

# STATISTIK PERBANKAN INDONESIA

## INDONESIA BANKING STATISTICS

**JANUARI***JANUARY*

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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](http://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, 2003, so The SPI's edition on November 2013 will be published by Financial Services Authority and can be accessed through website [www.ojk.go.id](http://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, Maret 2019  
Jakarta, March 2019

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 Februari 2019 akan diterbitkan pada minggu ke III bulan April 2019.

Tanda-tanda, simbol dan Sumber Data

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

r	Angka-angka diperbaiki
( )	Sebagian dari suatu jumlah
*	Angka-angka sementara
**	Angka-angka sangat sementara
***	Angka-angka sangat-sangat sementara
-	Tidak ada
...	Angka belum tersedia
--	Nol atau lebih kecil daripada <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)**

*February 2019 edition will be released on the 3rd week of April 2019.*

*Notes, Symbols and Sources of Data*

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

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

*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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## 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                | : | <a href="mailto:publikasi.idap@ojk.go.id">publikasi.idap@ojk.go.id</a>                   |

### 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	2014	2015	2016	2017	2018												2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<i>Distribution of Funds</i>
Bank Umum	5.468.910	5.952.279	6.570.903	7.177.549	7.177.888	7.232.823	7.254.367	7.318.264	7.426.907	7.384.858	7.431.895	7.569.940	7.681.180	7.684.613	7.809.987	7.667.803	Commercial Banks	
Bank Perkreditan Rakyat	86.931	98.604	109.389	121.296	121.426	122.732	123.099	121.978	122.912	125.014	125.589	126.306	127.318	128.476	130.724	130.523	Rural Banks	
<b>SBI dan SBIS<sup>1)</sup></b>	113.104	53.567	96.103	19.901	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	72.826	<i>SBI and SBIS<sup>1)</sup></i>	
<b>Sumber Dana</b>																		<i>Source of Funds</i>
Bank Umum	4.594.876	4.909.707	5.399.210	5.921.039	5.868.982	5.935.411	5.993.165	6.084.214	6.172.114	6.089.747	6.126.622	6.218.919	6.311.437	6.303.662	6.475.110	6.308.824	Commercial Banks	
Bank Perkreditan Rakyat	74.594	84.728	93.622	103.874	104.033	105.105	105.647	105.009	105.894	107.582	107.667	108.114	108.703	109.533	111.679	111.712	Rural Banks	
<b>Jumlah Aset</b>																		<i>Total Assets</i>
Bank Umum	5.615.150	6.095.908	6.729.799	7.387.634	7.368.446	7.429.891	7.456.300	7.546.271	7.650.542	7.594.991	7.644.190	7.768.873	7.877.830	7.877.836	8.068.346	7.913.491	Commercial Banks	
Bank Perkreditan Rakyat	89.878	101.713	113.501	125.945	126.211	127.528	127.877	127.058	128.005	130.165	130.664	131.508	132.474	133.678	135.693	135.570	Rural Banks	
<b>Jumlah Bank</b>																		<i>Total Banks</i>
Bank Umum	119	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	Commercial Banks	
Bank Perkreditan Rakyat	1.643	1.636	1.633	1.619	1.615	1.615	1.609	1.607	1.603	1.603	1.603	1.598	1.599	1.597	1.597	1.593	Rural Banks	
<b>Jumlah Kantor</b>																		<i>Total Bank Offices</i>
Bank Umum	32.739	32.949	32.730	32.285	32.284	32.144	32.022	31.966	31.944	31.877	31.800	31.738	31.608	31.555	31.618	31.676	Commercial Banks	
Bank Perkreditan Rakyat	4.895	5.982	6.075	6.192	6.231	6.226	6.191	6.225	6.226	6.214	6.258	6.242	6.252	6.260	6.273	6.014	Rural Banks	

Ket : <sup>1)</sup> Sertifikat Bank Indonesia

Syariah

Note: 1) Sharia Indonesian Banking Certificate

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

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																<i>Distribution of Funds</i>
a. Kredit Yang Diberikan	4.092.104	4.413.414	4.781.931	4.704.018	4.788.783	4.827.238	4.930.484	5.028.745	5.029.622	5.084.506	5.175.052	5.225.199	5.218.224	5.358.012	5.249.208	a. Credit
- Kepada Pihak Ketiga	4.057.904	4.377.195	4.737.944	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	- To Third Party
Rupiah	3.423.180	3.736.609	4.044.724	3.967.900	4.043.044	4.077.672	4.162.700	4.222.379	4.222.974	4.253.609	4.316.803	4.352.773	4.386.794	4.494.416	4.415.878	Rupiah
Valas	634.724	640.585	693.220	694.441	700.193	700.492	716.599	751.734	752.978	778.886	803.297	816.005	773.361	800.466	770.737	Foreign Exchange
- Kepada Bank Lain	34.200	36.220	43.987	41.676	45.546	49.073	51.185	54.632	53.670	52.011	54.953	56.421	58.069	63.130	62.593	- Inter Bank Credit
Rupiah	21.443	22.983	27.409	25.305	27.212	30.811	33.094	35.872	35.801	33.164	35.489	35.173	38.782	41.291	41.446	Rupiah
Valas	12.757	13.237	16.578	16.372	18.334	18.262	18.091	18.760	17.869	18.847	19.463	21.248	19.287	21.839	21.146	Foreign Exchange
b. Penempatan pada Bank Lain	211.901	207.050	235.594	232.635	269.786	261.371	252.189	262.314	240.108	250.079	261.074	266.260	277.583	220.990	227.835	b. Interbank Placement
- Giro	77.840	78.205	90.205	87.935	102.867	94.307	105.306	104.771	87.393	92.661	95.010	97.383	102.695	86.232	90.885	- Demand Deposit
- Inter Bank Call Money	104.725	98.230	105.081	106.492	123.658	121.124	105.222	118.243	111.591	114.826	121.547	116.507	123.516	85.313	98.756	- Inter Bank Call Money
- Deposito Berjangka	20.692	16.127	23.314	22.212	28.906	30.836	27.637	27.340	28.896	30.429	33.760	42.998	40.521	22.270	28.135	- Time Deposits
- Lainnya	8.643	14.489	16.994	15.995	14.355	15.104	14.023	11.960	12.228	12.163	10.757	9.371	10.851	27.176	10.060	- Others
c. Penempatan pada Bank Indonesia	685.575	717.840	701.250	622.863	589.265	614.123	661.478	677.616	644.575	618.279	641.266	648.547	657.416	767.134	649.547	c. Placement to Bank Indonesia
- Giro	393.362	370.727	386.361	394.134	397.969	395.563	397.246	401.514	404.438	407.099	409.113	418.241	406.358	417.888	425.169	- Demand Deposit
- Fine Tune Operation (FTO)	158.264	156.936	152.706	140.526	99.496	122.835	144.944	131.882	149.333	135.909	114.295	121.862	141.006	212.031	113.640	- Fine Tune Operation (FTO)
- Fasbi	123.177	185.371	155.691	80.560	84.751	89.244	113.948	138.732	85.365	70.054	113.755	104.658	107.191	132.528	106.337	- Fasbi
- Lainnya	10.772	4.806	6.492	7.643	7.049	6.482	5.340	5.489	5.439	5.218	4.103	3.786	2.861	4.687	4.402	- Others
d. Surat Berharga	660.828	860.522	1.035.391	1.142.234	1.135.956	1.091.509	1.000.329	971.373	993.035	986.973	1.000.596	1.018.573	1.003.061	941.936	1.033.485	d. Securities
- Sertifikat Bank Indonesia (SBI)	40.017	96.103	19.901	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	72.826	- Bank Indonesia Certificates (SBI)
- Surat Perbandaranra Negara (SPN)	26.443	31.352	53.299	55.995	61.890	66.910	58.300	54.507	47.065	71.381	70.580	73.826	67.451	61.172	56.802	- Treasury Bills
- Obligasi	485.238	561.963	637.780	655.041	636.376	634.483	577.904	583.821	667.714	654.311	670.585	672.654	673.100	616.058	706.057	- Bonds
- Lainnya	109.130	171.104	324.411	410.811	418.092	375.377	347.258	318.963	264.601	243.090	228.953	232.506	217.047	225.264	197.799	- Others
e. Penyertaan	25.605	33.889	39.708	39.040	39.204	38.209	38.772	40.063	40.263	40.443	41.604	41.979	42.115	43.534	43.705	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	116.540	153.245	157.143	161.388	160.282	161.819	163.690	165.558	165.416	167.885	168.045	169.264	168.630	162.594	165.535	f. Impairment on Financial Assets
<b>Sumber Dana</b>																<i>Source of Funds</i>
a. Dana Pihak Ketiga	4.413.056	4.836.758	5.289.377	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	5.563.162	a. Third Party Funds
Rupiah	3.665.444	4.091.634	4.541.406	4.518.859	4.556.675	4.578.286	4.583.473	4.614.937	4.600.209	4.615.753	4.657.950	4.707.234	4.711.444	4.825.128	4.775.451	Rupiah
Giro	667.537	821.777	932.705	949.960	941.195	966.454	980.963	983.344	945.789	937.396	967.196	975.702	963.731	997.007	960.887	Demand Deposit
Tabungan	1.274.588	1.413.351	1.573.402	1.525.115	1.517.666	1.511.337	1.550.905	1.585.307	1.587.598	1.586.147	1.588.627	1.595.650	1.608.048	1.690.086	1.632.865	Saving
Simpanan Berjangka	1.723.319	1.856.507	2.035.299	2.043.784	2.097.813	2.100.496	2.051.605	2.046.286	2.066.822	2.092.210	2.102.128	2.135.882	2.139.665	2.138.035	2.181.699	Time Deposits
Valas	747.612	745.124	747.971	736.442	736.424	738.925	753.104	738.880	779.109	784.240	824.543	847.292	861.945	805.320	787.711	Foreign Exchange
Lainnya	1.612	1.404	1.083	1.134	1.183	1.182	1.054	769	957	957	1.027	1.075	990	988	927	- Securities
g. Tagihan Spot dan Derivatif	20.611	13.693	7.938	10.531	8.680	10.478	12.777	20.328	17.529	23.709	23.040	26.561	25.770	22.390	23.139	g. Spot and Derivatives Claims
h. Tagihan Lainnya	155.488	171.250	218.593	265.181	240.868	249.620	258.547	260.910	254.310	260.021	259.262	284.795	291.814	293.397	275.348	h. Other claims
<b>Beberapa komponen modal</b>																<i>Components of Capital</i>
a. Modal Disetor	164.270	176.712	196.289	198.756	199.129	199.354	202.338	204.849	205.023	205.710	208.509	208.727	209.052	209.321	209.492	a. Paid In Capital
b. Cadangan	81.652	64.834	65.253	65.570	63.225	64.430	67.418	67.650	67.756	67.891	68.194	68.296	68.259	68.287	68.287	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	323.763	411.187	469.995	596.319	567.095	552.847	549.483	548.480	547.613	547.181	546.209	546.133	546.137	542.899	693.881	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	104.628	106.544	131.171	22.094	36.390	46.124	57.479	70.920	83.688	95.914	110.265	123.315	135.998	150.058	13.448	d. Current Earnings (Profit /Loss) <sup>2)</sup>
e. Tambahan modal disetor	96.177	111.688	124.661	119.947	119.313	114.251	111.016	105.188	111.074	109.548	106.935	104.796	111.143	114.482	115.629	e. Additional Paid In Capital
f. Modal Pinjaman	40.878	41.692	44.650	44.711	44.032	45.149	43.618	44.025	44.125	45.778	48.443	48.531	49.277	49.222	49.176	f. Loan Capital

