609	3.519	3.693	3.716	3.751	4.913	3.637	3.721	3.719	3.828	3.927	4.008	- Accrued interest
- Lainnya	118	81	146	398	547	544	515	519	548	551	579	568	567	566	615	627	641	- Others
Kewajiban Kontinjensi	11.946	12.140	11.353	13.863	12.697	11.859	10.678	7.793	7.729	7.861	8.431	8.785	9.555	10.452	11.459	12.040	12.143	Contingent Liabilities
- Garansi yang diberikan	11.945	11.763	11.109	13.732	12.414	11.610	10.336	7.639	7.298	7.700	8.213	8.783	9.553	10.321	11.455	12.038	12.141	- Issued guarantees
- Lainnya	1	376	244	131	283	250	342	154	431	161	218	2	2	131	5	2	2	- Others
Lainnya	7.310	8.540	9.784	12.730	15.849	15.982	16.799	16.900	16.967	17.191	18.749	18.571	18.805	18.883	18.957	19.027	19.102	Others
- Penerusan Kredit	2.160	2.434	2.222	2.141	2.316	2.299	2.278	2.261	2.237	2.174	2.158	2.146	2.135	2.125	2.114	2.075	2.039	- Channelling
- Aset produktif yang dihapusbukan	4.998	5.993	7.439	10.473	13.422	13.548	14.409	14.526	14.618	14.905	15.831	16.313	16.558	16.647	16.730	16.835	16.951	- Written off earning assets
Kredit yang diberikan	4.763	5.610	7.173	10.101	12.944	13.066	13.916	13.966	14.086	14.407	15.434	15.971	16.214	16.304	16.388	16.489	16.607	- Credit disbursed
Lainnya	236	383	266	371	478	482	493	560	532	497	397	342	343	343	342	346	343	- Others
- Aset produktif yang dihapustagih	153	113	122	116	112	135	112	112	112	112	761	112	112	112	112	118	112	- Charged off earning assets
Kredit yang diberikan	153	113	113	112	112	112	112	112	112	112	761	112	112	112	112	112	112	- Credit disbursed
Lainnya	-	-	9	4	-	-	-	-	-	-	-	-	-	-	-	6	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	41.154	63.713	87.157	74.512	90.217	94.427	93.164	95.202	90.303	88.509	94.502	99.314	107.346	110.044	111.914	121.797	116.335	Committed Claims
- Fasilitas pinjaman yang belum ditarik	4.510	10.176	3.868	11.676	15.693	13.458	16.459	16.337	14.982	11.587	11.860	11.758	20.532	27.198	27.833	28.500	25.485	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	36.560	53.155	81.019	62.740	69.789	76.086	72.305	74.142	74.791	76.614	82.361	87.353	86.590	82.553	83.548	92.474	89.136	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	84	381	2.270	96	4.735	4.883	4.400	4.723	530	308	281	203	224	293	534	823	1.715	- Others
Kewajiban Komitmen	143.637	187.237	228.063	226.085	247.180	253.473	245.200	295.811	253.817	250.299	250.499	253.949	254.451	251.509	260.104	270.572	272.261	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	104.664	125.246	126.435	164.235	173.636	174.116	170.235	220.760	176.557	168.949	167.525	164.232	166.905	164.252	175.570	175.039	180.612	- Undisbursed loan facilities to debtors
<i>Committed</i>	12.083	16.505	17.498	14.762	22.029	21.899	20.811	19.379	19.179	18.609	19.990	18.771	19.842	19.019	20.079	21.697	20.643	- Committed
<i>Uncommitted</i>	92.581	108.741	108.937	149.473	151.607	152.217	149.424	201.381	157.378	150.340	147.535	145.462	147.063	145.234	155.491	153.341	159.969	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	15	77	27	47	15	34	14	14	12	9	12	8	8	19	17	18	18	- Undisbursed loan facilities to other banks
<i>Committed</i>	4	10	8	-	1	0	0	0	1	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	11	67	19	47	14	33	14	13	11	9	12	8	8	19	17	18	18	- Uncommitted
- Irrevocable L/C yang masih berjalan	6.022	11.095	6.285	5.223	4.006	5.376	4.898	3.599	4.195	4.755	4.996	5.227	5.637	6.622	4.685	5.391	5.425	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	32.721	50.452	74.958	56.319	69.345	73.666	69.980	71.041	72.452	76.244	77.154	84.355	81.705	80.375	79.629	89.337	84.878	- Outstanding spot and derivatives (sold)
- Lainnya	215	366	611	261	178	282	73	397	601	343	811	127	195	241	203	787	1.328	- Others
Tagihan Kontinjensi	62.290	91.364	100.500	98.367	117.299	122.270	132.501	127.946	114.717	108.506	107.364	106.785	105.129	104.836	106.893	112.222	116.017	Contingent Claims
- Garansi yang diterima	62.040	91.016	99.984	97.617	116.353	121.254	131.477	126.936	113.666	107.514	106.307	105.603	104.095	103.938	106.239	111.637	115.417	- Received guarantees
- Pendapatan bunga dalam penyelesaian	246	346	509	751	946	1.016	1.024	1.010	1.051	993	1.057	1.181	1.035	897	654	585	601	- Accrued interest
- Lainnya	4	2	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	15.200	20.536	18.093	20.195	23.366	25.419	25.576	24.410	25.613	31.839	30.284	30.135	30.388	30.076	30.076	30.076	34.372	Contingent Liabilities
- Garansi yang diberikan	15.158	20.445	18.093	20.195	23.364	25.419	25.576	24.410	25.613	31.839	30.284	30.135	30.388	30.076	31.389	30.016	34.372	- Issued guarantees
- Lainnya	42	91	-	0	2	0	0	0	0	0	0	0	0	0	0	0	0	- Others
Lainnya	3.753	5.334	6.575	9.245	12.249	12.512	13.098	13.316	13.566	13.690	13.911	14.152	14.955	15.107	16.517	17.264	17.249	Others
- Penerusan Kredit	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukan	3.506	4.900	6.107	8.743	11.402	11.647	12.006	12.185	12.224	11.838	12.056	12.179	12.860	13.011	13.837	14.554	14.532	- Written off earning assets
Kredit yang diberikan	3.352	4.746	6.097	8.733	11.391	11.615	11.953	12.103	12.142	11.756	11.974	12.097	12.778	12.930	13.756	14.473	14.451	- Credit disbursed
Lainnya	153	153	10	10	10	32	53	82	82	82	82	82	81	81	81	81	81	- Others
- Aset produktif yang dihapustagih	247	435	468	502	847	865	1.092	1.131	1.342	1.852	1.855	1.973	2.095	2.095	2.680	2.710	2.716	- Charged off earning assets
Kredit yang diberikan	247	435	468	502	847	865	1.092	1.131	1.342	1.852	1.855	1.973	2.095	2.095	2.680	2.710	2.716	- Credit disbursed
Lainnya	-	-	-	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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	140.520	198.742	238.213	283.040	296.354	362.787	323.220	308.275	307.211	317.395	312.246	313.574	315.703	303.652	296.049	313.802	306.344	Committed Claims
- Fasilitas pinjaman yang belum ditarik	8.192	13.996	14.243	18.610	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	132.324	184.725	223.960	264.430	296.296	362.787	323.220	308.275	307.172	317.395	312.166	313.574	315.703	303.652	296.049	313.802	306.344	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4	21	10	-	58	-	0	-	39	0	80	0	0	0	-	-	-	- Others
Kewajiban Komitmen	302.516	450.692	380.969	598.753	588.015	660.709	604.929	594.143	597.036	594.641	538.984	533.257	533.288	522.653	526.407	551.398	539.506	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	147.600	237.527	282.793	287.908	285.641	293.284	287.512	289.965	292.402	280.446	233.290	228.811	228.533	230.548	236.081	242.756	242.722	- Undisbursed loan facilities to debtors
<i>Committed</i>	33.500	42.453	49.567	52.047	54.438	53.663	52.025	52.660	55.988	57.057	53.351	54.031	57.211	58.479	56.399	56.782	56.080	- Committed
<i>Uncommitted</i>	114.101	195.074	233.226	235.861	231.203	239.621	235.488	237.305	236.415	223.388	179.939	174.781	171.322	172.069	179.681	185.974	186.641	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	3.302	6.303	5.087	4.965	8.960	9.534	8.023	8.257	8.618	6.399	4.020	3.433	1.969	1.676	1.656	3.048	2.738	- Undisbursed loan facilities to other banks
<i>Committed</i>	338	33	156	59	86	10	0	-	11	11	11	22	22	22	-	-	-	- Committed
<i>Uncommitted</i>	2.964	6.270	4.931	4.905	8.874	9.524	8.023	8.257	8.607	6.388	4.009	3.411	1.947	1.654	1.656	3.048	2.738	- Uncommitted
- Irrevocable L/C yang masih berjalan	7.328	11.769	7.991	7.971	6.315	7.141	7.339	7.057	7.390	7.970	5.271	5.196	4.715	5.022	5.116	6.315	6.353	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	144.037	194.823	243.348	297.669	286.825	350.443	301.797	288.617	288.146	299.594	296.323	295.816	298.071	285.345	283.555	299.268	287.692	- Outstanding spot and derivatives (sold)
- Lainnya	249	271	117	240	274	308	257	248	479	232	80	0	0	62	-	12	2	- Others
Tagihan Kontinjensi	85.357	104.257	97.743	109.638	97.388	100.509	99.791	98.951	86.608	108.883	92.926	93.156	91.786	91.469	90.940	92.781	92.794	Contingent Claims
- Garansi yang diterima	85.156	104.151	97.575	109.222	96.605	99.683	99.225	98.359	85.842	108.282	92.647	92.550	91.152	90.799	90.245	92.102	92.074	- Received guarantees
- Pendapatan bunga dalam penyelesaian	187	98	161	407	772	815	555	581	755	589	267	595	623	658	684	668	708	- Accrued interest
- Lainnya	13	8	7	8	10	11	11	12	11	11	11	11	11	12	12	11	12	- Others
Kewajiban Kontinjensi	36.785	45.450	41.566	53.816	41.677	42.560	42.037	40.924	41.089	40.850	29.086	28.736	29.884	29.478	29.064	30.970	31.318	Contingent Liabilities
- Garansi yang diberikan	36.785	45.450	41.566	50.809	41.677	42.559	42.035	40.924	41.089	40.850	29.086	28.736	29.884	29.478	29.064	30.970	31.318	- Issued guarantees
- Lainnya	-	-	-	3.007	-	1	1	-	0	-	-	-	-	-	-	-	-	- Others
Lainnya	9.899	11.100	13.477	14.604	16.976	16.997	18.555	18.965	19.181	19.322	12.115	12.422	12.522	12.631	12.733	12.851	12.949	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	9.676	10.650	12.720	13.588	15.139	15.144	16.129	16.574	16.778	16.900	9.548	9.845	9.744	9.844	9.911	10.017	10.108	- Written off earning assets
Kredit yang diberikan	9.664	10.483	12.568	13.436	14.988	14.988	15.973	16.418	16.627	16.749	9.397	9.694	9.593	9.693	9.759	9.866	9.957	- Credit disbursed
Lainnya	12	166	151	151	151	156	156	156	151	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	223	450	757	1.016	1.837	1.853	2.425	2.391	2.402	2.422	2.567	2.577	2.778	2.786	2.822	2.833	2.841	- Charged off earning assets
Kredit yang diberikan	223	450	757	924	1.745	1.761	2.333	2.299	2.310	2.330	2.475	2.485	2.686	2.694	2.730	2.741	2.749	- Credit disbursed
Lainnya	-	-	-	92	92	92	92	92	92	92	92	92	92	92	92	92	92	- Others

***) Angka-angka sangat-sangat sementara

***) Estimated figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,43	18,13	19,57	21,39	23,19	23,04	22,93	23,21	23,18	22,88	22,79	22,86	22,74	23,23	23,34	23,25	23,42	Capital Adequacy Ratio (%)
- Modal	496.629	626.888	754.174	914.657	1.038.877	1.045.429	1.052.597	1.073.127	1.072.136	1.070.342	1.071.436	1.081.529	1.094.044	1.110.787	1.121.436	1.136.248	1.146.983	- Capital
- ATMR	2.849.997	3.458.404	3.854.234	4.276.555	4.479.622	4.538.006	4.589.611	4.623.547	4.626.026	4.678.848	4.701.449	4.730.777	4.811.205	4.781.553	4.803.805	4.887.823	4.897.672	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	15,60	16,36	18,01	19,00	21,46	21,32	21,19	21,37	21,55	21,13	21,06	21,08	21,00	21,49	21,59	21,50	21,68	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	444.545	565.774	694.198	812.590	961.359	967.359	972.350	988.255	996.739	988.821	989.943	997.331	1.010.195	1.027.481	1.037.316	1.051.045	1.061.729	- Core Capital (Tier I)
- ATMR	2.849.997	3.458.404	3.854.234	4.276.555	4.479.622	4.538.006	4.589.611	4.623.547	4.626.026	4.678.848	4.701.449	4.730.777	4.811.205	4.781.553	4.803.805	4.887.823	4.897.672	- Risk Weighted Assets
ROA (%)	3,11	3,08	2,85	2,32	2,41	2,37	2,23	2,46	2,35	2,50	2,48	2,46	2,47	2,49	2,47	2,47	2,49	Return On Assets Ratio (%)
- Laba sebelum pajak	117.103	134.571	142.769	132.601	145.636	143.913	136.048	158.770	152.003	162.765	161.408	160.719	162.853	163.954	163.424	164.473	166.142	- Profit
- Rata-rata total aset	3.761.912	4.365.364	5.004.089	5.703.813	6.047.242	6.073.446	6.106.959	6.458.310	6.476.002	6.507.872	6.521.212	6.545.389	6.580.220	6.596.408	6.616.962	6.645.571	6.672.045	- Average total assets
BOPO (%)	74,10	74,08	76,29	81,49	81,26	80,64	82,22	83,94	81,69	80,15	79,81	79,70	79,00	78,85	78,90	78,71	78,39	Operating Expenses/Operating Income (%)
- Biaya Operasional	321.357	368.460	446.217	569.141	525.190	542.162	624.173	70.015	113.452	163.378	210.991	260.999	303.946	354.119	404.640	454.008	498.789	- Operating Expenses
- Pendapatan Operasional	433.678	497.384	584.887	698.404	646.323	672.322	759.146	83.413	138.882	203.830	264.352	327.479	384.728	449.133	512.821	576.782	636.305	- Operating Income
NIM (%)	5,49	4,89	4,23	5,39	5,65	5,62	5,63	5,39	5,28	5,38	5,35	5,36	5,35	5,35	5,35	5,33	5,32	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	200.338	233.841	260.940	293.824	327.610	327.475	329.913	333.768	327.945	335.791	334.637	336.154	337.222	337.712	338.777	339.429	340.083	- Interest income net
- Rata-rata total aset produktif	3.648.741	4.782.557	6.161.761	5.449.642	5.797.848	5.823.223	5.854.786	6.191.395	6.209.181	6.240.548	6.253.934	6.277.174	6.297.979	6.314.039	6.333.495	6.362.634	6.389.021	- Average total earning assets
LDR (%)	83,58	89,70	89,42	92,11	90,77	90,70	90,70	89,59	89,12	89,12	89,50	88,57	89,31	89,20	89,17	88,74	88,68	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	2.597.026	3.158.099	3.526.364	3.903.936	4.042.217	4.110.389	4.199.713	4.138.608	4.133.456	4.191.886	4.207.907	4.244.521	4.305.803	4.285.659	4.304.288	4.357.435	4.374.044	- Total Credit to third party
- Total Dana Pihak Ketiga	3.107.385	3.520.616	3.943.697	4.238.349	4.453.197	4.531.645	4.630.352	4.619.553	4.637.991	4.703.466	4.701.509	4.792.063	4.821.228	4.804.722	4.827.114	4.910.543	4.932.349	- Total Third Party Funds
Rasio Aset Likuid (%)	18,45	15,77	16,24	16,70	17,27	17,20	17,50	17,81	18,20	18,48	17,72	18,38	18,82	17,16	17,84	17,86	18,27	Liquid Assets Ratio (%)
- Aset Likuid Primer	616.043	589.158	686.023	736.720	777.163	794.818	837.433	854.417	892.692	925.184	872.313	930.439	993.296	843.355	890.364	900.857	916.406	- Aset Likuid Primer
- Aset Likuid Sekunder	142.989	163.506	192.598	251.623	297.109	294.609	296.098	295.926	289.443	289.282	290.031	291.419	278.164	305.133	315.702	327.207	346.020	- Aset Likuid Sekunder
- Total Aset	4.115.003	4.773.892	5.410.098	5.919.390	6.218.768	6.335.493	6.475.602	6.458.310	6.493.693	6.571.793	6.561.233	6.648.319	6.754.376	6.693.533	6.760.887	6.874.442	6.910.310	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	16,17	15,91	17,08	19,31	21,50	21,16	21,05	21,06	20,59	20,45	20,75	20,77	20,73	21,06	21,30	21,10	21,46	Capital Adequacy Ratio (%)
- Modal	166.297	198.288	235.019	305.497	377.733	378.204	380.581	387.578	376.220	381.660	385.887	390.443	397.272	400.770	408.185	415.245	419.693	- Capital
- ATMR	1.028.287	1.246.469	1.375.677	1.582.361	1.757.012	1.787.101	1.808.121	1.840.279	1.827.175	1.865.904	1.860.061	1.879.506	1.916.030	1.902.747	1.916.534	1.967.969	1.955.396	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	14,59	14,58	16,14	16,38	20,27	19,93	19,82	19,87	18,68	19,26	19,55	19,58	19,54	19,87	20,09	19,90	20,27	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	150.049	181.769	222.102	259.267	356.179	356.239	358.400	365.640	341.241	359.384	363.662	367.983	374.306	378.030	385.127	391.646	396.335	- Core Capital (Tier I)
- ATMR	1.028.287	1.246.469	1.375.677	1.582.361	1.757.012	1.787.101	1.808.121	1.840.279	1.827.175	1.865.904	1.860.061	1.879.506	1.916.030	1.902.747	1.916.534	1.967.969	1.955.396	- Risk Weighted Assets
ROA (%)	3,80	3,87	3,75	3,31	2,83	2,82	2,77	2,53	2,09	2,73	2,69	2,70	2,78	2,80	2,82	2,85	2,90	Return On Assets Ratio (%)
- Laba sebelum pajak	51.669	61.645	69.104	70.307	66.887	67.169	66.472	66.527	50.845	71.892	70.706	71.215	73.934	74.542	75.393	76.525	78.276	- Profit
- Rata-rata total aset	1.359.034	1.593.260	1.842.847	2.126.052	2.362.920	2.379.787	2.403.681	2.625.057	2.438.078	2.635.714	2.630.824	2.642.302	2.658.121	2.664.728	2.675.138	2.688.128	2.697.437	- Average total assets
BOPO (%)	70,53	66,16	69,57	72,58	78,81	76,14	78,41	86,70	79,51	79,69	78,53	77,67	74,55	74,43	74,44	74,21	73,62	Operating Expenses/Operating Income (%)
- Biaya Operasional	116.981	116.272	150.501	179.972	207.490	195.263	240.190	36.348	33.369	70.192	85.996	102.967	108.119	126.600	146.309	164.548	181.292	- Operating Expenses
- Pendapatan Operasional	165.852	175.740	216.331	247.961	263.286	256.457	306.320	41.924	41.966	88.082	109.507	132.577	145.035	170.097	196.544	221.741	246.239	- Operating Income
NIM (%)	5,95	5,50	5,11	6,19	6,38	6,32	6,33	5,84	4,90	6,01	5,94	5,98	6,00	5,98	5,99	5,98	5,94	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	79.244	95.200	109.862	126.356	144.338	143.942	145.554	146.605	114.473	151.437	149.378	151.032	152.185	152.066	152.921	153.499	153.293	- Interest income net
- Rata-rata total aset produktif	1.331.277	1.731.075	2.147.990	2.040.597	2.261.452	2.278.090	2.300.535	2.509.593	2.335.020	2.520.122	2.514.971	2.527.135	2.537.270	2.544.635	2.554.860	2.568.734	2.578.583	- Average total earning assets
LDR (%)	79,84	86,70	83,73	88,58	91,75	91,64	88,69	90,96	81,81	92,03	93,62	90,61	90,74	91,80	91,72	90,83	91,46	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	959.128	1.181.726	1.325.087	1.536.852	1.675.803	1.718.846	1.759.782	1.744.054	1.537.666	1.778.465	1.778.998	1.789.877	1.825.878	1.818.298	1.830.583	1.848.983	1.848.484	- Total Credit to third party
- Total Dana Pihak Ketiga	1.201.284	1.363.062	1.582.488	1.734.961	1.826.504	1.875.554	1.984.174	1.917.416	1.879.667	1.932.453	1.900.228	1.975.448	2.012.115	1.980.652	1.995.912	2.035.650	2.021.158	- Total Third Party Funds
Rasio Aset Likuid (%)	20,06	15,84	16,66	15,99	15,52	15,30	17,17	16,26	17,17	16,75	15,12	16,81	16,65	14,83	16,58	16,42	16,38	Liquid Assets Ratio (%)
- Aset Likuid Primer	229.643	199.232	254.338	245.617	247.607	255.625	319.954	281.288	334.064	301.779	250.926	309.583	325.720	252.558	304.999	301.192	288.044	- Aset Likuid Primer
- Aset Likuid Sekunder	78.295	79.349	91.707	124.180	138.391	134.401	137.896	145.474	86.194	144.160	144.546	142.417	130.106	148.387	150.712	157.142	167.564	- Aset Likuid Sekunder
- Total Aset	1.535.343	1.758.873	2.076.518	2.313.309	2.487.080	2.548.455	2.666.516	2.625.057	2.447.152	2.662.063	2.616.155	2.688.212	2.737.219	2.704.368	2.748.010	2.792.047	2.781.223	- 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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	15,33	16,01	16,42	18,45	20,76	20,68	20,39	21,01	20,56	20,90	20,34	20,63	20,57	21,01	21,20	21,23	21,31	Capital Adequacy Ratio (%)
- Modal	177.744	220.225	252.499	323.381	366.450	368.941	372.582	382.236	382.852	383.770	389.569	402.960	409.929	414.453	419.207	423.320	425.890	- Capital
- ATMR	1.159.788	1.375.870	1.538.222	1.752.329	1.765.351	1.784.207	1.827.407	1.818.988	1.862.558	1.836.341	1.915.135	1.953.620	1.992.522	1.972.649	1.977.020	1.993.515	1.998.731	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	13,05	13,78	14,27	16,21	18,69	18,65	18,30	18,63	18,59	18,76	18,25	18,38	18,41	18,83	19,03	19,07	19,14	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	151.331	189.602	219.543	284.066	329.929	332.841	334.333	338.957	346.341	344.421	349.564	359.086	366.893	371.424	376.144	380.070	382.632	- Core Capital (Tier I)
- ATMR	1.159.788	1.375.870	1.538.222	1.752.329	1.765.351	1.784.207	1.827.407	1.818.988	1.862.558	1.836.341	1.915.135	1.953.620	1.992.522	1.972.649	1.977.020	1.993.515	1.998.731	- Risk Weighted Assets
ROA (%)	2,64	2,43	2,13	1,75	1,99	1,94	1,65	2,41	2,07	2,22	2,21	2,19	2,16	2,17	2,18	2,16	2,15	Return On Assets Ratio (%)
- Laba sebelum pajak	38.452	40.571	40.306	38.012	45.085	44.152	38.054	58.579	51.663	54.009	54.424	55.488	55.175	55.717	56.163	55.841	55.913	- Profit
- Rata-rata total aset	1.455.843	1.667.964	1.890.222	2.171.583	2.264.218	2.271.219	2.304.126	2.429.004	2.491.975	2.438.240	2.462.684	2.531.089	2.550.774	2.563.053	2.573.448	2.585.465	2.596.798	- Average total assets
BOPO (%)	74,88	78,07	80,70	84,98	81,68	82,36	84,58	77,65	79,44	78,72	78,48	78,47	78,73	78,59	78,55	78,89	78,76	Operating Expenses/Operating Income (%)
- Biaya Operasional	112.722	138.893	167.522	209.843	171.179	188.036	212.858	17.484	33.837	50.209	66.158	84.427	101.983	119.239	136.954	155.788	171.232	- Operating Expenses
- Pendapatan Operasional	150.543	177.897	207.584	246.924	209.572	228.312	251.668	22.518	42.593	63.786	84.303	107.597	129.528	151.719	174.347	197.464	217.420	- Operating Income
NIM (%)	5,17	4,42	3,78	5,07	5,33	5,32	5,27	5,08	4,85	5,01	4,96	4,92	4,90	4,90	4,89	4,89	4,88	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	72.679	81.316	87.102	104.434	115.184	115.336	116.031	118.335	115.768	116.917	116.899	119.346	119.592	120.032	120.390	120.799	121.184	- Interest income net
- Rata-rata total aset produktif	1.404.733	1.838.391	2.302.325	2.059.957	2.161.790	2.168.541	2.200.551	2.327.549	2.388.395	2.335.156	2.358.893	2.425.016	2.438.474	2.449.723	2.460.002	2.472.180	2.483.419	- Average total earning assets
LDR (%)	81,58	83,77	85,66	87,55	85,00	84,32	84,83	82,07	82,22	82,73	83,57	84,52	85,03	83,69	83,72	84,36	83,96	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.026.324	1.202.706	1.342.612	1.513.839	1.497.469	1.509.963	1.567.734	1.534.590	1.570.184	1.547.696	1.608.735	1.657.038	1.674.661	1.662.076	1.664.846	1.689.211	1.693.859	- Total Credit to third party
- Total Dana Pihak Ketiga	1.257.990	1.435.791	1.567.343	1.729.031	1.761.628	1.790.784	1.848.001	1.869.813	1.909.767	1.870.808	1.924.907	1.960.458	1.969.415	1.986.093	1.988.560	2.002.429	2.017.396	- Total Third Party Funds
Rasio Aset Likuid (%)	15,47	14,66	14,87	15,97	15,86	16,25	15,89	17,01	17,26	16,94	16,93	17,23	18,38	16,15	16,07	16,14	16,90	Liquid Assets Ratio (%)
- Aset Likuid Primer	203.772	216.884	244.859	292.473	281.198	298.883	297.073	325.198	343.571	331.210	340.461	355.770	397.294	331.779	324.089	329.486	346.613	- Aset Likuid Primer
- Aset Likuid Sekunder	41.689	49.644	52.411	65.893	84.756	81.615	86.399	87.886	88.126	81.844	89.010	90.952	89.537	94.114	101.059	103.353	109.418	- Aset Likuid Sekunder
- Total Aset	1.586.631	1.818.240	1.999.417	2.243.785	2.306.933	2.341.225	2.413.658	2.429.004	2.500.460	2.438.563	2.536.018	2.593.405	2.649.201	2.636.724	2.646.258	2.681.594	2.698.796	- 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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	20,80	23,16	23,07	22,15	22,48	25,02	25,91	27,00	26,68	26,04	28,23	27,69	28,77	28,22	28,24	28,69	28,77	Capital Adequacy Ratio (%)
- Modal	13.530	17.984	20.631	10.609	10.153	10.519	7.958	8.321	8.363	8.422	9.190	9.210	9.767	9.802	9.890	9.973	10.076	- Capital
- ATMR	65.057	77.653	89.411	47.895	45.163	42.043	30.718	30.813	31.346	32.346	32.553	33.265	33.948	34.738	35.016	34.759	35.022	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,38	21,47	21,49	20,08	20,30	22,73	24,55	25,67	25,36	24,72	26,95	26,38	27,53	26,93	27,02	27,45	27,46	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	12.610	16.675	19.213	9.615	9.166	9.557	7.541	7.911	7.949	7.998	8.774	8.776	9.347	9.353	9.461	9.542	9.617	- Core Capital (Tier I)
- ATMR	65.057	77.653	89.411	47.895	45.163	42.043	30.718	30.813	31.346	32.346	32.553	33.265	33.948	34.738	35.016	34.759	35.022	- Risk Weighted Assets
ROA (%)	3,31	3,26	2,16	0,47	0,81	0,83	0,98	1,55	1,46	1,67	1,62	1,55	1,49	1,43	1,42	1,36	1,31	Return On Assets Ratio (%)
- Laba sebelum pajak	3.204	3.744	2.839	299	503	519	389	692	668	773	757	731	712	693	695	678	657	- Profit
- Rata-rata total aset	96.840	114.799	131.315	63.861	61.761	62.276	39.838	44.673	45.693	46.335	46.860	47.286	47.798	48.570	49.148	49.688	50.134	- Average total assets
BOPO (%)	79,30	79,67	86,31	96,03	92,71	92,47	91,78	87,43	87,64	86,08	86,33	86,98	87,37	87,88	87,95	88,29	88,78	Operating Expenses/Operating Income (%)
- Biaya Operasional	12.149	14.260	17.751	7.477	5.517	6.081	4.473	396	781	1.189	1.597	2.038	2.476	2.940	3.412	3.880	4.382	- Operating Expenses
- Pendapatan Operasional	15.320	17.900	20.567	7.786	5.951	6.576	4.874	453	891	1.381	1.850	2.343	2.834	3.346	3.879	4.395	4.936	- Operating Income
NIM (%)	9,34	8,73	7,02	3,97	3,94	3,96	5,78	5,68	5,47	5,56	5,58	5,60	5,62	5,59	5,56	5,53	5,54	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	8.606	9.761	9.091	2.410	2.316	2.350	2.184	2.413	2.381	2.455	2.489	2.519	2.557	2.583	2.602	2.614	2.644	- Interest income net
- Rata-rata total aset produktif	92.126	111.801	129.441	60.730	58.846	59.325	37.808	42.488	43.498	44.119	44.627	45.021	45.486	46.231	46.778	47.303	47.741	- Average total earning assets
LDR (%)	82,73	85,10	87,81	81,12	82,82	81,52	88,37	88,92	87,29	88,26	87,67	88,60	88,32	89,41	90,47	90,18	91,84	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	69.804	82.634	91.795	43.541	41.680	42.256	30.307	29.968	30.365	31.299	31.779	32.668	33.272	34.140	34.550	35.360	35.903	- Total Credit to third party
- Total Dana Pihak Ketiga	84.374	97.102	104.544	53.674	50.324	51.835	34.296	33.704	34.785	35.464	36.248	36.872	37.673	38.185	38.190	39.211	39.093	- Total Third Party Funds
Rasio Aset Likuid (%)	19,32	15,03	18,15	16,35	12,52	14,10	17,09	16,16	17,60	16,46	17,00	14,40	17,58	15,96	15,84	15,65	14,67	Liquid Assets Ratio (%)
- Aset Likuid Primer	19.716	18.417	24.762	9.820	6.699	7.996	7.184	6.604	7.600	7.210	7.676	6.488	8.278	7.890	7.828	7.868	7.294	- Aset Likuid Primer
- Aset Likuid Sekunder	1.291	891	803	1.529	1.417	1.512	586	615	620	626	559	566	575	599	600	586	647	- Aset Likuid Sekunder
- Total Aset	108.758	128.498	140.823	69.419	64.807	67.424	45.466	44.673	46.713	47.617	48.436	48.992	50.357	53.204	53.192	54.011	54.150	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,02	17,58	17,79	20,61	20,21	20,53	21,69	22,14	21,83	20,97	20,43	20,15	20,37	20,34	20,64	20,54	20,54	Capital Adequacy Ratio (%)
- Modal	35.198	40.343	46.922	57.254	60.583	61.720	64.815	66.892	66.249	65.040	64.230	63.789	64.654	65.049	66.391	68.005	68.988	- Capital
- ATMR	195.318	229.459	263.682	277.858	299.726	300.561	298.862	302.077	303.523	310.167	314.366	316.511	317.468	319.843	321.626	331.079	335.860	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,66	16,33	16,55	18,56	18,90	19,17	20,31	20,80	20,48	19,62	19,09	18,82	19,02	19,08	19,24	19,09	19,09	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	32.531	37.474	43.630	51.569	56.644	57.632	60.714	62.831	62.156	60.864	60.012	59.561	60.379	61.020	61.884	63.211	64.126	- Core Capital (Tier I)
- ATMR	195.318	229.459	263.682	277.858	299.726	300.561	298.862	302.077	303.523	310.167	314.366	316.511	317.468	319.843	321.626	331.079	335.860	- Risk Weighted Assets
ROA (%)	2,90	3,18	2,68	2,40	2,65	2,68	2,58	2,20	2,61	2,77	2,65	2,56	2,50	2,52	2,51	2,51	2,52	Return On Assets Ratio (%)
- Laba sebelum pajak	10.462	12.686	11.723	12.390	13.874	14.058	13.486	11.292	13.654	14.895	14.562	14.320	14.124	14.307	14.324	14.461	14.674	- Profit
- Rata-rata total aset	361.101	399.075	437.155	516.788	523.397	523.606	522.538	514.237	523.540	537.329	549.792	558.864	564.680	568.401	571.409	575.989	581.531	- Average total assets
BOPO (%)	75,29	73,49	78,08	79,57	77,19	76,88	78,08	81,05	77,28	76,13	76,72	77,36	77,83	77,72	77,80	77,61	77,36	Operating Expenses/Operating Income (%)
- Biaya Operasional	31.470	34.438	41.363	47.802	39.217	42.946	47.883	4.021	7.735	11.837	15.847	20.228	24.551	28.894	33.265	37.468	41.693	- Operating Expenses
- Pendapatan Operasional	41.797	46.864	52.973	60.078	50.805	55.863	61.327	4.961	10.009	15.547	20.655	26.149	31.545	37.176	42.756	48.279	53.896	- Operating Income
NIM (%)	6,70	7,04	6,65	6,66	6,98	7,00	7,07	6,96	6,69	6,73	6,58	6,53	6,52	6,55	6,53	6,48	6,42	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	22.856	27.891	29.593	32.707	34.877	34.988	35.192	33.845	33.191	34.371	34.421	34.790	35.037	35.421	35.518	35.565	35.592	- Interest income net
- Rata-rata total aset produktif	341.257	396.439	444.769	491.269	499.437	499.479	497.909	486.172	496.008	510.656	523.497	532.433	537.292	541.040	544.123	548.821	554.339	- Average total earning assets
LDR (%)	78,57	92,34	89,73	92,19	81,43	83,56	93,65	84,94	81,30	76,78	72,77	72,90	75,69	76,06	76,65	74,37	72,73	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	218.851	265.661	301.456	328.759	344.047	345.294	345.652	338.281	340.073	345.167	347.996	353.172	359.292	360.529	364.228	368.510	372.550	- Total Credit to third party
- Total Dana Pihak Ketiga	278.535	287.709	335.957	356.600	422.505	413.241	369.095	398.275	418.317	449.535	478.198	484.437	474.707	474.036	475.186	495.482	512.229	- Total Third Party Funds
Rasio Aset Likuid (%)	22,93	18,19	18,38	15,72	20,85	19,25	18,47	19,92	21,16	24,38	24,00	22,89	24,96	23,73	23,07	23,72	24,65	Liquid Assets Ratio (%)
- Aset Likuid Primer	80.457	63.091	72.996	63.680	101.686	92.111	85.910	93.432	103.577	127.896	130.851	123.441	135.661	125.624	126.379	133.238	141.965	- Aset Likuid Primer
- Aset Likuid Sekunder	3.626	7.858	8.015	11.086	8.952	9.099	8.456	9.012	9.176	9.808	10.082	12.799	12.556	14.536	10.329	12.108	13.688	- Aset Likuid Sekunder
- Total Aset	366.684	389.964	440.691	475.696	530.625	525.698	510.794	514.237	532.842	564.906	587.184	595.148	593.765	590.723	592.468	612.629	631.404	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,65	19,86	19,14	20,39	21,60	21,10	21,01	21,32	22,26	21,54	22,09	22,61	22,61	23,24	22,53	22,30	21,84	Capital Adequacy Ratio (%)
- Modal	30.770	43.832	47.767	53.463	58.380	58.466	59.420	59.720	53.845	61.091	61.391	55.059	55.288	56.883	56.271	56.635	56.847	- Capital
- ATMR	164.956	220.744	249.533	262.156	270.239	277.032	282.768	280.070	241.929	283.636	277.904	243.561	244.530	244.814	249.783	253.976	260.258	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,52	16,78	16,44	16,01	17,43	16,89	16,75	17,08	17,99	17,33	17,81	18,29	18,31	19,01	18,37	18,21	17,79	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	27.253	37.034	41.030	41.968	47.110	46.780	47.370	47.828	43.527	49.164	49.507	44.556	44.786	46.550	45.897	46.243	46.294	- Core Capital (Tier I)
- ATMR	164.956	220.744	249.533	262.156	270.239	277.032	282.768	280.070	241.929	283.636	277.904	243.561	244.530	244.814	249.783	253.976	260.258	- Risk Weighted Assets
ROA (%)	2,24	2,39	2,11	1,01	1,37	1,39	1,34	1,81	2,20	1,99	1,87	1,92	1,95	1,98	1,44	1,48	1,51	Return On Assets Ratio (%)
- Laba sebelum pajak	4.479	5.922	6.171	3.453	4.870	4.967	4.793	6.673	6.910	7.390	6.988	6.135	6.221	6.279	4.566	4.680	4.813	- Profit
- Rata-rata total aset	200.343	247.500	292.029	341.931	355.423	356.618	357.807	369.243	314.582	372.274	372.692	318.923	318.509	317.352	316.735	317.292	318.523	- Average total assets
BOPO (%)	77,86	79,23	78,49	87,55	87,79	88,19	88,89	81,89	78,11	79,16	79,95	80,68	80,72	80,62	86,25	83,76	83,77	Operating Expenses/Operating Income (%)
- Biaya Operasional	15.179	20.899	24.353	28.741	25.735	30.464	33.382	2.782	4.190	7.016	9.275	10.571	12.886	15.029	18.570	20.418	22.856	- Operating Expenses
- Pendapatan Operasional	19.494	26.378	31.028	32.828	29.316	34.542	37.555	3.397	5.364	8.863	11.601	13.102	15.965	18.642	21.531	24.378	27.284	- Operating Income
NIM (%)	3,63	3,00	2,40	3,38	3,65	3,63	3,63	3,63	3,62	3,48	3,46	3,62	3,61	3,64	3,67	3,64	3,80	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	7.163	8.568	10.478	11.290	12.794	12.765	12.804	13.179	11.183	12.756	12.702	11.364	11.316	11.353	11.425	11.357	11.899	- Interest income net
- Rata-rata total aset produktif	197.239	285.548	437.111	333.773	350.151	351.377	352.582	363.544	309.270	366.413	367.003	313.818	313.343	312.067	311.251	311.633	312.765	- Average total earning assets
LDR (%)	115,63	122,20	123,61	132,77	126,97	125,27	129,01	125,98	126,54	118,04	119,17	117,79	121,01	120,42	123,04	124,54	122,72	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	150.061	199.872	221.383	230.993	239.656	248.384	254.847	248.905	210.432	248.441	243.944	212.290	211.051	209.996	211.643	217.719	221.671	- Total Credit to third party
- Total Dana Pihak Ketiga	129.772	163.557	179.104	173.985	188.747	198.284	197.534	197.580	166.299	210.479	204.702	180.224	174.405	174.391	172.012	174.814	180.635	- Total Third Party Funds
Rasio Aset Likuid (%)	15,39	13,79	13,33	15,92	17,11	17,12	15,41	16,61	16,68	18,31	18,22	18,31	17,00	16,44	15,59	15,55	16,84	Liquid Assets Ratio (%)
- Aset Likuid Primer	29.856	36.402	34.099	44.406	47.547	50.538	44.855	50.450	42.927	57.661	56.112	49.037	44.636	40.190	36.064	36.654	41.789	- Aset Likuid Primer
- Aset Likuid Sekunder	3.334	3.299	8.572	10.346	13.119	12.574	12.315	10.891	9.525	11.879	12.028	9.793	9.170	10.843	12.630	13.385	13.711	- Aset Likuid Sekunder
- Total Aset	215.621	287.902	320.067	343.845	354.502	368.572	370.889	369.243	314.407	379.862	373.946	321.375	316.437	310.412	312.416	321.744	329.601	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	30,89	34,46	44,81	46,46	48,40	48,28	48,94	47,93	48,19	48,61	53,47	52,60	51,23	53,41	53,15	53,20	52,97	Capital Adequacy Ratio (%)
- Modal	73.091	106.216	151.336	164.452	165.578	167.578	167.242	168.380	169.522	170.360	161.169	160.068	157.135	163.831	161.493	163.071	165.489	- Capital
- ATMR	236.592	308.209	337.709	353.957	342.131	347.061	341.735	351.319	351.778	350.453	301.431	304.314	306.706	306.763	303.826	306.525	312.405	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	29,91	33,49	44,03	46,93	47,45	47,34	47,99	46,99	47,24	47,65	52,56	51,71	50,37	52,52	52,27	52,31	52,09	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	70.771	103.220	148.681	166.105	162.331	164.309	163.993	165.088	166.196	166.990	158.424	157.369	154.485	161.104	158.802	160.334	162.725	- Core Capital (Tier I)
- ATMR	236.592	308.209	337.709	353.957	342.131	347.061	341.735	351.319	351.778	350.453	301.431	304.314	306.706	306.763	303.826	306.525	312.405	- Risk Weighted Assets
ROA (%)	3,06	2,92	3,08	1,68	3,01	2,72	2,68	3,15	2,75	2,89	3,05	2,87	2,88	2,86	2,85	2,86	2,76	Return On Assets Ratio (%)
- Laba sebelum pajak	8.837	10.003	12.626	8.140	14.417	13.048	12.854	15.006	13.128	13.806	13.970	12.831	12.688	12.417	12.282	12.287	11.810	- Profit
- Rata-rata total aset	288.751	342.766	410.520	483.597	479.522	479.940	478.969	476.096	477.673	477.982	458.360	446.925	440.337	434.304	431.084	429.009	427.622	- Average total assets
BOPO (%)	80,78	83,06	79,30	92,69	87,02	87,63	87,66	88,42	87,70	87,64	88,15	89,19	90,15	90,12	89,65	89,30	89,37	Operating Expenses/Operating Income (%)
- Biaya Operasional	32.856	43.697	44.727	95.307	76.052	79.373	85.388	8.984	14.602	22.936	32.119	40.769	53.931	61.418	66.131	71.905	77.333	- Operating Expenses
- Pendapatan Operasional	40.672	52.606	56.405	102.827	87.394	90.572	97.403	10.160	16.649	26.170	36.435	45.712	59.821	68.153	73.763	80.525	86.530	- Operating Income
NIM (%)	3,47	2,65	2,12	3,59	3,88	3,88	3,90	4,20	3,84	3,85	4,21	3,94	3,88	3,87	3,82	3,77	3,75	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	9.790	11.104	14.814	16.626	18.102	18.094	18.147	19.390	17.796	17.855	18.749	17.102	16.536	16.257	15.920	15.595	15.470	- Interest income net
- Rata-rata total aset produktif	282.108	419.302	700.125	463.317	466.173	466.412	465.400	462.048	463.384	464.083	444.944	433.751	426.115	420.343	416.481	413.963	412.175	- Average total earning assets
LDR (%)	111,21	130,05	140,04	131,49	119,69	121,64	122,38	119,75	119,45	117,63	124,95	129,01	131,87	132,54	126,19	121,29	124,55	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	172.859	225.500	244.031	249.952	243.563	245.646	241.391	242.810	241.437	240.818	196.455	199.476	201.647	200.619	198.438	197.653	201.577	- Total Credit to third party
- Total Dana Pihak Ketiga	155.430	173.395	174.261	190.098	203.490	201.946	197.252	202.764	202.131	204.728	157.227	154.625	152.913	151.364	157.254	162.957	161.839	- Total Third Party Funds
Rasio Aset Likuid (%)	22,30	19,88	19,89	25,21	30,10	29,97	28,38	29,30	29,32	29,32	30,06	30,16	28,95	30,64	32,16	32,26	31,72	Liquid Assets Ratio (%)
- Aset Likuid Primer	52.599	55.132	54.969	80.725	92.426	89.665	82.457	97.446	97.498	99.428	86.286	86.120	81.707	85.313	91.005	92.417	90.701	- Aset Likuid Primer
- Aset Likuid Sekunder	14.754	22.464	31.089	38.590	50.474	55.408	50.445	42.048	43.017	40.964	33.806	34.893	36.220	36.655	40.371	40.633	40.992	- Aset Likuid Sekunder
- Total Aset	301.966	390.415	432.582	473.336	474.822	484.119	468.286	476.096	479.249	478.781	399.493	401.188	407.398	398.102	408.542	412.417	415.136	- 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	2012	2013	2014	2015	2016			2017										Group of Bank
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
- Bank Persero	1.535.343	1.758.873	2.076.605	2.313.316	2.487.086	2.548.455	2.666.516	2.625.177	2.620.029	2.662.078	2.616.161	2.688.215	2.737.346	2.704.374	2.748.013	2.792.047	2.781.237	- State Owned Banks
- BUSN Devisa	1.705.408	1.962.539	2.200.142	2.363.516	2.550.562	2.590.167	2.672.238	2.686.307	2.705.444	2.701.462	2.803.529	2.804.201	2.866.167	2.855.181	2.863.637	2.901.500	2.917.177	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	135.472	162.457	186.817	193.149	89.533	93.133	73.684	72.095	73.704	76.063	76.580	77.522	80.236	82.410	82.428	85.228	84.903	- Non-Foreign Exchange Commercial Banks
- BPD	366.685	389.964	440.691	475.696	550.842	546.891	529.746	531.456	550.142	584.848	607.387	618.261	616.845	612.651	612.608	636.197	654.272	- Regional Development Banks
- Bank Campuran	217.713	290.219	278.312	313.570	307.562	319.097	319.328	316.127	315.747	326.350	320.021	322.676	317.820	311.822	313.618	322.999	331.049	- Joint Venture Banks
- Bank Asing	301.966	390.415	432.582	473.336	474.822	484.119	468.286	476.096	479.249	478.781	399.493	401.188	407.398	398.102	408.542	412.417	415.136	- Foreign Owned Banks
Total	4.262.587	4.954.467	5.615.150	6.132.583	6.460.408	6.581.861	6.729.799	6.707.258	6.744.314	6.829.581	6.823.171	6.912.063	7.025.811	6.964.541	7.028.846	7.150.388	7.183.773	Total

n) 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 2012				Desember 2013				Desember 2014				Desember 2015				Oktober 2016				Desember 2016				Oktober 2017				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	1	17	7	11	1	15	8	12	1	16	9	12	0	15	12	12	0	14	14	14	0	13	15	14	0	11	15	16	Foreign Exchange Commercial Banks
BUSN Non Devisa	10	17	2	1	8	18	2	1	5	21	2	1	5	19	2	1	5	17	1	0	4	17	0	0	4	16	1	0	Non-Foreign Exchange Commercial Banks
BPD	0	14	11	1	0	14	11	1	0	10	15	1	0	10	15	1	0	10	14	3	0	11	14	2	0	8	15	4	Regional Development Banks
Bank Campuran	0	6	8	0	0	7	7	1	0	4	7	1	0	2	8	2	0	2	8	2	0	2	8	2	0	2	8	2	Joint Venture Banks
Bank Asing	0	3	3	4	0	2	4	4	0	2	4	4	0	2	4	4	1	1	4	4	1	1	4	4	0	1	5	3	Foreign Owned Banks
Total	11	57	31	21	9	56	32	23	6	53	37	23	5	48	41	24	6	44	41	27	5	44	41	26	4	38	44	29	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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	3.416.989	4.115.372	4.531.435	5.002.520	5.395.739	5.478.457	5.518.889	5.573.546	5.600.297	5.674.234	5.703.547	5.732.746	5.760.057	5.790.692	5.846.591	5.964.092	6.004.356	Earning Assets
a. Lancar	3.250.997	3.929.648	4.308.971	4.719.729	5.055.707	5.137.801	5.209.001	5.225.077	5.227.728	5.330.568	5.337.866	5.380.343	5.398.220	5.440.473	5.494.656	5.608.119	5.655.331	a. Current
b. DPK	110.176	124.978	143.405	183.815	206.996	207.274	184.315	218.448	239.469	213.462	234.428	219.813	231.792	219.046	218.174	225.561	218.304	b. Special Mention
c. Kurang Lancar	9.189	9.481	12.864	18.446	26.330	25.270	26.195	26.645	24.720	25.795	28.086	26.494	26.656	26.146	28.077	23.482	24.534	c. Sub-Standard
d. Diragukan	9.515	9.132	14.395	12.754	17.190	17.649	14.853	16.770	19.781	16.956	14.670	17.457	19.329	18.278	18.734	16.808	15.169	d. Doubtful
e. Macet	37.113	42.131	51.799	67.775	89.517	90.462	84.525	86.606	88.600	87.454	88.497	88.639	84.060	86.750	86.951	90.121	91.018	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	1.066.117	1.331.086	1.441.570	1.586.820	1.668.355	1.695.729	1.677.733	1.747.568	1.706.885	1.671.860	1.793.795	1.703.508	1.709.602	1.745.524	1.765.980	1.789.562	1.816.401	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	1.053.796	1.308.578	1.422.274	1.560.089	1.641.637	1.667.753	1.651.573	1.718.345	1.678.646	1.646.499	1.762.945	1.677.303	1.683.709	1.719.009	1.737.750	1.760.090	1.786.427	a. Current
b. DPK	11.337	21.134	16.207	23.182	22.392	23.071	22.682	26.221	25.113	23.238	26.724	23.650	23.611	23.920	25.660	26.641	26.744	b. Special Mention
c. Kurang Lancar	662	404	1.986	1.731	3.019	3.400	1.648	1.654	1.567	981	1.303	1.586	1.303	1.568	1.466	1.595	1.853	c. Sub-Standard
d. Diragukan	141	270	402	248	306	309	1.003	326	304	295	786	337	367	372	300	422	426	d. Doubtful
e. Macet	181	699	701	1.570	1.001	1.196	827	1.022	1.255	847	2.036	632	613	655	805	813	951	e. Lost
Non Performing Earning Asset (Nominal)	60.345	68.947	82.148	102.525	137.362	138.286	129.051	133.023	136.227	132.328	135.379	135.145	132.328	133.769	136.332	133.242	133.951	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	17.812	26.968	32.192	34.200	30.441	29.968	36.220	33.807	34.496	33.008	33.008	34.864	35.249	37.859	38.537	36.934	37.041	Interbank Loans
a. Lancar	17.668	26.859	32.089	34.099	30.319	29.841	36.106	33.686	34.321	32.892	32.892	34.746	35.117	37.732	38.417	36.824	36.921	a. Current
b. DPK	64	7	11	16	21	31	19	17	72	15	15	15	37	23	10	4	12	b. Special Mention
c. Kurang Lancar	-	1	9	-	8	-	-	-	-	-	-	0	-	5	-	0	2	c. Sub-Standard
d. Diragukan	-	-	0	-	-	-	-	0	-	-	-	-	0	0	5	5	0	d. Doubtful
e. Macet	80	101	84	85	93	95	94	104	103	101	101	103	95	99	105	101	106	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	80	102	93	85	101	95	94	104	103	101	101	103	95	99	110	106	106	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 Asset 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 asset* 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 earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - 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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	1.260.415	1.511.620	1.719.355	1.960.362	2.159.433	2.212.267	2.235.880	2.260.357	2.250.890	2.281.977	2.275.541	2.307.931	2.346.017	2.347.535	2.380.213	2.424.285	2.380.213	Earning Assets
a. Lancar	1.176.286	1.423.606	1.618.156	1.846.369	2.015.965	2.071.424	2.108.233	2.113.811	2.088.005	2.130.740	2.113.250	2.150.417	2.185.344	2.193.259	2.226.145	2.267.636	2.226.145	a. Current
b. DPK	59.753	64.199	73.414	75.823	89.258	87.733	74.946	91.662	106.713	94.366	105.228	99.700	103.747	97.482	96.055	100.991	96.055	b. Special Mention
c. Kurang Lancar	2.699	2.499	3.258	7.963	11.063	11.477	14.490	14.534	13.087	13.974	14.936	14.545	15.663	13.014	14.852	10.632	14.852	c. Sub-Standard
d. Diragukan	4.709	2.874	4.699	4.584	6.096	5.753	5.209	6.389	8.185	7.781	5.987	6.586	7.228	8.627	8.884	7.253	8.884	d. Doubtful
e. Macet	16.967	18.441	19.829	25.624	37.052	35.880	33.002	33.961	34.901	35.116	36.140	36.684	34.035	35.153	34.277	37.773	34.277	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	309.868	359.504	398.351	463.182	499.130	495.944	510.689	516.514	512.457	495.057	493.591	497.100	501.101	516.972	514.592	528.600	514.592	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	306.205	352.102	391.594	455.919	492.492	489.403	504.079	509.299	506.325	489.099	487.187	490.786	494.369	510.379	508.103	521.830	508.103	a. Current
b. DPK	3.545	6.828	6.187	6.553	5.201	5.446	5.326	6.770	5.745	5.556	5.929	5.687	6.299	5.937	5.766	6.056	5.766	b. Special Mention
c. Kurang Lancar	63	46	66	198	937	881	209	180	145	161	210	332	137	391	431	398	431	c. Sub-Standard
d. Diragukan	30	57	70	81	83	83	810	138	117	116	91	139	153	107	104	116	104	d. Doubtful
e. Macet	24	471	434	431	416	131	265	128	126	124	173	157	144	159	188	200	188	e. Loss
Non Performing Earning Asset (Nominal)	28.038	31.217	28.355	38.881	55.646	54.205	53.985	55.329	56.560	57.273	57.537	58.442	57.359	57.450	58.735	56.373	58.735	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	2.866	5.705	4.854	5.591	4.705	4.196	5.417	4.464	4.268	4.432	4.394	4.609	5.326	5.223	5.382	4.378	5.382	Interbank Loans
a. Lancar	2.740	5.607	4.774	5.520	4.618	4.113	5.342	4.390	4.194	4.358	4.319	4.532	5.247	5.144	5.302	4.302	5.302	a. Current
b. DPK	48	0	8	0	13	8	0	0	0	0	0	0	1	0	0	0	0	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	78	98	72	71	74	75	74	74	74	74	75	76	78	79	80	76	80	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	78	98	72	71	74	75	74	74	74	74	75	76	78	79	80	76	80	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 Asset 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 asset* 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 earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - 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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	1.327.140	1.557.562	1.713.244	1.835.674	2.043.682	2.061.025	2.139.165	2.156.554	2.172.871	2.177.690	2.261.326	2.250.256	2.270.747	2.287.629	2.302.368	2.346.653	2.302.368	Earning Assets
a. Lancar	1.274.458	1.499.030	1.636.540	1.726.573	1.909.625	1.923.669	2.011.962	2.022.912	2.025.653	2.042.640	2.116.203	2.110.996	2.124.703	2.145.461	2.158.231	2.202.305	2.158.231	a. Current
b. DPK	33.686	37.211	46.023	73.507	82.866	83.886	76.417	81.913	94.019	84.998	94.161	87.243	95.162	90.260	90.987	91.763	90.987	b. Special Mention
c. Kurang Lancar	3.810	4.009	5.171	4.597	10.366	10.439	8.977	8.276	8.025	8.450	8.528	8.206	7.879	9.868	10.386	9.978	10.386	c. Sub-Standard
d. Diragukan	2.305	2.698	6.514	5.549	8.382	9.214	7.614	8.607	9.456	6.871	6.620	8.141	8.979	6.583	7.157	7.201	7.157	d. Doubtful
e. Macet	12.881	14.614	18.996	25.447	32.442	33.818	34.195	34.846	35.719	34.733	35.814	35.671	34.024	35.458	35.607	35.406	35.607	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	402.700	483.630	519.087	544.346	594.900	612.220	594.287	610.668	613.593	609.546	798.607	712.265	710.417	729.543	733.610	733.060	733.610	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	400.677	480.305	515.068	537.916	590.706	607.674	590.625	606.342	608.477	604.806	789.928	707.112	703.718	722.774	727.161	725.783	727.161	a. Current
b. DPK	1.830	3.181	3.715	5.638	3.891	4.113	3.354	4.011	4.803	4.433	6.481	4.733	6.317	6.397	6.065	6.824	6.065	b. Special Mention
c. Kurang Lancar	85	37	90	98	64	119	61	69	75	69	178	273	166	182	180	162	180	c. Sub-Standard
d. Diragukan	71	50	105	98	83	82	82	80	75	74	597	87	165	135	138	183	138	d. Doubtful
e. Macet	37	57	108	596	156	231	165	168	163	164	1.423	60	51	55	65	109	65	e. Loss
Non Performing Earning Asset (Nominal)	19.190	21.465	30.984	36.386	51.494	53.902	51.094	52.045	53.513	50.360	53.160	52.438	51.264	52.280	53.534	53.038	53.534	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	9.085	10.250	10.550	12.715	13.426	13.032	16.514	15.141	16.510	16.006	17.153	17.380	17.026	19.740	20.337	20.027	20.337	Interbank Loans
a. Lancar	9.069	10.243	10.532	12.695	13.411	13.009	16.492	15.120	16.440	15.990	17.101	17.364	16.988	19.717	20.322	20.013	20.322	a. Current
b. DPK	16	5	-	16	6	14	12	11	62	9	45	9	30	11	4	4	4	b. Special Mention
c. Kurang Lancar	-	-	7	-	-	-	-	-	-	-	-	0	-	5	-	-	-	c. Sub-Standard
d. Diragukan	-	-	0	-	-	-	-	0	-	-	-	-	0	0	5	5	5	d. Doubtful
e. Macet	-	1	11	5	9	9	9	10	7	7	7	7	7	6	7	7	7	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	1	18	5	9	9	9	10	7	7	7	7	7	11	11	11	11	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 Asset 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 asset* 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 earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - 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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	82.482	106.351	110.115	122.537	56.398	58.401	39.021	38.204	39.732	41.088	41.034	42.437	42.327	45.222	45.235	46.078	45.235	Earning Assets
a. Lancar	79.366	102.965	104.585	115.522	51.555	53.476	36.581	35.440	36.618	38.112	37.865	38.849	38.809	41.786	41.904	42.625	41.904	a. Current
b. DPK	1.872	2.276	3.796	5.332	3.533	3.576	1.777	2.042	2.392	2.241	2.384	2.711	2.631	2.462	2.315	2.443	2.315	b. Special Mention
c. Kurang Lancar	361	226	331	418	256	278	129	177	179	99	140	210	130	186	206	197	206	c. Sub-Standard
d. Diragukan	197	235	590	396	231	179	95	92	104	171	191	135	237	248	180	173	180	d. Doubtful
e. Macet	686	649	813	869	824	892	439	452	439	465	454	532	520	540	629	641	629	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	4.045	4.500	7.715	9.387	5.081	4.997	2.926	3.054	3.196	3.179	3.254	3.147	3.113	3.265	3.412	3.357	3.412	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	4.042	4.492	7.699	9.344	5.060	4.969	2.909	3.032	3.181	3.166	3.236	3.128	3.090	3.244	3.398	3.341	3.398	a. Current
b. DPK	3	7	14	40	20	26	15	19	13	10	15	18	21	20	9	12	9	b. Special Mention
c. Kurang Lancar	0	0	-	0	0	0	0	0	0	0	0	0	0	0	3	0	3	c. Sub-Standard
d. Diragukan	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	2	0	d. Doubtful
e. Macet	1	1	1	2	1	2	2	2	2	2	2	2	2	1	1	1	1	e. Loss
Non Performing Earning Asset (Nominal)	1.246	1.111	1.736	1.685	1.311	1.351	665	724	724	738	787	879	889	975	1.020	1.014	1.020	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	890	1.072	944	1.025	728	713	783	781	831	866	859	933	973	970	931	916	931	Interbank Loans
a. Lancar	888	1.070	939	1.021	722	706	779	777	827	861	855	929	969	963	926	911	926	a. Current
b. DPK	-	2	2	-	2	2	-	-	-	-	-	-	-	2	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	-	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	-	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	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 Asset 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 asset* 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 earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - 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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	297.222	334.497	367.146	406.618	451.728	442.782	412.277	423.112	444.713	472.601	496.149	505.551	473.864	492.259	488.255	511.377	488.255	Earning Assets
a. Lancar	287.538	321.098	349.383	384.059	426.179	417.387	389.621	386.948	416.116	446.371	468.799	479.127	446.456	466.080	461.927	484.111	461.927	a. Current
b. DPK	4.570	5.762	7.103	10.210	11.648	11.970	10.769	23.036	15.173	13.046	13.953	13.196	14.140	12.783	12.953	13.820	12.953	b. Special Mention
c. Kurang Lancar	945	1.052	785	832	1.688	854	804	1.605	1.555	1.340	2.237	1.699	1.347	1.307	955	915	955	c. Sub-Standard
d. Diragukan	637	987	1.378	974	906	1.213	739	650	992	1.126	950	1.524	1.807	1.511	1.266	1.219	1.266	d. Doubtful
e. Macet	3.532	5.598	8.497	10.542	11.308	11.359	10.344	10.872	10.878	10.718	10.210	10.006	10.113	10.579	11.153	11.312	11.153	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	31.651	31.877	28.145	28.600	25.634	25.109	24.212	22.363	21.779	22.877	23.861	25.219	26.934	28.055	30.791	30.995	30.791	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	31.320	31.601	27.796	28.021	25.098	24.515	23.649	21.861	21.245	22.262	23.300	24.611	26.301	27.443	30.203	30.372	30.203	a. Current
b. DPK	249	130	179	312	255	309	321	108	151	221	172	231	226	185	161	190	161	b. Special Mention
c. Kurang Lancar	12	3	4	13	8	3	7	17	17	13	10	15	35	40	6	12	6	c. Sub-Standard
d. Diragukan	25	26	26	2	5	9	4	3	4	8	8	8	13	10	35	34	35	d. Doubtful
e. Macet	44	118	140	252	267	273	231	373	361	373	371	354	358	377	387	388	387	e. Loss
Non Performing Earning Asset (Nominal)	5.195	7.784	10.829	12.615	14.181	13.711	12.129	13.521	13.807	13.578	13.785	13.605	13.674	13.824	13.802	13.880	13.802	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	357	709	970	983	1.413	1.509	1.468	1.494	1.468	1.513	1.611	1.776	1.912	1.929	1.892	1.984	1.892	Interbank Loans
a. Lancar	357	708	970	979	1.401	1.496	1.455	1.472	1.440	1.491	1.589	1.755	1.900	1.910	1.872	1.969	1.872	a. Current
b. DPK	-	-	0	0	-	7	7	6	10	6	6	6	5	9	6	0	6	b. Special Mention
c. Kurang Lancar	-	1	-	-	8	-	-	-	-	-	-	-	-	-	-	0	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	0	4	5	6	6	15	17	16	15	15	6	9	14	14	14	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	1	0	4	13	6	6	15	17	16	15	15	6	9	14	15	14	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 Asset 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 asset* 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 earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - 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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	191.046	255.735	235.747	272.592	271.616	281.844	283.059	279.964	276.786	285.778	283.445	285.576	280.852	274.352	281.487	286.026	281.487	Earning Assets
a. Lancar	184.439	246.183	225.126	258.717	256.617	266.729	268.848	266.379	262.336	272.873	269.151	273.065	268.742	262.788	270.075	275.015	270.075	a. Current
b. DPK	4.239	7.097	6.827	8.033	9.149	9.317	9.335	8.603	9.495	7.945	9.253	7.515	7.387	7.238	6.958	6.992	6.958	b. Special Mention
c. Kurang Lancar	540	376	982	2.039	1.145	1.134	786	718	640	793	763	722	907	648	603	674	603	c. Sub-Standard
d. Diragukan	482	983	1.401	903	590	365	368	575	435	398	439	588	506	838	725	661	725	d. Doubtful
e. Macet	1.346	1.097	1.411	2.900	4.115	4.300	3.722	3.691	3.880	3.770	3.839	3.686	3.310	2.840	3.126	2.684	3.126	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	125.802	156.794	149.283	189.653	201.018	204.942	200.708	248.767	206.361	205.536	202.816	199.600	202.936	200.966	211.659	210.461	211.659	Earning Assets - Account Administrative Transactions
a. Lancar	124.223	154.721	147.626	186.746	197.835	201.464	197.370	243.754	202.508	202.158	199.281	196.405	199.658	197.655	208.177	207.359	208.177	a. Current
b. DPK	1.452	1.929	1.563	2.710	2.751	2.874	3.007	4.400	3.513	3.138	3.383	3.039	3.083	3.013	3.116	2.767	3.116	b. Special Mention
c. Kurang Lancar	93	58	56	134	280	488	218	278	274	176	95	107	148	149	214	167	214	c. Sub-Standard
d. Diragukan	0	64	18	27	15	15	0	1	1	1	1	0	0	97	1	70	1	d. Doubtful
e. Macet	34	22	20	36	137	101	113	334	64	63	56	49	47	51	151	98	151	e. Loss
Non Performing Earning Asset (Nominal)	2.495	2.601	3.888	6.038	6.282	6.402	5.208	5.596	5.295	5.201	5.192	5.152	4.918	4.623	4.820	4.354	4.820	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	4	152	388	435	154	56	153	152	151	153	144	149	146	146	142	30	142	Interbank Loans
a. Lancar	4	152	388	435	154	56	153	152	151	153	144	149	146	146	142	30	142	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	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 Asset 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 asset* 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 earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - 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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	258.683	349.606	371.321	404.737	412.882	422.137	409.487	415.356	415.304	415.101	346.052	340.995	346.251	343.694	349.033	349.671	349.033	Earning Assets
a. Lancar	248.910	336.766	360.433	388.489	395.766	405.116	393.756	399.588	399.000	399.833	332.597	327.890	334.167	331.100	336.373	336.427	336.373	a. Current
b. DPK	6.057	8.434	7.201	10.910	10.541	10.793	11.072	11.192	11.677	10.866	9.449	9.449	8.724	8.821	8.905	9.552	8.905	b. Special Mention
c. Kurang Lancar	833	1.319	1.648	2.597	1.813	1.089	1.009	1.335	1.234	1.139	1.482	1.113	731	1.123	1.076	1.086	1.076	c. Sub-Standard
d. Diragukan	1.184	1.354	668	348	986	925	828	457	610	610	483	483	571	471	521	301	521	d. Doubtful
e. Macet	1.700	1.732	1.371	2.393	3.777	4.214	2.823	2.784	2.782	2.653	2.041	2.060	2.058	2.179	2.159	2.304	2.159	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	192.051	294.780	302.064	351.652	342.592	352.517	344.910	346.202	349.499	335.665	271.667	266.176	265.100	266.723	271.916	283.089	271.916	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	187.329	285.358	295.096	342.143	330.445	339.728	332.941	334.056	336.910	325.007	260.012	255.260	256.573	257.514	260.707	271.405	260.707	a. Current
b. DPK	4.258	9.059	5.380	7.928	10.274	10.303	10.659	10.914	10.888	9.880	10.743	9.942	7.664	8.368	10.543	10.793	10.543	b. Special Mention
c. Kurang Lancar	409	259	1.432	1.288	1.730	1.908	1.154	1.111	1.055	561	810	860	816	806	631	856	631	c. Sub-Standard
d. Diragukan	16	72	136	40	120	120	106	105	107	96	90	103	36	24	22	16	22	d. Doubtful
e. Macet	40	31	19	253	23	459	51	16	539	121	12	11	12	12	13	18	13	e. Loss
Non Performing Earning Asset (Nominal)	4.181	4.768	5.274	6.919	8.448	8.714	5.971	5.808	6.328	5.179	4.918	4.630	4.224	4.615	4.421	4.582	4.421	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	4.610	9.077	14.360	13.450	10.013	10.462	11.885	11.775	11.269	10.039	10.063	10.017	9.867	9.859	9.852	9.598	9.852	Interbank Loans
a. Lancar	4.610	9.077	14.360	13.450	10.013	10.462	11.885	11.775	11.269	10.039	10.063	10.017	9.867	9.859	9.852	9.598	9.852	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Asset 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 asset* 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 earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.
 - Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions
 - 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 2012		Desember 2013		Desember 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	767.070	23,78	846.781	23,11	889.586	21,62	987.532	22,38	1.081.106	23,24	1.124.235	23,24	1.218.740	23,61	Demand Deposits
Rupiah	567.801	17,61	569.927	15,55	605.276	14,71	667.537	15,13	780.439	16,77	821.777	16,99	922.062	17,86	Rupiah
Valas	199.270	6,18	276.854	7,56	284.309	6,91	319.995	7,25	300.667	6,46	302.458	6,25	296.678	5,75	Foreign Exchange
Tabungan	1.076.830	33,39	1.212.707	33,10	1.284.458	31,22	1.396.011	31,63	1.428.946	30,71	1.551.809	32,08	1.574.286	30,50	Saving
Rupiah	1.010.488	31,33	1.123.696	30,67	1.187.559	28,86	1.274.588	28,88	1.298.098	27,90	1.413.351	29,22	1.444.299	27,98	Rupiah
Valas	66.342	2,06	89.011	2,43	96.899	2,36	121.423	2,75	130.848	2,81	138.459	2,86	129.986	2,52	Foreign Exchange
Simpanan Berjangka	1.381.298	42,83	1.604.480	43,79	1.940.376	47,16	2.029.513	45,99	2.142.606	46,05	2.160.714	44,67	2.369.280	45,90	Time Deposits
Rupiah	1.179.242	36,56	1.331.527	36,34	1.641.743	39,90	1.723.319	39,05	1.871.805	40,23	1.856.507	38,38	2.056.504	39,84	Rupiah
Valas	202.056	6,26	272.952	7,45	298.633	7,26	306.194	6,94	270.801	5,82	304.208	6,29	312.776	6,06	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	677.030	20,99	814.742	22,24	925.812	22,50	902.329	20,45	939.230	20,19	932.222	19,27	976.351	18,91	Rupiah
Valas	128.829	3,99	172.312	4,70	162.363	3,95	166.913	3,78	124.202	2,67	146.848	3,04	148.580	2,88	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	251.926	7,81	264.156	7,21	374.111	9,09	453.597	10,28	513.260	11,03	517.583	10,70	624.914	12,11	Rupiah
Valas	27.543	0,85	33.743	0,92	47.267	1,15	55.039	1,25	55.888	1,20	57.140	1,18	57.131	1,11	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	125.555	3,89	120.795	3,30	149.345	3,63	177.145	4,01	200.462	4,31	193.274	4,00	236.760	4,59	Rupiah
Valas	27.215	0,84	37.508	1,02	45.471	1,11	49.518	1,12	58.242	1,25	58.625	1,21	56.666	1,10	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	124.731	3,87	131.834	3,60	192.350	4,68	190.213	4,31	218.852	4,70	213.428	4,41	218.479	4,23	Rupiah
Valas	18.469	0,57	29.390	0,80	43.433	1,06	34.724	0,79	32.468	0,70	41.595	0,86	50.399	0,98	Foreign Exchange
Total DPK	3.225.198	100,00	3.663.968	100,00	4.114.420	100,00	4.413.056	100,00	4.652.658	100,00	4.836.758	100,00	5.162.306	100,00	Total Third Party Funds
Rupiah	2.757.530	85,50	3.025.150	82,56	3.434.579	83,48	3.665.444	83,06	3.950.343	84,91	4.091.634	84,59	4.422.865	85,68	Rupiah
Valas	467.668	14,50	638.818	17,44	679.841	16,52	747.612	16,94	702.316	15,09	745.124	15,41	739.440	14,32	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 2012		Desember 2013		Desember 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	272.149	22,65	300.056	22,01	318.259	20,11	400.515	23,08	396.629	21,72	487.793	24,58	457.349	22,63	Demand Deposits
Rupiah	206.540	17,19	200.001	14,67	214.126	13,53	269.903	15,56	281.089	15,39	364.103	18,35	348.672	17,25	Rupiah
Valas	65.610	5,46	100.054	7,34	104.133	6,58	130.612	7,53	115.540	6,33	123.690	6,23	108.677	5,38	Foreign Exchange
Tabungan	483.022	40,21	555.319	40,74	601.858	38,03	672.347	38,75	679.373	37,20	755.490	38,08	768.768	38,04	Saving
Rupiah	467.656	38,93	533.277	39,12	572.294	36,16	636.447	36,68	638.231	34,94	711.441	35,86	725.924	35,92	Rupiah
Valas	15.366	1,28	22.042	1,62	29.565	1,87	35.900	2,07	41.142	2,25	44.049	2,22	42.845	2,12	Foreign Exchange
Simpanan Berjangka	446.113	37,14	507.687	37,25	662.370	41,86	662.100	38,16	750.501	41,09	740.891	37,34	795.040	39,34	Time Deposits
Rupiah	378.829	31,54	420.785	30,87	566.153	35,78	560.637	32,31	636.245	34,83	618.862	31,19	675.394	33,42	Rupiah
Valas	67.283	5,60	86.903	6,38	96.217	6,08	101.462	5,85	114.256	6,26	122.028	6,15	119.646	5,92	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	223.177	18,58	245.364	18,00	297.812	18,82	289.817	16,70	303.741	16,63	311.680	15,71	296.393	14,66	Rupiah
Valas	46.712	3,89	58.290	4,28	56.968	3,60	52.476	3,02	44.666	2,45	51.613	2,60	46.914	2,32	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	71.970	5,99	74.076	5,43	137.470	8,69	157.965	9,10	206.017	11,28	196.294	9,89	261.027	12,91	Rupiah
Valas	5.442	0,45	4.879	0,36	7.816	0,49	15.738	0,91	20.668	1,13	19.092	0,96	24.930	1,23	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	32.208	2,68	33.634	2,47	43.608	2,76	36.035	2,08	49.850	2,73	47.153	2,38	65.137	3,22	Rupiah
Valas	8.401	0,70	12.737	0,93	16.905	1,07	22.060	1,27	39.054	2,14	36.918	1,86	29.070	1,44	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	51.475	4,28	67.710	4,97	87.264	5,51	76.820	4,43	76.638	4,20	63.736	3,21	52.837	2,61	Rupiah
Valas	6.729	0,56	10.996	0,81	14.529	0,92	11.189	0,64	9.867	0,54	14.404	0,73	18.732	0,93	Foreign Exchange
Total DPK	1.201.284	100,00	1.363.062	100,00	1.582.488	100,00	1.734.961	100,00	1.826.504	100,00	1.984.174	100,00	2.021.158	100,00	Total Third Party Funds
Rupiah	1.053.025	87,66	1.154.063	84,67	1.352.573	85,47	1.466.987	84,55	1.555.566	85,17	1.694.406	85,40	1.749.990	86,58	Rupiah
Valas	148.259	12,34	208.999	15,33	229.915	14,53	267.974	15,45	270.938	14,83	289.768	14,60	271.168	13,42	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 2012		Desember 2013		Desember 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	264.982	19,58	294.181	18,95	309.227	17,86	320.087	17,58	363.204	18,63	367.757	17,98	425.330	19,30	Demand Deposits
Rupiah	198.251	14,65	204.067	13,15	212.135	12,25	224.669	12,34	263.931	13,54	273.849	13,39	321.216	14,58	Rupiah
Valas	66.731	4,93	90.113	5,80	97.093	5,61	95.441	5,24	99.273	5,09	93.907	4,59	104.114	4,73	Foreign Exchange
Tabungan	461.038	34,07	502.864	32,39	522.792	30,20	544.137	29,88	586.349	30,07	611.159	29,88	642.377	29,16	Saving
Rupiah	433.712	32,05	463.249	29,84	483.010	27,90	488.571	26,83	527.021	27,03	549.423	26,86	577.300	26,20	Rupiah
Valas	27.326	2,02	39.614	2,55	39.782	2,30	55.566	3,05	59.328	3,04	61.737	3,02	65.077	2,95	Foreign Exchange
Simpanan Berjangka	627.129	46,35	755.341	48,66	898.991	51,93	956.911	52,54	1.000.207	51,30	1.066.783	52,15	1.135.599	51,54	Time Deposits
Rupiah	541.950	40,05	629.323	40,54	742.631	42,90	793.250	43,56	880.762	45,17	923.922	45,16	989.459	44,91	Rupiah
Valas	85.179	6,29	126.018	8,12	156.360	9,03	163.746	8,99	119.445	6,13	142.861	6,98	146.140	6,63	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	320.362	23,68	408.004	26,28	455.492	26,31	449.052	24,66	450.398	23,24	475.541	23,25	491.285	22,30	Rupiah
Valas	49.251	3,64	73.030	4,70	78.597	4,54	93.379	5,13	61.001	3,14	75.062	3,67	76.247	3,46	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	127.361	9,41	130.349	8,40	166.425	9,61	205.366	11,28	242.630	12,28	252.104	12,32	283.230	12,85	Rupiah
Valas	14.451	1,07	21.551	1,39	29.852	1,72	31.434	1,73	26.647	1,36	28.942	1,41	25.154	1,14	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	54.242	4,01	49.986	3,22	59.592	3,44	86.203	4,73	101.415	5,14	100.600	4,92	110.146	5,00	Rupiah
Valas	12.135	0,90	16.359	1,05	24.066	1,39	21.616	1,19	14.908	0,76	17.332	0,85	19.848	0,90	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	39.985	2,95	40.984	2,64	61.097	3,53	52.595	2,89	90.517	4,52	95.677	4,68	104.798	4,76	Rupiah
Valas	9.343	0,69	15.078	0,97	23.746	1,37	17.317	0,95	16.888	0,86	21.526	1,05	24.891	1,13	Foreign Exchange
Total DPK	1.353.149	100,00	1.552.385	100,00	1.731.019	100,00	1.821.244	100,00	1.949.759	100,00	2.045.699	100,00	2.203.306	100,00	Total Third Party Funds
Rupiah	1.173.913	86,75	1.296.639	83,53	1.437.776	83,06	1.506.490	82,72	1.671.714	85,74	1.747.194	85,41	1.887.975	85,69	Rupiah
Valas	179.236	13,25	255.746	16,47	293.243	16,94	314.753	17,28	278.045	14,26	298.505	14,59	315.331	14,31	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 2012		Desember 2013		Desember 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	5.074	4,86	5.844	4,76	7.056	5,00	4.703	3,20	3.059	4,39	2.817	5,06	2.689	4,29	Demand Deposits
Rupiah	5.074	4,86	5.844	4,76	7.056	5,00	4.703	3,20	3.059	4,39	2.817	5,06	2.689	4,29	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	12.794	12,26	14.402	11,72	16.422	11,64	17.728	12,05	7.234	10,39	6.202	11,15	7.688	12,27	Saving
Rupiah	12.794	12,26	14.402	11,72	16.422	11,64	17.728	12,05	7.234	10,39	6.202	11,15	7.688	12,27	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	86.478	82,88	102.636	83,52	117.549	83,35	124.711	84,76	59.327	85,22	46.607	83,79	52.254	83,43	Time Deposits
Rupiah	86.478	82,88	102.636	83,52	117.549	83,35	124.711	84,76	59.327	85,22	46.607	83,79	52.254	83,43	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	43.915	42,09	61.923	50,39	64.013	45,39	56.752	38,57	25.969	37,30	22.060	39,66	21.332	34,06	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	22.133	21,21	24.123	19,63	28.290	20,06	36.881	25,06	20.080	28,84	14.207	25,54	16.357	26,12	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	15.658	15,01	12.534	10,20	16.041	11,37	20.371	13,84	8.137	11,69	6.441	11,58	8.880	14,18	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	4.771	4,57	4.056	3,30	9.123	6,47	10.707	7,28	5.140	7,38	3.899	7,01	5.685	9,08	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	104.346	100,00	122.883	100,00	141.027	100,00	147.143	100,00	69.619	100,00	55.626	100,00	62.631	100,00	Total Third Party Funds
Rupiah	104.346	100,00	122.883	100,00	141.027	100,00	147.143	100,00	69.619	100,00	55.626	100,00	62.631	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 2012		Desember 2013		Desember 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	112.953	40,55	107.070	37,21	120.899	35,99	110.344	30,94	153.715	34,95	103.183	26,90	178.032	33,46	Demand Deposits
Rupiah	112.715	40,47	106.398	36,98	120.531	35,88	110.080	30,87	153.517	34,90	102.914	26,83	177.716	33,40	Rupiah
Valas	238	0,09	673	0,23	368	0,11	264	0,07	198	0,05	270	0,07	316	0,06	Foreign Exchange
Tabungan	79.968	28,71	95.827	33,31	100.949	30,05	116.601	32,70	107.415	24,42	128.802	33,58	117.023	21,99	Saving
Rupiah	79.938	28,70	95.786	33,29	100.903	30,03	116.551	32,68	107.371	24,41	128.691	33,55	116.953	21,98	Rupiah
Valas	30	0,01	41	0,01	46	0,01	50	0,01	44	0,01	111	0,03	70	0,01	Foreign Exchange
Simpanan Berjangka	85.614	30,74	84.812	29,48	114.109	33,97	129.655	36,36	178.708	40,63	151.545	39,51	237.003	44,54	Time Deposits
Rupiah	84.903	30,48	83.838	29,14	113.270	33,72	127.088	35,64	177.955	40,46	149.190	38,90	236.542	44,46	Rupiah
Valas	711	0,26	974	0,34	839	0,25	2.567	0,72	754	0,17	2.355	0,61	461	0,09	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	37.513	13,47	40.872	14,21	53.562	15,94	56.407	15,82	96.426	21,92	64.217	16,74	118.341	22,24	Rupiah
Valas	468	0,17	854	0,30	795	0,24	1.410	0,40	288	0,07	1.916	0,50	183	0,03	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	12.214	4,39	12.263	4,26	19.129	5,69	23.640	6,63	24.137	5,49	28.841	7,52	46.011	8,65	Rupiah
Valas	14	0,01	5	0,00	8	0,00	697	0,20	48	0,01	187	0,05	48	0,01	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	13.495	4,84	16.389	5,70	15.889	4,73	12.221	3,43	21.185	4,82	19.940	5,20	29.050	5,46	Rupiah
Valas	27	0,01	84	0,03	15	0,00	425	0,12	382	0,09	17	0,00	143	0,03	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	21.682	7,78	14.314	0,01	24.670	7,34	34.820	9,76	36.206	8,23	36.192	9,44	43.140	8,11	Rupiah
Valas	203	0,07	32	100,00	21	0,01	35	0,01	35	0,01	235	0,06	88	0,02	Foreign Exchange
Total DPK	278.535	100,00	287.709	100,00	335.957	100,00	356.600	100,00	439.838	100,00	383.531	100,00	532.058	100,00	Total Third Party Funds
Rupiah	277.555	99,65	286.021	99,41	334.704	99,63	353.719	99,19	438.843	99,77	380.794	99,29	531.211	99,84	Rupiah
Valas	980	0,35	1.688	0,59	1.253	0,37	2.881	0,81	996	0,23	2.736	0,71	847	0,16	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 2012		Desember 2013		Desember 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	34.508	26,05	44.293	26,92	40.859	27,30	44.148	27,08	47.595	29,12	49.746	29,18	57.786	31,87	Demand Deposits
Rupiah	12.226	9,23	16.744	10,18	13.334	8,91	16.318	10,01	21.058	12,88	22.303	13,08	25.637	14,14	Rupiah
Valas	22.282	16,82	27.549	16,74	27.525	18,39	27.830	17,07	26.537	16,24	27.443	16,10	32.149	17,73	Foreign Exchange
Tabungan	19.292	14,57	23.245	14,13	20.925	13,98	23.107	14,17	23.119	14,14	25.266	14,82	23.488	12,95	Saving
Rupiah	8.529	6,44	10.268	6,24	7.548	5,04	8.340	5,12	9.491	5,81	9.224	5,41	9.817	5,41	Rupiah
Valas	10.763	8,13	12.978	7,89	13.377	8,94	14.767	9,06	13.629	8,34	16.041	9,41	13.672	7,54	Foreign Exchange
Simpanan Berjangka	78.654	59,38	96.995	58,95	87.883	58,72	95.757	58,74	92.734	56,74	95.466	56,00	100.040	55,17	Time Deposits
Rupiah	47.948	36,20	53.835	32,72	58.079	38,81	70.930	43,51	68.731	42,05	71.148	41,73	66.056	36,43	Rupiah
Valas	30.706	23,18	43.160	26,23	29.804	19,91	24.827	15,23	24.002	14,69	24.317	14,26	33.984	18,74	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	26.748	20,19	33.557	20,40	33.116	22,13	22.699	13,92	31.294	19,15	30.512	17,90	29.201	16,11	Rupiah
Valas	20.389	15,39	28.477	17,31	15.709	10,50	8.757	5,37	10.624	6,50	10.886	6,39	18.110	9,99	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	9.285	7,01	11.791	7,17	11.066	7,39	12.375	7,59	15.160	9,28	18.328	10,75	13.244	7,30	Rupiah
Valas	3.964	2,99	4.910	2,98	7.470	4,99	2.673	1,64	5.804	3,55	6.117	3,59	4.977	2,74	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	6.842	5,17	5.146	3,13	6.746	4,51	7.463	4,58	12.874	7,88	11.500	6,75	15.161	8,36	Rupiah
Valas	4.743	3,58	7.141	4,34	3.268	2,18	1.175	0,72	2.737	1,67	2.968	1,74	5.309	2,93	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	5.073	3,83	3.341	2,03	7.152	4,78	4.165	2,56	9.404	5,75	10.808	6,34	8.450	4,66	Rupiah
Valas	1.611	1,22	2.632	1,60	3.358	2,24	986	0,61	4.836	2,96	4.346	2,55	5.589	3,08	Foreign Exchange
Total DPK	132.454	100,00	164.533	100,00	149.668	100,00	163.012	100,00	163.448	100,00	170.477	100,00	181.315	100,00	Total Third Party Funds
Rupiah	68.704	51,87	80.847	49,14	78.962	52,76	95.588	58,64	99.280	60,74	102.675	60,23	101.509	55,98	Rupiah
Valas	63.751	48,13	83.686	50,86	70.706	47,24	67.424	41,36	64.168	39,26	67.802	39,77	79.806	44,02	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 2012		Desember 2013		Desember 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	77.405	49,80	95.338	54,98	93.276	53,53	107.713	56,66	116.904	57,45	112.939	57,26	97.554	60,28	Demand Deposits
Rupiah	32.996	21,23	36.873	21,27	38.094	21,86	41.864	22,02	57.785	28,40	55.791	28,28	46.133	28,51	Rupiah
Valas	44.409	28,57	58.465	33,72	55.182	31,67	65.849	34,64	59.119	29,05	57.148	28,97	51.422	31,77	Foreign Exchange
Tabungan	20.715	13,33	21.050	12,14	21.511	12,34	22.091	11,62	25.456	12,51	24.891	12,62	14.941	9,23	Saving
Rupiah	7.858	5,06	6.713	3,87	7.382	4,24	6.951	3,66	8.751	4,30	8.370	4,24	6.618	4,09	Rupiah
Valas	12.857	8,27	14.336	8,27	14.129	8,11	15.141	7,96	16.705	8,21	16.520	8,38	8.323	5,14	Foreign Exchange
Simpanan Berjangka	57.310	36,87	57.008	32,88	59.474	34,13	60.294	31,72	61.130	30,04	59.423	30,13	49.343	30,49	Time Deposits
Rupiah	39.133	25,18	41.111	23,71	44.062	25,28	46.702	24,57	48.786	23,97	46.777	23,71	36.799	22,74	Rupiah
Valas	18.176	11,69	15.897	9,17	15.413	8,84	13.591	7,15	12.344	6,07	12.646	6,41	12.544	7,75	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	25.315	16,29	25.022	14,43	21.817	12,52	22.699	11,94	28.702	14,10	28.212	14,30	19.799	12,23	Rupiah
Valas	12.011	7,73	11.660	6,72	10.294	5,91	8.757	4,61	7.307	3,59	7.371	3,74	7.126	4,40	Foreign Exchange
- Jangka Waktu 3 bulan															- Periode 3 Month
Rupiah	8.962	5,77	11.553	6,66	11.731	6,73	12.375	6,51	8.469	4,16	7.809	3,96	5.045	3,12	Rupiah
Valas	3.673	2,36	2.397	1,38	2.122	1,22	2.673	1,41	2.797	1,37	2.801	1,42	2.023	1,25	Foreign Exchange
- Jangka Waktu 6 bulan															- Periode 6 Month
Rupiah	3.110	2,00	3.107	1,79	7.470	4,29	7.463	3,93	8.184	4,02	7.640	3,87	8.386	5,18	Rupiah
Valas	1.910	1,23	1.188	0,69	1.218	0,70	1.175	0,62	1.192	0,59	1.390	0,70	2.295	1,42	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Periode >= 12 Month
Rupiah	1.746	1,12	1.429	0,82	3.043	1,75	4.165	2,19	3.431	1,69	3.116	1,58	3.569	2,21	Rupiah
Valas	583	0,38	651	0,38	1.779	1,02	986	0,52	1.048	0,51	1.084	0,55	1.099	0,68	Foreign Exchange
Total DPK	155.430	100,00	173.395	100,00	174.261	100,00	190.098	100,00	203.490	100,00	197.252	100,00	161.839	100,00	Total Third Party Funds
Rupiah	79.987	51,46	84.697	48,85	89.537	51,38	95.517	50,25	115.321	56,67	110.939	56,24	89.550	55,33	Rupiah
Valas	75.443	48,54	88.698	51,15	84.724	48,62	94.581	49,75	88.169	43,33	86.313	43,76	72.289	44,67	Foreign Exchange