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. dikurangi Beban Op. dan Non Op.

\*) Angka-angka sementara

(i) Angka-angka diperbaiki

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

\*) Provisional figures

r) Revised figures

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

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	86.928	67.579	43.000	43.002	44.336	45.208	45.762	46.019	46.163	46.324	46.772	46.990	46.984	46.933	46.595	a. Credit
- Kepada Pihak Ketiga	86.092	66.902	42.987	42.991	44.326	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	46.559	- To Third Party
Rupiah	85.603	66.813	42.978	42.981	44.316	45.187	45.742	45.998	46.145	46.301	46.741	46.952	46.948	46.879	46.558	Rupiah
Valas	489	89	9	10	10	10	10	10	9	10	10	9	9	6	1	Foreign Exchange
- Kepada Bank Lain	836	677	13	11	11	11	11	11	8	14	22	28	27	47	36	- Inter Bank Credit
Rupiah	836	677	13	11	11	11	11	11	8	14	22	28	27	47	36	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	10.844	5.602	2.854	4.392	6.936	6.205	5.547	6.835	6.366	5.622	6.049	6.582	6.012	4.562	6.145	b. Interbank Placement
Giro	1.368	486	278	279	270	284	313	308	280	188	191	205	218	193	167	- Demand Deposit
- Inter Bank Call Money	5.574	2.760	577	1.191	2.846	2.336	1.680	2.692	2.982	1.572	2.030	2.306	1.701	1.400	2.200	- Inter Bank Call Money
- Deposito Berjangka	3.804	2.010	1.857	2.819	3.730	3.495	3.464	3.744	2.973	3.730	3.720	4.000	4.001	2.877	3.727	- Time Deposits
- Lainnya	97	346	142	103	89	90	90	90	132	132	107	71	91	92	51	- Others
c. Penempatan pada Bank Indonesia	15.042	10.793	7.771	7.727	6.491	8.799	7.316	7.013	7.485	7.335	7.696	6.953	8.768	9.488	7.406	c. Placement to Bank Indonesia
Giro	9.142	5.942	3.526	3.017	3.393	3.983	3.685	3.575	3.597	3.585	4.753	3.626	4.068	3.914	3.808	- Demand Deposit
- Fine Tune Operation (FTO)	435	1.310	788	1.667	13	84	631	74	843	95	120	401	217	2.122	156	- Fine Tune Operation (FTO)
- Fasbi	5.428	3.527	3.443	3.031	3.080	4.724	2.990	3.343	3.040	3.648	2.817	2.922	4.476	3.443	3.435	- Fasbi
- Lainnya	36	14	15	11	4	8	9	20	6	7	7	3	7	9	7	- Others
d. Surat Berharga	10.303	7.668	5.473	5.956	5.901	5.798	6.053	5.581	5.183	4.944	5.206	4.905	4.914	3.984	4.513	d. Securities
- Sertifikat Bank Indonesia (SBI)	2.333	1.844	1.299	1.380	1.099	754	1.223	791	1.004	873	937	914	953	936	1.206	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	20	46	-	392	333	700	296	410	206	210	219	115	-	- Treasury Bills
- Obligasi	4.743	2.892	1.726	2.320	2.227	2.203	2.256	2.089	2.153	1.954	2.413	2.142	2.273	1.866	2.005	- Bonds
- Lainnya	3.228	2.932	2.428	2.210	2.575	2.450	2.241	2.001	1.730	1.707	1.650	1.639	1.468	1.068	1.302	- Others
e. Penyertaan	4	2	1	1	1	-	-	-	-	-	-	-	-	-	-	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	932	829	878	926	926	975	990	1.028	1.017	1.036	1.049	1.086	1.113	1.008	1.037	f. Impairment on Financial Assets
g. Tagihan Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	649	2.276	1.605	2.531	2.480	2.569	2.448	2.723	2.281	2.201	2.183	2.690	2.875	1.730	2.978	h. Other claims
<b>Sumber Dana</b>																<b>Source of Funds</b>
a. Dana Pihak Ketiga	99.881	70.997	48.250	53.721	55.355	58.457	57.474	57.675	56.527	54.969	55.786	56.560	56.257	50.814	54.966	a. Third Party Funds
Rupiah	97.477	70.796	48.241	53.711	55.345	58.449	57.466	57.668	56.520	54.962	55.779	56.553	56.251	50.808	54.960	Rupiah
Giro	16.434	12.710	7.054	13.919	15.248	18.035	17.421	17.253	15.564	14.548	16.267	16.971	16.239	8.321	13.128	- Demand Deposit
Tabungan	20.554	12.555	8.994	7.115	7.454	7.256	7.842	7.911	8.052	7.907	7.457	7.702	8.063	9.757	8.127	Saving
Simpanan Berjangka	60.489	45.531	32.193	32.676	32.643	33.158	32.202	32.503	32.903	32.508	32.054	31.880	31.949	32.730	33.705	Time Deposits
Valas	2.404	201	10	10	10	8	8	7	7	7	7	6	6	6	6	Foreign Exchange
Giro	753	61	3	2	2	5	5	5	4	5	4	4	4	4	3	Demand Deposit
Tabungan	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	1.638	141	7	8	8	3	3	3	3	3	3	3	3	3	2	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Liabilities to BI
c. Kewajiban kepada Bank Lain	6.269	8.648	3.174	1.323	1.357	1.214	1.418	1.997	2.463	2.370	2.937	2.571	4.271	5.954	3.901	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	1.673	1.808	1.104	1.104	1.104	1.104	1.104	1.104	1.105	1.105	1.105	1.105	1.105	1.055	1.055	d. Issued Securities
e. Pinjaman yang Diterima	621	162	340	340	340	341	343	334	333	334	476	376	255	321	322	e. Loans received
Rupiah	621	162	340	340	340	341	343	334	333	334	476	376	255	321	322	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	26	-	464	89	223	209	-	185	135	343	157	-	42	1.005	156	g. Other Liabilities
h. Setoran Jaminan	88	33	25	21	21	19	16	12	14	16	16	19	21	35	31	h. Margin Deposits
<b>Beberapa komponen modal</b>																<b>Components of Capital</b>
a. Modal Disetor	12.123	10.501	6.734	6.777	6.831	6.831	6.831	6.831	6.861	6.972	6.971	7.002	7.003	7.092	7.092	a. Paid In Capital
b. Cadangan	2.125	2.063	1.601	1.614	1.634	1.690	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.933	1.933	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	767	(69)	(454)	291	184	(53)	(411)	(416)	(418)	(418)	(418)	(418)	(417)	331	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. L/R Tahun berlair sesudah pajak <sup>2)</sup>	1.570	861	716	142	251	312	368	393	494	572	632	759	749	31	31	d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	2.119	1.347	434	391	374	368	403	424	476	376	452	408	451	406	413	e. Additional Paid In Capital
f. Modal Pinjaman	194	168	169	169	169	169	169	169	169	169	169	169	169	169	169	f. Loan Capital

i) Angka-angka diperbaiki

r) Revised figures

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

Miliar Rp (Billion Rp)