Tabel 1.45.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Oktober 2017
(Composition of Third Party Funds of Commercial Banks Based on Location - October 2017)
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	68.876	8.516	170.268	8.601	158.801	11.518	397.945	28.635	426.580	8,26	1. Jawa Barat
2. Banten	39.751	7.219	53.041	3.365	57.580	3.192	150.373	13.777	164.150	3,18	2. Banten
3. DKI Jakarta	478.136	232.996	362.486	80.866	1.171.304	248.582	2.011.926	562.443	2.574.370	49,87	3. DKI Jakarta
4. D.I Yogyakarta	7.216	464	28.654	706	17.846	586	53.715	1.755	55.471	1,07	4. D.I Yogyakarta
5. Jawa Tengah	34.343	3.409	125.131	3.935	87.191	6.556	246.666	13.900	260.566	5,05	5. Jawa Tengah
6. Jawa Timur	76.380	16.210	189.706	10.472	188.564	15.962	454.650	42.644	497.294	9,63	6. Jawa Timur
7. Bengkulu	3.439	52	6.198	28	3.724	6	13.361	87	13.448	0,26	7. Bengkulu
8. Jambi	4.558	160	14.476	266	10.795	105	29.830	532	30.361	0,59	8. Jambi
9. Aceh	9.571	43	17.311	126	10.718	54	37.600	223	37.823	0,73	9. Aceh
10. Sumatera Utara	35.395	5.482	77.939	4.461	86.120	11.583	199.453	21.526	220.979	4,28	10. Sumatera Utara
11. Sumatera Barat	8.547	267	19.317	486	11.877	347	39.742	1.100	40.841	0,79	11. Sumatera Barat
12. Riau	11.121	1.006	34.040	776	28.364	674	73.525	2.457	75.982	1,47	12. Riau
14. Sumatera Selatan	11.535	1.549	31.788	1.111	26.103	1.206	69.425	3.867	73.292	1,42	14. Sumatera Selatan
15. Bangka Belitung	2.356	371	8.201	395	6.320	197	16.876	963	17.839	0,35	15. Bangka Belitung
13. Kepulauan Riau	9.234	3.590	16.817	2.843	10.342	2.607	36.393	9.039	45.432	0,88	13. Kepulauan Riau
16. Lampung	8.525	166	20.482	489	9.188	168	38.195	822	39.018	0,76	16. Lampung
17. Kalimantan Selatan	8.552	522	23.446	780	12.381	388	44.379	1.690	46.069	0,89	17. Kalimantan Selatan
18. Kalimantan Barat	8.065	239	26.296	569	16.759	179	51.120	987	52.107	1,01	18. Kalimantan Barat
19. Kalimantan Timur	15.059	3.620	37.441	2.093	27.064	2.678	79.564	8.392	87.956	1,70	19. Kalimantan Timur
20. Kalimantan Tengah	6.610	330	11.326	54	5.241	58	23.177	443	23.621	0,46	20. Kalimantan Tengah
21. Sulawesi Tengah	4.467	48	9.004	101	4.600	36	18.071	186	18.257	0,35	21. Sulawesi Tengah
22. Sulawesi Selatan	13.342	416	43.648	1.001	27.803	750	84.793	2.168	86.961	1,68	22. Sulawesi Selatan
23. Sulawesi Utara	4.023	479	10.118	595	7.809	170	21.950	1.244	23.194	0,45	23. Sulawesi Utara
24. Gorontalo	922	86	2.689	35	1.508	3	5.119	124	5.243	0,10	24. Gorontalo
25. Sulawesi Barat	1.045	1	2.552	1	485	0	4.081	2	4.083	0,08	25. Sulawesi Barat
26. Sulawesi Tenggara	4.479	108	8.044	54	4.936	17	17.460	179	17.639	0,34	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	4.127	167	12.572	188	8.250	45	24.949	400	25.349	0,49	27. Nusa Tenggara Barat
28. Bali	13.388	2.396	37.192	2.966	30.199	729	80.779	6.091	86.870	1,68	28. Bali
29. Nusa Tenggara Timur	5.841	39	11.850	186	6.884	33	24.575	258	24.834	0,48	29. Nusa Tenggara Timur
30. Maluku	2.903	6	6.027	90	4.138	29	13.068	125	13.192	0,26	30. Maluku
31. Papua	12.967	525	17.089	302	9.304	84	39.360	911	40.271	0,78	31. Papua
32. Maluku Utara	1.620	105	3.704	14	1.437	9	6.761	128	6.889	0,13	32. Maluku Utara
33. Papua Barat	5.664	27	5.423	35	2.849	41	13.937	104	14.041	0,27	33. Papua Barat
34. Lainnya	5	6.061	23	1.996	18	4.182	46	12.240	12.286	0,24	34. Lainnya
Total	922.062	296.678	1.444.299	129.986	2.056.504	312.776	4.422.865	739.440	5.162.306	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	2012	2013	2014	2015	2016			2017										Location
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	262.433	300.671	332.474	370.285	389.369	388.472	400.209	395.732	397.434	403.422	404.156	408.177	416.135	413.311	418.925	424.699	426.580	1. Jawa Barat
2. Banten	88.496	105.532	121.613	129.632	138.724	141.449	149.874	147.935	150.148	152.174	152.387	154.683	162.306	155.015	155.604	160.713	164.150	2. Banten
3. DKI Jakarta	1.629.585	1.860.446	2.100.489	2.219.848	2.342.266	2.400.193	2.472.780	2.472.661	2.475.089	2.503.709	2.488.108	2.550.036	2.538.233	2.523.385	2.535.032	2.571.542	2.574.370	3. DKI Jakarta
4. D.I Yogyakarta	32.501	37.073	41.483	45.655	49.768	49.796	49.905	51.712	51.483	52.408	53.088	53.054	53.598	54.468	54.645	55.284	55.471	4. D.I Yogyakarta
5. Jawa Tengah	145.257	167.398	188.114	216.174	231.733	232.741	240.399	238.509	238.439	245.783	247.636	251.135	252.724	254.571	255.381	257.347	260.566	5. Jawa Tengah
6. Jawa Timur	292.224	335.308	383.290	422.668	442.329	451.252	455.220	453.587	456.579	461.657	460.700	463.765	475.879	484.200	487.685	494.587	497.294	6. Jawa Timur
7. Bengkulu	7.368	7.680	8.556	9.697	11.332	11.229	10.737	11.179	11.344	11.658	12.407	12.670	12.551	12.747	12.854	12.988	13.448	7. Bengkulu
8. Jambi	17.945	19.415	21.965	23.440	24.929	25.406	26.189	26.141	27.656	28.336	28.630	28.656	29.288	28.826	28.541	30.120	30.361	8. Jambi
9. Aceh	21.969	24.263	26.694	31.054	34.164	34.816	32.372	30.909	30.259	31.121	33.105	36.084	36.928	36.823	34.725	38.394	37.823	9. Aceh
10. Sumatera Utara	139.259	155.204	178.653	184.659	197.904	199.321	201.536	202.203	204.193	207.798	209.408	209.240	211.832	213.110	214.759	217.815	220.979	10. Sumatera Utara
11. Sumatera Barat	25.623	26.281	29.985	33.553	36.570	36.204	35.465	35.981	36.181	36.902	37.632	38.214	38.686	40.245	39.568	39.657	40.841	11. Sumatera Barat
12. Riau	52.243	55.524	64.143	62.050	66.154	68.304	66.695	67.896	70.038	72.225	71.465	71.879	73.051	72.608	72.644	74.585	75.982	12. Riau
13. Sumatera Selatan*)	54.244	53.688	57.225	59.756	60.071	61.600	63.183	62.908	65.243	66.972	68.430	68.622	69.497	69.319	69.695	71.546	73.292	13. Sumatera Selatan
14. Bangka Belitung	12.172	11.828	13.145	14.233	15.350	15.544	15.884	15.612	15.857	16.104	16.511	16.627	17.047	16.953	17.071	17.790	17.839	14. Bangka Belitung
15. Kepulauan Riau*)	28.804	38.392	39.455	40.636	40.694	41.675	42.741	42.334	42.458	42.748	42.781	43.764	44.111	44.169	44.207	44.980	45.432	15. Kepulauan Riau
16. Lampung	22.612	25.642	28.640	32.260	34.414	35.155	35.133	35.101	35.562	36.656	37.238	38.188	38.626	38.565	38.367	38.766	39.018	16. Lampung
17. Kalimantan Selatan	34.118	36.447	37.494	38.871	41.576	41.512	41.907	41.656	42.480	43.160	44.726	44.602	45.961	45.826	45.629	47.495	46.069	17. Kalimantan Selatan
18. Kalimantan Barat	32.000	36.273	39.500	43.989	45.609	46.235	46.258	45.758	46.578	47.178	48.218	48.802	49.465	49.245	49.747	51.024	52.107	18. Kalimantan Barat
19. Kalimantan Timur	79.992	85.407	89.468	83.619	80.852	82.630	83.587	81.683	84.373	85.222	84.356	85.448	87.177	85.784	84.691	87.351	87.956	19. Kalimantan Timur
20. Kalimantan Tengah	14.285	16.023	16.771	17.856	20.065	20.473	19.983	21.129	20.821	21.694	21.794	22.708	24.093	23.996	22.891	23.209	23.621	20. Kalimantan Tengah
21. Sulawesi Tengah	10.022	11.330	12.938	15.765	16.337	16.079	16.064	16.180	15.862	16.702	17.271	17.503	17.719	17.814	17.474	18.059	18.257	21. Sulawesi Tengah
22. Sulawesi Selatan	54.453	61.163	67.026	79.249	82.535	82.637	83.261	83.224	82.272	83.002	82.601	84.608	86.334	85.017	84.122	86.217	86.961	22. Sulawesi Selatan
23. Sulawesi Utara	16.407	17.481	19.671	21.487	21.013	20.871	21.215	20.603	20.579	21.508	21.845	22.412	22.436	22.748	22.993	23.102	23.194	23. Sulawesi Utara
24. Gorontalo*)	2.990	3.100	3.489	4.204	4.618	4.567	4.447	4.574	4.569	4.709	5.191	5.087	5.071	5.170	5.050	5.402	5.243	24. Gorontalo
25. Sulawesi Barat*)	2.585	2.868	2.990	3.411	3.992	3.966	3.495	3.781	3.755	3.969	4.099	4.416	4.167	4.077	3.995	4.049	4.083	25. Sulawesi Barat
26. Sulawesi Tenggara*)	9.870	11.033	11.476	14.516	15.719	15.249	14.857	15.548	15.336	15.863	16.553	16.954	17.047	17.137	16.752	16.867	17.639	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	12.734	14.445	16.798	19.368	20.596	20.362	21.245	20.977	21.334	22.282	23.113	23.564	23.693	24.649	24.900	25.276	25.349	27. Nusa Tenggara Barat
28. Bali	54.948	64.234	70.510	75.505	79.834	79.813	79.530	80.377	80.176	81.568	81.316	82.781	83.212	84.880	86.346	87.605	86.870	28. Bali
29. Nusa Tenggara Timur	14.884	16.402	18.571	21.688	22.672	22.780	21.627	21.861	21.746	22.565	24.000	25.258	25.236	25.069	24.454	24.152	24.834	29. Nusa Tenggara Timur
30. Maluku	8.340	9.379	10.509	12.124	11.939	11.985	11.649	11.771	11.658	11.985	12.436	12.819	12.853	13.039	12.800	12.910	13.192	30. Maluku
31. Papua	27.148	29.424	33.717	36.232	38.806	40.649	38.647	37.689	37.741	36.691	40.128	39.955	40.338	40.072	40.876	40.913	40.271	31. Papua
32. Maluku Utara	4.425	4.831	5.217	6.230	6.209	6.447	6.307	6.352	6.423	6.346	6.602	6.800	6.716	6.712	6.415	6.638	6.889	32. Maluku Utara
33. Papua Barat	8.284	10.906	12.385	12.407	12.280	13.915	12.591	11.847	12.471	12.393	12.174	13.238	13.506	12.888	12.258	13.215	14.041	33. Papua Barat
34. Lainnya	4.976	8.876	9.968	10.936	12.236	10.649	11.767	9.926	10.284	10.154	10.348	10.704	10.438	10.249	11.454	18.594	12.286	34. Others
Total	3.225.198	3.663.968	4.114.420	4.413.056	4.652.658	4.733.977	4.836.758	4.825.336	4.846.420	4.916.665	4.920.453	5.012.456	5.045.956	5.032.685	5.052.553	5.142.891	5.162.306	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		Demand Deposits
Rupiah	2,12	2,12	2,31	2,19	2,21	2,21	2,24	2,30	2,26	2,29	2,23	2,27	2,21	2,23	2,24	2,20	2,20	- Rupiah
Valas	0,37	0,42	0,46	0,36	0,36	0,39	0,35	0,37	0,35	0,34	0,36	0,33	0,35	0,36	0,37	0,37	0,38	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,91	2,01	2,02	1,99	1,73	1,73	1,69	1,68	1,67	1,67	1,65	1,65	1,63	1,62	1,63	1,62	1,57	- Rupiah
Valas	0,34	0,32	0,35	0,26	0,28	0,27	0,28	0,28	0,28	0,28	0,30	0,30	0,31	0,30	0,30	0,30	0,31	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	5,59	7,72	8,56	7,58	6,29	6,36	6,45	6,39	6,40	6,41	6,34	6,28	6,25	6,25	6,22	6,00	5,80	Rupiah
Valas	1,57	1,81	1,99	1,01	0,84	0,84	0,97	0,91	0,92	0,95	0,98	0,95	0,94	0,95	0,97	1,00	1,01	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	5,90	8,03	9,14	8,15	6,84	6,84	6,79	6,76	6,79	6,70	6,67	6,65	6,63	6,57	6,54	6,48	6,35	Rupiah
Valas	1,91	2,26	2,29	1,23	0,96	0,99	1,17	1,30	1,35	1,30	1,28	1,34	1,30	1,38	1,42	1,42	1,43	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,04	7,37	9,22	8,54	7,09	7,13	7,08	7,04	6,98	6,97	7,00	7,02	6,93	6,91	6,87	6,80	6,73	Rupiah
Valas	2,33	2,17	2,26	1,36	1,14	1,22	1,20	1,26	1,40	1,51	1,57	1,60	1,59	1,57	1,59	1,63	1,70	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,05	7,14	8,76	8,58	7,31	7,40	7,35	7,30	7,18	7,14	7,08	7,06	6,98	6,98	6,98	6,96	6,91	Rupiah
Valas	1,97	2,07	2,24	1,72	1,24	1,09	1,17	1,19	1,21	1,20	1,23	1,25	1,22	1,27	1,36	1,39	1,35	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		Demand Deposits
Rupiah	2,08	2,00	2,13	1,91	1,84	1,92	2,16	2,00	2,01	2,01	2,00	2,05	2,02	1,99	1,99	1,99	1,98	- Rupiah
Valas	0,15	0,18	0,18	0,16	0,18	0,17	0,17	0,16	0,15	0,14	0,14	0,18	0,17	0,16	0,18	0,17	0,15	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,59	1,58	1,48	1,49	1,32	1,33	1,28	1,26	1,25	1,26	1,24	1,25	1,25	1,25	1,26	1,25	1,24	- Rupiah
Valas	0,22	0,22	0,23	0,24	0,28	0,27	0,28	0,27	0,28	0,28	0,28	0,29	0,29	0,28	0,28	0,29	0,29	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	5,23	7,16	8,13	7,18	6,27	6,12	6,16	6,08	6,11	6,17	6,11	6,17	6,09	6,09	6,05	5,67	5,44	Rupiah
Valas	0,97	1,14	1,81	0,73	0,80	0,83	1,02	0,93	0,94	0,98	1,05	0,97	0,97	0,96	1,04	1,07	1,10	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	5,54	7,60	8,74	7,19	6,54	6,44	6,35	6,26	6,28	6,28	6,27	6,28	6,25	6,28	6,29	6,21	6,08	Rupiah
Valas	1,11	1,37	1,48	0,73	0,69	0,74	1,05	1,43	1,60	1,59	1,48	1,55	1,54	1,57	1,61	1,62	1,66	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	5,53	6,82	8,83	7,56	6,74	6,70	6,61	6,54	6,52	6,44	6,41	6,42	6,42	6,43	6,45	6,38	6,31	Rupiah
Valas	1,99	1,38	2,00	1,21	1,17	1,23	1,18	1,26	1,47	1,62	1,73	1,80	1,78	1,78	1,83	1,82	1,88	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	5,91	7,43	9,06	8,60	7,26	7,20	7,02	6,91	6,84	6,78	6,74	6,66	6,63	6,63	6,63	6,57	6,52	Rupiah
Valas	1,65	1,68	1,73	1,44	1,00	0,82	0,79	0,81	0,80	0,82	0,84	0,85	0,76	0,77	1,04	1,22	1,19	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		Demand Deposits
Rupiah	1,91	1,95	2,12	2,13	2,08	2,11	2,15	2,19	2,14	2,15	1,97	2,09	2,04	2,04	2,06	2,03	1,99	- Rupiah
Valas	0,50	0,62	0,56	0,52	0,48	0,46	0,48	0,52	0,51	0,47	0,51	0,48	0,48	0,51	0,52	0,51	0,54	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,11	2,40	2,22	2,25	1,90	1,89	1,88	1,88	1,87	1,87	1,81	1,81	1,76	1,76	1,75	1,77	1,68	- Rupiah
Valas	0,46	0,44	0,45	0,27	0,28	0,29	0,29	0,30	0,30	0,31	0,32	0,33	0,33	0,34	0,33	0,32	0,33	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	5,69	7,95	8,85	7,64	6,13	6,40	6,58	6,50	6,52	6,54	6,43	6,32	6,30	6,29	6,25	6,09	5,86	Rupiah
Valas	1,94	2,39	2,30	1,23	0,93	0,89	0,98	0,94	0,94	0,96	0,96	0,94	0,93	0,96	0,95	0,98	0,98	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	5,86	8,12	9,37	8,62	6,95	7,03	6,99	6,99	6,98	6,88	6,85	6,83	6,82	6,69	6,67	6,59	6,46	Rupiah
Valas	2,32	2,62	2,65	1,54	1,16	1,21	1,33	1,32	1,32	1,20	1,23	1,26	1,18	1,27	1,30	1,29	1,28	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	5,75	7,21	9,28	8,81	7,09	7,26	7,13	7,06	7,01	7,01	7,07	7,13	7,03	7,02	6,97	6,92	6,84	Rupiah
Valas	2,63	2,65	2,55	1,59	1,09	1,23	1,26	1,28	1,30	1,37	1,35	1,31	1,28	1,28	1,31	1,45	1,55	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	5,48	6,49	8,09	8,24	6,94	7,35	7,19	7,14	7,02	6,97	6,93	6,91	6,76	6,75	6,79	6,78	6,71	Rupiah
Valas	2,22	2,42	2,53	1,99	1,44	1,33	1,44	1,44	1,45	1,42	1,45	1,46	1,44	1,53	1,55	1,51	1,43	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		Demand Deposits
Rupiah	3,25	4,48	3,60	2,88	3,26	3,05	2,32	2,72	2,70	2,89	2,66	2,84	2,45	2,60	2,56	2,44	2,40	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																		Saving
Rupiah	3,70	4,33	3,23	3,03	3,78	3,86	3,25	3,34	3,31	3,20	3,19	3,20	3,30	3,16	3,25	3,30	3,16	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,90	8,50	9,55	9,01	7,47	7,56	7,50	7,42	7,41	7,33	7,18	7,01	7,03	6,96	6,89	6,84	6,61	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,22	8,55	9,87	9,44	8,01	8,03	7,79	7,85	7,89	7,66	7,59	7,49	7,49	7,38	7,31	7,28	7,13	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,45	8,88	9,82	9,00	8,31	8,23	8,06	8,07	8,08	8,06	8,02	7,87	7,94	7,86	7,78	7,71	7,55	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,67	8,40	9,20	8,44	8,51	8,47	8,05	7,97	7,85	7,80	7,75	7,71	7,71	7,67	7,65	7,66	7,63	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		Demand Deposits
Rupiah	2,67	2,44	2,47	2,47	2,59	2,45	2,32	2,65	2,56	2,61	2,63	2,57	2,53	2,55	2,57	2,51	2,53	- Rupiah
Valas	0,47	0,44	0,50	0,26	0,24	0,19	0,25	0,28	0,25	0,36	0,38	0,38	0,36	0,25	0,25	0,24	0,25	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,54	2,31	2,18	2,06	1,87	1,95	1,91	1,92	1,92	1,91	1,90	1,86	1,82	1,81	1,81	1,82	1,81	- Rupiah
Valas	0,58	0,56	0,57	0,23	0,20	0,21	0,23	0,23	0,23	0,23	0,22	0,22	0,22	0,22	0,22	0,21	0,21	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,08	7,76	8,09	7,91	7,10	7,04	7,30	7,26	7,13	7,09	6,89	6,75	6,74	6,78	6,80	6,73	6,63	Rupiah
Valas	2,11	2,66	2,77	1,25	0,61	1,22	2,44	1,49	1,35	1,37	1,31	1,58	2,02	1,44	1,06	0,80	0,85	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,57	8,06	9,09	8,19	7,23	7,22	7,50	7,61	7,61	7,28	7,12	7,12	7,08	7,06	7,02	7,06	7,03	Rupiah
Valas	1,40	1,06	1,14	1,24	0,90	0,80	1,83	1,81	1,56	0,96	1,15	1,20	0,68	0,94	1,24	1,40	1,16	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,76	7,73	9,31	8,36	7,31	7,14	7,68	7,75	7,69	7,64	7,68	7,64	7,34	7,26	7,25	7,14	7,12	Rupiah
Valas	1,69	1,91	1,59	0,99	0,72	0,64	1,67	0,51	0,94	0,98	1,04	1,17	1,09	1,06	1,29	0,91	1,21	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,96	7,31	8,97	9,03	7,98	7,72	8,26	8,28	8,13	8,15	7,99	8,02	7,94	8,01	7,89	7,88	7,79	Rupiah
Valas	0,96	1,07	1,06	0,68	0,65	0,53	0,53	0,95	0,97	1,06	1,06	1,16	1,17	1,21	1,22	1,23	1,19	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		Demand Deposits
Rupiah	1,70	1,57	2,27	2,17	2,21	2,12	2,23	2,12	2,13	2,15	2,22	2,26	2,06	2,48	2,31	2,17	2,25	- Rupiah
Valas	0,55	0,56	0,89	0,39	0,30	0,25	0,28	0,29	0,29	0,25	0,27	0,27	0,28	0,28	0,28	0,31	0,34	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,14	1,92	2,77	2,66	1,99	2,05	2,08	2,09	1,97	2,01	1,99	2,09	1,89	1,95	2,00	2,04	1,92	- Rupiah
Valas	0,19	0,21	0,19	0,18	0,20	0,22	0,23	0,24	0,24	0,23	0,26	0,23	0,30	0,21	0,21	0,21	0,22	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	5,66	7,93	8,61	8,08	6,44	6,32	6,38	6,18	6,08	6,05	6,01	5,86	6,01	5,75	5,71	5,47	5,48	Rupiah
Valas	2,05	2,07	1,90	0,67	0,77	0,75	0,77	0,81	0,85	0,93	0,97	0,91	0,96	0,88	0,84	0,88	0,96	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,17	8,49	9,20	8,80	7,18	7,07	7,01	6,97	6,93	6,78	6,75	6,74	6,75	6,73	6,68	6,54	6,26	Rupiah
Valas	1,71	2,00	2,02	0,87	1,07	1,04	1,04	0,97	0,96	0,98	0,97	1,23	1,36	1,39	1,39	1,35	1,33	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,64	7,73	9,41	8,95	7,27	7,17	7,09	7,04	6,94	6,87	6,83	6,83	6,81	6,77	6,68	6,63	6,54	Rupiah
Valas	2,65	2,72	2,03	1,17	1,20	1,27	1,36	1,29	1,31	1,32	1,32	1,45	1,45	1,46	1,50	1,53	1,46	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,76	7,12	9,17	8,78	7,73	7,64	7,55	7,40	7,22	7,17	7,11	7,22	7,16	7,11	7,03	6,97	6,89	Rupiah
Valas	2,24	2,37	2,68	1,73	1,27	1,20	1,26	1,30	1,32	1,35	1,36	1,49	1,48	1,46	1,47	1,50	1,54	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		Demand Deposits
Rupiah	1,71	2,92	2,33	2,16	1,86	2,29	2,00	2,32	2,07	2,20	2,17	2,07	1,94	1,88	2,05	1,93	1,97	- Rupiah
Valas	0,52	0,37	0,17	0,15	0,12	0,12	0,13	0,12	0,12	0,13	0,14	0,14	0,17	0,14	0,17	0,16	0,17	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,17	1,16	1,09	1,26	1,53	1,58	1,71	1,78	1,84	1,85	2,25	2,42	2,69	2,73	2,54	2,53	2,30	- Rupiah
Valas	0,24	0,14	0,11	0,10	0,11	0,12	0,13	0,11	0,10	0,11	0,18	0,18	0,16	0,16	0,17	0,17	0,18	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	4,52	7,20	6,72	6,94	5,30	5,16	5,22	5,04	5,04	4,76	4,87	4,82	4,94	4,67	4,92	4,66	4,30	Rupiah
Valas	1,57	0,83	0,60	0,56	0,45	0,52	0,55	0,58	0,62	0,73	0,77	0,82	0,84	0,88	0,96	0,97	0,98	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	5,06	8,24	8,68	7,87	6,55	6,33	6,26	6,22	6,25	6,26	6,42	6,35	6,26	6,24	6,21	6,15	6,06	Rupiah
Valas	1,65	1,21	1,36	0,96	0,73	0,74	0,69	0,69	0,69	0,67	0,79	0,78	0,84	0,90	0,91	0,91	0,90	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	4,90	7,18	9,45	8,48	7,15	7,06	6,96	6,91	6,78	6,69	6,71	6,71	6,68	6,68	6,67	6,64	6,57	Rupiah
Valas	0,90	1,01	0,99	0,62	0,66	0,70	0,77	0,82	0,82	0,84	0,92	0,93	0,93	0,90	1,24	1,25	1,25	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	5,70	6,40	9,61	8,69	7,44	7,31	7,20	7,12	6,93	6,88	6,87	6,77	6,71	6,67	6,69	6,63	6,60	Rupiah
Valas	2,03	0,86	2,28	0,71	0,85	0,86	0,76	0,80	0,83	0,87	1,02	1,06	1,12	1,13	1,16	1,19	1,19	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		Credit Recipients Industrial Origin
1. Pertanian, perburuan dan Kehutanan																		1. Agriculture, hunting and forestry
Rupiah	11,32	11,78	12,14	11,86	11,09	11,01	10,77	10,76	11,01	10,66	10,84	10,72	10,70	10,66	10,64	10,54	10,55	Rupiah
Valas	4,59	4,44	4,25	4,42	4,41	4,38	4,36	4,38	4,38	4,29	4,31	4,36	4,30	4,28	4,31	4,28	4,24	Foreign Exchange
2. Perikanan																		2. Fisheries
Rupiah	13,37	13,51	13,84	12,90	12,14	12,04	11,95	12,01	12,04	11,65	11,76	11,69	11,62	11,59	11,56	11,52	11,51	Rupiah
Valas	7,36	6,63	6,38	5,88	5,45	5,31	5,32	5,31	5,31	5,43	5,46	5,47	5,51	5,42	5,42	5,42	5,47	Foreign Exchange
3. Pertambangan dan Penggalian																		3. Mining and Quarrying
Rupiah	11,29	11,82	12,68	12,46	12,18	12,13	11,86	11,77	12,13	11,89	11,85	11,91	11,90	11,75	11,64	11,60	11,55	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
4. Industri Pengolahan																		4. Processing industry
Rupiah	9,98	11,01	11,63	11,49	10,73	10,63	10,52	10,49	10,63	10,41	10,38	10,28	10,25	10,23	10,19	10,06	9,98	Rupiah
Valas	4,24	4,10	4,22	4,44	4,22	4,14	4,15	4,12	4,14	4,45	4,17	4,16	4,16	4,16	4,14	4,15	4,11	Foreign Exchange
5. Listrik, gas dan air																		5. Electricity, gas and water
Rupiah	8,93	9,59	10,60	10,61	9,83	9,66	9,71	9,76	9,66	9,52	9,46	9,32	9,45	9,55	9,41	9,35	9,27	Rupiah
Valas	4,68	4,21	5,20	4,98	4,58	4,59	4,64	4,73	4,59	4,87	5,45	5,43	5,40	5,43	5,43	5,20	5,20	Foreign Exchange
6. Konstruksi																		6. Construction
Rupiah	11,49	12,08	12,88	12,50	11,69	11,60	11,58	11,41	11,60	11,28	11,22	11,15	11,20	11,21	11,15	11,13	11,05	Rupiah
Valas	5,60	4,93	5,30	4,85	5,11	4,89	4,78	4,80	4,89	7,12	4,80	4,74	4,84	4,76	4,88	4,80	4,98	Foreign Exchange
7. Perdagangan Besar dan Eceran																		7. Big and retail trade
Rupiah	12,67	13,21	13,63	13,31	12,31	12,23	12,02	12,06	12,23	11,87	11,94	11,90	11,91	11,79	11,85	11,81	11,74	Rupiah
Valas	4,84	4,87	4,83	4,77	4,43	4,35	4,31	4,30	4,35	4,23	4,30	4,44	4,50	4,38	4,37	4,29	4,28	Foreign Exchange
8. Penyediaan akomodasi dan penyediaan makan																		8. Provision of accommodation and food supply
Rupiah	12,05	12,55	13,18	12,76	11,98	11,85	11,66	11,62	11,85	11,50	11,60	11,49	11,49	11,43	11,37	11,35	11,27	Rupiah
Valas	6,17	6,29	6,13	5,80	5,56	5,57	5,49	5,62	5,57	9,71	5,55	5,58	5,76	5,72	5,73	5,73	5,78	Foreign Exchange
9. Transportasi, pergudangan dan komunikasi																		9. Transportation, warehousing and communications
Rupiah	10,54	11,08	11,87	11,62	11,03	10,97	10,91	10,84	10,97	10,70	10,74	10,56	10,65	10,66	10,57	10,40	10,35	Rupiah
Valas	5,04	4,73	4,70	4,64	4,72	4,70	4,72	4,73	4,70	5,99	4,81	4,72	4,81	4,81	4,85	4,84	4,85	Foreign Exchange
10. Perantara Keuangan																		10. Transitional Finance
Rupiah	9,69	10,47	12,11	11,83	10,80	10,69	10,66	10,56	10,69	10,37	10,38	10,31	10,15	10,21	10,17	10,00	9,98	Rupiah
Valas	2,28	2,07	1,91	2,16	2,22	2,20	2,27	2,29	2,20	2,21	2,24	2,25	2,29	2,29	2,29	2,31	2,34	Foreign Exchange
11. Real Estate, Usaha Persewaan, dan Jasa																		11. Real estate, Rental Business, and services
Rupiah	12,12	12,47	12,63	12,44	11,70	11,70	11,66	11,63	11,70	11,50	11,46	11,46	11,28	11,32	11,24	11,18	11,12	Rupiah
Valas	5,85	6,08	6,52	6,55	6,11	6,11	6,04	6,00	6,11	6,00	6,06	6,13	6,00	6,01	5,97	5,92	5,91	Foreign Exchange
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																		12. Government administration, the defense and compulsory social security
Rupiah	11,95	4,52	12,01	11,14	10,45	9,85	9,47	9,15	9,85	9,49	9,52	7,09	7,09	9,51	9,42	9,46	9,12	Rupiah
Valas	2,84	2,66	3,36	3,57	4,07	4,09	4,11	4,24	4,09	4,25	4,27	4,27	4,25	4,23	4,23	4,41	4,43	Foreign Exchange
13. Jasa Pendidikan																		13. Education services
Rupiah	14,06	12,44	13,28	13,04	12,79	12,69	12,68	12,69	12,69	12,54	12,53	12,34	12,41	12,39	12,41	12,20	12,21	Rupiah
Valas	9,29	6,07	6,50	6,55	7,08	6,82	6,80	6,80	6,82	6,64	6,52	6,52	6,53	6,48	6,51	6,94	5,85	Foreign Exchange
14. Jasa Kesehatan dan Kegiatan Sosial																		14. Health and social services
Rupiah	12,18	12,26	13,10	11,49	12,08	12,03	12,27	12,24	12,03	12,17	12,09	11,99	12,03	11,91	11,86	11,77	11,74	Rupiah
Valas	5,60	6,86	5,54	2,85	3,77	3,77	3,86	3,53	3,77	3,77	3,92	2,70	3,30	4,31	4,31	4,40	4,40	Foreign Exchange
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																		15. Community, Sociocultural, Entertainment and Other Individual Services
Rupiah	12,67	13,26	13,75	13,30	11,54	12,75	12,62	12,57	12,75	12,41	12,50	12,37	12,37	12,40	12,23	12,16	12,08	Rupiah
Valas	5,35	5,44	4,82	5,35	6,13	6,12	5,77	5,73	6,12	5,73	5,89	5,99	6,00	5,97	5,77	5,76	5,74	Foreign Exchange
16. Jasa Perorangan yang Melayani Rumah Tangga																		16. Individual services which serve households
Rupiah	16,18	14,71	15,46	16,09	16,25	16,27	16,29	16,32	16,27	16,26	16,31	16,21	16,39	15,97	16,32	16,30	16,34	Rupiah
Valas	-	-	5,33	4,87	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																		17. Extra agency international agency and other international
Rupiah	9,50	9,65	9,98	11,89	12,99	13,03	13,04	13,11	13,03	13,18	12,97	13,01	13,01	13,14	13,15	13,15	13,17	Rupiah
Valas	2,72	2,82	2,66	2,52	3,52	3,50	3,48	3,57	3,50	3,88	3,89	3,88	3,87	3,87	3,86	3,84	3,83	Foreign Exchange
18. Kegiatan yang belum jelas batasannya																		18. Business Activities which are not clearly defined
Rupiah	11,51	10,56	15,20	14,29	13,73	13,70	13,67	13,87	13,70	13,34	13,60	13,31	12,65	12,47	11,81	12,02	12,37	Rupiah
Valas	4,58	4,14	43,04	3,98	4,32	4,34	4,34	4,14	4,34	4,28	7,60	7,37	7,29	7,18	7,72	7,01	7,18	Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha																		Credit Recipients Non Industrial Origin
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal																		- For House Ownership
Rupiah	10,46	10,44	11,17	11,34	10,91	10,81	10,74	10,71	10,81	10,56	10,51	10,41	10,33	10,28	10,22	10,15	10,09	Rupiah
Valas	6,93	6,76	6,90	6,31	6,33	6,31	6,96	6,99	6,31	6,89	6,89	6,87	6,50	6,09	6,49	6,13	3,04	Foreign Exchange
- Untuk Pemilikan Flat atau Apartemen																		- For Apartment Ownership
Rupiah	8,78	9,46	10,82	11,56	11,65	11,53	11,45	11,41	11,53	11,23	11,15	11,02	10,96	10,85	10,73	10,59	10,47	Rupiah
Valas	6,20	6,31	6,51	5,32	5,68	5,68	5,67	5,66	5,68	5,64	5,62	5,60	5,60	5,60	5,60	5,60	5,60	Foreign Exchange
- Untuk Pemilikan Ruko atau Rukan																		- For Shop House Ownership
Rupiah	9,94	10,02	10,97	11,34	11,13	11,06	10,99	10,97	11,06	10,88	10,83	10,77	10,72	10,66	10,60	10,52	10,45	Rupiah
Valas	7,64	9,15	6,44	6,57	6,59	6,58	6,58	6,59	6,58	6,59	6,59	6,59	6,60	6,60	6,60	6,60	6,61	Foreign Exchange
- Untuk Pemilikan Kendaraan Bermotor																		- For Vehicles Ownership
Rupiah	11,33	10,50	11,61	11,47	11,21	11,17	11,08	11,04	11,17	10,99	10,91	10,85	10,72	10,64	10,57	10,48	10,43	Rupiah
Valas	6,70	5,29	-	7,86	8,00	8,00	8,00	8,00	8,00	8,00	8,00	3,68	3,62	3,56	3,48	3,37	3,27	Foreign Exchange
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																		- Others
Rupiah	14,36	14,30	13,73	14,20	14,44	14,44	15,82	14,39	14,44	14,34	14,28	14,24	14,12	14,09	14,05	14,02	13,93	Rupiah
Valas	4,85	4,05	3,02	2,49	2,59	2,41	1,57	2,23	2,41	2,47	2,35	2,47	2,34	2,42	2,19	2,19	2,11	Foreign Exchange
- Bukan Lapangan Usaha Lainnya																		

f) Angka-angka diperbaiki

f) 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	2012	2013	2014	2015	2016			2017										Type of Use
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jenis Penggunaan																		1. Type of Use
- Modal Kerja																		- Working Capital
Rupiah	11,50	12,14	12,81	12,48	11,60	11,52	11,38	11,35	11,28	11,21	11,23	11,17	11,14	11,09	11,10	11,02	10,96	Rupiah
Valas	4,08	3,90	4,63	4,00	3,93	3,92	3,94	3,82	3,85	4,13	3,95	3,95	4,00	3,96	3,93	3,92	3,88	Foreign Exchange
- Investasi																		- Investments
Rupiah	11,28	11,83	12,36	12,12	11,34	11,33	11,21	11,17	11,10	11,05	11,10	10,96	10,98	10,97	10,91	10,83	10,78	Rupiah
Valas	5,03	4,95	5,08	5,16	5,01	4,96	4,97	4,97	4,97	5,42	4,98	4,97	4,99	5,03	4,98	4,99	5,00	Foreign Exchange
- Konsumsi																		- Consumption
Rupiah	13,58	13,13	13,58	13,88	13,69	13,65	13,59	13,58	13,56	13,48	13,48	13,37	13,21	13,15	13,03	12,97	12,91	Rupiah
Valas	4,33	4,10	3,00	2,65	2,95	3,09	2,82	2,48	2,95	2,72	2,72	2,73	3,14	3,72	3,24	2,97	3,25	Foreign Exchange
2. Orientasi Penggunaan																		2. User Orientation
- Ekspor																		- Ekspor
Rupiah	10,18	10,93	11,55	11,09	10,16	10,23	10,03	11,20	11,37	11,47	11,39	11,30	11,24	11,10	11,03	10,84	10,79	Rupiah
Valas	4,41	4,29	4,44	3,79	3,74	3,78	3,75	3,71	3,74	3,79	3,84	3,77	4,03	4,04	3,99	4,00	3,89	Foreign Exchange
- Impor																		- Impor
Rupiah	9,76	10,48	11,60	11,41	10,96	10,80	10,83	10,61	10,64	10,56	10,51	10,51	10,31	10,31	10,30	10,17	10,20	Rupiah
Valas	4,04	3,86	4,36	4,10	4,41	4,17	4,29	4,20	4,09	4,08	5,04	5,38	5,50	5,27	5,15	5,06	5,00	Foreign Exchange
- Lainnya																		- Other
Rupiah	12,19	12,43	12,98	12,87	12,24	12,19	12,08	12,06	12,01	11,93	11,96	11,86	11,80	11,76	11,72	11,64	11,59	Rupiah
Valas	4,42	4,29	4,83	4,59	4,46	4,44	4,45	4,39	4,41	4,80	4,41	4,41	4,41	4,38	4,37	4,35	4,35	Foreign Exchange

¹⁾ Angka-angka diperbaiki¹⁾ Revised figures

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

Kelompok Bank	2012	2013	2014	2015	2016			2017										Group of Bank
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Bank Persero																		State Owned Banks
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	15.632	16.637	17.430	17.809	18.051	18.089	18.106	18.111	18.113	18.121	18.146	18.167	18.190	18.202	18.219	18.235	18.250	Total Bank Offices
BUSN Devisa																		Foreign Exchange Commercial Banks
Jumlah Bank	36	36	38	39	42	42	42	42	42	42	42	42	42	42	42	42	42	Total Banks
Jumlah Kantor	8.942	9.230	9.154	8.825	9.609	9.570	9.658	9.629	9.568	9.533	9.535	9.518	9.505	9.473	9.454	9.398	9.221	Total Bank Offices
BUSN Non Devisa																		Non-Foreign Exchange Commercial Banks
Jumlah Bank	30	30	29	27	23	22	21	21	21	21	21	21	21	21	21	21	21	Total Banks
Jumlah Kantor	2.066	2.221	2.234	2.087	633	609	468	476	476	478	479	451	464	487	490	492	493	Total Bank Offices
BPD																		Regional Development Banks
Jumlah Bank	26	26	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	Total Banks
Jumlah Kantor	2.802	3.254	3.524	3.781	4.036	4.033	4.052	4.050	4.055	4.064	4.071	4.085	4.089	4.099	4.079	4.083 ^{r)}	4.089	Total Bank Offices
Bank Campuran																		Joint Venture Banks
Jumlah Bank	14	14	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	Total Banks
Jumlah Kantor	384	390	285	359	356	356	355	355	355	341	341	345	350	344	339	340	340	Total Bank Offices
Bank Asing																		Foreign Owned Bank
Jumlah Bank	10	10	10	10	10	10	10	10	9	9	9	9	9	9	9	9	9	Total Banks
Jumlah Kantor	119	115	112	102	92	91	91	92	89	82	66	54	54	54	54	54	54	Total Bank Offices
Total																		Total
Jumlah Bank	120	120	119	118	118	117	116	116	115	115	115	115	115	115	115	115	115	Total Banks
Jumlah Kantor	29.945	31.847	32.739	32.963	32.777	32.748	32.730	32.713	32.656	32.619	32.638	32.620	32.652	32.659	32.635	32.602	32.447	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	2012	2013	2014	2015	2016			2017										Location
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	369	382	384	397	409	409	412	410	409	409	410	410	409	410	411	411	411	1. Jawa Barat
2. Banten	95	95	95	93	96	96	96	96	96	96	96	96	95	95	95	96	96	2. Banten
3. DKI Jakarta	497	501	490	541	546	545	545	546	542	541	545	545	545	545	545	543	544	3. DKI Jakarta
4. D.I. Yogyakarta	56	59	60	60	62	62	62	62	61	61	61	61	61	61	61	61	61	4. D.I. Yogyakarta
5. Jawa Tengah	300	317	320	328	342	343	345	346	349	350	350	349	349	349	349	347	348	5. Jawa Tengah
6. Jawa Timur	393	407	406	415	425	428	430	431	434	433	435	435	434	435	435	433	433	6. Jawa Timur
7. Bengkulu	28	30	32	35	36	35	35	35	35	35	35	35	35	35	35	35	35	7. Bengkulu
8. Jambi	52	58	59	61	62	62	62	62	62	62	62	62	62	62	62	62	62	8. Jambi
9. Aceh	73	75	75	78	81	81	81	81	81	80	80	80	79	79	79	79	78	9. Aceh
10. Sumatera Utara	183	188	190	205	205	206	206	207	207	207	207	207	207	207	206	206	207	10. Sumatera Utara
11. Sumatera Barat	76	79	79	85	86	86	84	84	84	84	84	84	84	84	84	84	84	11. Sumatera Barat
12. Riau	87	91	95	92	92	92	92	93	93	93	93	93	93	93	92	92	92	12. Riau
13. Sumatera Selatan	88	97	95	102	103	104	104	105	104	105	106	106	106	106	105	106	108	13. Sumatera Selatan
14. Bangka Belitung	25	27	29	27	30	30	30	30	30	30	29	29	29	29	29	29	29	14. Bangka Belitung
15. Kepulauan Riau	55	58	59	59	59	59	59	60	60	60	60	60	60	60	60	60	60	15. Kepulauan Riau
16. Lampung	56	58	59	61	63	64	64	64	64	64	64	64	64	64	64	64	64	16. Lampung
17. Kalimantan Selatan	72	76	71	72	73	73	73	73	73	73	73	73	73	73	74	74	73	17. Kalimantan Selatan
18. Kalimantan Barat	69	74	74	73	75	75	75	75	74	74	74	74	74	74	74	74	75	18. Kalimantan Barat
19. Kalimantan Timur	109	114	118	114	114	114	114	114	113	113	113	113	113	113	112	112	113	19. Kalimantan Timur
20. Kalimantan Tengah	46	46	43	43	44	44	44	44	44	44	44	45	45	45	45	45	45	20. Kalimantan Tengah
21. Sulawesi Tengah	38	39	40	41	43	43	43	43	43	43	43	43	43	43	43	44	44	21. Sulawesi Tengah
22. Sulawesi Selatan	123	129	131	131	132	132	131	131	132	133	133	133	133	133	132	133	134	22. Sulawesi Selatan
23. Sulawesi Utara	52	53	54	58	62	62	62	63	63	63	63	64	64	64	64	64	64	23. Sulawesi Utara
24. Gorontalo	16	18	18	18	20	20	20	20	20	20	20	20	20	20	20	20	19	24. Gorontalo
25. Sulawesi Barat	14	15	15	15	15	16	16	16	16	16	16	16	16	16	16	16	16	25. Sulawesi Barat
26. Sulawesi Tenggara	30	34	41	43	43	43	43	43	43	43	43	43	43	43	43	43	42	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	43	49	50	52	52	52	53	53	53	53	53	53	53	53	53	53	53	27. Nusa Tenggara Barat
28. Bali	79	86	87	95	96	96	96	96	96	97	97	97	98	98	98	93	94	28. Bali
29. Nusa Tenggara Timur	51	53	54	56	57	57	58	58	58	58	58	59	59	59	59	59	59	29. Nusa Tenggara Timur
30. Maluku	30	30	32	32	32	32	32	33	33	34	34	34	34	34	34	34	34	30. Maluku
31. Papua	51	54	54	61	62	62	62	61	61	61	61	61	61	61	61	61	61	31. Papua
32. Maluku Utara	18	19	21	22	22	22	22	22	22	22	22	22	22	22	22	22	22	32. Maluku Utara
33. Irian Jaya Barat	26	27	24	23	25	25	25	26	26	26	26	26	26	26	26	26	26	33. Irian Jaya Barat
34. Lainnya	14	14	14	17	18	18	18	17	17	18	18	18	18	18	18	18	18	34. Other
Total	3.314	3.452	3.468	3.605	3.682	3.688	3.694	3.700	3.698	3.701	3.708	3.710	3.707	3.709	3.706	3.699	3.704	Total

r) Angka-angka diperbaiki untuk 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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	
Penyaluran Dana																		Fund Disbursements
a. Kredit	49.818	59.176	68.391	74.807	80.330	80.982	81.684	81.867	82.868	84.340	85.167	86.440	87.389	87.197	87.727	87.938	88.286	a. Credits
b. Antar Bank Aktiva	14.935	15.374	18.540	23.483	25.328	26.074	27.705	27.420	26.706	26.296	25.792	25.265	24.638	26.797	27.471	28.919	29.849	b. Inter-Bank Assets
Sumber Dana																		Source of Funds
a. DPK	44.870	50.520	58.750	67.266	73.510	74.364	75.725	76.184	76.546	77.212	77.768	78.008	77.853	79.709	80.605	81.597	82.638	a. Third Party Funds
Deposito	30.401	33.879	39.919	46.307	50.959	51.325	51.977	52.686	53.062	53.612	53.715	53.901	54.465	55.497	56.258	56.705	57.265	Time Deposits
Tabungan	14.468	16.641	18.831	20.959	22.551	23.040	23.748	23.498	23.484	23.600	24.052	24.107	23.389	24.212	24.347	24.892	25.373	Savings Deposits
b. Antar Bank Pasiva	9.528	1.896	2.006	2.973	3.407	3.470	3.617	3.688	3.689	3.763	3.708	3.741	3.778	4.010	4.089	4.237	4.333	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	426	11.165	13.386	13.460	12.977	13.043	13.613	13.217	13.014	13.166	13.171	13.414	13.988	13.731	13.465	13.737	13.525	c. Loans received
d. Kewajiban Segera	466	421	452	586	626	645	667	650	694	767	905	892	956	799	797	779	728	d. Immediate Liabilities
Beberapa Komponen Modal																		Several Components of Capital
a. Modal Disetor	6.227	6.997	8.227	9.550	10.437	10.523	10.656	10.716	10.840	11.019	11.050	11.103	11.299	11.340	11.459	11.552	11.621	a. Paid In Capital
b. Cadangan	1.726	1.573	1.819	2.079	2.364	2.366	2.351	2.401	2.440	2.533	2.606	2.637	2.675	2.683	2.693	2.700	2.699	b. Reserves
c. L/R Tahun Berjalan	2.328	2.661	2.682	2.755	2.416	2.725	2.936	218	489	791	1.014	1.331	1.523	1.805	2.069	2.338	2.672	c. Current Earnings
d. L/R Tahun Lalu	(24)	564	978	1.289	1.787	1.777	1.755	4.276	3.995	3.408	2.813	2.634	2.394	2.337	2.303	2.286	2.255	d. Retained Earnings (Profit/Loss)

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

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

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

Indikator	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
LDR (%)	78,63	84,34	79,79	77,81	77,43	77,19	76,24	75,36	76,15	77,00	77,65	78,24	79,03	77,61	73,63	76,59	76,24	LDR (%)
- Total Kredit	49.866	59.176	68.391	74.807	80.330	80.982	81.684	81.867	82.868	84.340	85.167	86.213	87.389	87.197	87.727	87.938	88.286	- Total Credit
- Penghimpunan Dana	54.535	60.024	72.914	81.908	88.018	88.985	90.997	91.094	91.336	92.194	92.747	93.182	93.621	95.259	96.004	97.318	98.117	- Funds collected
- Modal Inti	8.880	10.137	12.801	14.232	15.734	15.921	16.147	17.545	17.491	17.331	16.930	17.003	16.963	17.095	23.148	17.499	17.677	- Core Capital
NPL (%)	4,75	4,41	4,75	5,37	6,67	6,56	5,83	6,48	6,61	6,68	6,98	6,95	6,93	6,95	7,01	7,00	7,00	NPL (%)
- Kredit Non Lancar	2.369	2.610	3.252	4.018	5.357	5.312	4.765	5.302	5.474	5.633	5.941	6.004	6.056	6.062	6.147	6.156	6.177	- Non Current Credits
- Total Kredit	49.818	59.176	68.391	74.807	80.330	80.982	81.684	81.867	82.868	84.340	85.167	86.440	87.389	87.197	87.727	87.938	88.286	- Total Credit
ROA (%)	3,46	3,44	2,98	2,71	2,64	2,67	2,59	2,30	2,58	2,76	2,64	2,75	2,61	2,61	2,59	2,56	2,61	ROA (%)
- L/R Tahun Berjalan	2.328	2.661	2.682	2.755	2.416	2.725	2.936	218	489	791	1.014	1.331	1.523	1.805	2.069	2.338	2.672	- Current Earnings (Profit/Loss)
- Total Aktiva	67.397	77.376	89.878	101.713	109.868	111.307	113.501	113.527	113.834	114.872	115.261	116.113	116.640	118.715	119.792	121.583	122.916	- Total Aktiva
ROE (%)	32,63	32,41	27,89	24,76	23,71	24,14	23,61	20,89	23,15	24,49	23,35	24,40	22,89	23,16	23,02	22,95	23,48	ROE (%)
- L/R Tahun Berjalan	2.328	2.661	2.682	2.755	2.416	2.725	2.936	218	489	791	1.014	1.331	1.523	1.805	2.069	2.338	2.672	- Current Earnings (Profit/Loss)
- Modal Disetor	6.227	6.997	8.227	9.550	10.437	10.523	10.656	10.716	10.840	11.019	11.050	11.103	11.299	11.340	11.459	11.552	11.621	- Paid In Capital
- Cadangan Umum	909	1.214	1.389	1.579	1.792	1.793	1.778	1.807	1.837	1.911	1.977	1.989	2.009	2.018	2.022	2.027	2.032	- 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	2012	2013	2014	2015	2016			2017										Location
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	11.293	12.663	15.099	16.380	16.278	16.474	16.825	16.714	16.706	16.782	16.851	16.906	16.765	17.076	17.161	17.382	17.538	1. Jawa Barat
2. Banten	1.308	1.529	1.833	2.250	2.490	2.542	2.633	2.688	2.678	2.747	2.796	2.889	2.927	3.019	3.204	3.297	3.393	2. Banten
3. DKI Jakarta	1.579	1.625	1.889	2.124	2.440	2.537	2.593	2.558	2.592	2.631	2.610	2.509	2.493	2.536	2.545	2.554	2.533	3. DKI Jakarta
4. D.I Yogyakarta	3.097	3.510	4.127	4.760	5.129	5.182	5.336	5.349	5.369	5.395	5.495	5.460	5.409	5.523	5.560	5.657	5.697	4. D.I Yogyakarta
5. Jawa Tengah	14.938	16.844	19.234	22.060	24.438	24.651	24.876	24.861	24.996	25.182	25.376	25.759	26.006	26.658	26.872	27.223	27.680	5. Jawa Tengah
6. Jawa Timur	7.898	8.910	10.226	11.361	11.883	12.042	12.140	12.158	12.218	12.435	12.217	12.413	12.357	12.561	12.642	12.792	12.987	6. Jawa Timur
7. Bengkulu	39	39	55	64	67	69	72	72	69	71	68	72	67	70	71	76	84	7. Bengkulu
8. Jambi	644	738	759	745	780	768	779	763	773	785	784	791	791	807	828	836	834	8. Jambi
9. Aceh	138	161	168	222	245	249	251	258	259	263	260	260	253	260	260	258	258	9. Aceh
10. Sumatera Utara	877	967	1.049	1.170	1.338	1.352	1.348	1.353	1.366	1.362	1.369	1.366	1.371	1.411	1.426	1.451	1.475	10. Sumatera Utara
11. Sumatera Barat	1.406	1.337	1.346	1.434	1.515	1.536	1.562	1.575	1.580	1.584	1.584	1.554	1.505	1.574	1.579	1.614	1.633	11. Sumatera Barat
12. Riau	1.015	1.050	1.134	1.202	1.259	1.275	1.295	1.323	1.337	1.336	1.311	1.301	1.295	1.341	1.352	1.342	1.344	12. Riau
13. Kepulauan Riau	3.425	3.842	4.446	4.917	5.718	5.787	5.844	5.917	5.970	6.037	6.081	6.149	6.175	6.232	6.355	6.349	6.412	13. Kepulauan Riau
14. Sumatera Selatan	996	1.046	1.156	1.202	1.300	1.317	1.339	1.355	1.355	1.373	1.384	1.378	1.377	1.413	1.416	1.420	1.439	14. Sumatera Selatan
15. Bangka Belitung	59	75	89	115	120	119	122	125	127	131	129	131	137	139	140	136	141	15. Bangka Belitung
16. Lampung	5.167	6.678	7.897	8.885	9.474	9.728	10.078	10.095	10.054	10.183	10.226	10.211	10.460	10.547	10.494	10.824	10.906	16. Lampung
17. Kalimantan Selatan	396	416	533	554	559	565	573	570	574	572	562	550	558	559	561	565	573	17. Kalimantan Selatan
18. Kalimantan Barat	979	953	1.020	1.066	1.194	1.198	1.208	1.174	1.183	1.258	1.223	1.241	1.283	1.241	1.258	1.263	1.284	18. Kalimantan Barat
19. Kalimantan Timur	310	336	359	392	387	390	394	390	394	391	383	382	375	383	385	389	390	19. Kalimantan Timur
20. Kalimantan Tengah	137	232	287	336	344	337	376	347	366	404	398	390	422	394	404	427	469	20. Kalimantan Tengah
21. Sulawesi Tengah	955	1.372	1.535	1.878	2.054	2.112	2.209	2.190	2.235	2.294	2.299	2.402	2.456	2.477	2.442	2.551	2.541	21. Sulawesi Tengah
22. Sulawesi Selatan	925	1.064	1.310	1.448	1.955	1.995	1.995	2.005	2.032	2.078	2.103	2.156	2.214	2.230	2.264	2.299	2.333	22. Sulawesi Selatan
23. Sulawesi Utara	820	963	995	1.034	1.133	1.119	1.143	1.217	1.210	1.178	1.170	1.178	1.173	1.198	1.206	1.206	1.208	23. Sulawesi Utara
24. Sulawesi Tenggara	103	133	187	261	282	291	293	279	274	276	295	280	308	292	286	291	286	24. Sulawesi Tenggara
25. Sulawesi Barat	6	7	8	65	8	8	8	8	8	8	7	7	7	7	7	7	7	25. Sulawesi Barat
26. Gorontalo	35	36	35	34	33	34	35	35	35	35	33	33	32	32	32	32	32	26. Gorontalo
27. Nusa Tenggara Barat	840	940	1.062	1.240	1.309	1.329	1.343	1.355	1.341	1.341	1.343	1.327	1.285	1.311	1.323	1.324	1.353	27. Nusa Tenggara Barat
28. Bali	6.326	7.721	9.380	11.313	12.572	12.719	13.074	13.032	12.967	12.947	13.111	13.178	13.218	13.466	13.621	13.845	13.862	28. Bali
29. Nusa Tenggara Timur	253	337	415	493	557	556	594	595	596	596	598	611	616	621	634	631	644	29. Nusa Tenggara Timur
30. Maluku	747	1.001	1.174	1.313	1.408	1.407	1.473	1.494	1.479	1.510	1.488	1.510	1.532	1.551	1.618	1.658	1.658	30. Maluku
31. Papua	516	609	754	911	998	1.003	1.010	1.018	1.023	1.034	1.044	1.062	1.092	1.098	1.132	1.155	1.175	31. Papua
32. Maluku Utara	17	22	35	45	57	57	59	59	67	69	80	76	78	84	91	95	95	32. Maluku Utara
33. Papua Barat	152	221	280	437	543	558	619	592	603	586	581	580	603	603	623	635	654	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	67.397	77.376	89.878	101.713	109.868	111.307	113.501	113.527	113.834	114.872	115.261	116.113	116.640	118.715	119.792	121.583	122.916	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	2012	2013	2014	2015	2016			2017										Total Asset
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Total Aset BPR	12	9	12	5	13	12	10	9	8	9	11	11	11	10	11	12	12	Total Asset Rural bank
< 1 Miliar																		< 1 Billion
Total Aset BPR	229	213	190	146	127	128	126	124	126	126	121	124	129	123	115	115	113	Total Asset Rural bank
1 s.d 5 Miliar																		1 up to 5 Billion
Total Aset BPR	333	267	245	226	212	206	210	203	197	192	187	186	188	174	179	181	180	Total Asset Rural bank
5 s.d 10 Miliar																		5 up to 10 Billion
Total Aset BPR	1.079	1.146	1.196	1.260	1.279	1.286	1.287	1.294	1.299	1.303	1.302	1.298	1.291	1.310	1.312	1.314	1.316	Total Asset Rural bank
> 10 Miliar																		> 10 Billion
Total	1.653	1.635	1.643	1.637	1.631	1.632	1.633	1.630	1.630	1.630	1.621	1.619	1.619	1.617	1.617	1.622	1.621	Total