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																<i>Distribution of Funds</i>
a. Kredit Yang Diberikan	535.465	568.076	530.446	486.292	495.513	502.474	509.167	517.555	519.394	522.989	513.240	517.476	518.671	525.714	518.569	a. Credit
- Kepada Pihak Ketiga	528.114	560.600	523.311	479.419	487.612	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	510.260	- To Third Party
Rupiah	430.109	465.989	457.977	415.724	424.733	429.194	435.550	437.894	439.033	442.447	434.459	436.912	442.159	447.652	442.323	Rupiah
Valas	98.005	94.611	65.334	63.695	62.879	65.204	65.251	71.262	71.953	72.055	70.238	71.962	68.397	69.480	67.937	Foreign Exchange
- Kepada Bank Lain	7.351	7.476	7.135	6.873	7.901	8.076	8.366	8.399	8.408	8.487	8.542	8.602	8.115	8.582	8.309	- Inter Bank Credit
Rupiah	1.647	1.638	1.213	975	980	1.090	1.399	1.229	1.198	1.134	1.119	1.044	1.013	1.065	1.012	Rupiah
Valas	5.704	5.838	5.922	5.898	6.921	6.986	6.967	7.170	7.210	7.353	7.424	7.558	7.102	7.517	7.297	Foreign Exchange
b. Penempatan pada Bank Lain	51.008	36.814	45.859	47.144	61.614	59.502	53.188	54.640	54.578	52.925	57.664	64.789	56.737	49.163	45.453	b. Interbank Placement
- Giro	15.976	10.874	13.545	15.223	16.291	16.233	16.810	15.656	15.744	15.941	17.647	16.119	16.016	13.103	7.182	- Demand Deposit
- Inter Bank Call Money	21.319	15.524	17.037	18.233	29.681	24.121	22.243	21.565	19.426	19.656	21.450	16.654	20.669	24.559	20.669	- Inter Bank Call Money
- Deposito Berjangka	12.153	8.452	11.667	9.824	12.396	10.402	8.937	13.691	14.244	14.688	17.947	25.519	21.763	9.291	15.773	- Time Deposits
- Lainnya	1.560	1.965	3.610	3.863	3.245	3.873	3.320	3.050	2.869	2.414	1.700	2.305	2.210	1.828	- Others	
c. Penempatan pada Bank Indonesia	99.376	105.010	98.689	79.092	76.668	86.031	87.821	94.825	87.593	85.850	88.084	93.195	89.378	100.772	84.235	c. Placement to Bank Indonesia
- Giro	54.912	49.171	49.577	41.867	43.472	47.159	49.760	46.885	50.451	45.947	45.026	46.598	48.100	44.939	46.129	- Demand Deposit
- Fine Tune Operation (FTO)	20.350	18.126	22.776	20.173	13.143	17.725	23.826	22.466	23.281	21.965	21.793	30.319	24.109	36.273	19.844	- Fine Tune Operation (FTO)
- Fasbi	23.545	36.361	24.476	12.973	18.226	18.898	12.118	23.490	12.810	16.196	20.560	15.508	16.816	19.093	18.115	- Fasbi
- Lainnya	568	1.351	1.859	4.079	1.827	2.249	2.118	1.984	1.050	1.742	705	769	353	468	148	- Others
d. Surat Berharga	71.139	80.757	100.078	107.315	105.400	111.083	102.768	97.524	91.471	88.863	85.454	89.304	85.941	78.504	91.651	d. Securities
- Sertifikat Bank Indonesia (SBI)	8.564	17.284	5.717	8.613	8.926	6.746	8.004	6.350	5.132	4.705	6.660	8.658	9.814	8.363	12.656	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	5.297	3.489	5.210	6.018	5.976	7.542	6.176	6.030	6.587	6.843	4.043	6.294	6.219	5.120	5.190	- Treasury Bills
- Obligasi	39.638	38.900	50.388	42.975	42.775	47.385	43.027	45.100	43.974	46.207	47.327	47.952	44.311	41.617	48.905	- Bonds
- Lainnya	17.641	21.085	38.764	49.709	47.724	49.409	45.562	40.044	35.778	31.107	27.423	26.399	25.597	23.403	24.900	- Others
e. Penyertaan	289	853	395	380	377	378	378	379	380	381	380	381	382	382	382	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	10.807	13.133	13.029	12.699	13.003	13.192	13.445	13.595	14.095	14.474	14.349	14.765	14.898	14.179	14.464	f. Impairment on Financial Assets
- Kredit yang diberikan	10.129	12.323	12.218	11.867	12.041	12.202	12.434	12.724	13.097	13.383	13.122	13.638	13.830	13.097	13.399	- Credit
- Surat Berharga	27	22	9	11	48	45	52	20	131	137	172	230	232	256	257	- Securities
- Lainnya	652	787	801	821	914	945	959	852	867	954	1.055	897	837	826	808	- Others
g. Tagihan Spot dan Derivatif	2.900	1.339	948	1.095	962	942	1.033	1.439	1.035	1.554	743	891	1.359	1.028	1.478	g. Spot and Derivatives Claims
h. Tagihan Lainnya	16.662	14.949	23.915	31.596	29.099	32.936	30.162	24.418	31.211	32.329	24.517	28.199	32.442	24.804	28.766	h. Other claims
<b>Sumber Dana</b>																<i>Source of Funds</i>
a. Dana Pihak Ketiga	539.936	571.782	573.711	546.957	561.637	573.818	573.772	570.258	565.964	560.193	555.190	578.405	567.474	549.986	560.391	a. Third Party Funds
Rupiah	442.803	499.793	514.199	493.034	506.902	516.010	514.755	509.632	505.259	498.070	492.131	507.382	503.022	483.431	496.254	Rupiah
Giro	89.923	90.901	95.436	108.263	117.493	123.272	120.730	114.746	111.781	116.902	126.564	116.876	87.037	104.887	Demand Deposit	
Tabungan	102.613	112.699	126.726	102.065	102.604	103.989	107.123	110.821	113.044	111.346	107.196	107.514	109.373	119.402	109.160	Saving
Simpanan Berjangka	250.267	296.193	292.038	282.706	286.806	289.908	284.361	278.081	277.469	274.943	268.033	273.303	276.774	282.207	282.207	Time Deposits
Valas	97.133	71.989	59.512	53.922	54.735	57.808	59.017	60.626	60.706	62.123	63.058	71.023	64.452	66.555	64.137	Foreign Exchange
Giro	35.895	29.873	25.813	24.188	23.795	29.058	30.128	30.534	31.207	31.456	32.994	38.050	35.472	34.281	32.850	Demand Deposit
Tabungan	7.259	5.027	4.196	4.176	4.582	4.109	4.582	4.753	4.910	4.599	5.123	4.879	4.531	4.478	4.794	Saving
Simpanan Berjangka	53.979	37.089	29.503	25.559	26.358	24.640	24.308	25.339	24.589	26.068	24.941	28.094	24.449	27.797	26.493	Time Deposits
b. Kewajiban kepada Bank Indonesia	147	1	233	527	303	240	264	259	580	633	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	52.341	50.200	37.798	30.062	30.768	37.267	32.181	34.060	34.034	36.435	35.661	35.585	33.950	39.017	30.918	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	10.992	11.329	9.112	7.250	8.452	8.214	7.853	8.285	7.352	7.714	8.262	7.709	7.657	9.397	8.894	d. Issued Securities
e. Pinjaman yang Diterima	17.304	19.042	13.373	9.887	9.784	12.598	13.532	14.231	13.995	13.426	11.402	12.366	13.531	15.177	14.513	e. Loans received
Rupiah	5.032	6.579	7.097	3.486	3.271	3.729	4.045	4.183	3.862	3.876	3.164	3.179	4.839	4.960	4.800	Rupiah
Valas	12.272	12.463	6.276	6.401	6.512	8.869	9.487	10.048	10.133	9.550	8.238	9.187	8.692	10.218	9.712	Foreign Exchange
f. Kewajiban Spot dan Derivatif	6.509	2.512	1.023	1.531	1.292	1.817	2.182	3.949	3.598	5.272	3.948	4.613	3.304	3.168	2.892	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	7.961	6.637	6.252	5.023	5.514	7.915	9.569	10.971	7.340	7.589	5.239	5.924	6.301	10.320	6.501	g. Other Liabilities
h. Setoran Jaminan	811	528	845	708	724	740	677	683	675	700	651	678	621	547	552	h. Margin Deposits
<b>Beberapa komponen modal</b>																<i>Components of Capital</i>
a. Modal Disetor	61.785	66.947	73.441	70.816	70.962	71.186	71.348	72.291	72.435	72.487	70.691	70.878	71.177	71.321	71.399	a. Paid In Capital
b. Cadangan	11.125	12.992	15.239	13.916	13.929	14.656	14.684	14.863	14.870	14.873	14.592	14.594	14.595	14.598	14.600	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	11.114	8.949	6.409	13.613	12.125	9.822	9.219	8.686	8.677	8.679	6.907	6.917	6.904	6.324	13.129	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	9.948	10.327	10.298	1.707	2.633	3.396	3.986	4.696	5.523	6.409	6.956	7.764	8.472	9.225	898	d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	9.009	15.576	15.944	15.597	15.340	15.024	14.978	13.696	16.560	16.443	14.891	14.505	15.411	16.344	16.376	e. Additional Paid In Capital
f. Modal Pinjaman	7.105	8.077	5.169	4.620	4.624	4.648	4.628	4.699	5.244	5.298	4.463	4.306	4.642	4.996	4.996	f. Loan Capital

<sup>1)</sup> Angka-angka diperbaiki<sup>1)</sup> Revised figures

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

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	1.523.679	1.582.684	1.598.788	1.638.264	1.656.439	1.670.138	1.700.783	1.734.873	1.730.258	1.761.119	1.802.896	1.813.844	1.806.984	1.851.141	1.821.494	a. Credit
- Kepada Pihak Ketiga	1.507.831	1.567.489	1.582.814	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	1.799.044	- To Third Party
Rupiah	1.193.303	1.257.604	1.257.044	1.289.520	1.310.841	1.324.090	1.354.643	1.376.846	1.374.100	1.383.936	1.414.098	1.426.280	1.433.144	1.460.113	1.438.261	Rupiah
Valas	314.528	309.885	325.770	334.345	330.613	329.991	330.159	342.125	340.440	360.350	371.229	369.066	354.650	368.599	360.783	Foreign Exchange
- Kepada Bank Lain	15.848	15.195	15.974	14.399	14.985	16.057	15.981	15.902	15.717	16.833	17.569	18.497	19.189	22.429	22.450	- Inter Bank Credit
Rupiah	9.431	9.706	9.584	8.651	8.538	9.539	9.733	9.245	9.207	9.050	8.955	8.526	10.547	11.890	12.407	Rupiah
Valas	6.417	5.490	6.390	5.748	6.447	6.518	6.247	6.657	6.511	7.783	8.614	9.971	8.642	10.539	10.043	Foreign Exchange
b. Penempatan pada Bank Lain	76.011	91.764	86.605	92.035	108.215	107.788	92.093	101.846	94.407	99.248	98.871	99.207	95.232	73.333	90.580	b. Interbank Placement
- Giro	17.333	26.443	22.855	20.907	26.845	26.875	23.510	29.208	22.966	24.644	24.915	25.312	24.562	23.509	26.945	- Demand Deposit
- Inter Bank Call Money	51.606	57.251	54.839	61.832	70.833	66.910	56.807	64.702	59.621	64.381	63.716	62.849	56.885	40.225	53.922	- Inter Bank Call Money
- Deposito Berjangka	1.865	1.879	2.855	4.176	5.804	8.870	7.301	3.891	7.790	6.417	7.050	7.957	10.059	5.672	5.931	- Time Deposits
- Lainnya	5.207	6.191	6.056	5.120	4.732	5.133	4.475	4.046	4.029	3.806	3.190	3.089	3.725	3.927	3.782	- Others
c. Penempatan pada Bank Indonesia	232.813	216.987	243.185	212.674	199.317	214.273	233.868	241.859	229.521	201.181	216.191	230.613	239.062	281.859	229.878	c. Placement to Bank Indonesia
- Giro	139.590	133.173	132.877	137.542	140.707	141.083	137.305	138.548	139.240	135.624	134.815	139.264	136.339	144.207	155.471	- Demand Deposit
- Fine Tune Operation (FTO)	50.564	19.711	37.508	44.391	21.775	32.076	44.824	31.644	55.837	33.107	36.689	45.451	53.434	69.755	31.308	- Fine Tune Operation (FTO)
- Fasbi	36.022	61.082	71.293	29.779	33.723	39.179	49.873	69.396	32.353	31.021	43.494	44.643	48.502	65.212	40.896	- Fasbi
- Lainnya	6.637	3.022	1.507	962	3.112	1.934	1.866	2.273	2.091	1.428	1.192	1.254	787	2.685	2.203	- Others
d. Surat Berharga	229.841	318.726	327.201	385.836	394.789	374.792	341.544	328.946	310.584	311.566	313.572	303.103	294.388	288.868	315.671	d. Securities
- Sertifikat Bank Indonesia (SBI)	14.984	42.944	1.796	4.114	3.984	3.903	4.654	4.593	5.859	7.768	12.870	13.721	15.062	16.781	28.688	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	13.273	21.687	24.149	21.740	20.625	21.307	18.906	16.619	19.756	21.818	24.781	23.001	19.833	19.093	18.284	- Treasury Bills
- Obligasi	161.298	188.189	175.855	190.163	195.858	196.278	185.702	192.522	199.473	205.520	208.907	203.351	199.304	191.701	214.823	- Bonds
- Lainnya	40.287	65.906	125.401	169.818	174.321	153.305	132.283	115.211	85.497	76.460	67.013	63.030	60.188	61.294	53.877	- Others
e. Penyertaan	10.503	16.228	16.359	14.139	14.305	13.830	14.393	15.614	15.812	15.991	16.151	16.270	16.543	16.884	17.055	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	39.176	49.397	38.864	40.373	41.375	41.870	42.552	43.553	43.255	44.203	44.264	44.742	43.540	41.907	42.216	f. Impairment on Financial Assets
- Kredit yang diberikan	37.460	48.209	38.324	39.928	40.919	41.419	42.066	43.030	42.677	43.647	43.604	44.129	43.028	41.390	41.744	- Credit
- Surat Berharga	510	355	189	202	207	203	239	264	294	302	327	338	244	222	178	- Securities
- Lainnya	1.206	833	351	243	248	247	247	260	283	254	333	274	268	295	293	- Others
g. Tagihan Spot dan Derivatif	16.302	11.608	5.589	7.213	5.832	7.329	8.556	14.902	13.303	18.368	18.133	21.571	18.306	16.156	15.833	g. Spot and Derivatives Claims
h. Tagihan Lainnya	79.188	84.106	92.692	112.785	106.398	103.167	92.529	84.021	95.525	95.345	104.276	113.128	122.560	105.360	114.207	h. Other claims
<b>Sumber Dana</b>																<b>Source of Funds</b>
a. Dana Pihak Ketiga	1.517.441	1.633.429	1.638.013	1.713.910	1.733.707	1.734.172	1.702.970	1.722.935	1.695.601	1.703.437	1.729.653	1.746.030	1.760.846	1.769.026	1.774.104	a. Third Party Funds
Rupiah	1.192.505	1.311.815	1.342.107	1.418.292	1.436.004	1.430.833	1.401.582	1.413.028	1.392.682	1.397.128	1.409.663	1.417.943	1.439.672	1.449.683	1.461.490	Rupiah
Giro	214.291	269.855	287.337	294.635	298.470	296.558	297.645	310.952	282.292	281.827	295.530	292.516	293.426	295.261	291.408	Demand Deposit
Tabungan	262.873	290.974	267.371	281.492	279.278	279.328	283.210	285.262	287.224	285.576	285.659	284.067	288.300	301.384	290.300	Saving
Simpanan Berjangka	715.341	750.986	787.400	842.166	858.256	854.947	820.728	816.814	823.167	829.725	828.474	841.360	857.946	853.038	879.782	Time Deposits
Valas	324.936	321.615	295.905	295.618	297.702	303.339	301.388	309.907	302.919	306.310	319.990	328.087	321.173	319.343	312.614	Foreign Exchange
Giro	130.551	121.357	110.717	111.529	112.114	117.430	116.138	118.487	115.951	114.963	119.621	122.274	124.877	116.238	113.908	Demand Deposit
Tabungan	63.767	74.810	60.341	59.115	60.054	61.716	60.584	60.682	60.487	59.701	63.971	66.288	62.904	62.049	63.335	Saving
Simpanan Berjangka	130.618	125.448	124.848	124.973	125.534	124.192	124.665	130.738	126.480	131.646	136.398	139.525	133.393	141.056	135.371	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	10	602	0	0	0	525	0	960	0	1.466	0	0	0	b. Liabilities to BI
c. Kewajiban kepada Bank lain	62.768	74.717	99.164	103.957	113.940	105.344	112.398	111.692	108.122	106.137	109.324	103.849	94.417	96.436	97.169	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	31.949	37.077	49.212	42.764	43.012	43.969	45.359	45.362	46.501	43.962	45.715	46.287	46.540	45.154	44.363	d. Issued Securities
e. Pinjaman yang Diterima	70.414	58.728	78.979	97.488	99.830	103.476	105.899	115.880	118.714	121.278	134.323	140.007	135.487	146.979	145.827	e. Loans received
Rupiah	14.225	11.632	16.811	20.432	22.379	25.949	26.903	29.493	28.146	27.922	31.055	35.353	38.122	40.310	40.463	Rupiah
Valas	56.189	47.097	62.167	77.056	77.451	77.528	78.996	86.387	90.568	93.356	103.268	105.654	97.366	106.669	105.364	Foreign Exchange
f. Kewajiban Spot dan Derivatif	19.228	10.338	4.706	7.122	6.185	7.876	9.644	15.930	15.070	21.035	21.941	26.278	22.250	20.362	19.194	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	54.189	50.308	53.917	36.812	37.965	48.169	59.528	58.581	41.385	42.442	44.712	44.007	42.367	68.676	44.378	g. Other Liabilities
h. Setoran Jaminan	2.072	1.590	1.626	1.432	1.489	1.711	1.738	1.741	1.510	1.520	1.721	1.842	1.756	1.806	1.561	h. Margin Deposits
<b>Beberapa komponen modal</b>																<b>Components of Capital</b>
a. Modal Disetor	52.966	58.756	72.679	75.640	75.814	75.814	77.248	77.439	77.439	77.696	81.549	81.549	81.563	81.598	81.689	a. Paid In Capital
b. Cadangan	29.092	31.373	34.917	37.011	34.750	34.936	37.680	37.724	37.724	37.724	37.727	37.727	37.689	37.682	37.682	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	105.005	122.755	112.770	143.594	138.663	137.290	134.515	134.051	133.304	133.320	134.129	134.146	134.157	133.579	171.233	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	20.703	24.938	32.577	6.533	10.303	12.947	15.488	18.279	21.713	24.867	28.541	32.023	35.109	38.329	4.112	d. Current Earnings (Profit /Loss) <sup>2)</sup>
e. Tambahan modal disetor	48.458	55.330	54.383	53.088	52.645	51.596	49.847	50.520	52.584	51.962	51.701	52.025				