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

Kolektibilitas	2012	2013	2014	2015	2016			2017										Collectibility
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Kredit	49.818	59.176	68.391	74.807	80.330	80.982	81.684	81.867	82.868	84.340	85.167	86.440	87.389	87.197	87.727	87.938	88.286	Credit
a. Lancar	47.450	56.566	65.139	70.789	74.973	75.670	76.919	76.565	77.395	78.707	79.226	80.436	81.333	81.135	81.580	81.782	82.109	a. Current
b. Kurang Lancar	577	640	773	889	1.286	1.203	925	1.335	1.464	1.547	1.660	1.617	1.551	1.483	1.423	1.457	1.400	b. Sub-Standard
c. Diragukan	453	537	713	879	1.091	1.067	974	984	968	959	1.062	1.118	1.163	1.187	1.196	1.206	1.198	c. Doubtful
d. Macet	1.339	1.433	1.766	2.250	2.980	3.042	2.866	2.983	3.041	3.128	3.220	3.269	3.342	3.392	3.528	3.493	3.579	d. Lost
Non Performing Loan (Nominal)	2.369	2.610	3.252	4.018	5.357	5.312	4.765	5.302	5.474	5.633	5.941	6.004	6.056	6.062	6.147	6.156	6.177	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,75	4,41	4,75	5,37	6,67	6,56	5,83	6,48	6,61	6,68	6,98	6,95	6,93	6,95	7,01	7,00	7,00	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	2012	2013	2014	2015	2016			2017										Location
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	501	529	700	814	958	941	858	915	938	945	994	995	1.007	1.016	1.024	1.012	1.021	1. Jawa Barat
2. Banten	89	99	101	110	160	158	147	167	167	161	172	175	178	179	186	178	172	2. Banten
3. DKI Jakarta	64	64	66	87	111	105	105	115	105	114	147	131	128	116	116	138	114	3. DKI Jakarta
4. D.I Yogyakarta	115	123	144	189	213	208	182	208	221	213	228	219	227	231	230	225	230	4. D.I Yogyakarta
5. Jawa Tengah	687	697	825	989	1.297	1.277	1.129	1.242	1.289	1.362	1.465	1.517	1.496	1.480	1.503	1.501	1.503	5. Jawa Tengah
6. Jawa Timur	204	247	374	536	702	691	621	656	683	702	715	705	723	737	737	750	752	6. Jawa Timur
7. Bengkulu	2	3	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	7. Bengkulu
8. Jambi	14	36	64	81	71	71	67	75	76	74	77	79	78	72	72	70	66	8. Jambi
9. Aceh	6	8	11	12	13	13	12	12	14	13	14	15	16	16	16	17	16	9. Aceh
10. Sumatera Utara	40	50	55	65	83	85	81	86	88	88	90	85	84	84	83	82	81	10. Sumatera Utara
11. Sumatera Barat	68	68	83	83	110	109	94	104	104	105	109	114	114	115	118	117	116	11. Sumatera Barat
12. Riau	89	103	112	115	132	135	125	135	140	141	146	149	151	146	143	143	142	12. Riau
13. Kepulauan Riau	62	65	80	107	167	165	148	194	212	222	236	246	266	261	287	294	301	13. Kepulauan Riau
14. Sumatera Selatan	34	47	58	108	166	162	154	162	165	158	153	153	148	146	164	141	166	14. Sumatera Selatan
15. Bangka Belitung	2	2	3	9	8	7	6	8	8	8	7	7	8	8	8	8	7	15. Bangka Belitung
16. Lampung	57	65	77	96	130	131	108	124	127	126	124	129	136	130	135	132	127	16. Lampung
17. Kalimantan Selatan	17	27	44	45	51	51	46	47	46	48	49	49	48	50	50	50	48	17. Kalimantan Selatan
18. Kalimantan Barat	27	22	27	36	56	67	60	63	64	65	69	68	69	69	68	69	64	18. Kalimantan Barat
19. Kalimantan Timur	29	30	32	27	33	33	29	30	32	33	34	33	35	36	35	37	37	19. Kalimantan Timur
20. Kalimantan Tengah	4	7	7	4	14	14	12	12	13	14	14	14	15	21	18	20	23	20. Kalimantan Tengah
21. Sulawesi Tengah	7	12	16	13	22	22	20	21	20	21	22	27	27	27	31	30	32	21. Sulawesi Tengah
22. Sulawesi Selatan	13	12	22	32	30	30	28	30	35	39	39	39	40	42	39	37	37	22. Sulawesi Selatan
23. Sulawesi Utara	25	59	59	89	105	106	102	113	110	112	120	110	109	92	85	78	77	23. Sulawesi Utara
24. Sulawesi Tenggara	10	9	11	14	27	28	24	33	35	38	39	42	45	46	46	48	46	24. Sulawesi Tenggara
25. Sulawesi Barat	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1	1	1	25. Sulawesi Barat
26. Gorontalo	3	3	5	5	6	6	6	6	6	6	6	6	6	6	6	6	6	26. Gorontalo
27. Nusa Tenggara Barat	79	67	66	73	106	104	103	112	119	124	125	131	129	129	132	136	131	27. Nusa Tenggara Barat
28. Bali	103	138	168	223	518	528	444	552	566	618	652	669	680	707	718	742	762	28. Bali
29. Nusa Tenggara Timur	7	6	22	24	29	29	24	32	37	29	36	36	30	35	37	36	40	29. Nusa Tenggara Timur
30. Maluku	4	4	4	5	5	4	3	3	4	4	4	4	5	6	6	5	6	30. Maluku
31. Papua	5	7	10	16	15	15	13	14	17	18	19	20	21	22	22	20	21	31. Papua
32. Maluku Utara	1	1	1	1	2	2	1	1	2	2	2	1	1	1	1	1	1	32. Maluku Utara
33. Papua Barat	0	0	3	5	12	12	7	25	26	25	30	29	32	30	28	27	27	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	2.369	2.610	3.252	4.018	5.357	5.312	4.765	5.302	5.474	5.633	5.941	6.004	6.056	6.062	6.147	6.156	6.177	Total

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

Indikator	Desember 2012		Desember 2013		Desember 2014		Desember 2015		Oktober 2016		Desember 2016		Oktober 2017		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	30.401	67,75	33.879	67,06	39.919	67,95	46.307	68,84	50.959	69,32	51.977	68,64	57.264,60	69,30	Time Deposits
Tabungan	14.468	32,25	16.641	32,94	18.831	32,05	20.959	31,16	22.551	30,68	23.748	31,36	25.373,13	30,70	Saving
Total DPK	44.870	100,00	50.520	100,00	58.750	100,00	67.266	100,00	73.510	100,00	75.725	100,00	82.637,73	100,00	Total Third Party Funds

Tabel 2.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Oktober 2017
(Composition of Third Party Funds of Rural Banks Based on Location - October 2017)

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	3.433	8.409	11.843	14,33%	1. Jawa Barat
2. Banten	518	1.700	2.218	2,68%	2. Banten
3. DKI Jakarta	99	1.709	1.808	2,19%	3. DKI Jakarta
4. D.I Yogyakarta	1.480	2.862	4.342	5,25%	4. D.I Yogyakarta
5. Jawa Tengah	9.003	11.755	20.758	25,12%	5. Jawa Tengah
6. Jawa Timur	2.598	5.719	8.317	10,06%	6. Jawa Timur
7. Bengkulu	21	16	38	0,05%	7. Bengkulu
8. Jambi	101	510	610	0,74%	8. Jambi
9. Aceh	48	87	135	0,16%	9. Aceh
10. Sumatera Utara	565	578	1.143	1,38%	10. Sumatera Utara
11. Sumatera Barat	761	542	1.303	1,58%	11. Sumatera Barat
12. Riau	369	635	1.004	1,21%	12. Riau
13. Kepulauan Riau	626	4.664	5.291	6,40%	13. Kepulauan Riau
14. Sumatera Selatan	225	643	868	1,05%	14. Sumatera Selatan
15. Bangka Belitung	25	96	121	0,15%	15. Bangka Belitung
16. Lampung	786	4.581	5.367	6,49%	16. Lampung
17. Kalimantan Selatan	143	185	328	0,40%	17. Kalimantan Selatan
18. Kalimantan Barat	347	623	970	1,17%	18. Kalimantan Barat
19. Kalimantan Timur	86	99	185	0,22%	19. Kalimantan Timur
20. Kalimantan Tengah	200	148	348	0,42%	20. Kalimantan Tengah
21. Sulawesi Tengah	84	703	786	0,95%	21. Sulawesi Tengah
22. Sulawesi Selatan	235	1.244	1.479	1,79%	22. Sulawesi Selatan
23. Sulawesi Utara	194	848	1.042	1,26%	23. Sulawesi Utara
24. Sulawesi Tenggara	58	46	104	0,13%	24. Sulawesi Tenggara
25. Sulawesi Barat	6	3	10	0,01%	25. Sulawesi Barat
26. Gorontalo	8	7	16	0,02%	26. Gorontalo
27. Nusa Tenggara Barat	484	405	889	1,08%	27. Nusa Tenggara Barat
28. Bali	2.413	6.810	9.222	11,16%	28. Bali
29. Nusa Tenggara Timur	153	350	503	0,61%	29. Nusa Tenggara Timur
30. Maluku	114	528	643	0,78%	30. Maluku
31. Papua	109	331	440	0,53%	31. Papua
32. Maluku Utara	9	44	53	0,06%	32. Maluku Utara
33. Papua Barat	73	383	455	0,55%	33. Papua Barat
34. Lainnya	-	-	-	0,00%	34. Others
Total	25.373	57.265	82.638	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	2012	2013	2014	2015	2016			2017										Location
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	7.746	8.804	10.754	11.424	11.114	11.277	11.501	11.456	11.423	11.389	11.529	11.410	11.200	11.475	11.556	11.669	11.843	1. Jawa Barat
2. Banten	816	953	1.114	1.373	1.521	1.559	1.641	1.654	1.666	1.720	1.763	1.785	1.753	1.850	2.051	2.148	2.218	2. Banten
3. DKI Jakarta	1.063	1.001	1.209	1.410	1.643	1.716	1.754	1.741	1.769	1.787	1.791	1.767	1.747	1.790	1.807	1.824	1.808	3. DKI Jakarta
4. D.I Yogyakarta	2.193	2.540	2.934	3.580	3.917	3.954	4.079	4.066	4.089	4.111	4.221	4.183	4.112	4.214	4.246	4.313	4.342	4. D.I Yogyakarta
5. Jawa Tengah	10.585	12.097	13.909	16.416	18.347	18.462	18.666	18.640	18.730	18.837	19.051	19.314	19.358	19.945	20.096	20.389	20.758	5. Jawa Tengah
6. Jawa Timur	4.893	5.459	6.241	6.999	7.542	7.639	7.703	7.741	7.785	7.933	7.795	7.915	7.786	7.991	8.056	8.198	8.317	6. Jawa Timur
7. Bengkulu	25	27	32	44	40	42	45	42	34	35	41	38	39	42	39	39	38	7. Bengkulu
8. Jambi	482	532	567	573	602	589	580	568	579	589	587	588	585	599	612	615	610	8. Jambi
9. Aceh	61	80	85	112	124	126	129	134	134	137	135	135	131	138	138	135	135	9. Aceh
10. Sumatera Utara	612	690	774	889	1.023	1.039	1.038	1.046	1.060	1.064	1.074	1.067	1.062	1.097	1.108	1.128	1.143	10. Sumatera Utara
11. Sumatera Barat	972	917	973	1.103	1.194	1.211	1.238	1.252	1.261	1.263	1.262	1.220	1.173	1.244	1.251	1.285	1.303	11. Sumatera Barat
12. Riau	678	699	787	854	921	938	951	975	983	981	972	961	961	1.001	1.010	999	1.004	12. Riau
13. Kepulauan Riau	2.735	3.097	3.610	3.982	4.679	4.731	4.769	4.877	4.930	5.001	5.059	5.087	5.118	5.156	5.255	5.238	5.291	13. Kepulauan Riau
14. Sumatera Selatan	625	657	715	731	804	819	831	840	832	846	859	845	833	848	855	858	868	14. Sumatera Selatan
15. Bangka Belitung	48	60	70	93	101	100	102	105	106	109	114	115	121	121	122	117	121	15. Bangka Belitung
16. Lampung	3.249	3.373	3.724	4.362	4.725	4.807	4.881	5.046	5.057	5.118	5.100	5.073	5.141	5.257	5.234	5.258	5.367	16. Lampung
17. Kalimantan Selatan	222	228	338	344	334	339	348	347	351	347	339	319	322	319	321	326	328	17. Kalimantan Selatan
18. Kalimantan Barat	783	737	770	810	908	905	910	889	896	965	936	947	978	942	956	961	970	18. Kalimantan Barat
19. Kalimantan Timur	192	202	191	205	191	185	193	185	188	185	181	179	177	184	181	185	185	19. Kalimantan Timur
20. Kalimantan Tengah	105	190	232	263	245	240	277	246	263	300	296	287	316	289	295	308	348	20. Kalimantan Tengah
21. Sulawesi Tengah	284	332	412	565	640	654	693	702	745	815	811	805	872	878	860	847	786	21. Sulawesi Tengah
22. Sulawesi Selatan	476	497	721	899	1.203	1.222	1.227	1.216	1.241	1.293	1.303	1.347	1.355	1.381	1.420	1.453	1.479	22. Sulawesi Selatan
23. Sulawesi Utara	588	728	772	847	972	964	965	1.047	1.054	1.010	1.008	1.013	1.010	1.028	1.047	1.042	1.042	23. Sulawesi Utara
24. Sulawesi Tenggara	61	78	94	123	116	122	122	112	108	109	130	113	138	121	112	116	104	24. Sulawesi Tenggara
25. Sulawesi Barat	3	2	3	42	8	8	8	9	10	9	9	9	10	9	10	10	10	25. Sulawesi Barat
26. Gorontalo	20	21	20	20	16	16	17	17	17	17	17	16	16	16	16	16	16	26. Gorontalo
27. Nusa Tenggara Barat	521	602	690	824	856	867	888	891	875	876	885	858	819	845	857	867	889	27. Nusa Tenggara Barat
28. Bali	4.054	4.959	5.905	7.007	8.053	8.162	8.354	8.491	8.498	8.465	8.617	8.686	8.724	8.924	9.041	9.230	9.222	28. Bali
29. Nusa Tenggara Timur	186	248	309	382	437	434	469	468	461	467	467	474	485	484	493	492	503	29. Nusa Tenggara Timur
30. Maluku	271	313	329	365	506	499	555	591	591	599	583	605	640	655	667	628	643	30. Maluku
31. Papua	203	229	251	294	357	355	346	369	380	390	386	395	407	408	413	414	440	31. Papua
32. Maluku Utara	8	11	17	22	29	30	31	31	33	35	43	42	44	46	51	52	53	32. Maluku Utara
33. Papua Barat	111	155	198	312	339	354	413	388	397	408	406	407	423	411	430	438	455	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	44.870	50.520	58.750	67.266	73.510	74.364	75.725	76.184	76.546	77.212	77.768	78.008	77.853	79.709	80.605	81.597	82.638	Total

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

Indikator	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tabungan	4,68	4,63	4,56	5,17	3,90	3,93	3,95	3,84	3,82	3,79	3,83	3,79	3,76	3,63	3,81	3,55	3,71	Time Deposits
Deposito	8,40	9,61	10,10	9,69	8,48	9,86	9,80	8,40	9,82	9,81	8,34	8,46	8,66	8,32	8,37	8,18	8,09	
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	2012	2013	2014	2015	2016			2017										Economic Sector
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 Pertanian, Perburuhan, dan Kehutanan	35,51	35,51	33,78	33,77	31,69	31,41	31,28	31,29	31,07	31,03	30,87	30,89	30,88	30,73	30,61	30,61	29,94	1. Agriculture, hunting, and forestry
2 Perikanan	31,32	31,19	30,22	29,42	28,04	27,53	27,58	28,11	28,06	27,89	28,88	28,98	28,72	28,73	28,65	28,76	28,55	2. Fisheries
3 Pertambangan dan Penggalian	26,60	25,22	25,17	25,66	25,45	25,39	25,28	25,69	25,25	25,31	24,90	25,04	25,68	25,60	25,76	24,44	24,01	3. Mining and quarrying
4 Industri Pengolahan	28,44	27,62	27,68	27,98	26,86	26,48	26,31	26,40	26,10	25,97	25,81	25,61	25,78	25,35	25,45	25,34	25,05	4. Processing industry
5 Listrik, Gas dan Air	29,08	27,89	29,06	28,56	27,15	26,43	27,39	26,99	27,67	27,97	28,05	27,69	27,76	27,80	27,31	27,15	26,59	5. Electricity, gas and water
6 Konstruksi	28,59	24,93	26,31	26,72	26,62	26,38	26,35	26,09	26,04	26,04	25,86	25,86	25,56	25,60	25,67	25,62	25,42	6. Construction
7 Perdagangan Besar dan Eceran	30,41	30,24	28,91	29,27	28,39	28,05	27,93	27,91	27,77	27,69	27,62	27,57	27,51	27,46	27,43	27,24	27,17	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	28,53	25,72	26,04	26,18	25,32	25,15	25,05	25,07	24,78	24,65	24,43	24,30	24,24	23,67	23,59	23,39	23,04	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	27,89	27,47	26,85	26,72	25,90	25,68	25,62	25,47	25,29	25,17	25,01	25,02	24,95	24,92	24,87	24,84	24,75	9. Transportation, warehousing and communications
10 Perantara Keuangan	23,52	22,80	22,19	19,84	19,47	19,18	19,23	19,72	19,24	18,95	18,61	18,54	18,25	18,14	18,21	18,10	18,04	10. Transitional finance
11 Real Estate	21,50	22,76	22,76	22,76	22,65	22,34	22,22	22,19	22,12	21,96	21,88	21,72	21,63	21,52	21,31	21,06	21,00	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	27,60	28,85	26,44	25,87	25,33	25,16	26,13	26,76	26,31	26,19	26,21	26,39	26,36	26,11	26,08	25,78	25,73	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	28,20	26,41	27,97	27,73	26,90	27,13	26,95	26,62	26,44	26,19	26,20	26,58	26,15	26,13	25,98	25,61	25,04	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	28,89	22,60	27,46	27,51	27,43	27,18	27,06	27,07	27,05	26,56	26,47	26,42	26,30	26,09	25,93	25,97	25,74	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	27,98	28,63	29,43	30,05	28,66	28,24	28,56	28,53	28,21	27,91	27,75	27,51	27,41	27,26	26,80	26,92	26,69	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	31,15	28,94	28,71	28,01	27,50	27,32	27,17	27,24	27,14	26,95	27,21	26,96	27,32	27,40	27,37	27,32	27,20	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	28,00	29,24	28,92	28,94	27,75	27,56	27,47	27,20	27,16	26,88	27,05	27,04	26,73	26,82	26,79	26,50	26,57	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	26,19	25,17	24,90	24,95	24,58	24,39	24,95	24,25	24,88	24,32	24,38	24,33	24,18	24,01	23,71	23,71	23,73	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	25,90	25,18	25,55	26,36	24,94	24,87	25,49	25,47	25,51	25,44	25,45	25,46	25,48	25,39	25,46	25,82	25,94	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	2012	2013	2014	2015	2016			2017										Type of Use
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Modal Kerja	30,91	30,56	29,45	29,52	28,52	28,20	28,12	28,10	27,91	27,81	27,71	27,65	27,58	27,48	27,42	27,26	27,09	Total Working Capital
Investasi	26,62	25,36	25,88	26,26	25,40	25,13	25,07	24,99	25,03	24,82	24,88	24,83	24,61	24,56	24,47	24,40	24,31	Total Investment
Konsumsi	25,97	25,13	25,50	26,24	24,91	24,83	25,44	25,36	25,46	25,34	25,35	25,36	25,36	25,27	25,30	25,63	25,73	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	2012	2013	2014	2015	2016			2017										Information
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jumlah BPR	1.653	1.635	1.643	1.637	1.631	1.632	1.633	1.630	1.630	1.630	1.621	1.619	1.619	1.617	1.618	1.622	1.621	Total Rural Banks
Jumlah Kantor	4.425	4.678	4.895	5.100	6.081	6.058	6.075	6.089	6.090	6.110	6.138	6.124	6.155	6.151	6.144	6.157	6.166	Total Bank Offices

Tabel 2.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Oktober 2017
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - October 2017)

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	290	334	429	1.053	1. Jawa Barat
2. Banten	60	56	61	177	2. Banten
3. DKI Jakarta	23	12	22	57	3. DKI Jakarta
4. D.I Yogyakarta	53	40	144	237	4. D.I Yogyakarta
5. Jawa Tengah	253	524	755	1.532	5. Jawa Tengah
6. Jawa Timur	312	248	1.002	1.562	6. Jawa Timur
7. Bengkulu	5	5	3	13	7. Bengkulu
8. Jambi	19	8	6	33	8. Jambi
9. Aceh	5	14	23	42	9. Aceh
10. Sumatera Utara	54	41	46	141	10. Sumatera Utara
11. Sumatera Barat	91	40	90	221	11. Sumatera Barat
12. Riau	33	10	22	65	12. Riau
13. Kepulauan Riau	41	28	5	74	13. Kepulauan Riau
14. Sumatera Selatan	23	12	10	45	14. Sumatera Selatan
15. Bangka Belitung	4	3	10	17	15. Bangka Belitung
16. Lampung	26	31	14	71	16. Lampung
17. Kalimantan Selatan	26	5	5	36	17. Kalimantan Selatan
18. Kalimantan Barat	22	7	3	32	18. Kalimantan Barat
19. Kalimantan Timur	14	9	26	49	19. Kalimantan Timur
20. Kalimantan Tengah	5	3	4	12	20. Kalimantan Tengah
21. Sulawesi Tengah	9	18	20	47	21. Sulawesi Tengah
22. Sulawesi Selatan	22	10	10	42	22. Sulawesi Selatan
23. Sulawesi Utara	18	27	19	64	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	36	112	27. Nusa Tenggara Barat
28. Bali	135	54	128	317	28. Bali
29. Nusa Tenggara Timur	11	4	3	18	29. Nusa Tenggara Timur
30. Maluku	2	9	9	20	30. Maluku
31. Papua	8	13	2	23	31. Papua
32. Maluku Utara	3	4	-	7	32. Maluku Utara
33. Papua Barat	4	3	4	11	33. Papua Barat
34. Lainnya	-	-	-	-	34. Others
Total	1.621	1.627	2.918	6.166	Total

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

Indikator	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana iB	4.459	5.544	6.287	7.367	8.270	8.449	8.689	8.747	8.887	8.925	9.038	9.136	9.154	9.381	9.540	9.677	9.799	Disbursement of Fund iB
Pembiayaan iB	3.554	4.433	5.005	5.765	6.494	6.591	6.663	6.710	6.872	7.041	7.179	7.400	7.520	7.496	7.545	7.556	7.622	Financing iB
Antar Bank Aktiva iB	906	1.110	1.282	1.602	1.776	1.858	2.027	2.036	2.015	1.884	1.860	1.736	1.633	1.884	1.995	2.120	2.177	Interbank Assets iB
Sumber Dana iB	3.911	4.866	5.439	6.456	7.317	7.480	7.678	7.712	7.852	7.938	8.079	8.133	8.152	8.370	8.503	8.608	8.701	Source of Funds iB
Dana Pihak Ketiga	2.938	3.666	4.028	4.802	5.510	5.669	5.824	5.897	6.000	6.020	6.144	6.114	6.042	6.269	6.388	6.487	6.562	Third Party Funds
Tabungan iB Wadiah	527	668	790	997	1.034	1.105	1.179	1.166	1.149	1.153	1.181	1.167	1.135	1.185	1.215	1.248	1.232	Wadiah Savings iB
Tabungan iB Mudharabah	590	701	750	861	901	945	983	972	1.003	996	998	951	908	953	991	1.013	1.043	Mudharabah Savings iB
Deposito iB Mudharabah	1.820	2.297	2.488	2.944	3.575	3.620	3.663	3.759	3.847	3.871	3.965	3.995	3.998	4.130	4.182	4.226	4.288	Deposit Mudharabah iB
Antar Bank Passiva	855	1.104	1.265	1.480	1.627	1.622	1.655	1.617	1.656	1.726	1.745	1.819	1.886	1.890	1.910	1.924	1.942	Interbank Liabilities
Pinjaman yang Diterima	91	55	92	120	116	129	129	128	125	119	117	121	146	136	132	123	124	Loan received
Kewajiban Lainnya	27	41	54	54	65	59	69	70	72	73	74	79	78	75	73	74	72	Other Liabilities
Beberapa Komponen Modal	616	732	844	1.028	1.125	1.145	1.181	1.200	1.202	1.160	1.157	1.170	1.212	1.242	1.277	1.304	1.339	Some Components of Capital
Modal Disetor	472	556	646	840	881	890	908	913	917	926	935	952	987	1.002	1.021	1.028	1.045	Paid-In Capital
Cadangan	61	82	109	121	154	155	154	156	158	165	170	177	179	180	179	181	181	Reserves
L/R Tahun berjalan	106	129	122	138	129	138	159	23	36	54	70	85	94	109	128	147	165	Current Earnings (Profit/Loss)
L/R Tahun Lalu	(24)	(35)	(32)	(70)	(38)	(39)	(40)	108	90	15	(17)	(44)	(48)	(49)	(52)	(52)	(53)	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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset	4.699	5.833	6.573	7.739	8.713	8.899	9.158	9.227	9.375	9.423	9.553	9.654	9.672	9.912	10.072	10.210	10.339	Assets
Pembiayaan iB	3.554	4.433	5.005	5.765	6.494	6.591	6.663	6.710	6.872	7.041	7.179	7.400	7.520	7.496	7.545	7.556	7.622	Financing iB
Lancar	3.335	4.145	4.610	5.292	5.813	5.923	6.087	6.065	6.187	6.341	6.450	6.613	6.715	6.688	6.733	6.741	6.791	Current
Kurang Lancar	73	91	136	135	188	153	109	166	191	194	214	231	239	230	226	219	217	Sub Standard
Diragukan	52	66	81	95	125	123	101	106	111	105	110	124	131	139	143	145	158	Doubtful
Macet	94	132	177	243	368	392	365	373	384	402	404	432	435	439	444	451	455	Lost
Non Performing Financing (Nominal)	219	288	395	473	681	668	575	645	686	700	729	787	805	808	813	815	830	Non Performing Financing (Nominal)
Non Performing Financing (%)	6,15	6,50	7,89	8,20	10,49	10,13	8,63	9,61	9,98	9,94	10,15	10,63	10,71	10,78	10,77	10,79	10,90	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	212.386	254.954	276.453	279.205	283.827	278.047	281.608	284.462	289.065	290.026	296.652	295.711	298.092	304.069	299.603	1. Agricultures, Hunting and Forestry
NPL	3.827	4.853	5.798	5.438	6.286	6.038	5.994	5.977	5.889	6.064	5.705	5.630	5.729	5.547	5.382	NPL
2. Perikanan	7.698	8.843	9.268	9.382	9.479	9.144	9.295	9.784	9.913	10.081	10.287	10.215	10.323	10.421	10.578	2. Fisher
NPL	195	262	262	241	242	384	312	304	326	359	344	345	330	354	360	NPL
3. Pertambangan dan Penggalian	141.824	135.273	116.398	127.513	126.335	134.333	127.229	124.803	124.785	124.172	122.472	121.477	116.336	110.109	110.407	3. Mining and Quarrying
NPL	3.574	5.582	8.135	9.404	9.043	8.444	9.067	8.797	9.337	9.581	9.605	9.097	9.326	8.954	8.982	NPL
4. Industri Pengolahan	660.536	760.048	737.504	755.540	781.765	766.356	749.529	756.530	761.395	773.766	784.685	775.807	775.039	791.845	788.638	4. Processing Industry
NPL	12.267	18.977	29.708	29.693	26.924	27.890	27.432	25.723	25.806	25.435	25.309	25.711	28.686	25.254	25.795	NPL
5. Listrik, gas dan air	81.130	99.447	125.342	133.327	135.461	135.486	133.705	138.226	133.980	133.036	127.074	128.764	131.216	130.099	133.228	5. Electricity, Gas and Water
NPL	1.547	2.289	1.624	2.002	2.218	2.207	2.195	2.183	2.205	2.049	1.988	1.992	2.002	1.907	2.171	NPL
6. Konstruksi	147.266	172.934	209.244	210.057	214.757	205.128	210.537	215.283	219.783	225.285	234.149	238.169	241.637	248.097	249.137	6. Construction
NPL	6.784	7.005	9.148	9.064	8.279	9.256	9.421	8.923	8.843	9.080	9.200	8.967	8.769	8.681	8.830	NPL
7. Perdagangan Besar dan Eceran	716.733	792.503	824.194	830.284	841.384	807.953	816.254	836.519	841.270	836.719	845.293	837.101	844.023	856.049	864.933	7. Wholesale and Retail Trade
NPL	22.782	27.948	39.033	39.652	35.789	37.501	38.181	37.654	37.979	38.136	37.116	38.183	37.341	38.083	37.888	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	73.583	85.861	91.956	92.895	93.390	93.361	93.833	94.402	95.208	95.461	96.725	96.215	96.504	95.861	96.095	8. Provision of accomodation and the provision of eating and drinking
NPL	1.057	1.967	2.523	2.319	2.533	3.060	3.187	3.294	3.443	3.540	3.928	3.831	3.968	4.004	3.888	NPL
9. Transportasi, pergudangan dan komunikasi	171.805	177.546	165.584	165.337	171.795	167.412	166.665	171.076	170.104	176.968	173.979	172.419	169.827	174.526	175.348	9. Transportation, Warehousing
NPL	5.516	6.815	8.140	7.786	8.303	8.501	8.782	8.423	8.449	8.537	7.421	7.033	6.965	6.865	7.799	NPL
10. Perantara Keuangan	166.182	164.681	178.074	181.062	193.946	192.524	194.881	196.330	194.684	199.529	212.049	205.280	205.687	208.691	205.462	10. Financial intermediaries
NPL	1.559	1.052	1.873	2.591	2.415	2.383	2.725	2.779	2.783	2.476	1.788	1.592	1.593	1.443	1.348	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	165.466	184.755	200.004	203.183	209.999	204.867	204.083	206.866	205.320	207.179	211.334	210.997	211.447	215.646	216.241	11. Real Estate, Business, Ownership, and Business Services
NPL	3.391	4.817	6.556	5.738	5.470	4.916	5.176	5.677	5.563	6.280	6.045	6.397	6.742	6.356	6.672	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11.002	12.914	14.335	14.765	14.702	22.513	22.467	22.639	21.354	21.745	22.194	22.625	23.126	22.997	20.877	12. Government administration, Defense and Compulsory social security
NPL	7	11	7	6	4	11	11	11	11	12	13	14	14	14	15	NPL
13. Jasa Pendidikan	6.648	8.129	8.416	8.472	8.553	8.508	8.544	8.887	8.979	9.148	9.247	9.285	9.336	9.530	9.832	13. Education Services
NPL	69	140	167	184	127	156	147	153	154	154	157	158	160	139	163	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	12.325	21.488	16.917	17.167	16.966	16.266	16.309	16.565	16.831	16.956	17.447	17.313	17.542	17.640	17.781	14. Health Services and Social Activities
NPL	197	157	180	165	134	191	187	180	174	140	285	308	310	302	311	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	67.744	57.989	56.660	57.246	58.707	57.574	57.390	58.494	57.835	59.069	60.218	61.009	61.627	62.168	63.535	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	1.929	2.175	2.231	1.994	1.775	2.170	2.259	2.284	2.406	2.350	2.334	2.397	2.235	2.501	2.503	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.220	2.708	2.603	2.637	2.644	2.630	2.632	2.642	2.646	2.653	2.678	2.621	2.652	2.646	2.663	16. Individual Services which Serve Households
NPL	53	54	77	72	68	76	82	85	89	84	85	87	74	77	76	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	211	110	236	240	231	186	123	191	164	162	162	159	157	158	156	17. International Agency and Other Extra Agency International
NPL	7	2	35	34	31	25	0	30	9	13	14	13	15	15	22	NPL
18. Kegiatan yang belum jelas batasannya	15.889	11.960	10.136	10.785	10.611	2.505	2.414	2.394	2.620	2.523	3.250	3.309	3.090	3.070	2.912	18. Business Activities which are not clearly defined
NPL	304	240	114	120	73	75	81	77	84	85	78	147	176	178	176	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	302.916	326.327	343.638	348.251	353.648	353.763	353.130	360.372	360.794	362.234	366.971	370.294	373.589	377.757	381.143	- For Home Ownership
NPL	6.533	7.555	9.488	9.536	8.666	9.609	10.095	10.024	10.184	10.378	10.430	10.527	10.536	10.642	10.700	NPL
- Untuk Pemilikan Flat atau Apartemen	13.236	13.017	12.743	12.830	12.922	12.873	12.863	13.090	13.130	13.294	13.439	13.633	13.887	14.242	14.503	- For Apartment Ownership
NPL	144	176	308	302	290	331	336	309	316	339	312	343	350	354	352	NPL
- Untuk Pemilikan Ruko atau Rukan	25.969	26.579	27.124	27.183	27.421	27.106	27.156	26.969	26.749	27.885	27.740	27.495	27.311	27.170	27.040	- For Shop House Ownership
NPL	651	827	1.120	1.158	1.063	1.101	1.160	1.164	1.198	1.250	1.270	1.290	1.253	1.291	1.260	NPL
- Untuk Pemilikan Kendaraan Bermotor	123.165	120.557	118.982	118.089	118.133	118.989	119.101	118.211	111.819	119.291	122.729	120.654	120.630	121.758	122.419	- For Vehicles Ownership
NPL	1.312	1.691	1.674	1.611	1.561	1.494	1.470	1.480	1.461	1.587	1.679	1.799	1.781	1.759	1.666	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	367.466	429.773	454.303	459.018	468.215	474.833	478.494	483.370	492.163	494.348	503.368	504.514	509.466	510.064	519.389	- Others
NPL	3.667	3.917	4.613	4.388	3.976	4.324	4.472	4.489	4.887	5.041	5.054	5.193	5.253	5.460	5.555	NPL
Bukan Lapangan Usaha Lainnya	180.908	189.508	215.403	220.473	222.306	220.632	219.838	221.862	225.442	223.625	227.044	224.219	226.102	228.975	228.243	Non Industrial Origin Others
NPL	2.017	2.419	2.749	2.749	2.864	3.171	3.218	2.963	3.050	3.068	2.986	3.083	3.115	3.094	3.124	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	3.249	2.032	889	935	1.080	971	900	896	909	921	714	665	668	674	678	1. Agriculture, Hunting and Forestry
NPL	109	94	59	59	58	55	57	58	61	64	64	64	66	72	74	NPL
2. Perikanan	267	192	101	99	98	94	89	89	88	90	57	58	57	59	67	2. Fisher
NPL	12	10	7	7	5	4	4	4	3	4	4	4	4	4	4	NPL
3. Pertambangan dan Penggalian	1.245	999	179	178	177	149	162	163	154	165	155	163	151	155	159	3. Mining and Quarrying
NPL	25	23	9	33	33	33	33	33	33	33	32	32	32	32	32	NPL
4. Industri Pengolahan	9.067	5.837	3.561	3.557	3.734	3.196	2.133	2.115	2.069	2.203	2.086	2.128	2.052	2.128	2.155	4. Processing Industry
NPL	185	120	131	134	97	115	93	89	101	72	77	71	58	62	63	NPL
5. Listrik, gas dan air	165	223	137	141	134	127	119	157	157	158	56	52	52	47	53	5. Electricity, Gas and Water
NPL	1	1	1	1	0	0	0	0	0	0	1	1	1	1	1	NPL
6. Konstruksi	3.876	3.039	2.322	2.268	2.102	1.872	1.564	1.643	1.792	1.904	1.898	2.023	2.088	2.225	2.312	6. Construction
NPL	137	95	142	138	113	125	121	116	127	117	127	127	127	134	127	NPL
7. Perdagangan Besar dan Eceran	22.399	16.456	11.140	11.275	11.426	9.188	7.232	7.427	7.333	7.458	6.878	6.922	6.913	6.990	6.946	7. Wholesale and Retail Trade
NPL	615	599	335	330	306	290	249	279	271	345	367	338	381	415	432	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	3.272	2.636	1.212	1.211	1.230	998	621	600	562	574	528	576	577	593	586	8. Provision of accomodation and the provision of eating and drinking
NPL	38	94	29	32	28	25	18	18	23	24	19	21	20	22	22	NPL
9. Transportasi, pergudangan dan komunikasi	3.419	1.907	1.174	1.164	1.185	1.017	815	845	717	698	697	703	719	747	740	9. Transportation, Warehousing and Communications
NPL	126	39	28	35	22	22	21	20	20	26	31	32	21	40	39	NPL
10. Perantara Keuangan	6.614	4.927	2.412	2.425	2.559	2.551	2.614	2.694	2.341	2.446	2.185	2.170	2.100	2.093	2.092	10. Financial intermediaries
NPL	192	73	110	136	103	105	95	93	51	49	27	30	25	25	22	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.732	4.446	1.726	1.762	1.804	1.733	1.565	1.584	1.393	1.486	1.416	1.505	1.499	1.503	1.453	11. Real Estate, Business, Ownership, and Business Services
NPL	99	97	44	40	39	40	54	42	40	47	46	55	52	42	49	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	30	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	377	199	99	107	108	88	56	58	56	56	54	66	63	63	62	13. Education Services
NPL	2	2	7	7	6	6	6	7	5	5	5	6	6	6	6	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	458	508	223	234	246	204	135	134	112	112	88	87	87	87	53	14. Health Services and Social Activities
NPL	3	3	0	0	4	0	0	1	4	1	1	4	4	4	4	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.391	1.599	2.145	2.572	2.868	1.118	781	769	732	751	626	609	605	576	670	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	125	78	65	65	55	52	48	48	54	63	63	62	65	54	68	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	125	87	77	80	77	59	61	56	55	55	37	37	37	30	30	16. Individual Services which Serve Households
NPL	4	2	3	1	1	2	1	2	1	2	2	1	2	3	3	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	5	-	-	-	-	-	0	-	-	0	-	-	-	-	-	17. International Agency and Other Extra Agency International
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	130	30	44	41	90	94	29	29	18	17	17	25	37	14	19	18. Business Activities which are not clearly defined
NPL	0	2	2	2	2	2	1	1	1	1	1	1	9	1	1	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	3.562	2.308	2.204	2.190	2.156	2.089	1.028	1.027	1.014	970	869	861	848	830	801	- For Home Ownership
NPL	60	44	66	75	60	64	66	44	57	62	39	63	59	59	73	NPL
- Untuk Pemilikan Flat atau Apartemen	214	32	213	209	202	196	175	169	163	155	151	152	147	143	140	- For Apartement Ownership
NPL	1	0	6	7	5	4	9	3	6	9	2	9	8	7	7	NPL
- Untuk Pemilikan Ruko atau Rukan	69	68	44	43	38	27	14	14	13	27	11	9	8	8	8	- For Shop House Ownership
NPL	2	9	1	3	3	1	0	1	0	1	1	1	0	0	1	NPL
- Untuk Pemilikan Kendaraan Bermotor	1.078	277	87	82	77	70	62	63	37	35	32	31	30	28	27	- For Vehicles Ownership
NPL	5	2	6	9	8	9	10	10	10	10	9	9	9	10	10	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.129	16.245	15.550	15.840	15.858	14.518	11.795	12.030	12.300	12.518	9.710	9.860	10.204	10.508	10.969	- Others
NPL	137	83	118	125	89	104	102	118	127	132	107	120	127	126	132	NPL
Bukan Lapangan Usaha Lainnya	25.080	22.017	19.540	19.616	19.654	19.611	10.991	11.137	11.109	11.175	11.236	11.228	11.270	11.347	11.501	Non Industrial Origin Others
NPL	185	122	130	123	112	118	66	71	73	89	98	105	109	110	113	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	19.421	19.091	20.530	20.599	20.778	19.930	20.816	21.182	20.784	18.943	19.702	20.769	20.429	21.632	22.643	1. Agriculture, Hunting and Forestry
NPL	944	1.230	1.431	1.359	1.224	1.242	1.249	1.251	1.144	1.173	1.190	1.178	1.136	1.115	999	NPL
2. Perikanan	1.254	1.382	1.679	1.681	1.662	1.616	1.731	1.754	1.782	1.468	1.527	1.530	1.580	1.563	1.615	2. Fisher
NPL	41	46	62	62	52	53	55	57	58	62	60	62	65	71	71	NPL
3. Pertambangan dan Penggalian	31.935	15.532	15.016	16.241	17.570	16.005	16.175	14.816	14.202	7.380	7.017	10.039	6.979	7.019	6.908	3. Mining and Quarrying
NPL	449	655	1.513	1.459	1.241	990	1.150	1.155	1.093	539	538	569	638	539	530	NPL
4. Industri Pengolahan	140.903	107.512	99.588	102.171	97.790	87.263	87.474	88.080	89.512	78.466	79.656	86.810	79.141	80.109	81.409	4. Processing Industry
NPL	3.046	2.449	4.362	4.532	3.620	3.792	3.752	3.832	3.599	3.372	2.779	3.595	2.670	2.513	2.619	NPL
5. Listrik, gas dan air	11.472	10.203	9.011	8.994	8.653	8.610	8.622	8.528	8.318	6.024	5.800	8.697	6.090	6.069	6.057	5. Electricity, Gas and Water
NPL	145	48	18	53	20	15	15	15	55	136	191	191	190	190	190	NPL
6. Konstruksi	31.841	33.623	43.977	44.835	44.563	41.018	43.948	46.579	46.769	20.179	21.004	25.068	23.777	25.031	25.985	6. Construction
NPL	2.202	2.231	2.713	2.722	2.259	2.473	2.661	2.509	2.742	2.176	2.044	2.380	2.412	2.350	2.492	NPL
7. Perdagangan Besar dan Eceran	85.406	80.874	84.846	86.848	78.759	77.159	80.644	81.629	81.627	73.668	73.821	75.575	75.066	76.641	78.681	7. Wholesale and Retail Trade
NPL	2.949	3.665	5.271	5.363	4.567	4.836	5.131	5.109	4.968	4.196	3.354	4.071	3.826	4.079	4.080	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	11.458	14.608	17.949	17.898	17.814	17.235	17.928	17.885	18.724	16.653	17.112	19.420	17.181	17.225	17.345	8. Provision of accomodation and the provision of eating and drinking
NPL	176	357	779	772	710	994	1.083	1.110	1.253	1.243	1.098	1.132	1.138	1.121	986	NPL
9. Transportasi, pergudangan dan komunikasi	30.115	16.657	17.135	17.234	16.717	15.359	15.795	16.459	16.557	14.168	14.375	15.728	13.809	13.707	13.634	9. Transportation, Warehousing and Communications
NPL	1.582	1.156	1.062	1.095	735	815	782	753	771	680	676	820	656	677	864	NPL
10. Perantara Keuangan	51.189	21.839	27.039	26.914	28.207	25.657	25.923	26.499	27.787	25.527	26.030	27.167	24.399	25.397	26.062	10. Financial intermediaries
NPL	134	196	429	403	369	370	363	498	538	280	536	642	630	650	514	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	37.010	42.427	49.012	49.790	50.603	44.978	43.367	43.220	43.899	30.297	29.793	36.471	28.941	29.665	29.695	11. Real Estate, Business, Ownership, and Business Services
NPL	740	608	1.264	895	667	693	706	650	975	1.083	1.083	1.399	1.473	1.381	1.493	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.100	601	521	492	620	590	636	621	648	585	609	656	608	674	647	12. Government administration, Defense and Compulsory social security
NPL	0	-	-	-	0	0	0	0	0	0	0	0	0	-	1	NPL
13. Jasa Pendidikan	1.138	1.076	1.240	1.265	1.226	1.184	1.231	1.294	1.227	1.112	1.108	1.088	1.102	1.087	1.081	13. Education Services
NPL	16	18	30	30	28	27	28	28	28	30	28	32	19	20	19	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	1.864	2.539	3.650	3.621	3.587	3.123	3.223	3.088	3.170	2.906	2.970	3.000	3.183	3.209	3.234	14. Health Services and Social Activities
NPL	59	23	24	24	18	19	18	20	19	19	24	26	24	24	24	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	7.993	8.465	8.800	8.803	8.347	9.463	9.757	10.005	10.448	10.346	10.863	11.968	12.041	12.641	13.075	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	534	713	731	692	487	778	883	828	850	757	730	757	629	618	883	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	111	141	193	201	210	223	233	238	234	231	248	246	254	255	256	16. Individual Services which Serve Households
NPL	10	8	5	6	6	8	13	15	16	13	14	17	13	13	12	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	194	71	194	201	192	106	54	123	80	78	78	67	66	65	62	17. International Agency and Other Extra Agency International
NPL	5	1	34	34	30	24	0	30	9	12	14	12	15	15	22	NPL
18. Kegiatan yang belum jelas batasannya	2.095	748	547	610	754	623	597	523	565	547	532	468	464	448	444	18. Business Activities which are not clearly defined
NPL	7	10	4	10	4	4	5	4	4	4	4	4	3	4	9	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	21.149	17.829	15.572	15.485	16.108	15.372	16.391	16.485	16.142	14.279	14.275	14.496	14.262	14.336	14.344	- For Home Ownership
NPL	701	711	896	864	832	878	902	911	922	916	901	933	933	937	923	NPL
- Untuk Pemilikan Flat atau Apartemen	976	833	688	682	685	597	641	656	649	612	617	628	724	838	924	- For Apartement Ownership
NPL	21	15	47	47	46	23	24	23	25	20	17	17	17	16	14	NPL
- Untuk Pemilikan Ruko atau Rukan	1.342	1.177	1.122	1.121	1.108	1.061	1.079	1.069	1.077	1.031	1.028	1.118	1.005	1.015	1.011	- For Shop House Ownership
NPL	99	74	96	96	82	82	84	82	95	97	88	100	93	97	90	NPL
- Untuk Pemilikan Kendaraan Bermotor	8.132	9.305	9.041	9.052	8.835	9.124	9.319	9.488	9.579	9.435	9.544	9.328	8.600	8.389	8.253	- For Vehicles Ownership
NPL	81	278	177	176	182	119	118	121	127	130	176	205	208	232	213	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	83.747	74.753	69.260	67.134	68.280	70.142	73.747	74.605	75.228	79.030	83.709	84.059	84.566	84.112	86.086	- Others
NPL	378	382	434	356	334	378	402	484	534	586	560	613	646	644	691	NPL
Bukan Lapangan Usaha Lainnya	52.005	46.829	65.177	68.256	67.532	66.915	75.400	76.102	76.988	76.106	75.727	75.186	76.174	77.616	77.572	Non Industrial Origin Others
NPL	441	160	305	349	293	304	362	366	407	407	370	357	370	409	464	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	45.626	60.282	57.941	57.870	58.456	56.831	43.623	43.570	45.161	45.217	45.902	46.358	47.027	48.308	47.283	1. Agriculture, Hunting and Forestry
NPL	1.129	1.654	1.629	1.634	2.414	2.424	2.198	2.172	2.170	2.217	1.912	1.902	2.310	1.901	1.856	NPL
2. Perikanan	1.972	2.066	1.855	1.898	1.737	1.650	1.182	1.172	1.145	1.496	1.504	1.510	1.538	1.559	1.746	2. Fisher
NPL	58	87	56	52	45	135	51	51	65	70	59	60	59	57	49	NPL
3. Pertambangan dan Penggalian	41.401	57.005	49.943	51.013	49.308	50.679	48.546	47.698	46.618	55.590	52.129	50.079	49.375	47.464	47.781	3. Mining and Quarrying
NPL	1.923	1.958	3.630	4.675	3.499	3.552	3.502	3.331	3.715	4.432	4.512	4.269	4.426	4.135	4.163	NPL
4. Industri Pengolahan	229.598	299.274	293.394	297.444	311.611	314.922	275.192	272.689	272.730	285.929	284.647	282.037	283.004	291.604	292.344	4. Processing Industry
NPL	5.268	8.745	10.687	11.229	10.633	11.303	9.232	6.744	6.808	6.901	6.664	6.367	6.526	6.718	7.386	NPL
5. Listrik, gas dan air	15.095	23.437	25.395	25.335	25.626	26.330	24.165	24.286	17.906	21.087	21.189	20.913	20.487	22.720	23.525	5. Electricity, Gas and Water
NPL	551	1.302	1.223	1.248	1.233	1.229	1.223	1.222	1.226	1.238	1.238	1.238	1.238	1.242	1.243	NPL
6. Konstruksi	55.416	71.509	81.135	81.285	85.844	82.085	79.666	79.146	82.199	112.301	115.157	116.651	116.917	119.708	122.475	6. Construction
NPL	2.421	3.342	3.957	3.789	3.457	3.847	3.921	3.596	3.638	4.216	4.337	4.158	3.797	3.646	3.695	NPL
7. Perdagangan Besar dan Eceran	228.992	255.327	250.341	251.388	256.217	252.240	224.609	229.350	232.954	239.937	242.369	239.558	240.574	245.809	248.806	7. Wholesale and Retail Trade
NPL	9.029	10.947	13.709	13.904	12.566	13.091	11.601	10.813	11.114	11.561	11.098	11.504	11.496	11.460	11.923	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	30.377	32.785	34.614	35.314	35.568	36.159	26.962	26.667	26.528	28.779	28.972	28.616	28.183	28.154	28.083	8. Provision of accomodation and the provision of eating and drinking
NPL	421	725	1.148	1.017	950	1.180	838	886	891	971	1.381	1.054	1.172	1.276	1.255	NPL
9. Transportasi, pergudangan dan komunikasi	51.157	65.287	58.833	58.376	59.447	59.854	54.031	56.032	55.224	60.646	59.249	60.249	57.852	58.727	59.354	9. Transportation, Warehousing and Communications
NPL	1.973	2.708	2.602	2.744	2.161	2.255	1.985	1.940	1.908	2.019	1.989	1.761	1.891	1.722	1.687	NPL
10. Perantara Keuangan	60.099	89.699	93.255	95.675	100.089	102.530	92.946	94.773	94.035	100.954	107.890	106.573	107.962	108.524	110.368	10. Financial intermediaries
NPL	786	304	748	695	576	529	165	164	157	154	130	133	146	138	148	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	68.420	72.282	76.072	76.878	80.441	82.591	69.395	70.800	70.367	84.594	87.158	87.962	87.983	88.764	89.778	11. Real Estate, Business, Ownership, and Business Services
NPL	1.657	2.481	3.030	2.928	2.652	2.135	2.005	2.002	1.965	1.902	1.807	1.711	1.903	1.736	1.857	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	256	1.109	1.124	1.133	1.102	1.100	1.100	1.099	1.004	1.004	975	974	975	830	736	12. Government administration, Defense and Compulsory social security
NPL	1	1	1	1	0	0	0	0	0	0	0	0	-	-	-	NPL
13. Jasa Pendidikan	1.451	2.063	1.980	1.992	1.982	2.030	1.888	1.993	1.984	2.140	2.173	2.263	2.300	2.391	2.587	13. Education Services
NPL	20	37	66	67	47	52	34	34	28	27	29	32	42	35	35	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4.323	4.743	3.901	4.086	4.204	4.404	3.882	3.927	3.906	4.102	4.110	4.101	4.026	3.803	3.829	14. Health Services and Social Activities
NPL	51	61	75	49	47	51	46	49	50	44	46	62	63	63	57	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	23.162	20.908	16.551	16.183	16.362	16.840	10.220	10.355	10.264	11.003	10.965	10.953	10.902	10.902	11.064	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	399	810	592	581	705	703	539	539	555	603	578	583	583	703	566	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	118	133	91	84	85	92	70	66	61	68	76	74	68	73	76	16. Individual Services which Serve Households
NPL	5	4	9	9	7	7	7	7	7	4	4	4	4	2	2	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	7	36	3	1	1	25	13	13	13	13	13	13	12	13	13	17. International Agency and Other Extra Agency International
NPL	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	635	2.431	1.403	1.387	1.220	1.165	1.160	1.256	1.514	1.423	1.813	1.811	1.740	1.737	1.608	18. Business Activities which are not clearly defined
NPL	9	10	3	3	1	2	2	2	2	2	2	2	2	2	2	NPL
Penerima Kredit Bukan Lapangan Usaha																<i>Loans to Non Industrial Origin</i>
Rumah Tangga																<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	154.746	178.730	192.623	195.746	198.924	199.934	180.189	182.692	183.062	184.995	187.904	189.936	192.150	195.110	198.517	- For Home Ownership
NPL	3.735	4.292	5.147	5.229	4.838	5.457	5.164	5.121	5.366	5.498	5.552	5.675	5.644	5.578	5.606	NPL
- Untuk Pemilikan Flat atau Apartemen	7.126	7.063	6.804	6.819	6.871	6.932	6.047	6.118	6.103	6.199	6.196	6.238	6.278	6.400	6.475	- For Apartment Ownership
NPL	77	94	151	149	147	173	175	160	167	170	154	169	170	171	170	NPL
- Untuk Pemilikan Ruko atau Rukan	11.180	11.740	12.158	12.130	12.186	12.088	10.596	10.532	10.414	11.660	11.520	11.381	11.320	11.312	11.292	- For Shop House Ownership
NPL	312	450	577	599	576	593	543	551	549	600	608	608	560	591	573	NPL
- Untuk Pemilikan Kendaraan Bermotor	54.977	48.460	44.024	43.025	43.081	42.655	40.034	39.324	31.892	38.970	39.829	38.617	38.713	39.570	39.894	- For Vehicles Ownership
NPL	507	566	609	575	548	525	468	470	413	508	574	614	606	598	546	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	77.641	122.318	123.872	125.759	128.385	127.822	123.031	123.786	131.006	125.403	126.327	124.810	125.636	126.018	126.580	- Others
NPL	1.016	1.508	1.811	1.797	1.677	1.758	1.707	1.628	1.806	1.781	1.828	1.843	1.930	1.904	1.923	NPL
Bukan Lapangan Usaha Lainnya	65.740	79.147	86.922	87.755	88.741	88.739	80.236	80.422	82.562	81.443	82.577	81.522	81.474	81.996	81.324	Non Industrial Origin Others
NPL	803	1.215	1.358	1.328	1.385	1.651	1.176	1.152	1.198	1.184	1.247	1.308	1.304	1.244	1.254	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	139.880	167.003	189.793	192.670	196.628	193.491	209.495	211.610	215.565	218.053	223.012	221.820	222.909	226.282	221.803	<i>1. Agricultures, Hunting and Forestry</i>
NPL	1.285	1.525	2.355	2.077	2.303	1.991	2.259	2.284	2.297	2.365	2.322	2.304	2.013	2.261	2.224	<i>NPL</i>
2. Perikanan	3.759	4.205	4.478	4.562	4.743	4.562	5.074	5.426	5.559	5.713	5.861	5.885	5.920	6.038	6.055	<i>2. Fisher</i>
NPL	79	103	93	75	112	151	160	152	154	176	175	176	167	187	189	<i>NPL</i>
3. Pertambangan dan Penggalian	63.211	56.915	46.518	55.282	54.294	62.524	57.388	57.000	58.670	55.538	57.878	58.838	54.572	50.299	50.378	<i>3. Mining and Quarrying</i>
NPL	847	2.560	2.517	2.758	3.708	3.210	3.739	3.765	3.824	3.976	3.967	3.718	3.754	3.752	3.761	<i>NPL</i>
4. Industri Pengolahan	270.337	333.026	325.637	336.634	352.894	345.355	368.979	377.321	381.017	391.196	401.476	396.753	394.594	401.132	395.768	<i>4. Processing Industry</i>
NPL	3.386	6.896	13.702	13.033	11.814	11.923	13.648	14.166	14.369	14.166	15.058	15.559	18.679	15.127	14.511	<i>NPL</i>
5. Listrik, gas dan air	49.307	59.588	84.055	92.039	93.339	92.779	93.210	97.782	100.237	98.552	92.984	94.876	97.702	94.335	96.704	<i>5. Electricity, Gas and Water</i>
NPL	462	514	52	180	455	456	450	447	450	327	144	138	135	174	271	<i>NPL</i>
6. Konstruksi	47.526	57.072	73.533	73.417	73.852	72.581	77.465	79.988	81.091	82.561	86.081	86.519	88.432	90.570	88.152	<i>6. Construction</i>
NPL	1.288	887	1.886	1.983	2.068	2.458	2.340	2.355	1.903	1.976	2.101	1.643	1.630	1.690	1.557	<i>NPL</i>
7. Perdagangan Besar dan Eceran	360.733	417.673	452.412	455.218	469.101	444.356	479.215	493.226	494.312	489.872	496.452	492.981	495.890	500.656	504.692	<i>7. Wholesale and Retail Trade</i>
NPL	8.877	10.885	17.626	17.888	16.550	17.396	19.455	19.698	19.911	20.441	20.820	21.122	20.077	20.480	19.760	<i>NPL</i>
8. Penyediaan akomodasi dan penyediaan makan minum	27.224	34.150	36.226	36.483	36.830	37.105	46.451	47.391	47.509	47.612	48.252	48.108	48.607	47.994	48.383	<i>8. Provision of accomodation and the provision of eating and drinking</i>
NPL	369	763	491	419	773	783	1.154	1.208	1.183	1.223	1.356	1.552	1.526	1.515	1.543	<i>NPL</i>
9. Transportasi, pergudangan dan komunikasi	77.716	84.041	79.264	79.571	85.000	82.218	87.135	88.776	88.748	92.436	90.337	88.268	88.646	92.574	92.850	<i>9. Transportation, Warehousing and Communications</i>
NPL	1.102	2.453	3.744	3.327	4.877	4.926	5.520	5.201	5.192	5.020	3.762	3.715	3.671	3.722	4.448	<i>NPL</i>
10. Perantara Keuangan	36.907	36.273	43.392	44.425	51.362	50.529	62.729	61.188	59.292	59.214	63.867	59.681	59.086	60.702	55.096	<i>10. Financial intermediaries</i>
NPL	59	296	267	989	960	957	1.302	1.212	1.217	1.238	491	506	497	504	524	<i>NPL</i>
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	49.865	57.974	64.558	65.928	67.835	66.410	80.287	81.890	80.076	81.338	83.391	82.484	83.532	86.133	85.716	<i>11. Real Estate, Business, Ownership, and Business Services</i>
NPL	655	1.250	1.639	1.521	1.217	1.172	1.503	2.139	1.725	2.382	2.183	2.213	2.292	2.134	2.178	<i>NPL</i>
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9.560	10.908	12.430	12.880	12.971	20.814	20.723	20.911	19.694	20.147	20.602	20.987	21.535	21.486	19.487	<i>12. Government administration, Defense and Compulsory social security</i>
NPL	3	7	5	4	3	10	10	10	10	11	11	12	12	12	13	<i>NPL</i>
13. Jasa Pendidikan	1.626	1.908	1.795	1.738	1.841	1.800	1.917	1.926	2.024	2.027	2.012	1.983	1.967	1.962	1.963	<i>13. Education Services</i>
NPL	16	15	20	24	23	24	25	37	34	34	34	32	29	24	25	<i>NPL</i>
14. Jasa Kesehatan dan Kegiatan Sosial	4.147	11.497	6.694	6.729	6.214	5.853	6.227	6.505	6.641	6.775	7.093	6.855	6.952	7.235	7.244	<i>14. Health Services and Social Activities</i>
NPL	31	20	56	55	50	105	105	97	82	63	200	200	200	195	193	<i>NPL</i>
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	28.764	23.614	25.301	25.792	27.197	26.246	32.889	33.630	32.796	33.256	33.834	33.600	34.104	34.023	34.669	<i>15. Community, Sociocultural, Entertainment and Other Individual Services</i>
NPL	439	570	516	366	325	379	561	667	743	727	778	803	771	954	815	<i>NPL</i>
16. Jasa Perorangan yang Melayani Rumah Tangga	1.762	2.077	1.910	1.934	1.939	1.932	1.944	1.957	1.966	1.969	1.977	1.964	1.964	1.963	1.973	<i>16. Individual Services which Serve Households</i>
NPL	34	37	47	42	41	47	49	49	51	52	49	50	40	45	46	<i>NPL</i>
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	5	3	37	38	38	55	56	56	71	71	71	79	79	80	82	<i>17. International Agency and Other Extra Agency International</i>
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>NPL</i>
18. Kegiatan yang belum jelas batasannya	6.697	7.420	7.534	8.052	8.015	107	128	97	84	84	321	440	434	442	428	<i>18. Business Activities which are not clearly defined</i>
NPL	5	0	11	10	10	10	10	10	10	11	0	0	1	1	1	<i>NPL</i>
Penerima Kredit Bukan Lapangan Usaha																<i>Loans to Non Industrial Origin</i>
Rumah Tangga																<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	100.805	103.340	106.436	107.524	108.896	108.702	128.477	131.543	131.853	133.324	135.051	136.221	137.058	137.961	137.818	<i>- For Home Ownership</i>
NPL	1.298	1.767	2.599	2.593	2.252	2.458	3.202	3.196	3.097	3.187	3.212	3.147	3.152	3.292	3.290	<i>NPL</i>
- Untuk Pemilikan Flat atau Apartemen	4.384	4.315	4.176	4.233	4.279	4.263	5.165	5.260	5.332	5.441	5.564	5.735	5.847	5.977	6.085	<i>- For Apartement Ownership</i>
NPL	16	40	64	66	70	76	84	96	91	112	113	124	126	130	122	<i>NPL</i>
- Untuk Pemilikan Ruko atau Rukan	11.939	12.147	12.500	12.584	12.743	12.587	14.109	13.966	13.848	13.784	13.820	13.718	13.625	13.494	13.399	<i>- For Shop House Ownership</i>
NPL	172	241	384	391	353	375	478	481	500	510	526	542	549	547	547	<i>NPL</i>
- Untuk Pemilikan Kendaraan Bermotor	53.941	58.007	61.512	61.642	61.880	62.973	65.517	65.235	66.170	66.592	68.981	68.576	69.285	69.759	70.215	<i>- For Vehicles Ownership</i>
NPL	636	760	830	800	777	788	818	826	856	885	917	904	904	868	845	<i>NPL</i>
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	169.377	200.029	218.814	223.099	228.138	234.648	240.577	244.276	244.485	247.769	253.768	255.967	258.750	258.865	264.797	<i>- Others</i>
NPL	1.511	1.446	1.714	1.603	1.461	1.628	1.804	1.822	1.947	2.059	2.091	2.175	2.089	2.321	2.327	<i>NPL</i>
Bukan Lapangan Usaha Lainnya	33.601	38.704	42.107	43.181	44.693	43.695	51.847	52.530	53.098	53.204	55.825	54.545	55.649	56.387	56.211	<i>Non Industrial Origin Others</i>
NPL	521	794	828	820	983	1.012	1.545	1.309	1.310	1.327	1.207	1.253	1.274	1.262	1.229	<i>NPL</i>

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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	505	397	369	397	53	75	74	67	67	57	75	75	72	72	71	1. Agriculture, Hunting and Forestry
NPF	6	11	28	23	11	11	10	10	10	10	10	11	13	11	11	NPF
2. Perikanan	109	71	9	8	3	2	3	2	7	3	8	8	8	7	7	2. Fisher
NPF	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	NPF
3. Pertambangan dan Penggalian	371	201	163	163	43	43	41	43	44	43	89	57	95	97	90	3. Mining and Quarrying
NPF	84	32	28	28	28	28	28	28	28	28	28	25	25	25	25	NPF
4. Industri Pengolahan	2.071	1.103	583	535	446	446	450	507	496	526	449	438	432	412	406	4. Processing Industry
NPF	41	48	102	96	74	80	55	81	53	80	52	136	151	135	135	NPF
5. Listrik, gas dan air	510	180	207	212	220	218	230	236	233	273	269	290	318	317	312	5. Electricity, Gas and Water
NPF	2	2	7	7	2	2	2	2	2	2	2	2	2	2	2	NPF
6. Konstruksi	1.158	815	744	725	785	651	641	654	568	616	621	655	652	641	641	6. Construction
NPF	64	96	94	98	85	98	98	97	95	97	91	83	97	68	108	NPF
7. Perdagangan Besar dan Eceran	6.872	3.149	2.584	2.556	1.277	1.152	1.061	1.004	1.023	1.070	1.042	1.014	1.045	1.037	1.027	7. Wholesale and Retail Trade
NPF	268	287	434	352	146	149	150	102	94	97	85	80	79	106	129	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	445	214	223	227	175	198	243	211	227	186	185	185	179	143	141	8. Provision of accomodation and the provision of eating and drinking
NPF	17	6	24	24	24	24	42	25	41	24	24	64	24	24	25	NPF
9. Transportasi, pergudangan dan komunikasi	1.315	1.109	798	776	631	628	640	645	609	592	589	547	525	553	538	9. Transportation, Warehousing and Communications
NPF	36	68	140	122	88	88	88	80	80	76	76	58	142	57	154	NPF
10. Perantara Keuangan	2.568	1.379	906	908	987	952	816	890	890	952	985	976	982	964	948	10. Financial intermediaries
NPF	26	23	34	33	32	30	32	32	32	44	43	37	36	23	35	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.145	1.342	1.432	1.536	1.465	1.454	1.674	1.624	1.871	1.741	1.865	1.847	1.840	1.779	1.764	11. Real Estate, Business, Ownership, and Business Services
NPF	29	61	290	87	598	598	622	595	634	606	633	632	632	631	632	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	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	417	513	672	675	674	674	679	697	719	718	721	728	745	719	817	13. Education Services
NPF	1	2	1	15	1	1	1	2	2	2	2	2	8	2	2	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	204	203	316	339	361	404	406	425	450	465	466	464	501	507	506	14. Health Services and Social Activities
NPF	0	0	5	5	1	1	3	1	5	1	1	4	4	5	22	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.047	281	566	520	140	141	94	142	86	154	102	102	122	118	118	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	4	5	84	53	5	22	6	23	5	24	5	5	5	5	10	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	61	3	11	10	2	2	2	2	4	2	4	5	5	6	5	16. Individual Services which Serve Households
NPF	0	0	0	0	0	0	0	0	2	0	2	2	2	2	2	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1	1	1	1	1	1	1	-	-	9	2	-	-	1	1	18. Business Activities which are not clearly defined
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	235	292	282	291	284	288	300	313	323	343	351	374	384	401	418	- For Home Ownership
NPF	19	21	28	29	25	26	27	26	28	28	29	26	26	23	25	NPF
- Untuk Pemilikan Flat atau Apartemen	10	24	12	13	17	17	19	18	19	20	19	19	19	19	19	- For Apartement Ownership
NPF	0	0	-	0	0	-	-	-	0	0	0	0	0	0	0	NPF
- Untuk Pemilikan Ruko atau Rukan	11	13	12	12	12	12	13	15	18	15	18	18	17	17	17	- For Shop House Ownership
NPF	-	-	0	0	0	0	0	0	1	0	0	0	0	-	-	NPF
- Untuk Pemilikan Kendaraan Bermotor	3.715	3.174	2.448	2.458	537	530	521	459	437	449	457	451	449	444	439	- For Vehicles Ownership
NPF	47	39	27	27	1	1	0	1	2	1	1	4	4	1	1	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	2.499	2.983	3.236	3.303	3.249	3.247	3.255	3.284	3.300	3.310	3.318	3.283	3.271	3.251	3.240	- Others
NPF	34	42	48	49	43	48	52	52	69	68	68	70	71	72	75	NPF
Bukan Lapangan Usaha Lainnya	430	48	27	30	34	31	29	18	16	16	15	15	15	15	15	Non Industrial Origin Others
NPF	1	1	1	1	1	1	0	0	-	0	0	0	0	1	1	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Pembiayaan Lapangan Usaha																<i>Financing by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	3.706	2.061	2.462	2.243	2.777	2.784	2.724	2.787	2.847	2.919	3.217	3.130	3.248	3.383	3.315	1. Agriculture, Hunting and Forestry
NPF	354	131	148	142	145	178	84	71	74	108	101	103	104	104	134	NPF
2. Perikanan	338	879	1.063	1.052	1.155	1.140	1.138	1.263	1.253	1.236	1.256	1.152	1.157	1.132	1.028	2. Fisher
NPF	4	12	32	32	16	27	29	28	32	34	34	31	31	30	43	NPF
3. Pertambangan dan Penggalian	3.661	3.112	3.163	3.209	3.219	3.226	3.229	3.116	3.080	3.330	3.308	3.239	3.209	3.158	3.178	3. Mining and Quarrying
NPF	246	196	298	320	375	503	470	343	483	455	453	447	446	449	450	NPF
4. Industri Pengolahan	8.560	8.831	10.532	11.014	11.071	10.809	11.077	11.455	11.666	11.781	12.239	12.487	12.396	12.694	12.831	4. Processing Industry
NPF	340	423	519	510	425	413	376	351	491	458	297	387	386	480	867	NPF
5. Listrik, gas dan air	4.581	3.202	3.251	3.308	3.383	3.356	3.329	3.275	3.243	3.225	3.090	3.069	2.956	3.040	3.026	5. Electricity, Gas and Water
NPF	386	35	38	37	35	35	35	34	8	22	8	19	19	18	183	NPF
6. Konstruksi	7.449	4.787	5.252	5.342	5.388	5.106	5.396	5.399	5.503	5.761	6.023	6.255	6.227	6.272	6.694	6. Construction
NPF	673	227	233	217	190	197	223	202	301	272	279	307	276	359	392	NPF
7. Perdagangan Besar dan Eceran	12.330	13.183	17.208	17.358	18.848	18.361	18.158	18.620	19.014	19.564	19.707	18.178	19.799	20.261	20.215	7. Wholesale and Retail Trade
NPF	1.043	759	969	1.124	1.020	1.083	1.061	1.149	1.107	1.002	887	827	933	991	1.025	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	806	1.127	1.240	1.273	1.268	1.176	1.143	1.168	1.184	1.190	1.210	1.189	1.335	1.312	1.114	8. Provision of accommodation and the provision of eating and drinking
NPF	35	24	26	26	22	22	22	21	24	25	27	26	29	28	38	NPF
9. Transportasi, pergudangan dan komunikasi	8.084	4.452	4.728	4.616	4.783	4.801	4.791	4.836	4.768	4.790	5.045	5.052	4.863	4.844	4.887	9. Transportation, Warehousing and Communications
NPF	696	215	169	155	185	145	147	191	209	347	367	355	100	82	80	NPF
10. Perantara Keuangan	8.805	6.609	6.188	5.996	6.053	5.716	5.768	5.697	5.680	5.869	6.054	5.862	5.517	5.456	5.291	10. Financial intermediaries
NPF	363	60	221	204	260	260	639	651	681	684	609	225	227	81	80	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.295	4.585	5.439	5.435	5.852	5.801	5.886	5.846	5.760	5.734	5.735	5.659	5.583	5.597	5.517	11. Real Estate, Business, Ownership, and Business Services
NPF	211	279	244	233	268	241	249	217	186	176	211	302	301	346	382	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	84	16	9	9	9	8	8	8	7	8	8	7	7	7	7	12. Government administration, Defense and Compulsory social security
NPF	3	2	1	1	1	1	1	1	1	1	2	2	2	2	2	NPF
13. Jasa Pendidikan	1.638	1.689	1.831	1.885	1.888	1.917	1.955	1.974	1.950	1.997	2.041	2.052	2.054	2.054	2.050	13. Education Services
NPF	14	40	20	19	15	38	45	38	49	48	48	48	51	51	74	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.329	1.109	1.090	1.101	1.159	1.117	1.253	1.280	1.269	1.284	1.311	1.334	1.332	1.310	1.435	14. Health Services and Social Activities
NPF	52	9	4	18	4	4	4	4	3	3	6	5	11	6	6	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.387	1.849	2.029	2.078	2.476	2.440	2.293	2.191	2.094	2.128	2.378	2.316	2.361	2.399	2.395	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	429	62	141	137	117	151	137	99	118	110	111	114	116	109	105	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	43	155	225	236	247	241	246	252	257	263	274	237	264	263	269	16. Individual Services which Serve Households
NPF	0	2	7	7	7	7	8	8	9	9	9	8	9	8	8	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra Agency International
NPF	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	6.330	1.311	606	694	531	515	499	489	439	443	565	565	414	429	412	18. Business Activities which are not clearly defined
NPF	282	218	95	95	56	57	63	60	67	68	70	140	160	170	162	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																<i>Financing to Non Industrial Origin</i>
Rumah Tangga																<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	22.419	17.431	19.464	19.798	20.044	20.154	19.497	20.986	20.992	20.896	21.081	21.285	21.432	21.579	21.658	- For Home Ownership
NPF	720	563	515	516	488	536	544	546	519	489	519	523	559	595	620	NPF
- Untuk Pemilikan Flat atau Apartemen	525	469	595	621	621	623	576	632	629	642	666	654	652	647	645	- For Apartment Ownership
NPF	30	16	30	19	16	46	37	20	19	21	20	17	23	24	34	NPF
- Untuk Pemilikan Ruko atau Rukan	1.429	1.269	1.100	1.110	1.148	1.145	1.162	1.195	1.199	1.190	1.167	1.166	1.163	1.154	1.143	- For Shop House Ownership
NPF	65	41	48	56	38	38	44	42	45	33	41	35	43	50	44	NPF
- Untuk Pemilikan Kendaraan Bermotor	1.323	1.125	1.706	1.672	3.567	3.487	3.503	3.493	3.522	3.544	3.550	3.309	3.187	3.175	3.172	- For Vehicles Ownership
NPF	36	41	19	21	42	49	53	49	50	51	50	51	49	49	51	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	16.072	3.757	13.390	13.512	13.744	13.823	15.296	14.188	14.305	14.445	14.493	14.477	14.553	14.543	14.576	- Others
NPF	591	144	162	150	127	142	148	155	157	167	170	159	165	172	181	NPF
Bukan Lapangan Usaha Lainnya	4.052	2.765	1.630	1.635	1.652	1.640	1.335	1.651	1.669	1.681	1.664	1.722	1.521	1.614	1.620	Non Industrial Origin Others
NPF	65	126	126	128	90	85	69	65	62	60	63	61	57	69	62	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Pembiayaan Lapangan Usaha	-	4.088	4.470	4.490	4.054	3.965	3.975	4.350	3.732	3.916	4.029	3.751	3.738	3.719	3.811	Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	-	208	149	145	131	138	135	130	132	127	105	99	87	84	83	1. Agriculture, Hunting and Forestry
NPF	-	47	83	81	81	81	80	78	77	75	74	72	62	62	61	NPF
2. Perikanan	-	4	11	12	11	13	13	12	13	11	11	11	3	3	3	2. Fisher
NPF	-	1.500	1.415	1.426	1.725	1.706	1.689	1.967	2.019	2.125	1.896	2.069	1.955	1.917	1.913	NPF
3. Pertambangan dan Penggalian	-	148	140	131	160	128	147	143	161	118	75	53	4	22	22	3. Mining and Quarrying
NPF	-	4.466	4.208	4.184	4.218	4.365	4.225	4.363	3.907	3.666	4.133	4.016	3.421	3.766	3.726	NPF
4. Industri Pengolahan	-	295	206	160	262	264	277	460	386	385	383	371	215	218	214	4. Processing Industry
NPF	-	2.615	3.286	3.297	4.106	4.067	4.030	3.962	3.885	3.717	3.688	3.644	3.611	3.571	3.550	NPF
5. Listrik, gas dan air	-	388	287	476	474	470	462	462	462	328	414	403	417	280	281	5. Electricity, Gas and Water
NPF	-	2.089	2.281	2.186	2.222	1.815	1.856	1.872	1.860	1.963	3.365	3.599	3.544	3.650	2.879	NPF
6. Konstruksi	-	128	123	118	107	57	56	48	37	225	222	270	431	434	458	6. Construction
NPF	-	5.841	5.662	5.641	5.756	5.496	5.334	5.262	5.006	5.151	5.023	4.623	4.736	4.655	4.567	NPF
7. Perdagangan Besar dan Eceran	-	870	689	692	633	655	533	505	514	494	438	544	549	552	539	7. Wholesale and Retail Trade
NPF	-	341	492	489	504	491	484	479	473	469	466	445	442	441	444	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	-	19	27	28	26	32	32	26	28	31	22	22	19	20	20	8. Provision of accomodation and the provision of eating and drinking
NPF	-	4.094	3.652	3.600	4.032	3.535	3.458	3.484	3.481	3.638	3.688	3.509	3.414	3.374	3.346	NPF
9. Transportasi, pergudangan dan komunikasi	-	176	395	308	235	250	240	238	269	369	521	492	485	564	526	9. Transportation, Warehousing and Communications
NPF	-	3.956	4.882	4.718	4.689	4.589	4.086	4.588	4.652	4.567	5.038	5.490	5.640	5.554	5.605	NPF
10. Perantara Keuangan	-	99	64	131	116	132	129	131	107	28	18	19	32	21	24	10. Financial intermediaries
NPF	-	1.437	1.765	1.853	2.000	1.899	1.910	1.903	1.955	1.990	1.975	1.966	2.068	2.204	2.318	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	-	40	46	35	30	36	36	32	38	84	83	85	87	87	82	11. Real Estate, Business, Ownership, and Business Services
NPF	-	250	250	250	-	-	-	-	-	-	-	-	-	-	-	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPF	-	681	800	810	834	814	819	945	1.018	1.098	1.138	1.109	1.104	1.254	1.272	NPF
13. Jasa Pendidikan	-	27	22	22	8	8	8	8	7	7	10	7	5	2	2	13. Education Services
NPF	-	889	1.043	1.058	1.195	1.161	1.184	1.206	1.284	1.313	1.409	1.471	1.462	1.489	1.480	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	-	41	17	13	12	12	10	10	11	10	7	7	6	6	6	14. Health Services and Social Activities
NPF	-	1.534	1.268	1.297	1.317	1.326	1.358	1.403	1.416	1.430	1.451	1.462	1.492	1.510	1.544	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	-	144	102	100	81	84	85	80	81	66	69	73	66	58	57	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	-	113	96	91	84	81	76	71	69	65	62	58	59	56	53	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	-	1	6	8	5	6	5	4	4	4	5	5	4	4	4	16. Individual Services which Serve Households
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	-	19	-	-	-	-	-	-	-	-	-	-	-	-	-	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Financing to Non Industrial Origin
Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	House Hold
- Untuk Pemilikan Rumah Tinggal	-	6.396	7.056	7.217	7.236	7.223	7.248	7.326	7.409	7.427	7.440	7.435	7.455	7.540	7.589	- For Home Ownership
NPF	-	158	237	230	170	191	190	179	195	198	177	175	162	158	162	NPF
- Untuk Pemilikan Flat atau Apartemen	-	280	254	253	246	245	239	238	235	226	225	222	220	217	215	- For Apartment Ownership
NPF	-	11	9	13	7	8	8	7	7	8	6	7	5	5	5	NPF
- Untuk Pemilikan Ruko atau Rukan	-	166	188	184	187	186	183	178	181	178	176	172	172	170	171	- For Shop House Ownership
NPF	-	12	13	14	11	11	10	7	8	8	7	7	6	6	6	NPF
- Untuk Pemilikan Kendaraan Bermotor	-	210	163	159	156	150	145	149	181	268	336	348	365	391	420	- For Vehicles Ownership
NPF	-	5	4	4	3	3	3	3	3	3	3	2	2	2	2	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	-	9.688	10.181	10.372	10.561	10.632	10.805	11.202	11.538	11.874	12.044	12.213	12.486	12.767	13.141	- Others
NPF	-	313	325	308	246	265	257	229	248	247	231	227	226	222	227	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	2014	2015	2016			2017										Items	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
Jenis Penggunaan																Type of Use	
Kredit kepada Pihak Ketiga																Credit to Third Party	
1. Modal Kerja	1.757.449	1.916.256	1.966.176	1.990.265	2.049.098	1.969.299	1.963.139	2.007.858	2.033.359	2.052.719	2.103.048	2.086.898	2.083.937	2.130.383	2.132.175	1. Working Capital	
NPL	43.840	57.302	77.765	78.072	73.591	75.307	76.256	74.391	75.415	76.335	73.496	75.198	73.872	73.876	74.698	NPL	
2. Investasi	903.194	1.035.889	1.077.145	1.108.838	1.125.467	1.135.494	1.134.358	1.138.236	1.122.575	1.131.758	1.126.847	1.121.056	1.133.725	1.133.238	1.135.253	2. Investments	
NPL	21.223	27.045	37.847	38.431	36.123	37.975	38.984	38.165	38.134	38.040	37.917	36.687	40.565	36.799	37.683	NPL	
3. Konsumsi	1.013.666	1.105.759	1.172.195	1.185.838	1.202.630	1.208.198	1.210.584	1.223.873	1.230.096	1.240.677	1.261.291	1.261.327	1.270.981	1.279.967	1.292.737	3. Consumption	
NPL	14.324	16.586	19.951	19.744	18.422	20.029	20.752	20.428	21.096	21.664	21.731	22.250	22.283	22.601	22.658	NPL	
Total Kredit	3.674.308	4.057.904	4.215.516	4.284.941	4.377.195	4.312.991	4.308.081	4.369.967	4.386.031	4.425.154	4.491.186	4.469.282	4.488.642	4.543.588	4.560.166	Total Credit	
NPL	79.388	100.933	135.563	136.246	128.135	133.311	135.991	132.984	134.645	136.039	133.144	134.135	136.721	133.276	135.039	NPL	
Orientasi Penggunaan																User Orientation	
Kredit kepada Pihak Ketiga																Credit to Third Party	
1. Ekspor	61.014	93.281	90.695	94.218	96.852	113.737	114.948	113.007	115.412	122.060	117.276	118.324	118.920	119.272	118.013	1. Ekspor	
NPL	2.224	2.327	2.790	2.380	2.059	2.901	3.170	2.929	3.163	3.211	3.367	3.391	2.977	3.119	2.574	NPL	
2. Impor	56.049	62.694	48.800	48.844	44.759	43.363	43.051	45.334	51.541	54.472	55.532	54.773	58.053	60.321	60.049	2. Impor	
NPL	636	2.325	2.610	2.547	1.189	1.049	805	750	953	911	1.637	1.594	1.634	1.733	1.857	NPL	
3. Lainnya	3.557.246	3.901.930	4.076.021	4.141.879	4.235.584	4.155.891	4.150.082	4.211.626	4.219.077	4.248.621	4.318.378	4.296.186	4.311.669	4.363.994	4.382.104	3. Other	
NPL	76.528	96.281	130.164	131.320	124.888	129.361	132.016	129.305	130.529	131.916	128.139	129.150	132.110	128.424	130.608	NPL	
Total Kredit	3.674.308	4.057.904	4.215.516	4.284.941	4.377.195	4.312.991	4.308.081	4.369.967	4.386.031	4.425.154	4.491.186	4.469.282	4.488.642	4.543.588	4.560.166	Total Credit	
NPL	79.388	100.933	135.563	136.246	128.135	133.311	135.991	132.984	134.645	136.039	133.144	134.135	136.721	133.276	135.039	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	2014	2015	2016			2017										Items	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
Jenis Penggunaan																Type of Use	
Kredit kepada Pihak Ketiga																Credit to Third Party	
1. Modal Kerja	42.055	29.951	20.305	20.880	21.534	16.961	13.999	14.360	13.871	14.528	13.363	13.575	13.491	13.764	13.867	1. Working Capital	
NPL	1.107	863	703	758	623	637	581	582	560	594	617	585	591	625	648	NPL	
2. Investasi	19.737	15.195	7.137	7.169	7.383	6.498	4.874	4.899	4.616	4.565	4.129	4.214	4.212	4.220	4.206	2. Investments	
NPL	568	470	267	260	249	239	221	226	235	259	251	263	281	291	297	NPL	
3. Konsumsi	48.132	40.947	37.639	37.979	37.985	36.512	24.064	24.439	24.635	24.878	22.010	22.141	22.506	22.864	23.445	3. Consumption	
NPL	391	260	327	342	277	299	253	246	274	303	256	307	313	312	336	NPL	
Total Kredit	109.924	86.092	65.080	66.028	66.902	59.971	42.938	43.699	43.122	43.972	39.501	39.930	40.210	40.848	41.518	Total Credit	
NPL	2.067	1.594	1.297	1.361	1.149	1.175	1.054	1.054	1.069	1.157	1.123	1.155	1.186	1.229	1.281	NPL	
Orientasi Penggunaan																User Orientation	
Kredit kepada Pihak Ketiga																Credit to Third Party	
1. Ekspor	580	28	10	10	60	53	51	52	52	52	52	53	51	51	51	1. Ekspor	
NPL	3	0	0	0	-	-	-	-	-	-	-	-	-	-	-	NPL	
2. Impor	23	41	44	42	55	33	28	36	33	34	38	37	36	36	34	2. Impor	
NPL	0	3	-	-	-	-	-	-	-	-	-	-	-	14	13	NPL	
3. Lainnya	109.321	86.024	65.027	65.976	66.787	59.884	42.858	43.611	43.037	43.885	39.411	39.841	40.123	40.762	41.433	3. Other	
NPL	2.063	1.591	1.297	1.361	1.149	1.175	1.054	1.054	1.069	1.157	1.123	1.155	1.186	1.215	1.268	NPL	
Total Kredit	109.924	86.092	65.080	66.028	66.902	59.971	42.938	43.699	43.122	43.972	39.501	39.930	40.210	40.848	41.518	Total Credit	
NPL	2.067	1.594	1.297	1.361	1.149	1.175	1.054	1.054	1.069	1.157	1.123	1.155	1.186	1.229	1.281	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																<i>Type of Use</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Modal Kerja	341.811	257.439	268.608	273.895	266.758	248.635	254.426	258.403	262.932	200.060	203.939	215.677	199.718	206.554	212.051	1. Working Capital
NPL	8.897	9.596	13.290	13.323	10.779	11.323	11.758	11.824	11.825	10.124	9.438	11.103	10.183	10.165	10.364	NPL
2. Investasi	124.683	119.949	132.318	134.503	131.294	121.507	123.730	124.122	123.401	108.515	108.307	128.571	115.398	115.880	116.783	2. Investments
NPL	4.143	3.819	6.440	6.187	5.258	5.812	6.135	6.039	6.295	5.653	5.088	5.771	5.358	5.215	5.444	NPL
3. Konsumsi	167.355	150.725	160.862	161.730	162.548	163.210	176.577	178.406	179.662	180.493	184.900	185.333	185.327	186.305	188.189	3. Consumption
NPL	1.722	1.619	1.956	1.887	1.770	1.785	1.892	1.987	2.108	2.156	1.949	2.240	2.263	2.335	2.394	NPL
Total Kredit	633.850	528.114	561.787	570.128	560.600	533.352	554.733	560.930	565.995	489.068	497.146	529.580	500.443	508.740	517.022	Total Credit
NPL	14.762	15.034	21.687	21.397	17.806	18.919	19.785	19.851	20.228	17.932	16.475	19.114	17.804	17.715	18.201	NPL
Orientasi Penggunaan																<i>User Orientation</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Ekspor	14.365	17.960	16.372	14.813	14.543	13.477	14.008	13.440	13.155	13.029	12.585	12.617	12.378	12.524	12.802	1. Ekspor
NPL	363	515	343	353	303	300	300	283	283	292	292	291	291	293	296	NPL
2. Impor	8.570	7.503	8.251	8.148	5.544	4.935	4.788	4.753	4.826	4.377	4.742	5.208	4.457	4.352	4.295	2. Impor
NPL	66	190	406	411	165	165	165	160	160	160	160	6	6	6	6	NPL
3. Lainnya	610.915	502.651	537.165	547.166	540.512	514.940	535.937	542.737	548.014	471.662	479.819	511.756	483.607	491.863	499.925	3. Other
NPL	14.332	14.329	20.938	20.633	17.338	18.454	19.320	19.407	19.784	17.480	16.022	18.816	17.506	17.416	17.899	NPL
Total Kredit	633.850	528.114	561.787	570.128	560.600	533.352	554.733	560.930	565.995	489.068	497.146	529.580	500.443	508.740	517.022	Total Credit
NPL	14.762	15.034	21.687	21.397	17.806	18.919	19.785	19.851	20.228	17.932	16.475	19.114	17.804	17.715	18.201	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																<i>Type of Use</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Modal Kerja	547.134	701.323	704.216	709.544	734.389	722.815	640.436	648.668	654.356	729.656	745.764	748.556	740.337	756.314	766.599	1. Working Capital
NPL	15.161	22.742	27.395	27.038	25.236	25.347	23.283	20.007	20.431	22.069	21.112	21.657	21.553	20.835	21.935	NPL
2. Investasi	310.972	359.052	343.618	347.807	354.927	368.710	318.210	316.225	309.257	326.626	320.526	312.139	320.587	324.776	324.855	2. Investments
NPL	10.541	12.435	15.769	17.586	15.758	17.149	14.064	13.542	13.869	14.287	14.663	13.183	14.105	14.002	13.991	NPL
3. Konsumsi	371.411	447.456	466.403	471.225	478.174	478.171	440.135	442.875	445.039	448.671	454.354	452.504	455.572	460.407	464.082	3. Consumption
NPL	6.449	8.127	9.653	9.675	9.171	10.158	9.232	9.083	9.499	9.741	9.963	10.216	10.214	10.086	10.073	NPL
Total Kredit	1.229.517	1.507.831	1.514.236	1.528.576	1.567.489	1.569.696	1.398.781	1.407.768	1.408.652	1.504.953	1.520.644	1.513.200	1.516.496	1.541.498	1.555.536	Total Credit
NPL	32.151	43.304	52.816	54.300	50.164	52.653	46.579	42.632	43.799	46.098	45.738	45.057	45.872	44.923	45.999	NPL
Orientasi Penggunaan																<i>User Orientation</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Ekspor	32.517	59.473	59.196	63.713	66.089	65.921	61.011	60.649	56.567	62.208	58.733	58.765	60.356	61.680	61.675	1. Ekspor
NPL	1.055	1.353	1.833	1.424	1.357	1.391	1.232	960	957	952	1.133	1.150	1.144	1.216	684	NPL
2. Impor	42.081	49.644	35.545	35.224	34.000	35.097	34.505	36.557	35.997	39.221	39.099	38.947	43.005	45.096	45.834	2. Impor
NPL	554	2.033	2.147	2.080	965	884	634	498	295	304	327	423	461	525	645	NPL
3. Lainnya	1.154.919	1.398.715	1.419.496	1.429.640	1.467.401	1.468.678	1.303.265	1.310.562	1.316.087	1.403.523	1.422.812	1.415.488	1.413.136	1.434.722	1.448.027	3. Other
NPL	30.542	39.918	48.836	50.795	47.843	50.379	44.713	41.174	42.547	44.842	44.278	43.483	44.267	43.182	44.670	NPL
Total Kredit	1.229.517	1.507.831	1.514.236	1.528.576	1.567.489	1.569.696	1.398.781	1.407.768	1.408.652	1.504.953	1.520.644	1.513.200	1.516.496	1.541.498	1.555.536	Total Credit
NPL	32.151	43.304	52.816	54.300	50.164	52.653	46.579	42.632	43.799	46.098	45.738	45.057	45.872	44.923	45.999	NPL
n) 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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																<i>Type of Use</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Modal Kerja	763.815	863.669	905.881	918.388	957.997	914.809	988.798	1.019.291	1.035.911	1.040.603	1.068.776	1.057.201	1.060.291	1.082.230	1.068.998	1. Working Capital
NPL	14.495	20.288	32.419	32.807	32.964	33.995	36.285	37.742	38.139	39.202	38.497	39.037	37.832	38.583	37.422	NPL
2. Investasi	415.211	501.678	549.686	575.004	586.095	593.910	642.515	647.391	639.441	645.812	646.728	644.920	646.634	641.676	642.445	2. Investments
NPL	4.440	8.493	12.608	11.942	12.322	12.003	16.006	15.758	15.018	14.986	14.955	14.706	17.661	14.193	14.637	NPL
3. Konsumsi	374.048	416.541	445.546	452.265	460.629	466.870	505.692	512.808	514.786	520.114	533.008	534.762	540.215	542.443	548.525	3. Consumption
NPL	4.153	5.048	6.420	6.271	5.896	6.337	7.931	7.730	7.802	8.080	8.016	8.157	8.093	8.420	8.360	NPL
Total Kredit	1.553.074	1.781.889	1.901.113	1.945.657	2.004.722	1.975.588	2.137.005	2.179.490	2.190.138	2.206.528	2.248.512	2.236.883	2.247.139	2.266.350	2.259.968	Total Credit
NPL	23.088	33.829	51.447	51.021	51.182	52.335	60.222	61.230	60.959	62.268	61.469	61.900	63.587	61.196	60.418	NPL
Orientasi Penggunaan																<i>User Orientation</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Ekspor	13.302	15.351	14.958	15.520	16.015	34.145	39.751	38.752	45.523	46.670	45.800	47.418	46.018	44.909	43.377	1. Ekspor
NPL	802	459	613	602	399	1.210	1.638	1.686	1.923	1.967	1.942	1.949	1.541	1.609	1.594	NPL
2. Impor	4.865	5.051	4.757	5.227	4.959	3.074	3.496	3.787	10.501	10.666	11.483	10.990	10.397	10.680	9.734	2. Impor
NPL	14	57	56	55	58	-	6	5	410	447	1.150	1.164	1.167	1.100	1.104	NPL
3. Lainnya	1.534.907	1.761.487	1.881.398	1.924.909	1.983.748	1.938.370	2.093.758	2.136.951	2.134.114	2.149.191	2.191.229	2.178.476	2.190.724	2.210.760	2.206.857	3. Other
NPL	22.272	33.313	50.778	50.365	50.725	51.124	58.579	59.539	58.625	59.854	58.377	58.786	60.879	58.488	57.720	NPL
Total Kredit	1.553.074	1.781.889	1.901.113	1.945.657	2.004.722	1.975.588	2.137.005	2.179.490	2.190.138	2.206.528	2.248.512	2.236.883	2.247.139	2.266.350	2.259.968	Total Credit
NPL	23.088	33.829	51.447	51.021	51.182	52.335	60.222	61.230	60.959	62.268	61.469	61.900	63.587	61.196	60.418	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																Type of Use
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Modal Kerja	12.738	6.202	3.798	3.744	3.699	3.417	3.406	3.502	3.615	3.698	3.743	3.647	3.714	3.636	3.579	1. Working Capital
NPF	348	348	383	366	331	342	344	324	337	345	332	292	328	292	388	NPF
2. Investasi	6.060	4.759	5.786	5.847	3.565	3.625	3.649	3.647	3.679	3.708	3.729	3.744	3.807	3.737	3.814	2. Investments
NPF	231	293	889	579	764	789	794	754	748	746	721	810	935	805	904	NPF
3. Konsumsi	6.900	6.534	6.017	6.107	4.133	4.125	4.137	4.107	4.115	4.152	4.177	4.159	4.156	4.148	4.148	3. Consumption
NPF	101	104	105	106	71	77	80	79	100	97	98	97	102	97	102	NPF
Total Pembiayaan	25.698	17.495	15.601	15.698	11.396	11.166	11.192	11.256	11.409	11.558	11.650	11.550	11.676	11.521	11.541	Total Financing
NPF	681	746	1.377	1.051	1.165	1.208	1.218	1.158	1.185	1.189	1.152	1.199	1.364	1.194	1.394	NPF
Orientasi Penggunaan																User Orientation
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Ekspor	181	-	0	0	0	0	0	0	0	0	0	0	0	0	0	1. Ekspor
NPF	0	-	-	-	-	-	-	-	-	-	0	0	0	0	0	NPF
2. Impor	372	24	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	25.144	17.472	15.601	15.698	11.396	11.166	11.192	11.256	11.409	11.558	11.650	11.550	11.676	11.521	11.541	3. Other
NPF	681	746	1.377	1.051	1.165	1.208	1.218	1.158	1.185	1.189	1.152	1.199	1.364	1.194	1.394	NPF
Total Pembiayaan	25.698	17.495	15.601	15.698	11.396	11.166	11.192	11.256	11.409	11.558	11.650	11.550	11.676	11.521	11.541	Total Financing
NPF	681	746	1.377	1.051	1.165	1.208	1.218	1.158	1.185	1.189	1.152	1.199	1.364	1.194	1.394	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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																Type of Use
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Modal Kerja	49.896	40.616	45.506	45.968	46.048	44.745	44.741	45.597	45.846	47.255	48.583	46.315	47.690	48.752	48.738	1. Working Capital
NPF	3.832	1.924	2.429	2.606	2.458	2.490	2.887	2.827	3.103	2.895	2.598	2.385	2.429	2.554	3.108	NPF
2. Investasi	26.531	18.340	20.812	20.882	24.060	23.771	24.151	24.059	24.170	24.268	24.875	25.470	25.032	24.859	24.926	2. Investments
NPF	1.299	771	736	672	683	873	706	641	738	926	921	961	770	759	922	NPF
3. Konsumsi	45.820	26.815	37.885	38.348	40.776	40.873	41.360	42.144	42.316	42.397	42.621	42.614	42.508	42.714	42.814	3. Consumption
NPF	1.508	932	901	891	801	896	896	878	853	821	863	846	896	958	992	NPF
Total Pembiayaan	122.247	85.771	104.203	105.198	110.883	109.389	110.252	111.800	112.332	113.920	116.080	114.399	115.231	116.325	116.478	Total Financing
NPF	6.639	3.627	4.067	4.169	3.942	4.259	4.489	4.345	4.694	4.642	4.382	4.192	4.096	4.272	5.021	NPF
Orientasi Penggunaan																User Orientation
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Ekspor	68	469	160	161	145	141	126	115	115	100	106	106	118	108	108	1. Ekspor
NPF	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
2. Impor	138	442	204	203	200	223	235	201	184	173	171	159	158	157	152	2. Impor
NPF	1	42	1	1	0	0	0	87	87	-	-	-	-	88	88	NPF
3. Lainnya	122.041	84.860	103.840	104.834	110.538	109.026	109.891	111.485	112.033	113.647	115.802	114.133	114.955	116.060	116.218	3. Other
NPF	6.638	3.584	4.066	4.168	3.941	4.258	4.489	4.258	4.607	4.642	4.382	4.192	4.096	4.184	4.933	NPF
Total Pembiayaan	122.247	85.771	104.203	105.198	110.883	109.389	110.252	111.800	112.332	113.920	116.080	114.399	115.231	116.325	116.478	Total Financing
NPF	6.639	3.627	4.067	4.169	3.942	4.259	4.489	4.345	4.694	4.642	4.382	4.192	4.096	4.272	5.021	NPF

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	2014	2015	2016			2017										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																<i>Type of Use</i>
Pembiayaan kepada Pihak Ketiga																<i>Financing to Third Party</i>
1. Modal Kerja	-	16.821	17.863	17.845	18.674	17.919	17.333	18.037	16.827	16.919	18.880	18.962	18.696	19.132	18.344	1. Working Capital
NPF	-	1.610	1.147	1.173	1.201	1.173	1.118	1.084	1.020	1.106	1.090	921	955	821	833	NPF
2. Investasi	-	17.140	17.789	17.627	18.143	17.473	17.229	17.895	18.012	18.263	18.553	18.323	18.054	18.090	18.224	2. Investments
NPF	-	977	1.138	1.205	1.088	1.111	1.058	1.206	1.230	1.183	1.292	1.540	1.455	1.533	1.488	NPF
3. Konsumsi	-	16.740	17.842	18.185	18.385	18.436	18.619	19.093	19.544	19.972	20.221	20.390	20.698	21.084	21.535	3. Consumption
NPF	-	499	588	570	437	479	468	424	461	465	423	418	402	393	402	NPF
Total Pembiayaan	-	50.701	53.495	53.657	55.202	53.828	53.181	55.025	54.383	55.154	57.653	57.674	57.447	58.306	58.103	<i>Total Financing</i>
NPF	-	3.085	2.872	2.948	2.727	2.762	2.644	2.714	2.712	2.753	2.805	2.878	2.812	2.746	2.724	NPF
Orientasi Penggunaan																<i>User Orientation</i>
Pembiayaan kepada Pihak Ketiga																<i>Financing to Third Party</i>
1. Ekspor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Ekspor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	-	50.701	53.495	53.657	55.202	53.828	53.181	55.025	54.383	55.154	57.653	57.674	57.447	58.306	58.103	3. Other
NPF	-	3.085	2.872	2.948	2.727	2.762	2.644	2.714	2.712	2.753	2.805	2.878	2.812	2.746	2.724	NPF
Total Pembiayaan	-	50.701	53.495	53.657	55.202	53.828	53.181	55.025	54.383	55.154	57.653	57.674	57.447	58.306	58.103	<i>Total Financing</i>
NPF	-	3.085	2.872	2.948	2.727	2.762	2.644	2.714	2.712	2.753	2.805	2.878	2.812	2.746	2.724	NPF