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

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	1.791.495	2.017.032	2.419.342	2.348.478	2.401.908	2.417.848	2.481.487	2.540.089	2.542.136	2.560.637	2.613.111	2.647.734	2.645.293	2.731.459	2.661.805	a. Credit
- Kepada Pihak Ketiga	1.781.889	2.004.722	2.399.043	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	2.630.461	- To Third Party
Rupiah	1.569.174	1.777.424	2.104.638	2.040.090	2.081.056	2.095.805	2.141.470	2.179.396	2.179.944	2.195.035	2.229.964	2.251.104	2.271.341	2.344.017	2.294.605	Rupiah
Valas	212.715	227.298	294.406	288.529	298.725	297.642	313.725	330.905	333.179	339.433	354.825	367.814	343.688	355.837	335.856	Foreign Exchange
- Kepada Bank Lain	9.606	12.310	20.299	19.859	22.127	24.401	26.292	29.788	29.013	26.169	28.323	28.816	30.264	31.604	31.344	- Inter Bank Credit
Rupiah	8.970	10.401	16.033	15.134	17.160	19.643	21.416	24.855	24.864	22.458	24.897	25.097	26.722	27.822	27.537	Rupiah
Valas	636	1.910	4.266	4.725	4.966	4.758	4.877	4.933	4.149	3.711	3.426	3.719	3.543	3.783	3.806	Foreign Exchange
b. Penempatan pada Bank Lain	70.432	68.758	97.103	86.186	89.324	84.413	94.047	92.369	81.874	88.692	95.624	91.368	116.178	89.646	79.718	b. Interbank Placement
- Giro	40.715	37.317	51.104	49.288	56.437	47.984	58.070	53.715	46.202	48.896	50.214	52.202	59.365	45.904	51.396	- Demand Deposit
- Inter Bank Call Money	26.226	22.695	32.629	25.236	20.299	22.885	22.615	28.605	27.422	29.448	36.145	29.903	48.276	19.128	21.964	- Inter Bank Call Money
- Deposito Berjangka	1.767	2.807	6.253	4.790	6.372	7.581	7.337	5.346	3.263	5.075	4.441	4.893	3.988	3.671	2.070	- Time Deposits
- Lainnya	1.724	5.939	7.117	6.871	6.216	5.964	6.025	4.703	4.987	5.273	4.824	4.370	4.549	20.943	4.287	- Others
c. Penempatan pada Bank Indonesia	312.548	350.295	310.443	280.120	264.177	268.237	300.997	303.570	288.679	294.403	293.867	287.078	290.239	337.215	292.651	c. Placement to Bank Indonesia
- Giro	180.957	171.484	184.630	196.037	194.419	187.325	190.130	198.806	195.519	206.819	208.811	213.294	202.439	211.347	206.178	- Demand Deposit
- Fine Tune Operation (FTO)	83.531	109.849	86.530	68.805	58.925	66.509	70.228	72.593	64.492	76.436	51.148	41.135	58.760	99.635	56.626	- Fine Tune Operation (FTO)
- Fasbi	48.061	68.961	39.254	15.244	10.793	14.367	40.059	31.590	28.626	11.096	33.871	32.533	28.920	26.118	29.815	- Fasbi
- Lainnya	0	1	30	33	40	35	580	581	42	52	36	115	120	115	32	- Others
d. Surat Berharga	331.274	429.264	566.984	604.478	588.516	556.017	506.826	487.997	535.880	532.151	545.143	569.802	565.003	516.076	566.878	d. Securities
- Sertifikat Bank Indonesia (SBI)	14.136	34.031	11.090	6.280	5.589	3.336	2.987	2.348	1.659	4.845	10.010	16.294	19.633	13.362	30.276	- Bank Indonesia Certificates (SBI)
- Surat Perbedaharaan Negara	5.835	4.097	18.429	20.427	25.555	26.806	22.025	20.248	10.133	33.822	34.557	37.528	34.248	32.471	29.550	- Treasury Bills
- Obligasi	265.442	315.099	384.530	392.994	369.063	360.376	319.636	308.495	385.946	362.623	372.151	378.193	385.630	336.920	397.401	- Bonds
- Lainnya	45.861	76.037	152.935	184.778	188.309	165.499	162.179	156.907	138.142	130.861	128.426	137.787	125.493	133.323	109.652	- Others
e. Penyertaan	14.725	16.726	22.872	24.440	24.440	23.920	23.990	23.990	23.990	24.490	25.245	25.108	26.185	26.185	26.185	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	61.026	83.680	97.984	100.508	98.741	99.345	100.251	100.653	100.291	101.450	101.938	102.414	102.657	99.869	102.166	f. Impairment on Financial Assets
g. Tagihan Spot dan Derivatif	1.409	715	1.397	2.222	1.880	2.205	3.177	3.970	3.171	3.761	4.162	4.093	6.098	5.203	5.817	g. Spot and Derivatives Claims
h. Tagihan Lainnya	57.402	66.934	97.200	115.691	101.307	107.039	130.427	147.317	120.923	126.487	123.957	134.980	127.961	158.611	128.553	h. Other claims
<b>Sumber Dana</b>																<b>Source of Funds</b>
a. Dana Pihak Ketiga	2.080.909	2.354.143	2.791.010	2.701.455	2.697.579	2.705.986	2.760.366	2.806.876	2.820.630	2.841.589	2.890.381	2.922.581	2.938.057	3.003.015	2.916.649	a. Third Party Funds
Rupiah	1.769.768	2.015.164	2.409.500	2.325.887	2.326.365	2.340.989	2.381.517	2.407.398	2.416.977	2.437.095	2.460.180	2.486.201	2.471.660	2.594.845	2.518.872	Rupiah
Giro	335.491	431.523	519.921	510.283	487.453	506.403	517.686	509.664	509.934	507.101	510.871	513.374	511.293	581.628	526.360	Demand Deposit
Tabungan	835.954	932.553	1.095.871	1.060.831	1.054.053	1.047.368	1.078.436	1.105.709	1.102.125	1.103.265	1.107.689	1.115.327	1.119.948	1.171.739	1.139.474	Saving
Simpanan Berjangka	598.324	651.088	793.708	754.773	784.859	787.219	785.395	792.026	804.918	826.729	841.620	857.500	840.419	841.478	853.038	Time Deposits
Valas	311.141	338.979	381.510	375.568	371.214	364.996	378.849	399.477	403.653	404.494	430.202	436.381	466.397	408.170	397.777	Foreign Exchange
Giro	149.334	148.302	160.790	162.780	152.606	149.546	165.119	173.471	169.900	161.474	191.314	201.065	239.369	164.709	160.873	Demand Deposit
Tabungan	50.241	58.459	63.096	60.387	60.510	59.798	60.852	66.346	64.651	63.819	66.256	66.754	64.156	68.407	61.143	Saving
Simpanan Berjangka	111.566	132.217	157.625	152.401	158.097	155.653	152.879	159.660	169.102	179.201	172.632	168.561	162.872	175.054	175.761	Time Deposits
b. Kewajiban kepada Bank Indonesia	543	806	954	991	979	947	1.922	2.050	1.579	1.203	1.190	1.177	1.012	1.239	1.028	b. Liabilities to BI
c. Kewajiban kepada Bank lain	33.571	27.451	39.286	41.847	54.534	53.029	54.180	42.837	44.851	48.511	45.133	56.196	62.443	47.486	57.005	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	17.138	36.633	50.355	52.068	46.022	44.088	44.675	51.341	50.702	53.811	53.965	53.169	53.316	53.023	d. Issued Securities	
e. Pinjaman yang Diterima	87.429	99.422	103.635	107.986	110.839	121.282	126.055	129.715	129.951	126.345	127.665	119.440	132.544	126.057	e. Loans received	
Rupiah	1.045	1.044	1.123	1.121	1.118	1.114	1.124	2.216	1.611	1.614	1.624	1.634	1.644	1.210	1.230	Rupiah
Valas	86.384	98.378	102.512	106.576	106.668	109.724	120.158	123.838	128.105	128.337	124.721	126.031	117.796	131.335	124.827	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.991	1.448	917	2.786	2.086	3.218	2.931	6.953	4.600	6.798	5.865	5.935	3.101	2.864	2.686	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	46.668	43.369	60.104	46.914	55.883	69.495	107.129	113.149	63.732	66.542	64.973	68.227	65.682	125.956	72.775	g. Other Liabilities
h. Setoran Jaminan	3.212	2.964	3.388	3.050	3.004	3.147	2.642	2.568	2.540	2.478	2.085	1.966	2.041	2.070	1.961	h. Margin Deposits
<b>Beberapa komponen modal</b>																<b>Components of Capital</b>
a. Modal Disetor	25.393	26.011	27.380	27.361	27.361	27.361	27.361	27.361	27.361	27.361	27.361	27.373	27.373	27.374	a. Paid In Capital	
b. Cadangan	37.165	15.006	9.950	9.950	10.183	10.174	10.183	10.183	10.183	10.183	10.183	10.183	10.183	10.183	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	204.109	277.062	348.227	434.861	412.520	402.193	402.559	402.557	402.556	402.555	402.556	402.555	402.559	400.463	503.094	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berlalu sesudah pajak <sup>2)</sup>	71.571	69.466	86.589	13.495	22.576	28.612	36.492	46.118	54.332	62.206	71.627	80.517	89.145	98.998	8.122	d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	33.922	37.390	49.297	46.221	45.887	43.699	41.598	37.915	38.829	38.423	37.560	35.576	39.060	40.736	41.523	e. Additional Paid In Capital
f. Modal Pinjaman	3.753	215	1.788	1.784	1.786	1.785	2.291	1.785	1.889	2.890	2.894	3.027	3.028	3.015	8	f. Loan Capital