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	2014	2015	2016			2017										Group of Banks	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
1. BUKU 1	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	1. BUKU 1	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
2. BUKU 2	8.758	103	215	246	265	285	302	312	358	334	370	369	369	395	397	2. BUKU 2	
NPL	166	7	15	16	12	16	17	17	19	20	22	25	25	26	27	NPL	
3. BUKU 3	29.239	41.914	42.945	43.908	44.684	44.689	36.547	36.075	37.032	36.736	37.643	36.744	36.690	36.970	35.928	3. BUKU 3	
NPL	580	1.098	1.205	1.173	1.253	1.490	1.040	1.037	1.036	1.003	1.093	1.106	1.132	1.089	1.063	NPL	
4. BUKU 4	24.932	28.523	29.180	29.617	30.691	30.434	38.492	37.920	39.393	39.733	40.654	40.323	40.574	40.804	40.864	4. BUKU 4	
NPL	436	712	760	745	746	767	1.247	1.007	1.026	1.029	1.050	1.087	1.092	1.095	1.057	NPL	
5 BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 BUKU 1 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
6 BUKU 2 SYARIAH	403	385	368	386	368	364	329	339	328	335	338	305	335	336	331	6 BUKU 2 SYARIAH	
NPF	17	19	27	30	18	21	12	16	19	24	27	16	20	23	26	NPF	
7 BUKU 3 SYARIAH	403	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 BUKU 3 SYARIAH	
NPF	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
8 Bank Umum	63.332	70.926	72.708	74.157	76.007	75.771	75.670	74.646	77.110	77.138	79.004	77.741	77.968	78.505	77.520	8 Commercial Bank	
NPL	1.200	1.836	2.007	1.965	2.029	2.293	2.316	2.078	2.100	2.075	2.192	2.233	2.268	2.233	2.173	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	2011	2012	2013	2014	2015	2016			2017										Items
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	109.790	142.451	177.162	212.386	254.954	276.453	279.205	283.827	278.047	281.608	284.462	289.065	290.026	296.652	295.711	298.092	304.069	299.603	1. Agriculture, Hunting and Forestry
NPL	1.523	2.603	2.553	3.827	4.853	5.798	5.438	6.286	6.038	5.994	5.977	5.889	6.064	5.705	5.630	5.729	5.547	5.382	NPL
2. Perikanan	4.935	5.492	6.391	7.698	8.843	9.268	9.382	9.479	9.144	9.295	9.784	9.913	10.081	10.287	10.215	10.323	10.421	10.578	2. Fisher
NPL	291	197	185	195	262	262	241	242	384	312	304	326	359	344	345	330	354	360	NPL
3. Pertambangan dan Penggalian	87.780	104.207	126.826	141.824	135.273	116.398	127.513	126.335	134.333	127.229	124.803	124.785	124.172	122.472	121.477	116.336	110.109	110.407	3. Mining and Quarrying
NPL	302	1.292	1.920	3.574	5.582	8.135	9.404	9.043	8.444	9.067	8.797	9.337	9.581	9.605	9.097	9.326	8.954	8.982	NPL
4. Industri Pengolahan	344.597	445.807	577.880	660.536	760.048	737.504	755.540	781.765	766.356	749.529	756.530	761.395	773.766	784.685	775.807	775.039	791.845	788.638	4. Processing Industry
NPL	11.746	10.479	10.023	12.267	18.977	29.708	29.693	26.924	27.890	27.432	25.723	25.806	25.435	25.309	25.711	28.686	25.254	25.795	NPL
5. Listrik, gas dan air	45.841	59.073	79.493	81.130	99.447	125.342	133.327	135.461	135.486	133.705	138.226	133.980	133.036	127.074	128.764	131.216	130.099	133.228	5. Electricity, Gas and Water
NPL	247	253	587	1.547	2.289	1.624	2.002	2.218	2.207	2.195	2.183	2.205	2.049	1.988	1.992	2.002	1.907	2.171	NPL
6. Konstruksi	75.395	95.921	116.090	147.266	172.934	209.244	210.057	214.757	205.128	210.537	215.283	219.783	225.285	234.149	238.169	241.637	248.907	249.137	6. Construction
NPL	2.865	3.410	4.746	6.784	7.005	9.148	9.064	8.279	9.256	9.421	8.923	8.843	9.080	9.200	8.967	8.769	8.681	8.830	NPL
7. Perdagangan Besar dan Eceran	375.017	499.567	644.047	716.733	792.503	824.194	830.284	841.384	807.953	816.254	836.519	841.270	836.719	845.293	837.101	844.023	856.049	864.933	7. Wholesale and Retail Trade
NPL	12.500	12.668	15.898	22.782	27.948	39.033	39.652	35.789	37.501	38.181	37.654	37.979	38.136	37.116	38.183	37.341	38.083	37.888	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	30.425	44.640	59.306	73.583	85.861	91.956	92.895	93.390	93.361	93.833	94.402	95.208	95.461	96.725	96.215	96.504	95.861	96.095	8. Provision of accommodation and the provision of eating and drinking
NPL	629	443	571	1.057	1.967	2.523	2.319	2.533	3.060	3.187	3.294	3.443	3.540	3.928	3.831	3.968	4.004	3.888	NPL
9. Transportasi, pergudangan dan komunikasi	97.966	122.235	163.418	171.805	177.546	165.584	165.337	171.795	167.412	166.665	171.076	170.104	176.968	173.979	172.419	169.827	174.526	175.348	9. Transportation, Warehousing and Communications
NPL	2.400	2.522	3.208	5.516	6.815	8.140	7.786	8.303	8.501	8.782	8.423	8.449	8.537	7.421	7.033	6.965	6.865	7.799	NPL
10. Perantara Keuangan	105.184	124.958	151.154	166.182	164.681	178.074	181.062	193.946	192.524	194.881	196.330	194.684	199.529	212.049	205.280	205.687	208.691	205.462	10. Financial intermediaries
NPL	309	193	427	1.559	1.873	2.591	2.415	2.383	2.725	2.779	2.783	2.476	1.788	1.592	1.593	1.443	1.348	1.348	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	116.201	150.568	193.182	165.466	184.755	200.004	203.183	209.999	204.867	204.083	206.866	205.320	207.179	211.334	210.997	211.447	215.646	216.241	11. Real Estate, Business, Ownership, and Business Services
NPL	1.767	2.446	3.477	3.391	4.817	6.556	5.738	5.470	4.916	5.176	5.677	5.563	6.280	6.045	6.397	6.742	6.356	6.672	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	3.014	2.793	6.498	11.002	12.914	14.335	14.765	14.702	22.513	22.467	22.639	21.354	21.745	22.194	22.625	23.126	22.997	20.877	12. Government administration, Defense and Compulsory social security
NPL	15	5	4	7	11	7	6	4	11	11	11	11	12	13	14	14	14	15	NPL
13. Jasa Pendidikan	4.064	4.612	5.477	6.648	8.129	8.416	8.472	8.553	8.508	8.544	8.887	8.979	9.148	9.247	9.285	9.336	9.530	9.832	13. Education Services
NPL	63	50	57	69	140	167	184	127	156	147	153	154	154	157	158	160	139	163	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	7.611	8.671	10.153	12.325	21.488	16.917	17.167	16.966	16.266	16.309	16.565	16.831	16.956	17.447	17.313	17.542	17.640	17.781	14. Health Services and Social Activities
NPL	334	396	197	197	157	180	165	134	191	187	180	174	140	285	308	310	302	311	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	39.294	45.006	53.861	67.744	57.989	56.660	57.246	58.707	57.574	57.390	58.494	57.835	59.069	60.218	61.009	61.627	62.168	63.535	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	774	1.088	1.181	1.929	2.175	2.231	1.994	1.775	2.170	2.259	2.284	2.406	2.350	2.334	2.397	2.235	2.501	2.503	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	691	711	1.537	2.220	2.708	2.603	2.637	2.644	2.630	2.632	2.642	2.646	2.653	2.678	2.621	2.652	2.646	2.663	16. Individual Services which Serve Households
NPL	37	49	34	53	54	77	72	68	76	82	85	89	84	85	87	74	77	76	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.305	501	318	211	110	236	240	231	186	123	191	164	162	162	159	157	158	156	17. International Agency and Other Extra Agency International
NPL	53	8	6	7	2	35	34	31	25	0	30	9	13	14	13	15	15	22	NPL
18. Kegiatan yang belum jelas batasannya	81.689	50.396	3.984	15.889	11.960	10.136	10.785	10.611	2.505	2.414	2.394	2.620	2.523	3.250	3.309	3.090	3.070	2.912	18. Business Activities which are not clearly defined
NPL	1.339	892	25	304	240	114	120	73	75	81	77	84	85	78	147	176	178	176	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	176.659	211.476	268.764	302.916	326.327	343.638	348.251	353.648	353.763	353.130	360.372	360.794	362.234	366.971	370.294	373.589	377.757	381.143	- For Home Ownership
NPL	3.291	4.395	5.766	6.533	7.555	8.488	9.536	8.666	9.609	10.095	10.024	10.184	10.378	10.430	10.527	10.536	10.642	10.700	NPL
- Untuk Pemilikan Flat atau Apartemen	5.573	10.275	12.024	13.236	13.017	12.743	12.830	12.922	12.873	12.863	13.090	13.130	13.294	13.439	13.633	13.887	14.242	14.503	- For Apartment Ownership
NPL	57	86	89	144	176	308	302	290	331	336	309	316	339	312	343	350	354	352	NPL
- Untuk Pemilikan Ruko atau Rukan	15.207	19.988	24.979	25.969	26.579	27.124	27.183	27.421	27.106	27.156	26.969	26.749	27.885	27.740	27.495	27.311	27.170	27.040	- For Shop House Ownership
NPL	260	380	532	651	827	1.101	1.158	1.063	1.101	1.160	1.164	1.198	1.250	1.270	1.290	1.253	1.291	1.260	NPL
- Untuk Pemilikan Kendaraan Bermotor	105.725	98.658	104.458	123.165	120.557	118.982	118.089	118.133	118.989	119.101	118.211	111.819	119.291	122.729	120.654	120.630	121.758	122.419	- For Vehicles Ownership
NPL	998	1.082	849	1.312	1.691	1.674	1.611	1.494	1.470	1.480	1.461	1.587	1.679	1.799	1.781	1.759	1.666	1.666	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	119.841	278.867	277.825	367.466	429.773	454.303	459.018	468.215	474.833	478.494	483.370	492.163	494.348	503.368	504.514	509.466	510.064	519.389	- Others
NPL	1.413	2.663	2.483	3.667	3.917	4.613	4.388	3.976	4.324	4.472	4.489	4.887	5.041	5.054	5.193	5.253	5.460	5.555	NPL
Bukan Lapangan Usaha Lainnya	244.288	180.987	222.068	180.908	189.508	215.403	220.473	222.306	220.632	219.838	221.862	225.442	223.625	227.044	224.219	226.102	228.975	228.243	Non Industrial Origin Others
NPL	4.482	2.995	3.462	2.017	2.419	2.749	2.749	2.864	3.171	3.218	2.963	3.050	3.068	2.986	3.083	3.115	3.094	3.124	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	2011	2012	2013	2014	2015	2016			2017										Items
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	63.980	87.012	105.912	124.393	149.120	170.418	172.566	175.746	173.432	175.653	176.046	175.970	178.257	183.546	182.437	183.687	185.911	182.899	1. Agriculture, Hunting and Forestry
NPL	677	1.397	1.186	1.291	1.432	2.239	1.963	2.182	1.882	1.925	1.935	1.949	2.015	1.966	1.972	1.695	1.857	1.828	NPL
2. Perikanan	2.339	2.659	3.095	3.208	3.616	3.950	4.076	4.204	4.063	4.200	4.389	4.457	4.544	4.708	4.672	4.715	4.823	4.868	2. Fisher
NPL	209	108	112	88	105	97	79	115	155	163	155	157	180	178	179	170	190	192	NPL
3. Pertambangan dan Penggalian	35.009	40.792	50.148	55.977	51.148	43.155	53.219	52.953	61.230	54.599	52.763	54.439	51.362	55.080	56.267	51.998	47.540	47.488	3. Mining and Quarrying
NPL	83	217	217	881	2.592	2.476	2.715	3.661	3.164	3.654	3.512	3.513	3.591	3.583	3.503	3.413	3.409	3.415	NPL
4. Industri Pengolahan	109.948	142.652	180.215	199.191	248.139	247.957	256.087	261.154	259.585	251.753	259.003	259.733	269.262	276.939	273.679	272.952	280.475	274.360	4. Processing Industry
NPL	4.740	4.499	3.883	3.388	6.729	13.157	12.495	11.273	11.379	11.412	12.250	12.213	11.976	13.087	13.552	16.624	13.151	12.712	NPL
5. Listrik, gas dan air	20.762	27.584	37.373	41.458	51.217	76.071	84.172	83.715	81.744	81.503	86.172	88.684	87.118	81.358	83.287	86.110	82.817	85.303	5. Electricity, Gas and Water
NPL	39	14	13	441	494	39	168	434	435	424	421	425	304	120	115	111	116	213	NPL
6. Konstruksi	27.728	37.676	46.871	56.121	68.129	85.788	85.836	87.889	86.765	87.894	90.027	90.923	92.236	94.675	95.127	96.686	99.439	98.421	6. Construction
NPL	1.133	1.198	1.598	2.012	1.910	3.014	3.017	2.924	3.609	3.488	3.510	3.086	3.137	3.110	2.784	2.664	2.566	2.478	NPL
7. Perdagangan Besar dan Eceran	127.969	174.264	262.550	282.359	330.005	366.686	368.345	378.547	359.338	364.851	376.595	375.766	369.265	373.413	370.176	372.697	375.585	379.053	7. Wholesale and Retail Trade
NPL	6.206	6.391	7.887	8.537	10.603	16.014	16.214	14.873	15.700	16.265	16.328	16.588	17.029	17.223	16.939	15.848	16.442	16.057	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	6.366	8.734	13.195	17.052	21.408	24.715	24.954	25.306	25.629	26.308	26.663	26.823	26.926	27.274	27.095	27.442	27.490	27.853	8. Provision of accomodation and the provision of eating and drinking
NPL	279	134	257	378	734	532	462	772	820	851	922	952	943	1.018	993	940	969	969	NPL
9. Transportasi, pergudangan dan komunikasi	34.037	41.533	58.896	60.622	62.562	60.853	61.060	64.111	61.812	62.701	64.753	64.717	66.698	68.525	66.954	67.259	69.878	70.941	9. Transportation, Warehousing and Communications
NPL	761	680	617	1.005	1.752	2.682	2.245	3.838	3.896	3.739	3.528	3.535	3.432	2.172	2.020	1.982	2.040	2.911	NPL
10. Perantara Keuangan	20.872	27.563	27.419	26.878	27.051	31.354	32.047	35.644	36.247	36.812	35.525	34.524	34.681	36.513	34.595	35.008	35.520	30.917	10. Financial intermediaries
NPL	173	47	137	78	311	294	1.019	982	986	985	979	981	1.014	290	310	301	298	318	NPL
11. Real Estate, Usaha Persewaan, NPL	17.237	21.618	38.921	37.668	46.231	53.750	55.021	56.971	58.086	56.578	58.526	57.666	58.385	59.488	58.727	59.082	60.932	60.420	11. Real Estate, Business, Ownership, NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	2.382	2.199	11.926	9.551	10.898	12.430	12.880	12.971	20.814	20.723	20.911	19.694	20.147	20.602	20.987	21.535	21.486	19.487	12. Government administration, Defense and Compulsory social security
NPL	15	5	4	3	7	5	4	3	10	10	10	10	11	11	12	12	12	13	NPL
13. Jasa Pendidikan	682	701	896	1.164	1.324	1.297	1.290	1.389	1.378	1.376	1.405	1.510	1.525	1.546	1.488	1.513	1.501	1.510	13. Education Services
NPL	17	11	13	16	18	21	24	25	28	26	40	35	32	33	33	32	29	33	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	2.201	2.607	2.914	3.305	10.381	5.430	5.449	5.210	4.887	4.797	5.082	5.157	5.290	5.571	5.260	5.324	5.440	5.386	14. Health Services and Social Activities
NPL	214	260	134	45	32	65	65	58	93	92	86	69	69	206	227	225	220	219	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.633	7.631	11.588	26.366	21.721	22.738	23.177	24.461	23.610	24.031	24.753	24.014	24.493	25.095	24.893	25.272	25.580	26.368	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	136	176	203	474	613	543	389	356	412	442	512	573	558	603	641	627	798	635	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	222	350	1.154	1.762	2.077	1.911	1.935	1.940	1.933	1.926	1.939	1.947	1.951	1.959	1.946	1.946	1.944	1.957	16. Individual Services which Serve Households
NPL	7	8	9	34	37	47	42	41	47	48	48	50	50	47	46	37	43	44	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.208	14	1	4	3	37	38	38	54	56	55	71	71	71	79	79	80	82	17. International Agency and Other Extra Agency International
NPL	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	61.692	46.968	1.975	7.084	8.194	7.707	8.234	8.200	279	258	251	234	214	444	589	549	572	555	18. Business Activities which are not clearly defined
NPL	1.073	835	1	7	6	11	11	11	11	11	11	11	11	1	1	2	2	2	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	89.587	98.016	136.888	152.583	171.736	189.321	193.455	197.197	197.728	199.832	202.624	203.055	205.960	209.670	211.462	214.540	218.058	220.665	- For Home Ownership
NPL	1.930	2.612	3.519	3.572	3.957	5.044	5.025	4.402	4.981	5.217	5.147	5.236	5.388	5.395	5.394	5.374	5.430	5.500	NPL
- Untuk Pemilikan Flat atau Apartemen	2.275	5.090	5.164	5.309	5.213	5.032	5.081	5.134	5.135	5.169	5.236	5.265	5.332	5.400	5.462	5.530	5.617	5.667	- For Apartement Ownership
NPL	32	66	46	58	86	111	112	110	124	127	131	133	155	157	161	163	166	159	NPL
- Untuk Pemilikan Ruko atau Rukan	2.224	3.388	4.674	4.942	5.376	5.996	6.109	6.235	6.215	6.234	6.295	6.300	6.337	6.477	6.523	6.580	6.604	6.646	- For Shop House Ownership
NPL	59	141	146	221	298	421	430	383	407	425	433	448	463	482	490	501	500	492	NPL
- Untuk Pemilikan Kendaraan Bermotor	14.584	13.925	21.529	24.568	25.807	26.223	25.943	26.379	27.003	27.236	27.439	27.055	27.177	27.984	27.879	28.226	28.674	28.922	- For Vehicles Ownership
NPL	56	95	142	320	418	441	427	434	432	442	451	470	481	487	525	512	499	484	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.639	140.040	115.952	158.388	186.020	200.594	204.578	210.299	215.739	213.539	218.351	216.640	218.267	223.156	223.318	225.205	225.764	231.790	- Others
NPL	456	1.690	1.483	1.770	1.730	1.978	1.871	1.666	1.857	1.913	1.931	2.030	2.131	2.148	2.182	2.088	2.301	2.362	NPL
Bukan Lapangan Usaha Lainnya	107.258	26.112	42.470	25.134	29.477	32.391	33.294	34.087	33.345	32.935	33.881	34.354	34.380	36.385	35.397	36.649	37.252	36.925	Non Industrial Origin Others
NPL	1.150	302	318	392	624	630	627	776	794	824	825	828	862	746	784	817	811	782	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	2011	2012	2013	2014	2015	2016			2017										Items	
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin	
1. Pertanian, Perburuan dan Kehutanan	32.618	37.311	46.937	58.658	74.054	77.526	78.387	80.256	77.852	78.721	80.964	86.335	85.550	86.131	86.661	87.496	90.222	88.784	1. Agriculture, Hunting and Forestry	
NPL	588	640	613	1.385	1.719	1.902	1.892	2.651	2.689	2.601	2.551	2.603	2.629	2.339	2.271	2.643	2.322	2.244	NPL	
2. Perikanan	1.893	1.978	2.348	3.068	3.203	3.952	3.901	3.930	3.768	3.726	3.990	4.122	4.209	4.209	4.217	4.242	4.292	4.356	2. Fisher	
NPL	45	43	35	41	78	93	89	84	186	105	102	122	127	115	114	105	103	107	NPL	
3. Pertambangan dan Penggalian	32.282	29.125	33.742	43.657	44.830	38.630	39.081	39.673	39.382	39.648	40.370	45.868	45.803	43.003	41.183	40.577	41.712	42.038	3. Mining and Quarrying	
NPL	166	728	1.178	1.889	1.590	4.393	5.470	4.278	4.112	4.248	4.293	4.687	5.023	5.079	4.645	4.934	4.907	4.930	NPL	
4. Industri Pengolahan	145.923	183.778	224.347	271.943	311.728	303.740	310.507	331.052	320.344	315.913	315.558	335.644	336.823	339.101	336.228	334.563	342.310	343.956	4. Processing Industry	
NPL	4.628	3.683	3.842	5.126	6.562	9.451	10.583	10.555	11.433	10.932	8.655	8.968	9.145	8.007	8.292	8.148	8.299	9.424	NPL	
5. Listrik, gas dan air	17.119	21.877	26.195	28.408	30.123	29.158	28.432	31.686	34.251	33.733	33.640	32.981	33.612	33.641	33.214	32.774	32.983	33.563	5. Electricity, Gas and Water	
NPL	202	127	450	957	1.637	1.335	1.544	1.535	1.528	1.527	1.520	1.539	1.503	1.573	1.581	1.595	1.496	1.664	NPL	
6. Konstruksi	32.818	39.051	43.574	62.013	72.123	84.975	86.282	92.473	89.440	93.093	94.120	98.650	101.030	105.595	105.954	106.715	107.433	106.669	6. Construction	
NPL	1.011	843	737	1.840	2.023	2.930	3.145	3.078	3.063	3.312	2.797	3.104	3.380	3.489	3.359	3.437	3.535	3.637	NPL	
7. Perdagangan Besar dan Eceran	192.695	242.879	284.910	319.318	343.801	351.009	353.259	358.041	346.142	349.252	354.302	365.628	368.009	372.057	368.651	370.232	376.288	378.490	7. Wholesale and Retail Trade	
NPL	4.802	4.168	4.931	9.143	9.818	15.149	15.555	14.341	14.996	15.000	14.540	15.082	14.805	14.339	15.411	15.526	15.623	16.129	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	20.648	30.482	38.361	47.078	54.093	57.688	58.255	59.801	59.483	58.991	59.177	59.753	59.679	60.572	60.030	59.897	59.170	58.921	8. Provision of accommodation and the provision of eating and drinking	
NPL	262	152	160	464	673	1.451	1.328	1.298	1.538	1.613	1.540	1.548	1.612	2.001	1.800	1.961	2.061	2.026	NPL	
9. Transportasi, pergudangan dan komunikasi	47.180	59.221	76.083	78.969	78.764	76.632	76.555	79.871	77.825	75.485	76.797	79.363	82.120	78.015	78.228	78.037	79.137	79.238	9. Transportation, Warehousing and Communications	
NPL	1.186	1.124	1.498	2.632	3.573	4.447	4.574	3.679	3.810	4.247	4.065	4.130	4.318	4.474	4.308	4.206	4.110	4.081	NPL	
10. Perantara Keuangan	36.095	40.801	54.847	66.962	73.240	78.756	78.072	86.994	84.157	86.054	88.130	89.868	92.380	98.995	95.220	94.515	96.865	96.525	10. Financial intermediaries	
NPL	101	102	214	1.106	524	1.221	1.218	1.123	1.097	1.456	1.509	1.511	1.170	1.278	983	996	842	727	NPL	
11. Real Estate, Usaha Persewaan, NPL	80.468	102.026	119.979	107.844	114.910	120.580	122.000	130.031	125.444	124.295	123.298	124.223	127.080	127.100	127.080	127.100	129.605	130.455	11. Real Estate, Business, Ownership, NPL	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.069	1.475	1.988	1.966	2.852	3.802	3.308	3.216	2.579	2.771	3.300	2.766	3.252	3.135	3.376	3.777	3.402	3.535	12. Government administration, Defense and Compulsory social security	
NPL	341	190	15,11297452	32	274	407	421	172	155	155	154	258	260	287	356	310	343	350	NPL	
13. Jasa Pendidikan	-	0	0	4	2	2	2	1	1	1	1	1	1	2	2	2	2	2	2	13. Education Services
NPL	2.217	2.619	3.197	4.018	4.858	5.142	5.162	5.296	5.276	5.291	5.498	5.572	5.682	5.707	5.784	5.763	6.009	6.218	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	32	27	29	35	83	108	108	83	109	100	91	99	99	104	98	97	84	105	14. Health Services and Social Activities	
NPL	4.001	4.552	5.633	7.025	8.599	8.947	9.131	9.083	8.721	8.888	8.876	8.987	9.042	9.206	9.357	9.452	9.401	9.576	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	101	114	44	118	94	87	72	57	81	76	74	76	51	52	46	53	49	41	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	27.202	27.247	28.159	32.145	27.352	26.191	25.818	26.220	25.691	25.109	25.271	25.399	25.540	25.832	25.710	25.887	25.685	25.377	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	490	415	473	970	867	975	907	862	918	888	893	963	994	957	951	937	1.040	1.300	16. Individual Services which Serve Households	
NPL	166	161	170	173	273	309	301	299	304	300	286	273	266	274	261	254	251	242	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	12	17	10	6	8	18	21	17	20	23	26	26	21	22	23	22	20	17	17. International Agency and Other Extra Agency International	
NPL	6	5	9	54	75	28	28	27	26	13	13	13	13	13	13	13	13	13	NPL	
18. Kegiatan yang belum jelas batasannya	-	-	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	18. Business Activities which are not clearly defined	
NPL	3.479	2.042	697	589	884	1.162	1.258	1.079	1.051	1.056	1.011	1.691	1.713	1.921	1.834	1.694	1.786	1.634	NPL	
Penerima Kredit Bukan Lapangan Usaha Rumah Tangga	52	4	7	23	33	97	98	58	59	65	62	69	70	73	143	163	173	169	Loans to Non Industrial Origin House Hold	
- Untuk Pemilikan Rumah Tinggal	70.485	95.605	108.060	122.500	124.040	127.292	127.895	129.322	129.194	127.462	130.895	131.917	132.092	133.198	134.790	135.016	135.598	136.492	- For Home Ownership	
NPL	1.003	1.329	1.630	2.048	2.365	2.993	3.025	2.919	3.121	3.327	3.396	3.386	3.429	3.471	3.540	3.544	3.605	3.555	NPL	
- Untuk Pemilikan Flat atau Apartemen	2.925	4.737	6.169	7.066	6.866	6.705	6.742	6.874	6.843	6.885	6.984	7.030	7.155	7.261	7.401	7.604	7.893	8.100	- For Apartement Ownership	
NPL	21	18	22	78	78	140	132	126	154	151	126	123	124	104	123	129	134	139	NPL	
- Untuk Pemilikan Ruko atau Rukan	12.469	15.879	19.401	20.032	20.100	20.213	20.133	20.320	20.052	20.095	19.847	19.629	20.716	20.455	20.169	19.966	19.800	19.650	- For Shop House Ownership	
NPL	174	211	321	350	420	573	601	561	588	628	626	628	664	671	682	641	675	659	NPL	
- Untuk Pemilikan Kendaraan Bermotor	84.406	79.117	78.024	92.918	91.251	89.133	88.423	87.802	87.611	87.249	86.288	79.984	87.356	89.758	87.774	87.876	88.758	89.241	- For Vehicles Ownership	
NPL	855	909	683	959	1.246	1.211	1.161	1.107	1.040	1.003	1.004	959	1.073	1.157	1.240	1.233	1.223	1.149	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	24.328	36.186	45.670	67.585	83.431	129.318	131.546	133.214	133.898	137.301	137.434	151.138	147.126	149.085	149.593	151.618	151.784	152.029	- Others	
NPL	420	427	513	1.214	1.363	1.818	1.768	1.666	1.782	1.863	1.796	2.105	2.097	2.119	2.170	2.280	2.261	2.241	NPL	
Bukan Lapangan Usaha Lainnya	50.775	57.410	64.995	39.753	27.907	31.934	32.442	33.564	33.308	33.194	32.766	34.497	33.141	34.236	33.627	33.299	33.746	33.647	Non Industrial Origin Others	
NPL	921	892	1.187	808	793	856	851	914	1.182	1.191	946	974	921	937	972	960	952	916	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	2011	2012	2013	2014	2015	2016			2017										Items
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	572	914	1.433	2.185	2.659	1.543	1.580	1.621	1.650	1.679	1.696	1.691	1.683	1.735	1.689	1.831	1.853	1.838	1. Agriculture, Hunting and Forestry
NPL	14	13	32	77	124	100	99	59	55	54	46	46	46	47	49	52	48	50	NPL
2. Perikanan	167	209	250	374	837	185	183	165	164	166	163	167	162	187	179	180	190	194	2. Fisher
NPL	2	7	6	24	31	19	19	1	2	2	2	2	2	2	3	2	2	2	NPL
3. Pertambangan dan Penggalian	404	612	998	1.104	737	468	462	207	181	195	202	205	202	261	236	260	266	250	3. Mining and Quarrying
NPL	8	13	15	45	102	79	88	59	59	59	59	60	59	60	57	57	57	57	NPL
4. Industri Pengolahan	4.266	4.785	6.286	9.473	10.843	5.013	5.142	3.409	3.221	3.254	3.319	3.414	3.438	3.522	3.535	3.539	3.650	3.611	4. Processing Industry
NPL	117	193	246	287	449	272	269	143	153	127	147	134	159	131	217	223	203	197	NPL
5. Listrik, gas dan air	187	97	148	445	291	245	252	246	241	254	295	293	334	331	349	378	374	373	5. Electricity, Gas and Water
NPL	0	1	1	3	3	7	7	2	3	4	4	4	4	5	5	5	3	3	NPL
6. Konstruksi	1.618	1.771	2.371	3.980	4.433	3.069	2.858	2.197	2.017	1.980	1.994	1.972	2.062	2.098	2.152	2.207	2.277	2.386	6. Construction
NPL	96	134	135	125	166	196	188	106	136	134	140	146	141	143	134	147	110	152	NPL
7. Perdagangan Besar dan Eceran	10.576	14.796	17.408	25.140	29.580	15.683	16.020	15.373	14.923	14.860	15.079	15.544	16.040	16.391	14.723	16.214	16.410	16.433	7. Wholesale and Retail Trade
NPL	288	448	530	809	948	691	612	414	435	427	404	415	499	491	499	555	586	597	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.340	2.168	2.562	3.214	3.425	2.528	2.553	1.243	1.171	1.245	1.231	1.261	1.161	1.174	1.242	1.214	1.193	1.188	8. Provision of accommodation and the provision of eating and drinking
NPL	20	30	34	91	77	56	42	36	35	52	36	58	41	42	42	83	41	44	NPL
9. Transportasi, pergudangan dan komunikasi	1.754	2.526	2.508	3.539	3.924	2.493	2.404	2.030	2.002	2.000	2.077	2.049	2.020	2.086	2.027	1.993	2.053	2.074	9. Transportation, Warehousing and Communications
NPL	45	181	97	111	264	190	169	117	118	117	109	113	113	127	115	191	128	221	NPL
10. Perantara Keuangan	4.054	4.904	7.068	10.287	9.160	8.599	8.707	5.579	5.668	5.620	5.753	5.624	5.731	5.728	5.648	5.376	5.317	5.278	10. Financial Intermediaries
NPL	16	22	58	334	94	152	177	135	134	127	124	124	131	124	121	124	122	119	NPL
11. Real Estate, Usaha Persewaan, NPL	6.222	9.034	11.200	4.403	6.624	6.019	6.056	3.501	3.471	3.726	3.685	3.909	3.887	3.955	4.004	3.984	4.006	3.965	11. Real Estate, Business, Ownership, NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	254	308	279	95	147	426	239	617	625	664	615	655	636	662	673	672	657	662	12. Government administration, Defense and Compulsory social security
NPL	1	1	0	67	7	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
13. Jasa Pendidikan	301	453	451	709	1.054	882	891	777	769	773	792	813	810	815	833	851	825	925	13. Education Services
NPL	3	7	3	1	10	24	37	6	6	7	9	7	10	8	7	14	8	7	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	381	463	514	699	923	592	576	602	638	639	649	675	689	703	694	730	743	705	14. Health Services and Social Activities
NPL	5	5	5	4	6	13	13	9	6	8	6	13	5	5	12	12	12	28	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.103	4.006	7.591	3.369	2.885	2.034	2.328	2.349	2.630	2.862	3.255	3.503	4.015	4.301	4.731	5.278	5.806	6.320	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	49	138	171	77	76	103	71	14	33	17	35	26	46	30	33	33	30	40	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	30	71	100	165	221	203	218	223	218	222	225	231	239	243	212	243	242	246	16. Individual Services which Serve Households
NPL	1	4	3	4	3	3	4	4	4	4	4	7	5	8	7	7	7	7	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	3	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra Agency International
NPL	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	20	33	23	6.182	1.038	33	29	33	34	32	32	20	31	24	28	41	18	23	18. Business Activities which are not clearly defined
NPL	0	0	-	272	197	2	2	1	1	1	1	1	1	1	1	9	1	1	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	2.611	3.052	3.993	4.144	4.029	1.573	1.603	1.235	1.219	1.219	1.247	1.279	1.274	1.277	1.282	1.289	1.294	1.283	- For Home Ownership
NPL	141	131	135	153	151	120	128	67	69	72	62	66	65	66	59	62	62	80	NPL
- Untuk Pemilikan Flat atau Apartemen	87	150	184	251	368	230	229	150	148	145	144	144	154	160	161	163	162	162	- For Apartment Ownership
NPL	1	-	-	0	5	4	3	3	3	3	3	4	3	4	4	4	1	1	NPL
- Untuk Pemilikan Ruko atau Rukan	124	109	116	162	164	95	94	31	28	29	34	36	49	37	35	34	34	34	- For Shop House Ownership
NPL	10	9	4	3	3	3	3	1	1	1	1	1	1	1	1	1	0	1	NPL
- Untuk Pemilikan Kendaraan Bermotor	1.206	2.193	1.934	3.052	1.825	1.055	1.006	987	966	942	867	827	826	829	814	808	812	801	- For Vehicles Ownership
NPL	48	46	9	15	13	9	11	9	10	10	10	11	10	9	10	14	11	11	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	25.574	31.409	35.053	42.588	46.263	7.072	7.310	7.338	7.420	7.509	7.671	7.723	7.870	7.929	7.995	8.081	8.172	8.280	- Others
NPL	82	121	125	196	211	138	128	100	121	125	130	154	160	141	157	169	169	179	NPL
Bukan Lapangan Usaha Lainnya	4.545	5.691	6.037	469	543	912	876	866	777	755	751	748	769	791	853	862	871	888	Non Industrial Origin Others
NPL	41	28	51	5	14	11	12	14	19	23	27	29	37	44	52	57	60	61	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	2011	2012	2013	2014	2015	2016			2017										Items
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	5.819	8.597	9.894	11.231	10.324	9.641	9.892	10.040	9.822	9.983	10.145	10.051	10.197	10.279	10.114	10.144	10.275	10.341	1. Agriculture, Hunting and Forestry
NPL	240	552	722	1.073	1.218	1.483	1.410	1.320	1.336	1.336	1.333	1.180	1.192	1.241	1.234	1.227	1.227	1.165	NPL
2. Perikanan	301	359	422	499	524	582	597	606	597	620	662	681	695	712	710	738	754	775	2. Fisher
NPL	22	29	32	42	49	52	53	40	41	42	44	45	50	48	44	46	53	52	NPL
3. Pertambangan dan Penggalian	1.280	1.931	1.265	1.129	979	883	852	858	852	701	696	703	678	668	671	659	660	654	3. Mining and Quarrying
NPL	45	83	81	146	422	421	339	335	338	339	167	314	146	146	155	144	142	139	NPL
4. Industri Pengolahan	3.727	5.643	7.400	7.645	8.105	8.290	8.205	8.367	8.350	8.354	8.368	8.327	8.412	9.035	8.997	8.868	8.576	8.355	4. Processing Industry
NPL	220	272	359	525	610	804	773	696	728	750	757	635	614	607	595	594	582	582	NPL
5. Listrik, gas dan air	2.205	2.601	3.139	3.302	4.501	3.680	3.673	3.548	3.511	3.506	3.391	3.406	3.370	3.260	3.275	3.273	3.208	3.205	5. Electricity, Gas and Water
NPL	5	111	122	146	155	124	159	126	120	120	120	120	120	174	173	173	174	173	NPL
6. Konstruksi	10.291	11.855	15.508	16.682	17.878	22.862	22.248	19.491	14.707	15.035	16.405	17.561	19.040	20.651	22.305	23.887	26.141	27.850	6. Construction
NPL	607	1.154	2.101	2.366	2.657	2.891	2.650	2.128	2.395	2.433	2.423	2.454	2.369	2.333	2.406	2.395	2.383	2.468	NPL
7. Perdagangan Besar dan Eceran	19.560	21.337	25.342	28.531	29.051	30.311	30.463	30.436	29.781	30.079	30.461	30.479	30.806	30.874	30.703	30.925	31.208	31.208	7. Wholesale and Retail Trade
NPL	900	1.101	1.573	2.490	2.896	3.294	3.190	2.962	3.201	3.323	3.281	2.992	3.054	3.080	3.087	3.107	3.136	3.182	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.545	1.848	3.220	4.936	5.151	4.994	5.025	4.938	4.973	5.113	5.217	5.178	5.501	5.532	5.555	5.596	5.597	5.630	8. Provision of accommodation and the provision of eating and drinking
NPL	60	118	120	123	481	484	487	426	667	670	723	863	863	869	896	857	885	772	NPL
9. Transportasi, pergudangan dan komunikasi	2.835	3.425	3.291	3.323	2.629	2.677	2.801	2.820	2.811	2.864	2.861	2.880	2.875	3.083	3.101	3.184	3.469	3.439	9. Transportation, arehousing and Communications
NPL	47	245	394	977	598	501	482	474	491	479	476	469	468	467	404	399	376	373	NPL
10. Perantara Keuangan	1.055	1.787	3.215	6.105	6.586	6.998	6.619	7.862	6.932	7.092	7.742	7.866	7.827	9.250	9.066	9.420	9.101	9.086	10. Financial intermediaries
NPL	19	21	18	38	67	94	95	94	84	75	74	76	74	86	84	80	92	101	NPL
11. Real Estate, Usaha Persewaan, NPL	3.000	5.212	7.253	5.054	5.775	7.362	7.487	6.892	6.825	6.828	7.175	7.431	8.074	8.318	8.263	8.200	8.299	8.150	11. Real Estate, Business, Ownership, NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	136	258	623	618	521	817	550	540	540	536	531	760	862	858	879	908	907	901	12. Government administration, Defense and Compulsory social security
NPL	197	129	107	761	1.064	924	924	1.052	1.041	1.088	1.072	952	940	929	904	892	881	761	NPL
13. Jasa Pendidikan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	13. Education Services
NPL	675	638	690	639	729	992	1.023	986	995	1.016	1.104	1.036	1.083	1.133	1.150	1.156	1.141	1.124	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	8	4	9	12	25	10	10	9	9	11	10	9	10	9	16	14	14	14	14. Health Services and Social Activities
NPL	727	804	849	1.057	1.384	1.800	1.884	1.951	1.910	1.881	1.870	1.920	1.897	1.930	1.969	1.974	1.995	2.045	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	14	18	14	28	24	14	14	10	11	11	15	15	15	21	23	20	22	23	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	2.613	3.875	5.145	4.432	4.075	3.945	4.090	3.870	3.879	3.640	3.602	3.596	3.713	3.742	3.770	3.816	3.789	3.926	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	97	338	334	397	563	568	594	519	780	885	816	816	725	716	715	613	605	500	16. Individual Services which Serve Households
NPL	270	128	112	118	138	180	182	182	174	184	193	194	197	202	202	208	209	218	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	17	20	12	10	6	8	6	6	6	7	7	6	7	8	10	8	7	7	17. International Agency and Other Extra Agency International
NPL	0	402	225	133	19	163	166	158	99	47	117	75	73	74	63	62	62	59	NPL
18. Kegiatan yang belum jelas batasannya	0	8	6	6	1	34	34	30	24	0	30	9	12	14	12	15	15	22	18. Business Activities which are not clearly defined
NPL	239	150	47	112	101	44	46	286	280	223	128	154	139	124	105	93	79	62	NPL
19. Kegiatan yang belum jelas batasannya	12	8	1	0	3	3	2	3	3	4	3	3	3	3	2	2	2	3	19. Business Activities which are not clearly defined
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	11.939	12.275	16.606	20.451	22.867	21.854	21.784	22.336	22.114	21.089	22.072	21.702	20.093	20.043	19.995	20.041	20.140	20.044	- For Home Ownership
NPL	179	282	428	714	1.025	1.292	1.319	1.239	1.400	1.434	1.362	1.439	1.431	1.436	1.476	1.498	1.485	1.505	NPL
- Untuk Pemilikan Flat atau Apartemen	232	220	363	470	450	576	564	550	535	458	518	511	471	438	433	411	402	395	- For Apartment Ownership
NPL	3	2	16	9	7	53	54	51	50	55	49	54	56	46	54	52	52	52	NPL
- Untuk Pemilikan Ruko atau Rukan	241	348	495	586	721	634	630	609	583	562	562	563	557	541	530	524	521	504	- For Shop House Ownership
NPL	17	18	55	70	95	110	112	105	91	91	89	97	98	93	92	91	96	90	NPL
- Untuk Pemilikan Kendaraan Bermotor	438	418	450	499	468	489	486	493	489	482	501	504	509	497	493	499	506	500	- For Vehicles Ownership
NPL	4	4	4	5	6	5	6	5	5	6	4	8	8	7	4	6	8	7	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	46.536	66.292	75.750	92.864	102.497	107.427	108.065	109.550	109.850	112.044	111.770	112.708	115.967	117.061	117.448	118.366	119.156	121.119	- Others
NPL	162	225	229	364	389	459	460	376	401	408	469	520	566	522	556	566	589	622	NPL
Bukan Lapangan Usaha Lainnya	59.977	68.575	83.755	90.896	102.745	118.896	119.817	119.977	119.412	120.844	121.889	122.530	123.404	123.783	123.783	124.829	125.578	125.578	Non Industrial Origin Others
NPL	260	154	190	247	253	366	353	297	317	327	323	368	392	387	412	428	460	545	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	2011	2012	2013	2014	2015	2016			2017										Items
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.979	6.441	9.819	11.265	12.960	12.190	11.941	11.848	11.526	11.439	11.482	11.454	11.351	11.805	11.676	11.663	12.844	12.771	1. Agriculture, Hunting and Forestry
NPL	3	1	1	1	361	74	74	75	76	77	112	111	182	111	104	112	93	94	NPL
2. Perikanan	228	257	234	466	589	503	520	476	468	481	474	462	452	453	420	423	338	354	2. Fisher
NPL	13	9	0	-	-	1	1	1	-	-	-	-	-	-	6	6	6	6	NPL
3. Pertambangan dan Penggalian	7.141	11.529	14.472	15.124	16.604	15.867	16.715	16.934	16.728	16.352	14.431	12.940	13.617	11.116	10.820	10.465	8.832	8.681	3. Mining and Quarrying
NPL	-	117	360	547	704	581	602	566	627	627	625	623	623	599	599	717	378	380	NPL
4. Industri Pengolahan	41.936	51.871	75.770	77.632	85.052	79.682	82.528	84.674	80.974	77.059	79.112	78.321	80.324	80.261	77.890	79.957	82.400	81.960	4. Processing Industry
NPL	921	859	678	1.329	1.846	2.566	2.472	2.083	1.981	1.947	1.836	1.779	1.807	1.627	1.256	1.265	1.257	1.288	NPL
5. Listrik, gas dan air	1.264	1.764	4.325	1.655	3.621	7.783	8.014	7.742	7.137	6.092	6.086	1.154	1.161	1.045	1.051	1.055	2.345	2.332	5. Electricity, Gas and Water
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
6. Konstruksi	2.384	3.497	3.867	2.517	2.860	3.591	3.634	4.001	3.802	4.586	5.945	6.417	6.553	6.332	7.893	7.716	7.771	8.553	6. Construction
NPL	18	70	163	440	249	117	65	43	53	53	52	54	53	125	125	125	86	95	NPL
7. Perdagangan Besar dan Eceran	15.439	25.798	29.529	35.324	34.970	30.954	32.499	31.970	31.865	31.788	33.084	34.306	33.728	33.420	34.080	35.102	36.174	39.149	7. Wholesale and Retail Trade
NPL	274	439	356	1.097	2.130	1.786	1.944	1.679	1.716	1.703	1.703	1.754	1.605	1.286	1.107	1.137	1.081	1.013	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	309	1.129	1.508	594	582	351	353	344	358	370	325	316	314	316	315	350	372	404	8. Provision of accommodation and the provision of eating and drinking
NPL	9	9	0	-	3	0	0	0	0	0	72	73	72	72	74	74	77	78	NPL
9. Transportasi, pergudangan dan komunikasi	6.215	8.274	11.296	8.467	9.229	7.410	7.199	7.825	7.938	8.059	8.598	8.365	9.154	8.713	8.971	8.779	9.415	9.209	9. Transportation, Warehousing and Communications
NPL	210	284	430	645	424	245	241	148	139	154	160	164	164	139	145	145	171	171	NPL
10. Perantara Keuangan	17.858	18.234	23.533	21.383	16.489	18.880	20.527	21.243	20.186	20.626	20.861	20.631	21.235	22.422	21.592	21.793	23.261	23.888	10. Financial intermediaries
NPL	-	-	-	4	56	113	83	82	82	82	92	90	87	11	95	92	89	84	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.946	9.228	11.098	5.667	6.765	6.974	7.304	7.402	8.003	7.447	8.197	8.110	7.564	7.694	7.815	7.510	7.658	7.790	11. Real Estate, Business, Ownership, and Business Services
NPL	31	32	47	44	33	24	22	54	178	175	174	131	128	126	181	179	184	248	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	194	188	179	170	141	146	124	123	123	123	123	124	103	104	114	11	1	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	187	202	242	118	125	61	65	64	51	50	49	48	47	45	30	53	49	49	13. Education Services
NPL	3	3	3	4	4	4	4	4	4	4	4	4	3	3	3	4	4	4	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	298	244	239	235	195	144	123	115	104	98	82	92	37	37	33	39	38	39	14. Health Services and Social Activities
NPL	0	-	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	661	778	436	471	811	971	1.033	967	956	951	879	883	905	897	1.549	1.000	972	1.199	15. Community, ociocultural, Entertainment and Other Individual Services
NPL	2	21	1	11	56	42	33	24	26	27	28	28	27	27	57	27	28	28	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2	1	1	2	0	0	0	0	0	0	0	1	0	0	0	1	0	0	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	92	77	83	20	14	9	8	8	7	6	6	6	5	5	4	4	3	3	17. International Agency and Other Extra Agency International
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	455	159	174	265	179	136	201	150	33	19	37	47	36	35	27	29	45	47	18. Business Activities which are not clearly defined
NPL	0	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	0	0	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	1.463	1.984	2.696	2.668	3.020	2.554	2.453	2.477	2.436	2.455	2.440	2.409	2.389	2.355	2.339	2.276	2.243	2.234	- For Home Ownership
NPL	37	41	55	47	57	36	38	37	36	43	54	55	65	61	58	55	57	59	NPL
- Untuk Pemilikan Flat atau Apartemen	43	68	140	129	107	121	136	139	137	136	135	135	137	135	131	134	133	135	- For Apartement Ownership
NPL	1	1	6	0	-	-	-	-	-	-	-	1	1	1	1	1	1	1	NPL
- Untuk Pemilikan Ruko atau Rukan	148	264	293	244	218	171	204	210	213	223	220	222	225	229	237	206	209	205	- For Shop House Ownership
NPL	0	0	5	7	12	13	13	13	14	15	15	23	23	23	25	20	20	20	NPL
- Untuk Pemilikan Kendaraan Bermotor	5.075	2.980	2.498	2.104	1.181	2.008	2.157	2.398	2.847	3.122	3.267	3.378	3.354	3.593	3.627	3.155	2.941	2.889	- For Vehicles Ownership
NPL	34	28	10	12	8	6	6	7	7	10	11	12	15	18	20	16	17	14	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	810	969	1.059	1.423	6.914	5.607	3.246	3.492	3.626	3.740	3.875	3.945	5.108	6.128	6.150	6.187	5.180	6.162	- Others
NPL	84	117	30	38	112	110	61	68	65	66	71	79	87	125	128	150	140	151	NPL
Bukan Lapangan Usaha Lainnya	6.455	7.351	7.859	7.974	11.073	13.888	16.516	16.318	16.411	16.137	16.322	16.421	15.345	14.530	13.850	14.248	15.077	14.202	Non Industrial Origin Others
NPL	396	336	326	232	299	415	443	410	398	392	381	388	380	368	342	330	329	296	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	2011	2012	2013	2014	2015	2016			2017										Items
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	1.822	2.174	3.167	4.654	5.836	5.136	4.839	4.315	3.765	4.132	4.129	3.564	2.988	3.156	3.134	3.272	2.964	2.970	1. Agriculture, Hunting and Forestry
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Perikanan	6	30	42	83	75	96	106	97	84	102	106	24	19	18	16	24	24	32	2. Fisher
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Pertambangan dan Penggalian	11.664	20.217	26.201	24.833	20.975	17.395	17.185	15.711	15.959	15.734	16.341	10.630	12.510	12.344	12.301	12.377	11.099	11.295	3. Mining and Quarrying
NPL	-	136	69	65	172	185	190	145	142	141	140	140	139	137	138	61	60	61	NPL
4. Industri Pengolahan	38.797	57.077	83.862	94.653	96.181	92.822	93.072	93.110	93.881	93.196	91.171	75.956	75.507	75.827	75.478	75.159	74.435	76.396	4. Processing Industry
NPL	1.120	973	1.014	1.612	2.781	3.460	3.101	2.172	2.216	2.264	2.078	2.077	1.734	1.850	1.798	1.833	1.762	1.592	NPL
5. Listrik, gas dan air	4.305	5.151	8.313	5.861	9.694	8.405	8.784	8.524	8.603	8.616	8.642	7.463	7.440	7.440	7.589	7.626	8.373	8.452	5. Electricity, Gas and Water
NPL	-	-	-	-	-	119	124	121	120	120	119	118	119	115	118	119	117	118	NPL
6. Konstruksi	556	2.070	3.899	5.954	7.512	8.959	9.201	8.704	8.397	7.948	6.792	4.260	4.364	4.797	4.738	4.426	5.035	5.258	6. Construction
NPL	0	12	12	1	0	-	-	-	-	-	-	0	-	-	-	-	-	-	NPL
7. Perdagangan Besar dan Eceran	8.778	20.492	24.308	26.062	25.096	29.551	29.698	27.016	25.905	25.424	26.998	19.546	18.871	19.138	18.767	18.853	20.384	20.601	7. Wholesale and Retail Trade
NPL	29	120	622	706	1.552	2.100	2.137	1.520	1.453	1.461	1.397	1.147	1.143	696	1.140	1.168	1.215	911	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	217	278	460	709	1.202	1.680	1.756	1.756	1.747	1.806	1.788	1.876	1.880	1.857	1.978	2.006	2.039	2.099	8. Provision of accommodation and the provision of eating and drinking
NPL	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
9. Transportasi, pergudangan dan komunikasi	5.944	7.255	11.344	16.885	20.439	15.519	15.318	15.138	15.023	15.556	15.989	12.730	14.100	13.558	13.136	10.575	10.574	10.447	9. Transportation, Warehousing and Communications
NPL	151	8	172	145	205	75	76	47	47	47	85	38	41	41	41	41	41	41	NPL
10. Perantara Keuangan	25.250	31.670	35.073	34.568	32.156	33.487	35.090	36.623	39.333	38.677	38.319	36.171	37.674	39.141	39.159	39.575	38.626	39.769	10. Financial intermediaries
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
11. Real Estate, Usaha Persewaan,	2.329	3.451	4.731	4.830	4.450	5.319	5.316	5.203	5.038	5.210	5.634	4.905	5.046	4.798	5.087	5.384	5.146	5.461	11. Real Estate, Business, Ownership,
NPL	-	8	0	35	7	17	15	13	9	10	9	5	3	2	4	3	5	5	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	92	79	239	413	502	432	393	383	379	379	378	328	273	273	273	273	276	278	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	1	0	0	0	39	41	41	41	38	38	38	-	-	-	-	-	-	7	13. Education Services
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	3	1	4	4	5	4	4	5	6	5	6	0	0	0	0	22	24	29	14. Health Services and Social Activities
NPL	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.082	1.469	943	961	1.146	781	800	840	806	796	734	440	402	352	355	375	335	345	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra Agency International
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	15.804	1.044	1.068	1.655	1.563	1.054	1.018	862	829	827	937	474	390	702	725	683	570	592	18. Business Activities which are not clearly defined
NPL	202	45	16	1	2	1	1	0	0	0	-	-	-	-	-	-	-	-	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	574	544	522	570	635	1.045	1.060	1.082	1.073	1.072	1.094	431	427	427	427	427	424	425	- For Home Ownership
NPL	-	0	0	-	0	3	2	2	2	3	2	1	1	1	1	3	2	2	NPL
- Untuk Pemilikan Flat atau Apartemen	12	10	5	11	13	80	77	75	76	72	73	45	45	44	45	45	45	44	- For Apartement Ownership
NPL	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	NPL
- Untuk Pemilikan Ruko atau Rukan	-	-	-	2	1	15	14	16	15	11	11	1	1	1	1	1	1	1	- For Shop House Ownership
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
- Untuk Pemilikan Kendaraan Bermotor	16	24	24	24	24	75	73	74	73	71	70	71	69	68	67	65	66	66	- For Vehicles Ownership
NPL	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.954	3.971	4.342	4.617	4.648	4.285	4.273	4.322	4.301	4.360	4.269	9	9	9	9	9	8	8	- Others
NPL	209	83	102	85	113	109	100	100	98	96	92	-	-	-	-	-	-	-	NPL
Bukan Lapangan Usaha Lainnya	15.278	15.848	16.952	16.682	17.762	17.382	17.528	17.494	17.481	17.404	17.299	17.532	17.460	17.697	17.333	17.260	17.201	17.003	Non Industrial Origin Others
NPL	1.715	1.282	1.389	333	436	471	463	453	461	460	462	464	475	504	521	522	482	523	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 - Oktober 2017
Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - October 2017)
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 Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial, Budaya, Hiburan dan Perorangan Lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	2	3	4	5	6	
Jawa Barat	5.704	481	888	51.432	976	19.270	77.090	6.828	13.998	2.581	14.314	10	1.131	1.889	6.161	421	0	140	79.534	1.351	2.361	4.094	52.700	42.738	Jawa Barat
NPL	195	24	94	6.064	132	914	3.261	112	351	94	806	0	13	38	292	9	0	15	2.211	32	106	69	690	180	NPL
Banten	563	54	373	19.078	684	7.798	16.756	1.110	2.898	2.383	4.157	12	312	309	1.576	86	0	65	27.486	753	1.014	8.150	14.605	9.187	Banten
NPL	32	5	174	889	11	254	485	17	97	13	56	2	3	2	50	3	0	1	427	11	25	58	194	88	NPL
DKI Jakarta	139.067	4.240	88.675	446.285	124.596	150.695	297.061	47.803	111.417	183.246	157.188	5.753	3.241	6.068	27.125	336	96	1.935	97.048	8.875	8.165	92.247	91.478	80.832	DKI Jakarta
NPL	2.662	67	6.697	10.097	1.733	3.527	13.204	1.721	5.377	931	4.076	8	41	10	1.082	9	0	22	2.410	171	296	1.298	1.349	2.150	NPL
D.I Yogyakarta	558	96	14	2.511	35	1.109	9.529	2.269	745	685	934	1	544	435	1.107	75	0	9	4.095	68	250	330	6.843	589	D.I Yogyakarta
NPL	9	2	1	65	0	10	271	193	31	5	24	0	1	1	22	10	0	0	78	1	9	3	52	4	NPL
Jawa Tengah	7.399	983	185	46.555	390	11.383	80.751	5.722	4.982	4.801	4.292	5	1.077	1.757	3.950	435	1	61	18.948	315	1.071	2.636	24.281	28.904	Jawa Tengah
NPL	153	32	6	1.901	2	133	2.892	125	379	121	132	1	26	9	79	11	0	5	449	9	28	34	261	117	NPL
Jawa Timur	11.870	1.000	1.373	112.063	1.620	16.481	113.133	5.600	13.183	2.398	10.687	6	1.120	1.595	5.767	476	0	295	39.101	1.653	2.521	4.012	66.547	4.219	Jawa Timur
NPL	284	14	72	4.492	4	695	4.880	207	280	64	128	2	23	29	162	9	0	7	833	47	117	42	544	98	NPL
Bengkulu	1.607	35	19	374	12	299	3.532	171	68	24	130	55	83	224	412	12	0	6	1.807	14	168	51	4.381	3.641	Bengkulu
NPL	23	1	0	7	0	7	155	5	3	0	4	0	0	1	8	1	0	1	31	1	8	1	22	8	NPL
Jambi	5.891	66	104	1.183	13	955	7.147	715	273	130	347	1	41	145	677	23	0	8	3.609	32	342	143	10.112	234	Jambi
NPL	90	3	35	27	0	99	307	9	3	0	19	0	0	0	12	2	0	4	121	3	15	2	73	8	NPL
Aceh	2.440	70	27	2.436	166	819	5.912	213	178	26	253	1	188	115	585	23	0	6	2.520	97	159	219	15.052	446	Aceh
NPL	35	3	0	23	0	95	354	6	6	2	6	0	1	3	50	3	0	4	39	0	17	3	66	2	NPL
Sumatera Utara	40.898	341	192	45.927	414	7.418	42.856	2.075	3.409	1.488	3.350	15	345	1.160	2.162	138	0	58	13.113	304	1.895	3.518	25.931	1.632	Sumatera Utara
NPL	660	29	3	662	3	536	1.978	163	84	10	104	1	4	176	60	3	0	15	649	6	79	53	260	34	NPL
Sumatera Barat	6.085	136	161	3.137	13	666	12.356	507	392	401	333	0	75	131	639	18	0	3	3.072	39	239	133	6.832	11.366	Sumatera Barat
NPL	140	7	4	32	0	15	713	16	27	7	19	0	4	1	18	0	0	1	83	2	16	4	68	26	NPL
Riau	11.494	75	205	2.478	145	1.914	10.871	1.613	1.026	308	1.698	1	138	499	1.031	24	0	13	7.885	52	649	267	15.714	437	Riau
NPL	380	6	6	32	2	135	599	24	115	2	86	0	0	4	40	1	0	6	319	6	25	2	161	7	NPL
Sumatera Selatan	11.230	171	247	6.861	239	4.437	15.187	1.264	765	188	1.516	21	263	312	932	31	0	19	7.277	53	932	505	18.972	765	Sumatera Selatan
NPL	255	3	45	195	1	490	759	26	24	2	102	0	4	4	30	2	0	10	272	1	67	6	179	16	NPL
Bangka Belitung	466	106	974	679	35	259	2.612	214	79	33	105	1	4	88	116	5	0	2	1.357	8	145	71	3.215	24	Bangka Belitung
NPL	4	4	66	6	0	39	96	9	1	0	7	0	0	1	3	0	0	0	48	1	7	0	15	0	NPL
Kepulauan Riau	113	93	179	3.912	1.042	1.490	5.850	1.130	3.781	44	1.734	1	105	93	343	17	1	4	6.391	36	695	282	6.231	700	Kepulauan Riau
NPL	7	2	143	182	103	71	172	110	119	2	84	0	1	0	8	0	0	0	137	4	26	1	58	6	NPL
Lampung	8.597	457	155	4.022	32	1.025	13.568	369	3.649	378	623	0	182	239	640	33	0	11	3.645	44	265	207	5.125	4.583	Lampung
NPL	73	8	0	151	1	34	724	17	15	6	8	0	4	4	17	1	0	4	111	2	10	6	47	36	NPL
Kalimantan Selatan	10.631	145	1.414	1.664	314	1.462	9.050	533	1.739	293	1.210	3	69	315	607	18	0	8	8.470	49	465	153	9.522	386	Kalimantan Selatan
NPL	48	10	3	16	57	90	468	8	232	2	100	0	0	9	11	1	0	4	347	5	39	1	69	2	NPL
Kalimantan Barat	10.918	156	70	1.420	76	1.387	10.252	668	1.330	1.070	506	12	60	134	573	10	0	28	4.507	49	756	267	12.021	102	Kalimantan Barat
NPL	30	5	2	87	0	63	475	36	50	1	12	0	0	1	17	1	0	15	103	0	26	1	56	1	NPL
Kalimantan Timur	4.171	179	4.152	7.466	660	3.605	13.355	1.833	3.328	643	4.074	9	92	152	1.201	50	0	77	7.542	103	784	1.267	14.739	356	Kalimantan Timur
NPL	34	7	1.577	294	7	443	1.293	66	286	10	587	0	2	4	139	3	0	41	571	7	70	29	182	6	NPL
Kalimantan Tengah	6.456	71	18	388	104	453	4.692	226	213	66	250	1	20	87	336	19	0	4	2.800	57	112	52	7.388	54	Kalimantan Tengah
NPL	16	3	0	6	0	15	149	7	8	0	7	0	0	2	6	0	0	1	63	0	4	2	33	0	NPL
Sulawesi Tengah	1.535	127	98	305	17	653	6.474	313	135	6	186	4	9	27	268	17	0	8	2.339	16	274	75	11.748	142	Sulawesi Tengah
NPL	25	32	5	14	0	69	317	10	4	0	11	0	0	0	31	1	0	0	55	0	22	1	78	0	NPL
Sulawesi Selatan	3.500	572	323	6.834	155	6.736	30.145	3.559	2.727	1.494	3.415	13	345	358	2.086	136	0	32	12.938	135	1.668	2.528	21.850	8.370	Sulawesi Selatan
NPL	34	6	32	150	3	288	988	47	89	61	134	0	27	2	63	2	0	4	516	3	137	38	194	44	NPL
Sulawesi Utara	517	187	1.477	636	92	1.223	7.176	638	366	17	482	3	50	40	467	18	0	9	4.123	69	293	204	8.610	7.250	Sulawesi Utara
NPL	16	31	5	78	1	84	405	19	12	2	16	0	0	1	28	0	0	0	264	7	21	3	166	47	NPL
Gorontalo	702	53	5	142	385	198	2.549	210	63	0	73	0	7	12	129	8	0	0	828	5	40	31	3.155	2.342	Gorontalo
NPL	13	2	0	14	0	66	161	7	1																