\*) Angka-angka sementara

\*) Provisional figures

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

Keterangan	2015	2016	2017	2018											2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
<b>Penyaluran Dana</b>																	<i>Distribution of Funds</i>
a. Pembiayaan Yang Diberikan	17.584	11.431	11.245	10.720	10.658	10.552	10.616	10.362	10.337	10.608	10.597	10.717	10.762	10.210	10.055	a. Financing	
- Kepada Pihak Ketiga	17.495	11.396	11.237	10.713	10.652	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	10.052	- To Third Party	
Rupiah	17.491	11.396	11.237	10.713	10.652	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	10.052	Rupiah	
Valas	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Kepada Bank Lain	88	34	7	7	6	5	5	5	5	5	5	4	4	3	3	- Inter Bank Credit	
Rupiah	88	34	7	7	6	5	5	5	5	5	5	4	4	3	3	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Penempatan pada Bank Lain	962	808	1.040	1.045	1.053	1.027	1.051	1.008	971	982	889	927	977	948	931	b. Interbank Placement	
- Giro	290	270	512	518	526	539	544	531	534	554	562	555	574	566	574	- Demand Deposit	
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money	
- Deposito Berjangka	670	538	527	527	527	487	507	477	437	427	327	372	402	382	357	- Time Deposits	
- Lainnya	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
c. Penempatan pada Bank Indonesia	3.280	2.851	2.768	2.352	2.427	2.088	2.090	2.295	2.342	2.425	2.263	2.008	1.855	2.107	1.774	c. Placement to Bank Indonesia	
- Giro	1.139	561	680	654	660	658	647	594	578	587	567	576	581	567	604	- Demand Deposit	
- Fine Tune Operation (FTO)	85	240	750	1.280	1.280	1.300	1.350	1.220	1.295	1.275	1.255	915	825	785	635	- Fine Tune Operation (FTO)	
- Fasbi	2.056	2.050	1.337	418	487	130	93	481	469	563	441	517	448	755	535	- Fasbi	
- Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
d. Surat Berharga	864	750	1.275	985	964	701	977	1.089	811	853	863	842	983	1.158	1.271	d. Securities	
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)	
- Surat Perdana Negara	-	-	25	25	25	25	-	-	-	-	-	-	-	-	-	- Treasury Bills	
- Obligasi	809	286	310	457	503	481	506	516	514	479	480	535	580	605	805	- Bonds	
- Lainnya	54	463	940	504	436	194	472	573	374	383	308	403	553	466	- 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)	420	852	1.179	1.224	1.241	1.248	1.264	1.168	1.169	1.178	1.144	1.133	1.132	387	388	f. Impairment on Financial Assets	
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	-	150	529	849	688	1.065	300	80	125	373	454	499	520	173	-	h. Other claims	
<b>Sumber Dana</b>																<i>Source of Funds</i>	
a. Dana Pihak Ketiga	18.112	12.101	12.987	12.665	12.499	12.170	11.533	11.636	11.577	11.407	11.123	11.347	11.350	11.217	11.409	a. Third Party Funds	
Rupiah	18.054	12.101	12.987	12.665	12.499	12.170	11.533	11.636	11.577	11.405	11.122	11.347	11.350	11.217	11.409	Rupiah	
Giro	1.134	1.055	1.057	841	702	700	802	803	771	828	907	803	749	909	681	Demand Deposit	
Tabungan	2.124	1.599	1.589	1.562	1.557	1.498	1.439	1.475	1.535	1.534	1.538	1.541	1.528	1.617	1.554	Saving	
Simpanan Berjangka	14.797	9.447	10.342	10.262	10.241	9.973	9.292	9.357	9.272	9.043	8.676	9.003	9.073	8.692	9.175	Time Deposits	
Valas	57	-	-	-	-	-	-	-	-	1	1	-	-	-	-	Foreign Exchange	
Giro	42	-	-	-	-	-	-	-	-	1	1	-	-	-	-	Demand Deposit	
Tabungan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving	
Simpanan Berjangka	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits	
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	130	-	-	-	-	-	-	-	-	
c. Kewajiban kepada Bank lain	933	901	1.079	948	729	807	503	305	418	422	463	402	451	623	505	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	300	883	275	-	310	153	611	771	438	582	654	394	416	647	-	d. Issued Securities	
e. Pinjaman yang Diterima	114	115	285	286	290	322	335	358	375	391	405	424	436	452	450	e. Loans received	
Rupiah	114	115	285	286	290	322	335	358	375	391	405	424	436	452	450	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Other Liabilities	
h. Setoran Jaminan	21	29	32	26	26	27	27	27	25	24	23	23	22	22	19	h. Margin Deposits	
<b>Beberapa Komponen modal</b>																<i>Components of Capital</i>	
a. Modal Disetor	3.340	2.069	2.579	2.619	2.619	2.619	2.619	2.619	3.691	3.691	3.691	3.691	3.691	3.691	3.691	a. Paid In Capital	
b. Cadangan	41	45	45	45	45	45	45	45	45	45	45	45	45	45	45	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	(74)	(123)	(523)	(889)	(1.019)	(1.027)	(1.019)	(1.024)	(1.029)	(1.264)	(1.274)	(1.276)	(1.274)	(1.258)	(1.278)	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	78	(512)	(380)	9	16	15	19	28	31	8	12	(29)	(22)	(19)	5	d. Current Earnings (Profit /Loss) <sup>2)</sup>	
e. Tambahan modal disetor	395	245	286	244	244	241	241	243	243	(3)	(5)	(5)	(5)	(20)	(20)	e. Additional Paid In Capital	
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital	

<sup>1)</sup> Angka-angka direvisi<sup>r)</sup> Revised figures<sup>2)</sup> Angka-angka sementara<sup>\*)</sup> Provisional figures