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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	1.316.689	1.585.659	1.757.449	1.916.256	1.966.176	1.990.265	2.049.098	1.969.299	1.963.139	2.007.858	2.033.359	2.052.719	2.103.048	2.086.898	2.083.937	2.130.383	2.132.175	1. Working Capital
NPL	28.963	31.470	43.840	57.302	77.765	78.072	73.591	75.307	76.256	74.391	75.415	76.335	73.496	75.198	73.872	73.876	74.698	NPL
2. Investasi	591.425	798.157	903.194	1.035.889	1.077.145	1.108.838	1.125.467	1.135.494	1.134.358	1.138.236	1.122.575	1.131.758	1.126.847	1.121.056	1.133.725	1.133.238	1.135.253	2. Investments
NPL	10.032	13.633	21.223	27.045	37.847	38.431	36.123	37.975	38.984	38.165	38.134	38.040	37.917	36.687	40.565	36.799	37.683	NPL
3. Konsumsi	799.748	909.058	1.013.666	1.105.759	1.172.195	1.185.838	1.202.630	1.208.198	1.210.584	1.223.873	1.230.096	1.240.677	1.261.291	1.261.327	1.270.981	1.279.967	1.292.737	3. Consumption
NPL	11.600	13.176	14.324	16.586	19.951	19.744	18.422	20.029	20.752	20.428	21.096	21.664	21.731	22.250	22.283	22.601	22.658	NPL
Total Kredit	2.707.862	3.292.874	3.674.308	4.057.904	4.215.516	4.284.941	4.377.195	4.312.991	4.308.081	4.369.967	4.386.031	4.425.154	4.491.186	4.469.282	4.488.642	4.543.588	4.560.166	Total Credit
NPL	50.595	58.279	79.388	100.933	135.563	136.246	128.135	133.311	135.991	132.984	134.645	136.039	133.144	134.135	136.721	133.276	135.039	NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	47.799	62.518	61.014	93.281	90.695	94.218	96.852	113.737	114.948	113.007	115.412	122.060	117.276	118.324	118.920	119.272	118.013	1. Ekspor
NPL	1.616	1.571	2.224	2.327	2.790	2.380	2.059	2.901	3.170	2.929	3.163	3.211	3.367	3.391	2.977	3.119	2.574	NPL
2. Impor	38.985	70.611	56.049	62.694	48.800	48.844	44.759	43.363	43.051	45.334	51.541	54.472	55.532	54.773	58.053	60.321	60.049	2. Impor
NPL	587	618	636	2.325	2.610	2.547	1.189	1.049	805	750	953	911	1.637	1.594	1.634	1.733	1.857	NPL
3. Lainnya	2.621.078	3.159.745	3.557.246	3.901.930	4.076.021	4.141.879	4.235.584	4.155.891	4.150.082	4.211.626	4.219.077	4.248.621	4.318.378	4.296.186	4.311.669	4.363.994	4.382.104	3. Other
NPL	48.392	56.091	76.528	96.281	130.164	131.320	124.888	129.361	132.016	129.305	130.529	131.916	128.139	129.150	132.110	128.424	130.608	NPL
Total Kredit	2.707.862	3.292.874	3.674.308	4.057.904	4.215.516	4.284.941	4.377.195	4.312.991	4.308.081	4.369.967	4.386.031	4.425.154	4.491.186	4.469.282	4.488.642	4.543.588	4.560.166	Total Credit
NPL	50.595	58.279	79.388	100.933	135.563	136.246	128.135	133.311	135.991	132.984	134.645	136.039	133.144	134.135	136.721	133.276	135.039	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	503.972	580.070	629.678	714.270	767.840	777.119	798.563	770.303	765.331	789.116	799.620	800.349	823.052	815.985	820.844	836.495	826.035	1. Working Capital
NPL	13.784	12.967	14.936	20.476	30.794	31.022	31.054	32.349	32.759	33.548	34.213	34.646	33.800	33.808	32.217	32.935	32.211	NPL
2. Investasi	168.585	274.979	324.486	398.953	448.405	473.265	481.889	488.586	490.689	495.745	486.710	492.076	493.755	492.274	493.009	490.518	491.834	2. Investments
NPL	2.559	3.844	4.375	8.156	11.911	11.224	11.514	11.263	11.796	11.749	11.128	11.116	11.038	10.828	13.721	10.379	11.152	NPL
3. Konsumsi	286.571	326.677	370.924	423.630	459.557	468.462	479.330	485.166	484.945	493.604	492.668	497.452	509.072	510.040	516.731	521.970	530.614	3. Consumption
NPL	4.905	5.656	6.333	7.113	8.625	8.491	7.772	8.595	8.950	8.918	9.146	9.481	9.415	9.535	9.455	9.708	9.778	NPL
Total Kredit	959.128	1.181.726	1.325.087	1.536.852	1.675.803	1.718.846	1.759.782	1.744.054	1.740.965	1.778.465	1.778.998	1.789.877	1.825.878	1.818.298	1.830.583	1.848.983	1.848.484	Total Credit
NPL	21.249	22.467	25.643	35.745	51.330	50.737	50.339	52.207	53.505	54.214	54.487	55.242	54.253	54.170	55.393	53.023	53.142	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	13.169	13.717	11.572	14.113	13.861	14.345	14.783	32.939	38.048	37.056	43.886	45.017	44.316	45.925	44.415	43.270	41.709	1. Ekspor
NPL	540	502	796	459	613	601	399	1.210	1.488	1.536	1.901	1.944	1.909	1.916	1.512	1.580	1.565	NPL
2. Impor	10.542	27.799	1.995	2.017	2.130	2.536	2.463	833	815	607	7.048	7.068	7.593	7.327	6.903	7.087	6.569	2. Impor
NPL	372	470	8	57	56	55	58	-	1	1	380	381	1.075	1.077	1.078	1.032	1.032	NPL
3. Lainnya	935.417	1.140.209	1.311.520	1.520.722	1.659.812	1.701.964	1.742.536	1.710.283	1.702.102	1.740.802	1.728.065	1.737.792	1.773.969	1.765.046	1.779.265	1.798.626	1.800.206	3. Other
NPL	20.336	21.496	24.839	35.230	50.661	50.081	49.883	50.998	52.016	52.677	52.207	52.918	51.269	51.177	52.803	50.411	50.545	NPL
Total Kredit	959.128	1.181.726	1.325.087	1.536.852	1.675.803	1.718.846	1.759.782	1.744.054	1.740.965	1.778.465	1.778.998	1.789.877	1.825.878	1.818.298	1.830.583	1.848.983	1.848.484	Total Credit
NPL	21.249	22.467	25.643	35.745	51.330	50.737	50.339	52.207	53.505	54.214	54.487	55.242	54.253	54.170	55.393	53.023	53.142	NPL

n) Angka-angka diperbaiki

n) 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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	519.409	617.230	714.698	783.624	803.585	810.923	857.336	813.715	815.249	829.688	864.632	873.268	892.934	890.796	880.986	904.170	906.536	1. Working Capital
NPL	9.122	10.151	16.570	19.374	28.631	29.247	27.758	28.000	28.395	26.188	26.742	27.432	26.400	28.209	28.476	28.025	29.913	NPL
2. Investasi	305.936	371.973	417.254	459.562	461.247	465.933	478.663	485.599	484.474	482.117	499.068	502.688	498.707	489.204	498.722	499.336	499.868	2. Investments
NPL	4.540	6.057	11.139	12.762	18.829	20.667	19.159	20.221	20.572	19.832	20.552	20.770	20.640	19.355	20.126	20.044	20.224	NPL
3. Konsumsi	288.933	322.319	349.856	353.596	404.596	407.174	411.081	410.906	412.187	414.214	424.195	427.587	433.993	433.355	435.379	437.569	439.158	3. Consumption
NPL	3.785	4.356	5.456	6.264	7.591	7.538	7.293	7.867	8.163	7.894	8.174	8.308	8.459	8.728	8.787	8.851	8.658	NPL
Total Kredit	1.114.279	1.311.522	1.481.808	1.596.781	1.669.428	1.684.030	1.747.080	1.710.220	1.711.910	1.726.019	1.787.896	1.803.543	1.825.634	1.813.355	1.815.087	1.841.075	1.845.563	Total Credit
NPL	17.448	20.564	33.165	38.401	55.051	57.452	54.210	56.088	57.130	53.914	55.469	56.510	55.498	56.292	57.390	56.919	58.795	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	9.391	14.471	18.501	14.018	13.390	13.397	13.476	12.121	11.917	11.619	15.313	18.382	14.808	13.940	14.467	14.780	14.032	1. Ekspor
NPL	22	153	740	286	823	870	834	822	821	661	558	563	674	692	688	752	264	NPL
2. Impor	11.385	15.784	21.058	22.074	19.531	19.640	19.098	19.157	19.356	21.204	31.053	33.815	34.525	34.669	35.957	37.733	37.941	2. Impor
NPL	97	76	398	964	932	832	165	166	155	235	294	280	314	431	471	602	726	NPL
3. Lainnya	1.093.502	1.281.267	1.442.249	1.560.690	1.636.507	1.650.992	1.714.506	1.678.941	1.680.638	1.693.196	1.741.530	1.751.346	1.776.301	1.764.746	1.764.663	1.788.561	1.793.590	3. Other
NPL	17.329	20.335	32.027	37.150	53.296	55.751	53.211	55.100	56.154	53.017	54.617	55.667	54.510	55.169	56.231	55.565	57.805	NPL
Total Kredit			1.481.808	1.596.781	1.669.428	1.684.030	1.747.080	1.710.220	1.711.910	1.726.019	1.787.896	1.803.543	1.825.634	1.813.355	1.815.087	1.841.075	1.845.563	Total Credit
NPL			33.165	38.401	55.051	57.452	54.210	56.088	57.130	53.914	55.469	56.510	55.498	56.292	57.390	56.919	58.795	NPL

n) Angka-angka diperbaiki

n) 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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	30.464	41.614	51.507	53.759	35.902	36.753	28.702	28.003	28.375	29.155	29.801	30.960	31.887	30.457	32.439	33.348	33.822	1. Working Capital
NPL	810	1.001	1.509	1.715	1.177	1.207	810	862	859	824	876	970	967	929	986	955	1.030	NPL
2. Investasi	16.879	20.358	23.828	24.882	13.689	13.506	10.853	10.997	11.132	11.293	11.572	11.545	11.666	11.826	11.881	11.876	11.988	2. Investments
NPL	692	618	850	982	1.155	830	914	942	946	919	935	929	919	1.043	1.199	1.060	1.156	NPL
3. Konsumsi	42.108	46.256	50.666	53.193	10.936	11.118	10.608	10.558	10.600	10.714	10.758	10.942	11.024	11.140	11.237	11.345	11.449	3. Consumption
NPL	336	319	373	397	286	285	194	223	234	232	265	276	265	281	306	302	332	NPL
Total Kredit	89.451	108.228	126.001	131.833	60.526	61.377	50.163	49.558	50.107	51.162	52.130	53.447	54.577	53.423	55.557	56.569	57.258	Total Credit
NPL	1.838	1.938	2.732	3.093	2.618	2.322	1.917	2.026	2.039	1.975	2.076	2.174	2.151	2.254	2.492	2.317	2.519	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	5	0	5	0	1	1	51	50	51	51	51	50	50	50	50	50	51	1. Ekspor
NPL	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	NPL
2. Impor	6	2	293	68	53	51	63	40	38	46	41	42	44	43	42	41	34	2. Impor
NPL	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	14	13	NPL
3. Lainnya	89.439	108.226	125.703	131.765	60.472	61.325	50.049	49.467	50.018	51.066	52.038	53.355	54.482	53.331	55.465	56.478	57.173	3. Other
NPL	1.838	1.938	2.732	3.091	2.618	2.322	1.917	2.026	2.039	1.975	2.076	2.174	2.151	2.254	2.492	2.303	2.505	NPL
Total Kredit	89.451	108.228	126.001	131.833	60.526	61.377	50.163	49.558	50.107	51.162	52.130	53.447	54.577	53.423	55.557	56.569	57.258	Total Credit
NPL	1.838	1.938	2.732	3.093	2.618	2.322	1.917	2.026	2.039	1.975	2.076	2.174	2.151	2.254	2.492	2.317	2.519	NPL

n) Angka-angka diperbaiki

n) 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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	45.861	57.562	59.395	63.930	67.289	66.984	65.060	58.415	58.944	61.686	63.071	65.722	70.099	70.981	72.834	75.187	76.286	1. Working Capital
NPL	3.207	4.838	6.172	7.658	8.192	8.100	6.922	7.305	7.518	7.279	7.223	7.033	7.166	7.218	7.281	7.313	7.402	NPL
2. Investasi	24.870	29.561	36.290	35.082	39.038	39.193	39.284	39.123	39.310	39.522	39.420	39.797	39.696	39.942	40.263	40.256	40.601	2. Investments
NPL	1.134	1.683	2.826	2.637	3.414	3.016	2.806	3.470	3.503	3.533	3.541	3.551	3.514	3.519	3.324	3.309	3.076	NPL
3. Konsumsi	148.120	177.418	205.771	229.748	249.875	251.345	253.514	252.882	254.049	256.265	257.877	260.127	261.985	262.058	263.621	265.554	268.141	3. Consumption
NPL	684	922	1.408	1.775	2.286	2.303	2.073	2.265	2.320	2.296	2.488	2.551	2.491	2.594	2.637	2.691	2.821	NPL
Total Kredit	218.851	264.541	301.456	328.759	356.201	357.522	357.859	350.420	352.303	357.473	360.367	365.645	371.780	372.981	376.718	380.997	385.028	Total Credit
NPL	5.025	7.444	10.406	12.070	13.892	13.418	11.801	13.039	13.341	13.108	13.252	13.135	13.172	13.331	13.243	13.313	13.299	NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	87	65	51	25	18	15	16	17	14	13	8	9	9	8	6	6	5	1. Ekspor
NPL	14	9	11	8	2	2	2	2	2	2	2	2	2	1	1	0	0	NPL
2. Impor	5	3	3	2	1	1	1	1	1	1	1	1	1	2	1	1	1	2. Impor
NPL	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Lainnya	218.759	264.473	301.402	328.733	356.182	357.505	357.842	350.401	352.288	357.459	360.357	365.635	371.770	372.971	376.711	380.991	385.022	3. Other
NPL	5.010	7.434	10.395	12.062	13.890	13.416	11.800	13.037	13.339	13.106	13.250	13.133	13.170	13.331	13.242	13.313	13.299	NPL
Total Kredit	218.851	264.541	301.456	328.759	356.201	357.522	357.859	350.420	352.303	357.473	360.367	365.645	371.780	372.981	376.718	380.997	385.028	Total Credit
NPL	5.025	7.444	10.406	12.070	13.892	13.418	11.801	13.039	13.341	13.108	13.252	13.135	13.172	13.331	13.243	13.313	13.299	NPL

i) Angka-angka diperbaiki

i) 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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	101.551	130.992	131.308	131.643	126.523	132.349	136.727	133.259	129.408	133.116	133.069	135.602	135.589	133.599	134.172	139.124	142.323	1. Working Capital
NPL	1.307	1.171	3.111	4.951	4.927	4.794	4.245	4.245	4.198	4.212	4.163	4.105	3.346	2.960	2.839	2.550	2.519	NPL
2. Investasi	38.127	55.821	50.075	59.572	59.122	60.458	59.160	57.002	56.138	56.655	50.607	51.006	49.108	50.154	51.882	53.403	54.107	2. Investments
NPL	537	867	1.011	916	625	752	514	638	650	645	648	646	781	777	1.042	904	970	NPL
3. Konsumsi	13.617	14.545	14.542	22.512	24.349	24.713	25.034	25.669	25.813	26.259	26.509	26.557	26.971	26.853	26.206	25.783	25.828	3. Consumption
NPL	524	432	336	488	580	561	535	519	526	533	558	571	596	589	572	565	542	NPL
Total Kredit	153.295	201.357	195.925	213.727	209.995	217.521	220.921	215.929	211.359	216.029	210.185	213.165	211.669	210.606	212.260	218.310	222.257	Total Credit
NPL	2.368	2.470	4.458	6.355	6.133	6.108	5.294	5.401	5.374	5.390	5.369	5.323	4.722	4.326	4.454	4.019	4.031	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	17.518	24.128	20.269	33.237	32.336	30.499	32.529	31.979	29.403	29.491	29.344	31.475	30.452	31.525	32.692	32.645	31.278	1. Ekspor
NPL	619	340	366	760	597	330	288	342	335	339	313	312	293	293	293	318	317	NPL
2. Impor	5.989	9.350	16.213	17.106	11.805	11.419	10.073	9.592	8.980	9.342	9.308	8.866	9.089	8.415	10.459	11.291	11.298	2. Impor
NPL	8	26	221	417	352	358	359	326	289	282	279	251	248	85	85	86	86	NPL
3. Lainnya	129.788	167.880	159.444	163.383	165.854	175.602	178.319	174.358	172.976	177.197	171.533	172.823	172.127	170.667	169.108	174.374	179.681	3. Other
NPL	1.742	2.104	3.870	5.178	5.183	5.420	4.646	4.733	4.749	4.768	4.777	4.759	4.182	3.948	4.075	3.616	3.628	NPL
Total Kredit	153.295	201.357	195.925	213.727	209.995	217.521	220.921	215.929	211.359	216.029	210.185	213.165	211.669	210.606	212.260	218.310	222.257	Total Credit
NPL	2.368	2.470	4.458	6.355	6.133	6.108	5.294	5.401	5.374	5.390	5.369	5.323	4.722	4.326	4.454	4.019	4.031	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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	115.432	158.191	170.863	169.031	165.037	166.138	162.710	165.605	165.832	165.098	143.167	146.818	149.486	145.080	142.662	142.059	147.174	1. Working Capital
NPL	732	1.341	1.542	3.126	4.044	3.701	2.803	2.547	2.527	2.341	2.198	2.150	1.817	2.075	2.073	2.099	1.623	NPL
2. Investasi	37.028	45.465	51.261	57.839	55.644	56.483	55.618	54.187	52.615	52.904	35.198	34.646	33.915	37.658	37.968	37.849	36.856	2. Investments
NPL	569	564	1.023	1.592	1.913	1.942	1.216	1.442	1.516	1.488	1.328	1.028	1.025	1.164	1.152	1.102	1.105	NPL
3. Konsumsi	20.398	21.844	21.907	23.082	22.881	23.026	23.063	23.018	22.990	22.816	18.089	18.011	18.246	17.882	17.808	17.745	17.547	3. Consumption
NPL	1.366	1.491	418	549	583	566	555	561	559	556	465	476	505	522	525	484	526	NPL
Total Kredit	172.859	225.500	244.031	249.952	243.563	245.646	241.391	242.810	241.437	240.818	196.455	199.476	201.647	200.619	198.438	197.653	201.577	Total Credit
NPL	2.667	3.396	2.984	5.268	6.540	6.209	4.574	4.549	4.602	4.384	3.992	3.654	3.347	3.761	3.750	3.685	3.254	NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	7.629	10.136	10.616	31.888	31.090	35.960	35.997	36.630	35.516	34.777	26.810	27.127	27.640	26.876	27.291	28.519	30.939	1. Ekspor
NPL	421	567	311	814	754	577	536	525	523	391	390	390	490	490	483	469	427	NPL
2. Impor	11.058	17.673	16.486	21.428	15.278	15.196	13.061	13.739	13.861	14.136	4.090	4.680	4.280	4.318	4.690	4.168	4.206	2. Impor
NPL	109	45	8	884	1.270	1.302	607	557	360	231	0	0	-	-	-	-	-	NPL
3. Lainnya	154.172	197.690	216.928	196.636	197.194	194.490	192.333	192.441	192.060	191.905	165.555	167.669	169.727	169.426	166.457	164.965	166.432	3. Other
NPL	2.136	2.783	2.665	3.570	4.516	4.330	3.431	3.467	3.719	3.762	3.602	3.265	2.858	3.272	3.267	3.216	2.826	NPL
Total Kredit	172.859	225.500	244.031	249.952	243.563	245.646	241.391	242.810	241.437	240.818	196.455	199.476	201.647	200.619	198.438	197.653	201.577	Total Credit
NPL	2.667	3.396	2.984	5.268	6.540	6.209	4.574	4.549	4.602	4.384	3.992	3.654	3.347	3.761	3.750	3.685	3.254	NPL

n) Angka-angka diperbaiki

n) 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 - Oktober 2017
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for October 2017)
Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location
				Ekspor	Impor	Lainnya	
1. Jawa Barat	150.547	52.769	182.777	3.788	1.693	380.612	1. Jawa Barat
NPL	8.567	3.847	3.288	148	812	14.742	NPL
2. Banten	41.544	16.669	61.195	693	97	118.619	2. Banten
NPL	1.680	416	802	17	-	2.880	NPL
3. DKI Jakarta	1.102.689	692.136	378.643	72.880	49.903	2.050.686	3. DKI Jakarta
NPL	30.125	21.137	7.673	882	650	57.404	NPL
4. D.I Yogyakarta	13.019	7.638	12.175	418	16	32.398	4. D.I Yogyakarta
NPL	339	305	147	15	-	775	NPL
5. Jawa Tengah	133.213	41.516	76.155	4.193	572	246.119	5. Jawa Tengah
NPL	4.843	1.162	898	172	152	6.579	NPL
6. Jawa Timur	236.699	61.969	118.053	11.014	4.774	400.932	6. Jawa Timur
NPL	9.432	1.920	1.680	347	189	12.496	NPL
7. Bengkulu	4.695	2.368	10.063	187	0	16.938	7. Bengkulu
NPL	158	59	72	8	-	280	NPL
8. Jambi	9.934	7.785	14.473	778	2	31.412	8. Jambi
NPL	483	127	223	75	-	757	NPL
9. Aceh	9.690	3.768	18.495	220	0	31.732	9. Aceh
NPL	506	86	127	23	-	695	NPL
10. Sumatera Utara	93.713	58.533	46.393	11.279	1.908	185.452	10. Sumatera Utara
NPL	3.194	1.298	1.082	209	-	5.364	NPL
11. Sumatera Barat	17.328	7.727	21.680	1.196	2	45.538	11. Sumatera Barat
NPL	807	196	197	79	-	1.121	NPL
12. Riau	18.949	14.585	25.003	885	87	57.566	12. Riau
NPL	859	579	521	53	-	1.906	NPL
13. Sumatera Selatan	25.826	17.856	28.504	859	8	71.319	13. Sumatera Selatan
NPL	1.340	612	541	77	-	2.416	NPL
14. Bangka Belitung	4.628	1.149	4.819	640	2	9.956	14. Bangka Belitung
NPL	187	49	71	10	-	297	NPL
15. Kepulauan Riau	10.615	9.318	14.334	121	29	34.117	15. Kepulauan Riau
NPL	531	472	232	3	6	1.226	NPL
16. Lampung	22.247	11.732	13.869	1.250	166	46.432	16. Lampung
NPL	923	144	211	54	4	1.220	NPL
17. Kalimantan Selatan	14.464	15.012	19.045	469	13	48.038	17. Kalimantan Selatan
NPL	401	658	464	13	0	1.509	NPL
18. Kalimantan Barat	14.391	14.280	17.702	567	56	45.750	18. Kalimantan Barat
NPL	588	206	187	37	43	900	NPL
19. Kalimantan Timur	24.683	20.363	24.792	747	15	69.076	19. Kalimantan Timur
NPL	2.768	2.025	865	156	0	5.501	NPL
20. Kalimantan Tengah	6.249	7.157	10.462	358	1	23.509	20. Kalimantan Tengah
NPL	177	43	102	10	0	312	NPL
21. Sulawesi Tengah	8.034	2.148	14.594	452	0	24.322	21. Sulawesi Tengah
NPL	428	90	155	33	-	640	NPL
22. Sulawesi Selatan	42.725	19.704	47.489	1.568	52	108.298	22. Sulawesi Selatan
NPL	1.424	508	932	22	-	2.842	NPL
23. Sulawesi Utara	8.857	4.541	20.550	676	2	33.270	23. Sulawesi Utara
NPL	504	195	507	30	-	1.176	NPL
26. Gorontalo	2.995	1.541	6.401	143	1	10.794	26. Gorontalo
NPL	195	79	104	18	-	360	NPL
25. Sulawesi Barat	1.983	689	3.810	152	-	6.331	25. Sulawesi Barat
NPL	60	16	20	4	-	91	NPL
24. Sulawesi Tenggara	5.562	1.914	12.637	181	0	19.933	24. Sulawesi Tenggara
NPL	329	131	171	4	-	627	NPL
27. Nusa Tenggara Barat	9.730	4.751	17.102	183	1	31.398	27. Nusa Tenggara Barat
NPL	302	51	169	22	-	499	NPL
28. Bali	26.019	16.528	27.917	889	2	69.573	28. Bali
NPL	992	893	425	24	-	2.285	NPL
29. Nusa Tenggara Timur	7.781	1.935	14.851	146	2	24.420	29. Nusa Tenggara Timur
NPL	402	78	128	4	-	605	NPL
30. Maluku	2.740	700	6.045	102	3	9.381	30. Maluku
NPL	123	25	44	3	-	189	NPL
31. Papua	9.049	3.183	12.396	348	1	24.279	31. Papua
NPL	862	309	502	5	-	1.669	NPL
32. Maluku Utara	1.799	404	4.854	162	0	6.895	32. Maluku Utara
NPL	77	22	36	8	-	127	NPL
33. Papua Barat	3.516	1.295	5.449	366	-	9.894	33. Papua Barat
NPL	280	203	85	8	-	561	NPL
34. Lainnya	46.259	11.590	8	102	641	57.115	34. Others
NPL	556	-	-	-	-	556	NPL
Total	2.132.175	1.135.253	1.292.737	118.013	60.049	4.382.104	Total
NPL	74.698	37.683	22.658	2.574	1.857	130.608	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 Of Commercial Banks to Non Bank Third Party Based on Bank Location)
Miliar Rp (Billion Rp)

Keterangan	2012	2013	2014	2015	2016				2017								Items		
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	Okt
1. Jawa Barat	219.544	267.666	304.196	333.595	354.053	355.623	359.393	364.038	358.772	361.337	365.280	369.148	372.895	378.308	374.420	379.070	384.707	386.093	1. Jawa Barat
NPL	5.318	6.833	8.094	8.724	13.221	13.687	13.287	12.932	13.439	13.585	12.967	13.211	13.226	15.114	15.140	15.149	15.086	15.702	NPL
2. Banten	64.337	76.353	89.177	97.056	109.740	109.686	110.085	112.602	110.755	111.840	111.930	112.580	114.124	116.063	116.040	117.274	118.894	119.409	2. Banten
NPL	1.055	1.162	1.645	2.054	2.424	2.352	2.465	2.373	2.538	2.582	2.327	2.403	2.458	2.459	2.629	2.563	2.866	2.898	NPL
3. DKI Jakarta	1.310.522	1.604.953	1.782.027	1.981.495	2.016.819	2.018.760	2.061.820	2.117.143	2.091.877	2.083.637	2.109.349	2.114.040	2.122.153	2.154.083	2.135.308	2.137.336	2.165.403	2.173.469	3. DKI Jakarta
NPL	20.366	22.048	34.143	46.765	61.297	65.936	68.614	63.315	64.344	65.573	62.888	62.308	62.894	58.731	58.576	59.015	57.368	58.935	NPL
4. D.I Yogyakarta	18.636	22.166	25.734	27.162	29.214	29.387	29.629	29.938	30.302	30.500	31.176	31.374	31.769	32.000	32.025	32.260	32.643	32.832	4. D.I Yogyakarta
NPL	387	383	461	471	804	804	768	700	752	815	808	814	820	787	769	750	788	791	NPL
5. Jawa Tengah	150.269	175.439	196.929	215.788	229.144	230.567	232.853	235.966	231.330	233.215	237.007	240.306	243.821	246.205	245.840	247.711	249.847	250.885	5. Jawa Tengah
NPL	2.887	3.492	4.414	6.531	7.484	7.417	7.609	6.716	6.964	7.131	7.276	8.016	8.032	7.985	7.717	7.496	7.523	6.903	NPL
6. Jawa Timur	239.702	302.809	342.988	374.106	385.767	383.735	388.268	399.479	387.061	382.107	386.939	388.916	395.380	401.862	404.115	407.571	415.365	416.720	6. Jawa Timur
NPL	6.257	5.331	6.277	6.824	9.501	9.817	9.312	10.567	11.213	11.448	11.492	11.786	11.884	12.136	12.737	12.348	12.790	13.032	NPL
7. Bengkulu	9.361	11.277	12.601	14.345	15.629	15.696	15.794	15.891	15.819	15.993	16.274	16.413	16.630	16.869	16.865	16.913	17.039	17.126	7. Bengkulu
NPL	131	203	283	321	352	352	302	254	289	291	277	283	293	292	302	287	292	289	NPL
8. Jambi	19.282	23.615	26.225	28.729	30.520	30.243	30.370	30.651	29.906	30.143	30.577	30.685	31.030	31.483	31.536	31.783	31.923	32.191	8. Jambi
NPL	328	467	654	809	841	850	822	805	794	903	896	890	889	870	862	856	850	832	NPL
9. Aceh	20.755	23.538	25.221	27.219	29.088	29.494	29.752	29.949	29.589	29.914	30.739	31.099	31.476	31.882	31.690	31.791	31.961	31.953	9. Aceh
NPL	958	1.070	1.101	993	1.013	1.001	918	789	808	819	817	825	838	806	756	715	733	719	NPL
10. Sumatera Utara	130.886	155.203	166.025	178.387	183.923	183.226	185.823	187.937	186.934	185.033	192.222	191.443	192.554	194.969	192.376	193.680	196.157	198.639	10. Sumatera Utara
NPL	2.470	3.296	4.140	4.821	5.694	5.631	5.533	4.704	5.219	5.263	5.286	5.320	5.408	5.423	5.718	5.598	5.643	5.573	NPL
11. Sumatera Barat	30.384	34.323	37.682	41.309	44.076	43.969	44.168	44.436	43.803	44.099	44.866	45.016	45.555	45.859	45.657	45.913	46.215	46.735	11. Sumatera Barat
NPL	627	750	987	1.201	1.406	1.437	1.356	1.232	1.317	1.312	1.267	1.306	1.317	1.262	1.248	1.194	1.272	1.200	NPL
12. Riau	43.303	48.573	52.114	56.425	58.317	58.276	57.979	58.333	57.504	57.643	57.826	57.995	58.379	58.899	58.649	59.219	59.698	58.538	12. Riau
NPL	1.256	1.489	1.688	2.101	2.320	2.315	2.198	2.007	2.124	2.150	2.042	2.099	2.188	2.179	2.098	2.031	2.031	1.959	NPL
13. Sumatera Selatan	44.204	53.339	60.193	64.873	69.414	69.286	69.600	70.848	69.910	69.018	70.809	71.168	72.243	72.228	71.573	72.216	71.707	72.186	13. Sumatera Selatan
NPL	1.382	1.844	1.995	1.992	2.498	2.516	2.414	2.288	2.407	2.461	2.501	2.555	2.551	2.436	2.530	2.543	2.543	2.493	NPL
14. Bangka Belitung	5.467	7.813	8.767	9.397	9.993	10.029	10.200	10.578	10.149	10.173	10.343	10.343	10.797	10.827	10.825	11.133	10.431	10.597	14. Bangka Belitung
NPL	50	102	147	234	360	351	360	359	377	382	377	357	376	360	335	301	310	307	NPL
15. Kepulauan Riau	23.059	28.180	29.785	31.980	32.745	32.576	32.692	33.712	32.608	32.621	33.018	32.649	33.162	33.766	33.751	33.770	34.113	34.267	15. Kepulauan Riau
NPL	410	393	484	549	716	728	544	625	686	701	632	737	839	910	920	1.076	1.130	1.235	NPL
16. Lampung	30.146	35.422	38.488	41.410	43.155	43.285	43.627	44.526	43.362	43.680	44.431	44.547	45.790	47.239	46.903	46.724	47.698	47.848	16. Lampung
NPL	668	603	859	850	1.243	1.225	1.176	1.098	1.095	1.102	1.168	1.197	1.227	1.144	1.180	1.161	1.227	1.278	NPL
17. Kalimantan Selatan	26.634	31.584	34.920	39.640	41.884	41.674	42.229	43.057	42.389	43.121	43.774	44.655	45.739	47.961	47.645	48.616	48.812	48.521	17. Kalimantan Selatan
NPL	403	544	848	1.224	1.475	1.459	1.442	1.254	1.422	1.397	1.379	1.406	1.443	1.557	1.557	1.542	1.554	1.522	NPL
18. Kalimantan Barat	24.728	30.303	34.790	38.257	44.834	43.670	43.987	44.472	43.306	43.586	44.397	44.496	44.818	44.924	44.835	45.410	46.089	46.373	18. Kalimantan Barat
NPL	198	340	412	665	1.552	1.085	1.119	1.309	1.372	1.398	1.376	1.431	1.442	929	952	937	1.011	981	NPL
19. Kalimantan Timur	52.316	64.093	65.898	67.023	67.781	67.560	68.595	67.602	65.983	65.848	66.755	66.851	68.421	68.713	68.740	69.617	70.203	69.838	19. Kalimantan Timur
NPL	1.239	2.489	3.076	4.125	5.252	5.581	5.428	4.922	5.178	5.304	5.605	6.021	5.705	5.653	5.636	5.674	5.660	5.657	NPL
20. Kalimantan Tengah	14.281	16.748	17.356	17.990	19.473	19.498	19.718	19.618	20.743	20.885	21.555	21.697	21.994	23.334	23.375	23.473	23.734	23.868	20. Kalimantan Tengah
NPL	106	154	205	229	285	287	297	281	301	312	324	336	340	333	319	309	320	322	NPL
21. Sulawesi Tengah	13.523	16.408	18.806	20.702	22.366	22.410	22.686	23.044	22.772	23.015	23.447	23.537	23.925	24.201	24.241	24.351	24.744	24.775	21. Sulawesi Tengah
NPL	239	325	353	407	555	570	685	621	700	715	717	743	802	800	782	744	767	672	NPL
22. Sulawesi Selatan	66.433	75.625	83.568	95.041	102.779	102.663	102.933	103.891	102.643	103.274	104.798	105.291	106.676	108.166	107.585	107.834	109.259	109.918	22. Sulawesi Selatan
NPL	1.817	2.153	2.620	3.034	3.085	3.093	2.587	2.376	2.540	2.534	2.544	2.567	2.664	2.653	2.735	2.822	2.864	2.864	NPL
23. Sulawesi Utara	19.768	23.299	25.997	29.529	30.800	30.981	31.241	31.420	30.930	31.163	32.008	32.139	32.411	32.822	32.750	33.165	33.998	33.948	23. Sulawesi Utara
NPL	405	593	788	984	1.186	1.189	1.155	1.070	1.181	1.221	1.222	1.264	1.358	1.303	1.316	1.259	1.206	1.206	NPL
24. Gorontalo	5.522	6.735	8.184	9.040	9.572	9.585	9.668	9.717	9.663	9.734	9.900	9.944	10.259	10.308	10.273	10.357	10.602	10.937	24. Gorontalo
NPL	110	191	292	348	387	380	362	326	348	383	383	380	388	400	408	386	414		

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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Kredit Kepada Pihak Tidak Terkait	2.674.701	3.263.361	3.639.181	4.012.012	4.167.357	4.234.025	4.320.302	4.257.138	4.250.672	4.315.555	4.332.636	4.370.887	4.434.605	4.420.897	4.427.168	4.486.901	4.505.842	Loan for Non Connected Parties
a. Lancar	2.511.618	3.076.570	3.407.570	3.715.373	3.811.245	3.875.832	3.996.019	3.889.296	3.858.468	3.954.238	3.948.256	3.998.408	4.053.467	4.052.375	4.057.102	4.110.223	4.135.889	a. Current
b. DPK	112.712	128.616	152.304	195.983	221.329	222.738	196.928	235.310	256.992	229.111	250.516	237.218	248.329	235.162	234.380	244.176	235.386	b. Special Mention
c. Kurang Lancar	9.257	10.232	14.273	19.320	27.096	25.590	26.997	28.039	26.463	27.421	29.954	27.622	28.115	27.069	28.861	24.203	25.645	c. Sub-Standard
d. Diragukan	6.895	8.633	15.282	13.423	17.592	18.885	15.842	17.883	20.719	17.891	15.594	19.611	21.365	19.689	20.043	18.336	16.648	d. Doubtful
e. Macet	34.218	39.310	49.751	67.912	90.095	90.980	84.516	86.610	88.029	86.894	88.316	88.028	83.328	86.603	86.783	89.963	92.275	e. Lost
Non Performing Loan Pihak Tidak Terkait	50.371	58.175	79.306	100.655	134.783	135.456	127.355	132.532	135.211	132.206	133.864	135.261	132.808	133.361	135.686	132.502	134.567	Non Performing Loan of Non Connected Parties
Kredit Kepada Pihak Terkait	33.161	29.513	35.128	45.893	48.159	50.916	56.893	55.853	57.409	54.412	53.395	54.267	56.581	48.385	61.475	56.686	54.324	Loan for Connected Parties
a. Lancar	32.694	29.235	34.920	44.462	46.567	49.303	55.454	54.182	55.699	52.870	51.870	52.888	55.436	47.062	59.767	55.369	53.313	a. Current
b. DPK	243	174	126	1.153	811	822	659	892	931	763	744	600	809	549	673	544	539	b. Special Mention
c. Kurang Lancar	15	15	5	246	124	130	123	125	124	123	562	562	121	561	574	551	251	c. Sub-Standard
d. Diragukan	13	8	5	3	4	4	3	2	5	5	4	6	5	4	19	10	8	d. Doubtful
e. Macet	196	81	71	28	653	657	655	652	651	650	215	209	210	210	442	213	213	e. Lost
Non Performing Loan Pihak Terkait	224	104	82	277	781	791	780	779	780	779	781	778	336	774	1.035	773	472	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	2012	2013	2014	2015	2016			2017										Group of Banks
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Bank Persero	9.326	10.726	16.261	19.114	19.337	19.611	19.998	19.994	19.995	19.664	21.032	21.284	21.704	21.665	21.952	22.048	21.963	1. State Owned Banks
NPL	188	221	320	548	569	559	546	556	559	539	565	584	607	639	655	671	641	NPL
2. BUSN Devisa	16.823	24.184	30.898	35.308	37.613	38.697	39.990	39.719	39.624	39.227	42.903	42.800	43.944	43.201	43.405	43.857	43.131	2. Foreign Exchange Commercial Banks
NPL	363	386	554	874	938	921	1.012	1.271	1.291	1.084	1.149	1.105	1.166	1.169	1.195	1.175	1.133	NPL
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	4. Regional Development Banks
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
5. Bank Campuran	3.656	3.984	4.382	5.133	4.772	4.795	4.764	4.840	4.814	4.740	4.789	4.730	4.817	4.644	4.440	4.439	4.383	5. Joint Venture Banks
NPL	182	195	113	151	210	203	192	184	186	180	178	172	191	187	176	166	159	NPL
6. Bank Asing	12.762	12.770	11.791	11.457	10.985	11.053	11.255	11.218	11.237	11.015	8.386	8.325	8.539	8.232	8.171	8.162	8.043	6. Foreign Owned Banks
NPL	581	622	213	264	289	281	279	281	280	275	209	215	228	238	242	221	241	NPL
7. Bank Umum	42.568	51.666	63.332	71.013	72.708	74.157	76.007	75.771	75.670	74.646	74.646	74.646	79.004	77.741	77.968	78.505	77.520	7. Commercial Bank
NPL	1.314	1.424	1.200	1.836	2.007	1.965	2.029	2.293	2.316	2.078	2.078	2.078	2.192	2.233	2.268	2.233	2.173	NPL