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																	<b>Distribution of Funds</b>
a. Pembiayaan Yang Diberikan	86.079	111.224	118.638	117.773	118.939	119.775	121.159	117.706	118.575	118.447	123.429	122.510	123.240	125.053	124.055	a. Financing	
- Kepada Pihak Ketiga	85.771	110.883	118.272	117.426	118.594	119.422	120.800	117.355	118.234	118.119	123.113	122.213	122.943	124.766	123.778	- To Third Party	
Rupiah	81.278	106.993	114.366	113.294	114.385	115.514	116.971	113.651	114.501	114.745	119.731	118.669	119.648	121.498	120.581	Rupiah	
Valas	4.493	3.891	3.887	4.132	4.209	3.908	3.829	3.704	3.733	3.375	3.382	3.544	3.295	3.269	3.197	Foreign Exchange	
- Kepada Bank Lain	307	341	366	347	345	353	360	351	341	327	315	297	296	287	277	- Inter Bank Credit	
Rupiah	307	341	366	347	345	353	360	351	341	327	315	297	296	287	277	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Penempatan pada Bank Lain	2.104	1.751	1.431	1.290	1.921	2.002	3.465	1.826	1.344	1.336	1.359	2.247	1.739	1.785	3.494	b. Interbank Placement	
- Giro	1.626	1.265	1.210	1.179	1.774	1.958	3.263	1.566	1.100	1.164	863	1.852	1.254	1.407	3.108	- Demand Deposit	
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money	
- Deposito Berjangka	434	440	154	76	76	1	91	191	191	91	275	257	307	376	276	- Time Deposits	
- Lainnya	45	46	68	36	71	44	112	69	53	81	221	139	178	2 <sup>1</sup>	110	- Others	
c. Penempatan pada Bank Indonesia	14.573	19.908	24.003	24.597	24.125	21.349	19.691	19.100	18.766	18.300	24.828	21.196	21.144	26.034	22.429	c. Placement to Bank Indonesia	
- Giro	4.717	7.039	9.316	9.077	9.196	9.126	9.487	9.259	8.927	8.345	11.206	10.936	10.874	8.930	8.757	- Demand Deposit	
- Fine Tune Operation (FTO)	1.400	2.650	2.005	2.060	2.210	3.340	3.285	3.085	3.085	3.030	3.290	3.640	3.660	3.460	4.220	- Fine Tune Operation (FTO)	
- Fasbi	5.201	9.802	10.320	11.974	12.097	8.255	6.777	6.268	6.378	6.041	9.585	6.085	5.802	13.240	8.795	- Fasbi	
- Lainnya	3.255	418	2.362	1.485	621	628	141	488	376	884	747	535	808	404	657	- Others	
d. Surat Berharga	9.679	16.450	24.125	25.846	27.262	28.407	26.954	35.477	34.787	33.863	35.481	35.806	36.994	37.084	37.555	d. Securities	
- Sertifikat Bank Indonesia (SBI) (SB/PN)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)	
- Obligasi	98	1.979	3.920	4.562	5.157	5.978	6.336	6.224	6.410	5.854	5.427	5.277	5.613	3.197	2.745	- Treasury Bills	
- Lainnya	8.687	11.170	17.371	18.520	18.490	19.122	17.249	25.472	25.428	25.641	27.208	28.005	28.337	30.884	31.317	- Bonds	
e. Penyertaan	28	29	31	31	30	30	30	30	30	30	32	32	32	32	32	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.468	3.361	3.251	3.732	3.240	3.315	3.314	3.727	3.763	3.725	3.456	3.254	3.162	2.992	2.989	f. Impairment on Financial Assets	
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	846	1.713	2.553	1.560	736	2.152	2.460	2.054	2.309	1.794	1.274	3.067	2.910	1.227	641	h. Other claims	
<b>Sumber Dana</b>			0													<b>Source of Funds</b>	
a. Dana Pihak Ketiga	94.726	124.349	147.502	146.558	149.737	150.289	148.799	147.021	147.682	146.464	158.085	156.767	157.169	158.917	159.162	a. Third Party Funds	
Rupiah	88.131	118.325	141.847	140.732	142.902	143.470	141.889	140.794	141.658	140.951	152.225	150.714	151.975	153.371	151.743	Rupiah	
Giro	5.925	10.636	14.921	15.376	15.004	15.957	17.311	17.029	15.747	14.687	20.168	19.276	18.634	16.355	17.501	Demand Deposit	
Tabungan	25.482	35.212	41.462	40.706	40.839	40.773	41.536	42.384	43.256	43.839	46.101	46.165	47.301	51.117	49.421	Saving	
Simpanan Berjangka	56.723	72.477	85.463	84.649	87.060	86.740	83.042	81.381	82.655	82.424	85.956	85.274	86.039	85.898	84.821	Time Deposits	
Valas	6.596	6.024	5.656	5.826	6.835	6.819	6.910	6.227	6.024	5.514	5.860	6.053	5.194	5.547	7.419	Foreign Exchange	
Giro	1.940	1.032	1.471	1.687	2.099	2.157	2.689	1.475	1.550	1.081	1.351	1.047	1.140	904	1.276	Demand Deposit	
Tabungan	139	163	184	190	187	191	196	215	216	219	231	239	227	240	263	Saving	
Simpanan Berjangka	4.517	4.829	4.000	3.949	4.548	4.471	4.025	4.537	4.258	4.213	4.278	4.768	3.827	4.403	5.881	Time Deposits	
b. Kewajiban kepada Bank Indonesia	-	-	1	-	-	-	-	-	-	-	-	-	-	1.556 <sup>1</sup>	0	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	4.799	6.121	3.070	2.377	2.118	2.219	3.256	2.287	2.696	2.328	2.153	2.125	2.196	2.483	2.311	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	2.991	4.612	3.242	3.223	2.395	1.887	1.440	2.855	1.447	1.342	1.552	1.253	1.632	5.559	3.125	d. Issued Securities	
e. Pinjaman yang Diterima	1.836	2.201	2.443	2.198	2.198	2.198	1.859	1.859	1.709	1.829	1.828	1.826	1.272	1.270	1.270	e. Loans received	
Rupiah	1.836	2.201	2.443	2.198	2.198	2.198	1.859	1.859	1.709	1.829	1.828	1.826	1.272	1.270	1.270	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	-	-	4	18	28	8	2	12	19	21	22	4	6	6	3	9	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	515	282	389	310	341	438	491	474	371	453	413	306	186	274	452	452	g. Other Liabilities
h. Setoran Jaminan	30	37	60	75	69	71	70	71	69	69	72	55	51	58	50	h. Margin Deposits	
<b>Beberapa komponen modal</b>			-													<b>Components of Capital</b>	
a. Modal Disetor	7.084	9.939	10.986	12.553	12.553	12.553	13.942	15.318	15.318	14.515	15.258	15.258	15.258	15.258	15.258	a. Paid In Capital	
b. Cadangan	1.807	2.958	3.004	2.537	2.421	2.423	2.423	2.523	2.523	2.654	3.236	3.236	3.247	3.247	3.247	b. Reserves	
c. L/R Tahun lalu <sup>1</sup> )	(48)	(232)	495	1.413	1.187	1.186	1.186	1.186	1.086	873	873	873	873	3.431	3.431	c. Retained Earnings (Profit/Loss) <sup>1</sup> )	
d. L/R Tahun berjalan sesudah pajak <sup>2</sup> )	306	1.139	1.005	132	489	675	914	1.145	1.286	1.494	1.687	1.787	1.997	2.222	214	d. Current Earnings (Profit/Loss) <sup>2</sup> )	
e. Tambahan modal disetor	1.814	1.824	3.769	4.357	4.775	3.275	3.901	2.343	2.336	2.301	2.166	2.138	2.209	2.291	2.291	e. Additional Paid In Capital	
f. Modal Pinjaman	-	1.500	1.800	1.800	1.100	1.100	1.100	2.700	2.700	2.700	2.700	2.700	1.100	1.100	1.100	f. Loan Capital	

<sup>1</sup>) Angka-angka direvisi<sup>r</sup>) Revised figures<sup>2</sup>) Angka-angka sementara<sup>\*) Provisional figures</sup>