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	2012	2013	2014	2015	2016			2017										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		Loan by Industrial Origin
1. Pertanian, Perburuan dan NPL	3.106	2.943	2.922	2.812	2.636	2.637	2.651	2.623	2.620	2.874	2.852	2.851	2.919	2.919	2.912	2.844	2.954	1. Agricultures, Hunting and Forestry NPL
2. Perikanan NPL	1.998	1.966	2.005	1.902	1.891	1.892	1.891	1.891	1.894	2.140	2.129	2.129	2.168	2.169	2.162	2.159	2.178	2. Fisheries NPL
3. Pertambangan dan Penggalian NPL	106	103	101	102	102	102	100	103	99	105	99	98	99	100	107	98	99	3. Mining and Quarrying NPL
4. Industri Pengolahan NPL	71	69	69	68	68	68	70	73	69	74	69	68	69	68	76	68	68	4. Processing Industry NPL
5. Listrik, gas dan air NPL	2	1.265	1	159	2	2	2	2	2	2	2	2	2	2	2	2	27	5. Electricity, Gas and Water NPL
6. Konstruksi NPL	1	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	6. Construction NPL
7. Perdagangan Besar dan Eceran NPL	3.756	4.356	3.276	3.373	303	248	248	248	248	248	248	248	247	247	250	249	248	7. Big and Retail Trade NPL
8. Penyediaan akomodasi dan penyediaan makan minum NPL	995	117	325	406	41	41	41	41	41	41	41	41	41	41	41	40	40	8. Provision of accomodation and Food Supply Drinking NPL
9. Transportasi, pergudangan dan komunikasi NPL	8.127	8.581	7.093	7.048	4	4	4	4	4	4	4	4	4	4	4	5	4	9. Transportation, Warehousing and Communications NPL
10. Perantara Keuangan NPL	274	292	291	225	2	2	2	2	2	2	4	4	4	4	4	4	0	10. Transitional Finance NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	804	1.002	1.037	1.133	31	31	31	32	31	34	39	36	36	36	36	36	35	11. Real Estate, Business, Ownership, and Business Services NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	778	976	1.001	1.110	11	11	11	11	11	14	18	15	15	15	16	15	15	12. Government administration, Defese and Compulsory Social Security NPL
13. Jasa Pendidikan NPL	481	804	844	715	585	583	584	607	604	616	632	637	619	628	621	640	581	13. Education Services NPL
14. Jasa Kesehatan dan Kegiatan Sosial NPL	349	356	374	369	351	351	351	351	350	361	378	382	379	389	375	373	365	14. Health Services and Social Activities NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	40	16	91	39	39	39	39	38	38	38	37	37	36	36	36	36	36	15. Community, Sociocultural, Entertainment and Other Individual Services NPL
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	1.916	2.002	1.741	1.819	34	34	34	34	33	33	33	33	33	33	33	71	33	16. Individual Services which Serve Households NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	34	45	51	50	32	32	32	32	32	32	32	32	32	32	32	32	32	17. International Agency and Other Extra Agency International NPL
18. Kegiatan yang belum jelas batasannya NPL	408	346	355	453	483	480	480	479	479	376	607	607	608	606	603	613	607	18. Business Activites which are not clearly defined NPL
Total	404	342	330	427	458	454	455	455	455	351	583	582	584	583	579	589	583	Total
NPL	175	171	600	222	210	194	176	175	175	175	175	175	155	155	155	155	160	NPL
	139	140	134	132	132	132	132	132	132	132	132	132	132	132	132	132	132	
	200	197	199	178	40	40	40	40	40	40	40	40	40	40	40	40	40	
	141	140	141	140	37	37	37	37	38	37	37	38	38	38	38	38	37	
	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
	30	29	29	29	29	29	30	30	30	30	30	30	30	30	30	30	30	
	80	73	90	96	91	93	93	93	92	92	92	92	92	93	93	93	93	
	79	73	90	95	91	93	93	92	92	92	92	92	92	92	92	93	93	
	539	550	529	535	517	517	516	516	516	516	520	520	520	521	527	527	526	
	503	503	501	522	514	514	513	513	513	513	517	517	518	518	488	488	488	
	21	189	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	
	14	14	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
	85	-	80	79	77	77	77	77	77	77	77	77	77	77	76	77	76	
	79	-	79	79	77	77	77	77	77	77	77	77	76	77	76	76	76	
	4.702	4.747	4.300	4.253	4.354	4.346	4.326	4.306	4.291	4.223	4.211	4.199	4.188	4.168	4.158	4.132	4.092	
	4.107	123	3.749	3.765	3.684	3.688	3.682	3.673	3.672	3.675	3.676	3.671	3.685	3.676	3.684	3.682	3.673	
	24.576	27.375	23.301	23.059	9.549	9.466	9.441	9.418	9.392	9.495	9.710	9.696	9.718	9.706	9.695	9.686	9.652	
	10.034	5.202	9.220	9.372	7.469	7.472	7.467	7.460	7.457	7.624	7.865	7.858	7.911	7.912	7.872	7.865	7.857	

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	2012	2013	2014	2015	2016			2017										Indicator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Berdasarkan Jenis Kredit																		Based on the type of credit
1. Kredit Usaha Kecil																		1. Small Business Loans
a. Dalam rangka penerusan kredit dari BI	2.229	2.394	2.425	2.437	2.460	2.451	2.451	2.449	2.445	2.440	2.678	2.657	2.695	2.713	2.714	2.713	2.713	a. Channeling Credit From BI
NPL	2.179	2.345	2.375	2.387	2.410	2.401	2.401	2.399	2.396	2.385	2.624	2.624	2.662	2.658	2.658	2.658	2.658	NPL
b. Lainnya	1.182	1.166	1.201	1.164	1.122	1.119	1.134	1.133	1.128	1.307	1.304	1.324	1.332	1.309	1.312	1.306	1.280	b. Other
NPL	905	922	972	988	977	975	974	973	972	1.156	1.154	1.152	1.162	1.162	1.124	1.119	1.122	NPL
2. Bukan KUK																		2. Not Small Business Loans
a. Kredit kelolaan	15.308	16.013	13.841	14.461	927	937	934	933	933	928	923	922	932	931	938	943	917	a. Loans
NPL	2.648	1.739	1.957	2.067	211	222	224	228	228	225	225	225	225	225	225	225	222	NPL
b. Dalam rangka penerusan kredit dari BI	72	44	40	44	44	41	41	41	44	41	41	41	41	44	44	44	44	b. Channeling Credit from BI
NPL	72	44	40	44	44	41	41	41	44	41	41	41	41	44	44	44	44	NPL
c. Bantuan Proyek	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	c. Aid Project
NPL	0	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	5	4	10	4	4	17	17	16	16	4	4	4	4	4	4	22	d. Credit Channeling
NPL	8	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	NPL
e. Lainnya	5.768	7.746	5.783	4.937	4.985	4.909	4.858	4.840	4.819	4.758	4.755	4.742	4.709	4.698	4.677	4.670	4.667	e. Other
NPL	4.222	148	3.872	3.882	3.823	3.829	3.823	3.815	3.814	3.813	3.818	3.813	3.817	3.818	3.817	3.815	3.806	NPL
Berdasarkan Golongan Penyalur																		Based Distribution Group
1. Koperasi	2.240	2.148	2.149	2.144	2.151	2.149	2.148	2.146	2.146	2.290	2.503	2.503	2.549	2.549	2.548	2.549	2.556	1. Cooperation
NPL	2.147	2.058	2.063	2.065	2.070	2.068	2.068	2.066	2.066	2.205	2.419	2.418	2.465	2.465	2.464	2.465	2.472	NPL
2. Lembaga Swadaya Masyarakat	4.401	212	4.014	4.008	3.987	3.993	3.990	3.986	3.985	3.995	3.997	3.991	3.994	3.992	3.992	3.994	3.995	2. Non-Governmental Organization
NPL	4.281	211	3.960	3.956	3.912	3.916	3.910	3.903	3.902	3.911	3.919	3.914	3.918	3.919	3.918	3.916	3.906	NPL
3. Swasta Lainnya	17.936	25.015	17.138	16.907	3.411	3.325	3.302	3.287	3.262	3.210	3.209	3.203	3.175	3.165	3.155	3.142	3.101	3. Other Private
NPL	3.606	2.933	3.197	3.351	1.487	1.488	1.488	1.491	1.489	1.507	1.527	1.526	1.527	1.528	1.490	1.484	1.478	NPL
Total	24.576	27.375	23.301	23.059	9.549	9.466	9.441	9.418	9.392	9.495	9.710	9.696	9.718	9.706	9.695	9.686	9.652	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	2012	2013	2014	2015	2016			2017										Economic Sector
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 Pertanian, Perburuhan, dan Kehutanan	3.640	4.040	4.477	4.573	4.909	4.904	4.908	4.945	5.021	5.104	5.137	5.186	5.217	5.225	5.242	5.199	5.344	1. Agriculture, Hunting, and Forestry
2 Perikanan	106	137	196	228	266	271	289	305	308	332	334	339	340	334	338	343	348	2. Fishery
3 Pertambangan dan Penggalian	99	113	138	118	160	165	162	162	168	166	184	191	178	183	184	215	223	3. Mining and Quarrying
4 Industri Pengolahan	674	783	881	943	1.027	1.034	1.044	1.039	1.078	1.103	1.130	1.151	1.158	1.175	1.180	1.164	1.175	4. Processing industry
5 Listrik, Gas dan Air	29	38	52	61	76	80	73	74	75	81	82	77	79	82	84	86	81	5. Electricity, Gas and Water
6 Konstruksi	1.009	1.426	1.469	1.797	2.109	2.141	2.112	2.037	2.074	2.143	2.182	2.306	2.402	2.444	2.513	2.595	2.623	6. Construction
7 Perdagangan Besar dan Eceran	14.382	15.088	17.593	19.151	20.694	20.839	21.021	21.052	21.272	21.642	21.826	22.094	22.511	22.262	22.382	22.430	22.447	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	311	405	495	571	664	678	696	709	742	744	785	803	819	819	835	862	890	8. Provision of accommodation and the provision of eating and
9 Transportasi, Pergudangan dan Komunikasi	1.140	1.104	1.339	1.439	1.609	1.643	1.650	1.688	1.728	1.784	1.804	1.823	1.847	1.842	1.856	1.850	1.871	9. Transportation, Warehousing and communications
10 Perantara Keuangan	64	69	96	170	171	174	173	178	173	179	196	200	214	209	221	229	215	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa	272	516	1.406	1.891	1.899	1.902	1.909	1.915	1.949	1.987	2.012	2.053	2.076	2.226	2.199	2.183	2.220	11. Real Estate, Business, Ownership, and Business
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	56	78	90	113	109	123	105	101	108	114	121	120	131	137	141	146	146	12. Government administration, Defese and Compulsory Social Security
13 Jasa Pendidikan	120	149	159	197	216	206	208	207	217	229	238	238	245	242	241	244	253	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	82	139	138	184	190	188	193	195	196	208	211	219	226	225	228	231	239	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.565	2.427	3.087	2.642	2.058	2.031	2.070	2.077	2.107	2.210	2.231	2.271	2.340	2.340	2.387	2.347	2.331	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	506	683	870	919	993	1.000	985	975	973	1.021	1.014	1.050	1.008	1.009	1.022	1.031	1.046	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	1.939	2.611	2.905	3.416	3.807	3.872	4.001	3.971	3.999	4.086	4.179	4.298	4.282	4.165	4.161	4.145	4.104	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	5.376	2.470	2.726	3.192	3.694	3.708	3.733	3.794	3.699	3.705	3.703	3.754	3.758	3.736	3.860	3.864	3.906	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	18.449	26.900	30.273	33.200	35.680	36.025	36.352	36.442	36.981	37.498	37.798	38.267	38.557	38.542	38.656	38.775	38.823	19. Non Industrial Origin-Others
Total	49.818	59.176	68.391	74.807	80.330	80.982	81.684	81.867	82.868	84.340	85.167	86.440	87.389	87.197	87.727	87.938	88.286	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	2012	2013	2014	2015	2016			2017										Economic Sector
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Modal Kerja																		Working Capital
- Pertanian, Perburuhan, dan Kehutanan	3.074	3.455	3.833	3.911	4.249	4.235	4.248	4.280	4.353	4.432	4.466	4.505	4.529	4.544	4.562	4.518	4.657	- Agricultures, hunting and forestry
- Perikanan	99	127	183	209	243	247	262	276	279	303	303	304	309	303	308	311	313	- Fisheries
- Pertambangan dan Penggalian	88	97	126	101	139	144	143	142	146	143	162	165	150	153	155	185	192	- Mining and Quarrying
- Industri Pengolahan	619	703	774	828	886	889	904	902	940	970	987	1.007	1.024	1.023	1.033	1.015	1.028	- Processing industry
- Listrik, Gas dan Air	28	37	46	51	65	70	64	64	64	69	71	66	69	71	76	78	73	- Electricity, gas and water
- Konstruksi	933	1.315	1.307	1.619	1.950	1.983	1.959	1.884	1.925	1.980	2.022	2.136	2.202	2.236	2.313	2.386	2.416	- Construction
- Perdagangan Besar dan Eceran	13.433	14.028	16.243	17.592	18.933	19.054	19.183	19.127	19.376	19.685	19.840	20.118	20.537	20.303	20.404	20.424	20.417	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	264	326	375	422	479	496	506	513	539	543	577	592	601	603	626	646	674	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	702	718	854	939	1.007	1.013	1.011	1.013	1.036	1.070	1.083	1.098	1.110	1.111	1.114	1.101	1.113	- Transportation, warehousing and
- Perantara Keuangan	56	56	84	149	149	151	151	152	151	158	175	177	191	187	198	206	191	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	216	443	1.235	1.657	1.636	1.633	1.635	1.644	1.667	1.702	1.731	1.768	1.791	1.918	1.895	1.877	1.910	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	42	59	66	78	82	96	77	72	78	84	91	91	100	106	106	110	110	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	83	102	107	118	124	123	123	123	125	134	140	143	146	147	147	151	153	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	65	85	102	132	133	130	137	136	131	142	143	148	154	152	155	157	165	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.363	2.161	2.815	2.311	1.690	1.657	1.691	1.684	1.713	1.805	1.816	1.845	1.906	1.912	1.962	1.915	1.901	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	437	563	687	691	765	765	745	740	737	777	776	796	762	764	769	782	791	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	1.531	2.165	2.361	2.705	2.971	3.014	3.119	3.084	3.118	3.174	3.276	3.371	3.388	3.274	3.265	3.254	3.207	- International Agency and Other Extra Agency International
- Bukan Lapangan Usaha - Rumah Tangga	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	376	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Modal Kerja	23.030	26.860	31.198	33.514	35.499	35.704	35.958	35.838	36.379	37.172	37.658	38.331	38.967	38.806	39.087	39.116	39.312	Total Working Capital
Investasi																		Investment
- Pertanian, Perburuhan, dan Kehutanan	565	585	644	662	661	669	659	665	668	672	670	681	688	681	680	681	687	- Agricultures, hunting and forestry
- Perikanan	7	9	13	19	24	24	27	29	29	29	31	35	31	31	30	32	35	- Fisheries
- Pertambangan dan Penggalian	12	16	12	17	21	20	19	20	22	23	23	26	28	30	29	30	32	- Mining and Quarrying
- Industri Pengolahan	55	80	107	116	141	144	140	136	138	133	143	144	134	152	147	148	147	- Processing industry
- Listrik, Gas dan Air	2	2	6	10	11	10	10	11	11	11	11	11	10	10	8	8	8	- Electricity, gas and water
- Konstruksi	77	111	162	178	159	157	153	153	148	163	160	170	201	208	200	209	207	- Construction
- Perdagangan Besar dan Eceran	949	1.059	1.350	1.559	1.762	1.784	1.838	1.925	1.896	1.957	1.986	1.975	1.974	1.959	1.978	2.006	2.030	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	47	78	17.787	149	184	182	190	196	203	202	208	211	218	216	209	216	215	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	438	386	484	500	603	630	639	675	691	714	721	725	736	731	742	748	759	- Transportation, warehousing and
- Perantara Keuangan	8	13	13	22	22	23	22	25	22	22	21	23	23	22	22	23	23	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	56	73	171	234	263	268	274	271	282	285	282	285	285	309	304	306	309	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	14	20	24	35	27	27	28	29	30	30	30	29	32	32	35	36	36	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	37	47	52	79	92	82	85	84	92	95	98	95	99	95	93	92	100	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	18	54	36	52	57	58	56	59	65	66	69	71	72	73	73	74	74	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	202	266	272	331	367	374	379	393	394	405	415	426	434	428	425	432	430	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	69	120	183	228	228	235	240	234	236	245	238	254	246	245	253	250	255	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	408	445	544	711	836	857	882	886	881	912	903	927	895	891	896	892	897	- International Agency and Other Extra Agency International
- Jasa Perorangan yang Melayani Rumah Tangga	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	111	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Investasi	2.964	3.486	4.194	4.900	5.458	5.545	5.641	5.792	5.809	5.965	6.008	6.088	6.107	6.113	6.124	6.183	6.244	Total Investment
Konsumsi																		Consumption
- Kredit pembelian rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	766	940	1.239	1.511	1.692	1.678	1.695	1.715	1.702	1.696	1.687	1.688	1.705	1.705	1.700	1.704	1.703	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pembelian kendaraan bermotor	1.422	1.815	1.926	1.917	1.683	1.666	1.723	1.619	1.605	1.577	1.558	1.544	1.548	1.515	1.521	1.116	943	- Vehicle Loans
- Kredit konsumsi lainnya	21.636	26.075	29.834	32.965	35.999	36.389	36.668	36.903	37.374	37.930	38.257	38.789	39.062	39.058	39.295	39.819	40.084	- Other consumer credit
Total Konsumsi	23.824	28.831	32.999	36.393	39.374	39.733	40.085	40.236	40.680	41.203	41.502	42.021	42.315	42.278	42.516	42.639	42.729	Total consumption
Total	49.818	59.176	68.391	74.807	80.330	80.982	81.684	81.867	82.868	84.340	85.167	86.440	87.389	87.197	87.727	87.938	88.286	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	2012	2013	2014	2015	2016			2017										Location
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	7.872	9.549	11.172	11.018	10.786	10.776	10.794	10.813	10.916	11.067	11.221	11.547	11.660	11.558	11.577	11.564	11.572	1. Jawa Barat
2. Banten	1.128	1.289	1.437	1.676	1.966	1.997	2.016	2.036	2.064	2.147	2.207	2.271	2.333	2.369	2.426	2.464	2.520	2. Banten
3. DKI Jakarta	882	981	1.164	1.343	1.479	1.499	1.493	1.489	1.497	1.526	1.522	1.402	1.396	1.381	1.388	1.411	1.410	3. DKI Jakarta
4. D.I Yogyakarta	2.389	2.768	3.245	3.559	3.800	3.849	3.938	3.936	3.984	4.080	4.109	4.168	4.230	4.207	4.238	4.265	4.288	4. D.I Yogyakarta
5. Jawa Tengah	11.329	13.137	14.967	16.660	18.231	18.415	18.605	18.682	18.926	19.302	19.633	20.005	20.285	20.252	20.419	20.469	20.584	5. Jawa Tengah
6. Jawa Timur	5.824	6.841	7.754	8.230	8.739	8.760	8.788	8.769	8.893	9.166	9.171	9.362	9.499	9.388	9.388	9.330	9.296	6. Jawa Timur
7. Bengkulu	30	29	39	42	44	45	46	47	48	48	49	49	50	50	50	50	50	7. Bengkulu
8. Jambi	488	544	525	510	533	540	535	534	542	556	558	572	579	578	585	588	587	8. Jambi
9. Aceh	100	118	126	131	158	159	160	159	163	165	167	168	170	168	167	165	164	9. Aceh
10. Sumatera Utara	649	714	769	840	907	912	914	905	920	934	958	969	987	987	998	1.002	1.005	10. Sumatera Utara
11. Sumatera Barat	1.050	995	1.002	1.022	1.092	1.096	1.090	1.089	1.099	1.111	1.135	1.157	1.159	1.150	1.152	1.148	1.153	11. Sumatera Barat
12. Riau	694	733	818	889	939	938	936	927	926	931	926	925	918	903	903	904	909	12. Riau
13. Kepulauan Riau	2.514	2.770	3.358	3.783	4.213	4.242	4.301	4.324	4.369	4.407	4.409	4.435	4.507	4.495	4.512	4.485	4.492	13. Kepulauan Riau
14. Sumatera Selatan	752	769	868	868	929	931	937	938	945	946	941	950	936	939	941	961	972	14. Sumatera Selatan
15. Bangka Belitung	35	47	56	67	73	75	75	78	80	82	85	86	87	86	85	86	84	15. Bangka Belitung
16. Lampung	4.022	5.465	6.454	7.142	7.609	7.695	7.787	7.837	7.943	8.063	8.158	8.240	8.273	8.282	8.382	8.403	8.462	16. Lampung
17. Kalimantan Selatan	229	257	348	327	318	330	332	336	335	336	339	337	334	335	340	336	335	17. Kalimantan Selatan
18. Kalimantan Barat	578	520	537	598	610	622	626	622	624	619	619	620	619	614	611	607	599	18. Kalimantan Barat
19. Kalimantan Timur	211	231	231	241	245	246	246	245	249	250	250	249	248	245	244	241	237	19. Kalimantan Timur
20. Kalimantan Tengah	80	143	182	220	258	254	258	252	246	251	258	269	278	302	313	325	326	20. Kalimantan Tengah
21. Sulawesi Tengah	811	1.187	1.337	1.680	1.850	1.899	1.927	1.951	1.985	2.018	2.046	2.085	2.099	2.108	2.124	2.143	2.157	21. Sulawesi Tengah
22. Sulawesi Selatan	790	931	1.067	1.190	1.690	1.695	1.707	1.728	1.757	1.794	1.806	1.848	1.901	1.940	1.946	1.949	1.980	22. Sulawesi Selatan
23. Sulawesi Utara	622	723	677	728	795	797	793	788	790	799	809	799	799	801	797	800	819	23. Sulawesi Utara
24. Sulawesi Tenggara	79	97	136	176	213	217	214	218	223	226	227	226	223	220	221	222	223	24. Sulawesi Tenggara
25. Sulawesi Barat	5	5	5	38	10	10	10	11	11	11	11	11	12	12	12	12	12	25. Sulawesi Barat
26. Gorontalo	25	27	27	26	27	26	26	27	26	26	26	26	26	25	26	25	25	26. Gorontalo
27. Nusa Tenggara Barat	633	709	820	900	950	966	983	988	1.004	1.014	1.015	1.006	993	987	996	989	987	27. Nusa Tenggara Barat
28. Bali	4.754	5.942	7.120	8.279	8.830	8.910	9.032	9.008	9.109	9.210	9.213	9.302	9.402	9.396	9.411	9.486	9.485	28. Bali
29. Nusa Tenggara Timur	175	256	319	369	434	437	449	443	455	461	465	478	489	501	509	512	513	29. Nusa Tenggara Timur
30. Maluku	541	757	945	1.112	1.248	1.267	1.274	1.290	1.309	1.332	1.356	1.378	1.386	1.399	1.416	1.428	1.453	30. Maluku
31. Papua	412	498	643	778	850	858	858	863	878	899	913	927	940	948	967	978	988	31. Papua
32. Maluku Utara	13	17	23	29	37	38	38	39	41	44	48	53	55	56	61	65	68	32. Maluku Utara
33. Papua Barat	101	125	222	337	467	483	495	492	509	516	517	518	516	516	523	526	529	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	49.818	59.176	68.391	74.807	80.330	80.982	81.684	81.867	82.868	84.340	85.167	86.440	87.389	87.197	87.727	87.938	88.286	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	2012	2013	2014	2015	2016			2017										Economic Sector
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	
UMKM																		UMKM
1. Pertanian, Perburuan dan Baki Debet	40.709	48.193	54.506	61.083	66.909	67.453	67.014	67.293	67.551	67.977	69.026	70.138	73.104	73.048	76.288	74.983	75.844	1. Agriculture, hunting, and forestry
NPL	1.492	1.615	2.146	2.520	3.023	2.783	2.587	2.609	2.871	2.892	2.587	2.683	2.693	2.693	2.398	2.562	2.467	Total
2. Perikanan Baki Debet	2.900	3.707	4.153	4.447	4.621	4.642	4.762	4.693	4.768	5.002	5.103	5.234	5.363	5.350	5.422	5.434	5.616	2. Fishery
NPL	163	171	157	180	177	162	150	192	197	191	208	239	229	226	220	246	238	Total
3. Pertambangan dan Penggalian Baki Debet	5.427	4.753	4.763	4.838	4.969	4.976	4.703	4.499	5.449	4.967	5.055	4.928	5.013	4.973	5.094	5.234	5.242	3. Mining and quarrying
NPL	153	184	258	429	252	320	306	258	782	787	776	728	715	660	673	686	670	Total
4. Industri Pengolahan Baki Debet	59.500	60.087	67.558	76.518	81.132	83.487	84.196	80.152	84.436	84.144	87.993	87.444	89.894	86.933	88.967	89.868	90.939	4. Processing industry
NPL	1.798	1.736	2.140	2.759	3.729	3.590	3.177	3.393	3.556	3.536	3.563	3.567	3.408	3.295	3.196	3.278	3.367	Total
5. Listrik, Gas dan Air Baki Debet	1.474	1.750	2.187	2.079	2.330	2.385	2.501	2.373	2.683	2.749	2.739	3.257	3.702	3.208	3.831	3.036	4.423	5. Electricity, gas and water
NPL	14	22	26	99	77	76	72	67	140	138	147	151	158	168	164	168	164	Total
6. Konstruksi Baki Debet	30.594	38.780	40.614	43.246	50.767	50.773	48.190	43.005	43.365	45.126	46.035	47.168	48.417	50.096	52.285	53.852	54.521	6. Construction
NPL	1.497	1.865	2.990	3.197	3.823	3.643	3.277	3.876	4.020	4.519	4.499	3.921	3.942	4.115	4.115	4.071	4.051	Total
7. Perdagangan Besar dan Eceran Baki Debet	248.870	323.056	355.198	395.843	424.154	428.300	432.560	423.204	425.647	433.551	434.534	441.854	443.403	441.174	443.986	447.458	451.294	7. Wholesale and retail trade
NPL	8.458	10.621	13.004	15.125	18.003	17.323	16.555	17.658	18.988	19.125	19.130	19.576	19.395	19.402	18.354	18.895	18.820	Total
8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet	13.714	18.132	21.144	26.170	30.362	30.813	30.914	30.453	30.979	30.926	30.934	31.495	31.922	31.977	32.272	32.077	33.124	8. Provision of accommodation and the provision of eating and drinking
NPL	303	357	550	764	1.089	986	1.101	1.237	1.605	1.323	1.447	1.944	1.932	1.954	1.973	1.623	1.810	Total
9. Transportasi, Pergudangan dan Komunikasi Baki Debet	20.678	24.354	24.658	26.112	31.835	32.626	27.403	26.843	28.429	27.059	27.224	27.488	27.490	28.950	29.562	29.417	30.498	9. Transportation, warehousing and communications
NPL	485	654	964	1.292	1.432	1.375	1.303	1.416	1.646	1.486	1.488	1.492	1.471	1.528	1.545	1.713	2.676	Total
10. Perantara Keuangan Baki Debet	14.147	13.963	14.578	14.340	14.048	13.846	13.707	13.290	13.476	13.583	14.138	15.858	15.918	15.632	16.308	15.321	15.034	10. Financial intermediaries
NPL	161	377	447	339	471	419	355	365	538	532	528	561	534	552	521	517	527	Total
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan Baki Debet	25.859	31.572	33.462	36.894	39.812	38.544	38.504	37.412	37.555	37.690	37.736	37.912	37.703	37.588	37.623	38.341	38.659	11. Real estate, Business Ownership, and Business Services
NPL	689	881	1.189	1.477	1.510	1.448	1.400	1.372	1.384	1.345	1.350	1.387	1.371	1.441	1.406	1.380	1.478	Total
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet	229	284	221	233	214	215	222	223	121	123	118	117	119	119	141	159	170	12. Government administration, defense and compulsory social security
NPL	5	4	4	8	5	4	3	10	10	10	10	11	11	11	11	11	12	Total
13. Jasa Pendidikan Baki Debet	1.888	2.221	2.301	2.852	2.807	2.871	2.895	2.877	2.744	2.746	2.813	2.841	2.832	2.794	2.834	2.846	2.854	13. Education services
NPL	22	39	47	53	90	91	74	79	62	75	66	67	71	69	70	66	67	Total
14. Jasa Kesehatan dan Kegiatan Sosial Baki Debet	3.518	4.237	4.803	5.595	5.970	5.982	6.045	6.037	5.964	6.062	6.104	6.150	6.238	6.203	6.147	6.255	6.282	14. Health services and social activities
NPL	99	72	122	84	121	123	112	169	163	159	146	120	113	133	130	127	119	Total
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet	26.378	31.499	38.015	36.835	33.791	34.426	35.782	35.214	34.910	35.164	35.416	36.027	36.936	37.988	38.895	39.179	40.181	15. Community, Sociocultural, Entertainment and Other Individual
NPL	891	876	1.052	1.407	1.301	1.251	1.164	1.470	1.598	1.576	1.615	1.590	1.591	1.627	1.481	1.484	1.418	Total
16. Jasa Perorangan yang Melayani Rumah Tangga Baki Debet	672	1.499	2.090	2.388	2.210	2.233	2.247	2.232	2.167	2.188	2.196	2.200	2.221	2.211	2.221	2.213	2.240	16. Individual services which serve households
NPL	40	33	52	52	63	56	55	63	66	70	71	67	65	69	57	61	59	Total
17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet	414	225	140	24	168	172	165	104	53	123	81	80	79	70	68	68	65	17. International Agency and Other Extra Agency International
NPL	8	6	6	2	34	34	31	25	-	30	9	13	14	13	15	15	22	Total
18. Kegiatan yang Belum Jelas Batasannya Baki Debet	29.425	509	1.330	303	243	319	288	276	223	210	195	196	447	537	536	554	546	18. Business activities are not clearly defined
NPL	731	1	5	7	14	13	13	13	14	12	12	13	3	2	3	4	4	Total
19. Penerima Kredit Bukan Lapangan Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19. Debtor is not the business field -
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
20. Tidak Teridentifikasi Baki Debet	-	3	0	1	-	11	14	-	-	16	-	-	-	-	4	-	-	20. Un-identified
NPL	-	-	-	(0)	-	(0)	-	-	-	2	-	-	-	-	4	-	-	Total
Jumlah																		Total
Baki Debet	526.397	608.823	671.721	739.801	796.343	804.076	802.113	780.179	790.520	799.406	807.440	820.386	830.801	828.849	842.483	846.294	857.533	Baki Debet
NPL	17.011	19.515	25.159	29.792	35.214	33.696	31.734	34.274	37.641	37.808	37.653	38.129	37.716	37.959	36.335	36.908	37.972	NPL

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	2012	2013	2014	2015	2016			2017										Economic Sector
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
MKM ¹⁾																		MKM 1)
1. Pertanian																		1. Agriculture
Baki Debet	40.423																	Total
NPL	2.005																	NPL
2. Pertambangan																		2. Mining
Baki Debet	17.135																	Total
NPL	262																	NPL
3. Perindustrian																		3. Manufacturing
Baki Debet	80.823																	Total
NPL	2.900																	NPL
4. Listrik																		4. Electricity
Baki Debet																		Total
NPL	131																	NPL
5. Konstruksi																		5. Construction
Baki Debet	31.020																	Total
NPL	1.637																	NPL
6. Perdagangan																		6. Trading
Baki Debet	294.095																	Total
NPL	10.625																	NPL
7. Pengangkutan																		7. Transportation
Baki Debet	14.160																	Total
NPL	351																	NPL
8. Jasa Dunia Usaha																		8. Business Services
Baki Debet	81.707																	Total
NPL	1.754																	NPL
9. Jasa Sosial																		9. Social Services
Baki Debet	63.687																	Total
NPL	1.942																	NPL
10. Lain-lain																		10. Others
Baki Debet	726.024																	Total
NPL	10.107																	NPL
Jumlah																		Total
Baki Debet	1.350.606																	Baki Debet
NPL	31.714																	NPL
1) Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 63/2008 tentang MPP dan UKM. 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 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	2012	2013	2014	2015	2016			2017										Type of Use
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
UMKM																		UMKM
1. Modal Kerja																		1. Working Capital
Baki Debet	403.047	444.030	490.262	537.186	577.830	584.633	587.340	567.339	570.580	581.659	601.148	611.739	618.161	616.858	625.913	631.684	636.813	Total
NPL	13.645	14.652	18.761	22.351	26.402	25.097	23.525	24.990	26.703	26.806	26.871	27.402	27.221	27.422	26.292	27.051	27.079	NPL
2. Investasi																		2. Investment
Baki Debet	123.350	164.792	181.459	202.615	218.513	219.443	214.773	212.841	219.941	217.747	206.292	208.647	212.640	211.990	216.571	214.610	220.720	Total
NPL	3.366	4.863	6.398	7.441	8.812	8.599	8.209	9.284	10.938	11.002	10.781	10.727	10.495	10.537	10.043	9.857	10.893	NPL
3. Konsumsi																		3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Tidak Teridentifikasi																		4. Un-identified
Baki Debet	0	1	-	0	(0)	0	(0)	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Jumlah																		Total
Baki Debet	526.397	608.823	671.721	739.801	796.343	804.076	802.113	780.179	790.520	799.406	807.440	820.386	830.801	828.849	842.483	846.294	857.533	Baki Debet
NPL	17.011	19.515	25.159	29.792	35.214	33.696	31.734	34.274	37.641	37.808	37.653	38.129	37.716	37.959	36.335	36.908	37.972	NPL
MKM ¹⁾																		MKM ¹⁾
1. Modal Kerja																		1. Working Capital
Baki Debet	483.595																	Total
NPL	17.473																	NPL
2. Investasi																		2. Investment
Baki Debet	141.492																	Total
NPL	4.134																	NPL
3. Konsumsi																		3. Consumption
Baki Debet	725.519																	Total
NPL	10.106																	NPL
Jumlah																		Total
Baki Debet	1.350.606																	Baki Debet
NPL	31.714																	NPL
1) Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang UMKM																		
1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20																		

Tabel 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	2012	2013	2014	2015	2016			2017										Category of Bank
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
UMKM¹⁾																		UMKM¹⁾
1. Bank Persero																		1. State Owned Banks
Baki Debet	242.861	304.751	341.804	383.166	444.548	449.627	446.774	438.495	448.211	453.932	455.379	463.936	472.057	468.185	477.396	476.073	483.793	Total
Mikro	66.555	87.657	106.269	131.573	153.739	155.416	156.962	154.793	152.213	155.878	158.960	163.161	165.693	166.192	168.149	169.553	172.447	Micro
Kecil	98.136	122.730	136.580	146.373	170.293	172.867	175.938	172.949	177.114	180.267	181.072	184.055	185.732	185.461	187.101	189.229	190.461	Small
Menengah	78.169	94.363	98.956	105.221	120.516	121.344	113.874	110.753	118.884	117.787	115.347	116.720	120.633	116.532	122.146	117.292	120.885	Medium
NPL	9.093	10.362	12.138	13.437	17.092	15.872	14.668	15.970	18.869	18.971	19.128	19.614	19.447	19.461	17.828	18.271	19.485	NPL
Mikro	1.214	1.481	1.829	2.223	2.880	2.316	2.354	2.712	2.755	2.744	2.874	3.119	3.193	3.137	2.268	3.050	2.971	Micro
Kecil	4.694	4.922	5.552	5.733	7.009	6.653	6.094	6.482	7.468	7.598	7.643	8.135	7.740	7.801	7.237	7.491	7.548	Small
Menengah	3.185	3.960	4.757	5.481	7.202	6.904	6.220	6.777	8.647	8.629	8.612	8.359	8.514	8.523	8.324	7.730	8.966	Medium
2. BPD																		2. Regional Development Banks
Baki Debet	45.082	46.896	50.837	51.858	61.472	61.688	60.466	55.362	55.596	56.908	58.163	58.643	60.133	61.644	63.225	66.444	66.553	Total
Mikro	9.038	9.156	8.733	9.187	9.293	9.436	9.191	8.737	8.915	9.173	12.993	12.286	12.674	12.853	13.136	14.868	14.938	Micro
Kecil	21.091	21.232	23.456	23.843	25.662	25.949	25.314	23.671	23.979	24.482	23.989	24.559	25.151	25.394	26.088	26.931	27.181	Small
Menengah	14.953	16.509	18.647	18.829	26.516	26.302	25.962	22.953	22.703	23.253	21.181	21.798	22.309	23.398	24.001	24.644	24.434	Medium
NPL	2.612	2.965	5.015	5.851	6.814	6.676	6.421	7.272	7.432	7.510	6.928	6.866	6.903	7.088	6.937	7.152	6.974	NPL
Mikro	443	685	1.013	780	434	421	361	383	391	388	753	758	742	740	742	875	902	Micro
Kecil	1.327	1.338	1.647	1.949	2.143	2.127	1.854	1.932	1.972	1.972	1.770	1.787	1.781	1.785	1.796	1.847	1.876	Small
Menengah	842	943	2.354	3.123	4.237	4.128	4.206	4.956	5.069	5.150	4.405	4.320	4.380	4.563	4.399	4.430	4.196	Medium
3. Bank Swasta Nasional																		3. Foreign Exchange Commercial Banks
Baki Debet	228.991	245.101	261.365	289.578	275.794	278.223	280.379	279.429	279.712	281.574	286.886	290.092	290.937	291.613	293.822	295.490	298.783	Total
Mikro	21.476	21.998	25.077	24.032	17.243	16.906	16.661	15.854	15.537	15.357	14.818	14.834	14.857	14.777	15.075	13.623	14.067	Micro
Kecil	44.581	41.954	41.458	44.953	40.125	39.897	39.505	39.428	39.518	39.326	39.657	40.482	40.616	42.341	42.669	43.444	44.153	Small
Menengah	162.934	181.148	194.831	220.593	218.426	221.420	224.213	224.147	224.657	226.891	232.411	234.777	235.464	234.495	236.078	238.423	240.563	Medium
NPL	5.096	5.933	7.666	9.690	10.244	10.048	9.772	10.633	10.948	10.887	11.165	11.194	10.914	10.944	11.096	10.980	11.005	NPL
Mikro	758	750	775	748	791	750	731	767	755	786	751	738	784	732	671	554	529	Micro
Kecil	1.720	2.077	2.248	2.519	2.281	2.182	2.012	2.070	2.083	1.989	2.010	2.074	2.075	2.050	2.049	2.086	2.065	Small
Menengah	2.618	3.105	4.643	6.423	7.171	7.115	7.028	7.796	8.110	8.112	8.404	8.383	8.055	8.162	8.376	8.340	8.411	Medium
4. Bank Asing dan Campuran																		4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	9.463	12.076	17.714	15.199	14.529	14.538	14.494	6.893	7.001	6.993	7.012	7.715	7.673	7.406	8.040	8.286	8.404	Total
Mikro	107	78	192	77	64	70	62	69	74	66	73	113	118	142	596	732	812	Micro
Kecil	465	466	482	756	937	1.075	716	702	766	749	775	844	884	618	723	796	815	Small
Menengah	8.891	11.532	17.040	14.366	13.528	13.393	13.715	6.122	6.161	6.177	6.165	6.758	6.671	6.646	6.721	6.758	6.777	Medium
NPL	208	256	341	815	1.065	1.100	873	398	391	440	431	454	452	466	473	504	508	NPL
Mikro	7	7	7	9	6	6	4	3	3	3	3	3	3	3	7	7	9	Micro
Kecil	40	10	13	26	147	157	34	138	139	140	139	140	140	140	122	202	202	Small
Menengah	161	238	321	780	911	936	835	258	249	298	289	311	309	323	344	295	297	Medium
Jumlah																		Total
Baki Debet	526.397	608.823	671.721	739.801	796.343	804.076	802.113	780.179	790.520	799.406	807.440	820.386	830.801	828.849	842.483	846.294	857.533	Baki Debet
NPL	17.011	19.515	25.159	29.792	35.214	33.696	31.734	34.274	37.641	37.808	37.653	38.129	37.716	37.959	36.335	36.908	37.972	NPL

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	2012	2013	2014	2015	2016			2017										Category of Bank
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
MKM ¹⁾																		MKM ¹⁾
1. Bank Persero																		1. State Owned Banks
Baki Debet	502.447																	Total
Mikro	143.877																	Micro
Kecil	234.031																	Small
Menengah	124.540																	Medium
NPL	15.271																	NPL
Mikro	9.520																	Micro
Kecil	2.611																	Small
Menengah	3.140																	Medium
2. BPD																		2. Regional Development Banks
Baki Debet	190.815																	Total
Mikro	32.580																	Micro
Kecil	142.679																	Small
Menengah	15.556																	Medium
NPL	3.297																	NPL
Mikro	555																	Micro
Kecil	1.489																	Small
Menengah	1.253																	Medium
3. Bank Swasta Nasional																		3. Foreign Exchange Commercial Banks
Baki Debet	601.409																	Total
Mikro	97.552																	Micro
Kecil	228.341																	Small
Menengah	275.516																	Medium
NPL	11.502																	NPL
Mikro	2.918																	Micro
Kecil	4.084																	Small
Menengah	4.500																	Medium
4. Bank Asing dan Campuran																		4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	55.935																	Total
Mikro	29.972																	Micro
Kecil	7.558																	Small
Menengah	18.405																	Medium
NPL																		NPL
Mikro																		Micro
Kecil	481																	Small
Menengah	313																	Medium
Jumlah																		Total
Baki Debet	1.350.606																	Baki Debet
NPL	31.714																	NPL

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

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

Tabel 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	2012	2013	2014	2015	2016			2017										Category of Bank
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
UMKM																		UMKM
1. Jawa Barat	67.636	78.774	85.429	90.224	105.144	106.666	101.893	97.734	99.184	101.173	103.678	104.218	105.582	104.920	106.384	108.103	109.485	1. Jawa Barat
2. Banten	18.863	22.631	25.305	29.224	32.295	33.476	32.359	30.735	31.476	31.793	33.770	33.822	34.356	34.303	35.173	34.766	35.452	2. Banten
3. DKI Jakarta	93.051	95.185	104.891	118.432	117.800	118.398	117.595	120.792	123.959	118.687	117.640	118.102	119.734	118.292	121.788	120.589	122.608	3. DKI Jakarta
4. D.I Yogyakarta	6.549	8.431	9.806	10.954	11.981	11.987	12.108	11.868	11.843	12.140	12.195	12.408	12.560	12.433	12.492	12.676	12.907	4. D.I Yogyakarta
5. Jawa Tengah	51.576	62.679	70.415	78.824	87.754	88.247	88.372	86.012	86.254	88.449	89.829	91.286	92.367	92.369	93.546	94.416	95.445	5. Jawa Tengah
6. Jawa Timur	65.980	79.322	86.569	97.159	106.944	108.106	110.143	108.261	109.548	111.725	112.435	115.080	116.442	117.237	117.943	119.124	119.887	6. Jawa Timur
7. Bengkulu	3.598	4.103	4.551	5.328	5.586	5.657	5.641	5.217	5.216	5.693	5.780	6.033	6.256	6.200	6.377	6.356	6.421	7. Bengkulu
8. Jambi	7.809	8.772	9.383	10.576	10.579	10.637	10.755	10.403	10.497	10.899	11.111	11.328	11.519	11.781	11.829	11.868	12.097	8. Jambi
9. Aceh	6.395	7.026	7.729	8.287	8.339	8.369	8.435	7.930	8.098	8.466	8.606	8.820	8.834	8.739	8.786	8.866	8.936	9. Aceh
10. Sumatera Utara	31.470	36.947	41.483	46.080	46.929	47.117	47.206	46.348	45.388	46.710	47.003	47.605	47.717	47.585	48.944	48.592	48.921	10. Sumatera Utara
11. Sumatera Barat	10.663	11.804	13.238	13.644	14.020	14.034	14.084	13.076	13.121	13.842	13.895	14.107	14.173	14.184	14.229	14.368	14.580	11. Sumatera Barat
12. Riau	16.096	17.968	21.292	20.795	21.085	21.537	21.769	21.251	21.262	21.495	21.799	21.736	21.918	21.999	22.239	22.409	22.588	12. Riau
13. Kepulauan Riau	5.514	7.402	6.947	7.380	7.731	7.830	7.815	7.284	7.255	7.660	7.675	7.812	8.024	8.066	8.071	8.168	8.235	13. Kepulauan Riau
14. Sumatera Selatan	14.807	17.506	18.987	20.194	21.075	21.043	21.073	20.175	20.268	20.913	20.957	21.897	21.962	21.971	22.405	22.494	22.873	14. Sumatera Selatan
15. Bangka Belitung	2.604	2.990	3.214	3.307	4.120	4.207	4.302	3.894	3.939	4.229	4.186	4.269	4.324	4.340	4.351	4.414	4.488	15. Bangka Belitung
16. Lampung	10.276	11.664	12.086	13.467	14.504	14.601	14.817	14.209	14.294	14.762	14.767	14.882	15.000	15.164	15.289	15.227	15.350	16. Lampung
17. Kalimantan Selatan	8.086	8.914	9.794	10.249	10.933	10.908	11.005	10.701	10.786	10.997	11.055	11.334	11.371	11.310	11.432	11.902	11.558	17. Kalimantan Selatan
18. Kalimantan Barat	8.350	10.673	12.715	13.974	14.834	14.956	15.071	14.285	14.689	15.119	15.317	15.746	15.965	16.146	16.327	16.437	16.597	18. Kalimantan Barat
19. Kalimantan Timur	17.295	20.018	19.982	21.296	21.287	21.473	21.700	21.503	19.194	18.978	19.287	19.511	20.634	19.677	20.891	20.046	20.380	19. Kalimantan Timur
20. Kalimantan Tengah	4.433	4.837	5.604	6.643	7.876	7.950	7.964	7.820	8.013	8.120	8.238	8.863	8.838	8.893	8.961	9.165	9.134	20. Kalimantan Tengah
21. Sulawesi Tengah	5.559	6.595	7.155	7.749	7.840	7.996	8.066	7.488	7.540	8.099	8.533	8.272	8.408	8.394	8.474	8.603	8.579	21. Sulawesi Tengah
22. Sulawesi Selatan	19.460	23.596	25.765	27.627	30.038	30.579	30.613	29.531	33.530	30.537	30.938	31.935	32.352	31.906	32.964	32.738	34.974	22. Sulawesi Selatan
23. Sulawesi Utara	5.861	6.431	7.150	7.658	8.273	8.321	8.370	7.813	7.926	8.264	8.242	8.377	8.545	8.598	8.756	9.117	9.182	23. Sulawesi Utara
24. Sulawesi Tenggara	3.715	4.516	4.914	5.248	5.882	5.853	5.833	5.314	5.348	5.849	5.959	6.130	6.150	6.180	6.354	6.385	6.286	24. Sulawesi Tenggara
25. Sulawesi Barat	1.567	1.875	2.212	2.690	3.029	3.059	3.066	2.325	2.515	3.130	2.720	3.206	3.246	3.272	3.141	3.173	3.352	25. Sulawesi Barat
26. Gorontalo	1.820	2.011	2.316	2.698	2.915	2.941	2.947	2.832	2.852	2.996	3.049	3.327	3.374	3.400	3.483	3.528	3.563	26. Gorontalo
27. Nusa Tenggara Barat	5.175	6.318	6.703	7.278	8.329	8.533	8.851	8.581	8.717	9.077	9.189	9.281	9.463	9.491	9.503	10.032	10.261	27. Nusa Tenggara Barat
28. Bali	16.356	19.951	23.483	27.019	30.307	30.589	31.438	30.801	31.449	31.390	31.589	32.373	32.681	32.823	33.035	32.841	33.328	28. Bali
29. Nusa Tenggara Timur	3.297	4.127	5.234	6.201	7.247	7.310	7.249	6.715	6.843	7.248	7.427	7.646	7.799	7.930	8.043	8.170	8.287	29. Nusa Tenggara Timur
30. Maluku	1.808	2.000	17.787	2.446	2.692	2.709	2.748	2.521	2.547	2.725	2.766	2.821	2.898	2.850	2.874	3.022	3.033	30. Maluku
31. Papua	5.477	7.471	8.608	9.342	10.504	10.505	10.405	9.766	9.737	10.102	9.784	9.929	10.029	10.025	10.008	10.105	10.096	31. Papua
32. Maluku Utara	1.327	1.474	1.391	1.632	1.757	1.778	1.774	1.493	1.498	1.725	1.733	1.779	1.781	1.794	1.794	1.809	1.867	32. Maluku Utara
33. Papua Barat	2.523	3.376	3.836	4.005	4.531	4.462	4.441	3.495	3.580	4.103	4.034	4.131	4.154	4.148	4.152	4.275	4.254	33. Papua Barat
34. Lainnya	369	335	87	33	53	138	136	4	4	84	3	3	7	85	104	124	149	34. Others
35. Tidak Teridentifikasi	1.032	1.099	1.205	2.141	2.129	2.103	2.068	2.000	2.150	2.227	2.251	2.318	2.337	2.343	2.339	2.386	2.380	35. Un-identified
Jumlah	526.397	608.823	671.721	739.801	796.343	804.076	802.113	780.179	790.520	799.406	807.440	820.386	830.801	828.849	842.483	846.294	857.533	Total

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	2012	2013	2014	2015	2016			2017										Category of Bank
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
MKM ¹⁾																		MKM ¹⁾
1. Jawa Barat	207.552																	1. Jawa Barat
2. Banten	70.082																	2. Banten
3. DKI Jakarta	237.266																	3. DKI Jakarta
4. D.I Yogyakarta	15.857																	4. D.I Yogyakarta
5. Jawa Tengah	114.094																	5. Jawa Tengah
6. Jawa Timur	150.323																	6. Jawa Timur
7. Bengkulu	10.503																	7. Bengkulu
8. Jambi	18.485																	8. Jambi
9. Aceh	20.217																	9. Aceh
10. Sumatera Utara	70.333																	10. Sumatera Utara
11. Sumatera Barat	27.088																	11. Sumatera Barat
12. Riau	37.337																	12. Riau
13. Kepulauan Riau	15.193																	13. Kepulauan Riau
14. Sumatera Selatan	35.261																	14. Sumatera Selatan
15. Bangka Belitung	5.434																	15. Bangka Belitung
16. Lampung	23.862																	16. Lampung
17. Kalimantan Selatan	20.819																	17. Kalimantan Selatan
18. Kalimantan Barat	19.963																	18. Kalimantan Barat
19. Kalimantan Timur	33.123																	19. Kalimantan Timur
20. Kalimantan Tengah	11.769																	20. Kalimantan Tengah
21. Sulawesi Tengah	14.043																	21. Sulawesi Tengah
22. Sulawesi Selatan	50.569																	22. Sulawesi Selatan
23. Sulawesi Utara	18.500																	23. Sulawesi Utara
24. Sulawesi Tenggara	10.806																	24. Sulawesi Tenggara
25. Sulawesi Barat	4.002																	25. Sulawesi Barat
26. Gorontalo	5.977																	26. Gorontalo
27. Nusa Tenggara Barat	15.609																	27. Nusa Tenggara Barat
28. Bali	33.573																	28. Bali
29. Nusa Tenggara Timur	12.388																	29. Nusa Tenggara Timur
30. Maluku	5.478																	30. Maluku
31. Papua	12.161																	31. Papua
32. Maluku Utara	3.900																	32. Maluku Utara
33. Papua Barat	4.752																	33. Papua Barat
34. Lainnya	14.288																	34. Others
Jumlah	1.350.606																	Total

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

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



**Departemen Perizinan
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