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

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																<i>Distribution of Funds</i>
a. Pembiayaan Yang Diberikan	50.865	55.388	60.472	59.489	60.990	61.243	61.509	62.141	62.760	64.382	65.007	65.930	66.290	67.503	66.635	a. Financing
- Kepada Pihak Ketiga	50.701	55.202	60.280	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	66.462	- To Third Party
Rupiah	46.212	50.390	56.465	55.578	57.060	57.336	57.714	58.238	58.920	60.542	61.218	62.144	62.794	64.050	63.499	Rupiah
Valas	4.489	4.812	3.814	3.731	3.757	3.738	3.625	3.727	3.663	3.664	3.612	3.608	3.323	3.275	2.963	Foreign Exchange
- Kepada Bank Lain	164	186	192	180	173	169	170	175	177	176	176	178	174	177	173	- Inter Bank Credit
Rupiah	164	186	192	180	173	169	170	175	177	176	176	178	174	177	173	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	532	1.552	703	543	724	434	2.799	3.789	568	1.274	618	1.139	708	1.552	1.514	b. Interbank Placement
- Giro	531	1.551	701	542	723	433	2.797	3.787	567	1.273	617	1.137	706	1.551	1.513	- 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	2	2	1	1	1	- Others
c. Penempatan pada Bank Indonesia	7.944	11.996	14.391	16.302	16.061	13.346	9.694	8.954	10.189	8.785	8.338	7.505	6.971	9.658	11.173	c. Placement to Bank Indonesia
- Giro	2.905	3.357	5.754	5.940	6.121	6.228	6.232	3.846	6.127	6.191	3.935	3.946	3.958	3.985	4.223	- Demand Deposit
- Fine Tune Operation (FTO)	1.900	5.050	2.350	2.150	1.800	800	800	500	-	-	-	-	-	-	850	- Fine Tune Operation (FTO)
- Fasbi	2.863	3.589	5.568	7.140	6.345	3.691	2.037	4.164	1.688	1.490	2.987	2.449	2.227	4.667	4.745	Fasbi
- Lainnya	276	-	719	1.072	1.446	1.628	625	143	1.875	1.105	1.416	1.110	787	1.007	1.355	- Others
d. Surat Berharga	7.727	6.907	10.256	11.817	13.124	14.711	15.206	14.759	14.319	14.734	14.878	14.811	14.837	16.262	15.946	d. Securities
- Sertifikat Bank Indonesia (SBI) (SB/PN)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- Obligasi	1.941	99	1.547	3.177	4.553	4.860	4.524	4.686	3.885	2.634	1.566	1.515	1.319	1.176	1.035	- Treasury Bills
- Lainnya	4.621	5.427	7.598	7.613	7.459	8.638	9.528	9.627	10.227	11.886	12.098	12.477	12.665	12.466	10.802	- Bonds
e. Penyertaan	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.008	1.993	1.958	1.926	1.756	1.874	1.875	1.833	1.825	1.819	1.845	1.871	2.127	2.253	2.275	f. Impairment on Financial Assets
g. Tagihan Spot dan Derivatif	-	-	-	-	0	0	0	-	0	0	-	0	0	0	0	g. Spot and Derivatives Claims
h. Tagihan Lainnya	741	1.123	99	169	159	692	221	297	1.936	1.492	2.601	2.231	2.545	1.490	203	h. Other claims
<b>Sumber Dana</b>																<i>Source of Funds</i>
a. Dana Pihak Ketiga	62.057	69.957	77.903	80.036	82.584	82.320	81.663	82.417	81.337	81.933	82.275	82.834	82.236	87.472	86.480	a. Third Party Funds
Rupiah	56.702	63.641	72.525	74.537	76.656	76.365	74.730	74.782	75.536	76.142	76.850	77.094	77.514	81.774	80.722	Rupiah
Giro	4.340	5.097	6.980	6.642	6.826	6.688	6.913	6.735	6.624	6.551	6.198	6.513	7.496	6.921	6.921	Demand Deposit
Tabungan	24.984	27.759	31.389	31.343	31.882	31.126	31.319	31.744	32.363	32.681	32.986	33.334	33.535	35.070	34.830	Saving
Simpanan Berjangka	27.378	30.785	34.156	36.552	37.948	38.551	36.585	36.124	36.438	36.838	37.314	37.561	37.466	39.208	38.971	Time Deposits
Valas	5.355	6.317	5.378	5.499	5.928	5.955	6.932	7.635	5.801	5.791	5.425	5.741	4.722	5.698	5.758	Foreign Exchange
Giro	1.490	1.833	1.981	2.133	2.606	2.351	3.702	4.243	2.392	2.330	1.930	2.091	1.965	1.891	2.231	Demand Deposit
Tabungan	3	-	5	-	-	-	-	-	-	-	-	-	-	-	55	Saving
Simpanan Berjangka	3.862	4.484	3.392	3.366	3.322	3.604	3.231	3.392	3.409	3.461	3.495	3.650	2.757	3.807	3.473	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	412	494	654	628	852	674	527	571	616	618	727	565	573	556	488	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	500	-	-	-	-	-	-	-	144	-	-	-	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	264	114	99	169	159	147	128	136	118	109	158	163	228	249	203	g. Other Liabilities
h. Setoran Jaminan	59	24	20	20	20	20	22	22	22	63	21	21	20	21	20	h. Margin Deposits
<b>Beberapa komponen modal</b>																<i>Components of Capital</i>
a. Modal Disetor	1.989	2.489	2.489	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	a. Paid In Capital
b. Cadangan	298	398	498	498	498	498	498	498	498	498	498	498	598	598	598	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	2.890	2.845	3.070	3.435	3.435	3.435	3.435	3.435	3.435	3.435	3.435	3.335	3.335	3.940	3.940	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	250	325	365	76	121	167	212	261	310	358	809	493	547	604	66	d. Current Earnings (Profit /Loss) <sup>2)</sup>
e. Tambahan modal disetor	50	(24)	548	48	48	48	48	47	47	47	170	149	162	116	55	e. Additional Paid In Capital
f. Modal Pinjaman	-	375	375	375	375	375	375	375	375	375	375	375	375	375	375	f. Loan Capital

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

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	646.614	681.460	717.761	128.997	189.354	248.933	300.434	361.292	423.180	486.359	546.666	610.352	674.298	742.327	76.510	1. Interest Income
a. Dari Bank Indonesia	7.620	5.990	7.320	1.113	1.523	1.911	2.453	2.949	3.625	4.060	4.491	4.972	5.417	6.205	703	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	8.026	6.667	7.358	1.129	1.762	2.442	3.233	3.900	4.687	5.455	6.206	7.045	7.995	8.863	840	b. From interbank placement
c. Dari surat berharga	42.746	52.404	59.098	10.189	15.606	20.524	25.790	30.705	35.532	40.476	45.558	50.393	55.499	61.380	5.426	c. From securities
d. Dari Kredit yang diberikan	450.988	474.705	484.938	81.922	123.236	163.464	205.424	247.709	289.801	333.609	376.764	420.932	464.978	511.575	48.793	d. From credit
- kepada pihak ketiga bukan bank	448.959	472.391	482.484	81.475	122.579	162.595	204.243	246.286	288.089	331.626	374.508	418.374	462.129	508.391	48.375	- To Third Party non Bank
- kepada bank lain	2.029	2.314	2.454	447	657	869	1.180	1.423	1.712	1.983	2.256	2.558	2.849	3.184	418	- To other Bank
e. Lainnya	137.234	141.694	159.047	34.644	47.227	60.592	63.535	76.029	89.536	102.759	113.647	127.011	140.408	154.304	20.749	e. Others
2. Beban Bunga	338.259	338.622	359.635	70.061	99.471	128.606	148.821	177.966	208.067	238.925	267.578	299.108	331.102	365.077	45.329	2. Interest Expenses
a. Kepada Bank Indonesia	477	447	56	4	5	7	11	18	21	22	24	25	26	63	37	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.486	6.924	7.917	1.270	2.198	2.816	3.610	4.410	5.273	6.152	7.073	7.981	9.037	9.789	966	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	187.208	174.977	176.693	28.079	42.701	56.899	71.470	85.315	100.099	115.253	130.333	146.295	162.475	179.623	17.537	c. Third Party non Bank
- Giro	14.858	15.819	18.669	3.315	5.014	6.672	8.428	10.073	11.894	13.415	15.068	16.781	18.522	20.397	1.904	- Demand Deposit
- Tabungan	22.410	22.743	23.097	3.955	6.071	7.930	9.857	11.731	13.718	15.844	17.775	19.831	21.822	23.929	2.091	- Saving
- Simpanan Berjangka	149.940	136.415	134.927	20.809	31.617	42.297	53.185	63.511	74.487	85.994	97.491	109.683	122.130	135.298	13.543	- Time deposits
d. Surat Berharga	7.956	8.227	10.034	1.795	2.710	3.506	4.525	5.508	6.768	7.683	8.541	9.473	10.296	11.314	1.149	d. Securities
e. Pinjaman yang diterima	4.334	6.327	7.256	1.733	2.313	3.118	4.180	5.232	6.096	7.131	8.249	9.361	10.409	11.572	1.780	e. Loans received
f. Lainnya	130.259	139.706	155.973	33.946	46.470	59.371	62.365	74.970	87.727	100.748	111.470	124.114	137.098	150.931	20.237	f. Others
g. Koreksi atas pendapatan bunga	1.540	2.015	1.705	3.234	3.073	2.890	2.660	2.511	1.937	1.889	1.860	1.762	1.784	3.622	g. Corrections	
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>308.355</b>	<b>342.838</b>	<b>358.127</b>	<b>58.936</b>	<b>89.883</b>	<b>120.327</b>	<b>151.614</b>	<b>183.326</b>	<b>215.113</b>	<b>247.434</b>	<b>279.088</b>	<b>311.243</b>	<b>343.196</b>	<b>377.250</b>	<b>31.181</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	210.957	249.691	231.513	50.089	71.778	91.906	109.519	136.426	157.127	181.316	208.207	221.842	235.895	261.214	89.917	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.584	8.875	10.659	2.600	3.343	4.098	4.815	5.170	5.843	6.371	6.612	7.119	8.073	8.442	1.078	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1.327	9	6	3	16	19	38	19	19	38	19	19	2	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	39	118	8	29	2	2	2	7	2	2	26	31	31	8	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	107.699	101.314	105.410	24.092	33.499	43.827	51.482	67.761	77.222	93.027	109.132	110.989	114.417	123.588	73.415	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	57.923	63.817	69.513	11.693	18.456	24.238	30.610	36.349	42.608	49.004	55.112	61.694	67.954	76.090	6.338	e. Dividens, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	39.702	75.256	44.486	11.688	16.446	19.739	22.595	27.125	31.415	32.887	37.331	42.000	45.406	53.043	9.078	f. Others
2. Beban Operasional Selain Beban Bunga	386.114	456.244	424.241	82.238	116.920	155.826	190.753	234.267	270.736	313.004	354.944	385.014	412.288	453.025	103.214	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.853	2.474	1.666	895	1.050	1.424	2.083	3.009	3.113	3.378	3.298	3.648	3.465	3.506	338	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	144	417	23	42	50	65	82	88	100	114	135	143	152	16	b. Decrease in fair value and losses from sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	17	-	1	35	146	161	170	160	155	208	189	177	31	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	98.122	101.792	95.939	22.166	30.790	40.779	47.880	64.054	72.746	87.947	103.376	105.152	105.370	113.865	70.879	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	97.213	146.623	105.868	23.380	29.788	38.987	46.829	55.842	61.835	69.572	77.847	86.082	94.144	102.680	12.656	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	3.113	3.201	3.924	667	1.024	1.413	1.920	2.324	2.606	3.061	3.458	3.852	4.287	4.756	461	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	184.517	201.984	216.410	35.108	54.225	73.139	91.830	108.795	130.178	148.787	166.695	185.937	204.690	227.889	18.834	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>133.198</b>	<b>136.311</b>	<b>165.398</b>	<b>26.787</b>	<b>44.741</b>	<b>56.407</b>	<b>70.380</b>	<b>85.484</b>	<b>101.505</b>	<b>115.747</b>	<b>132.351</b>	<b>148.071</b>	<b>166.803</b>	<b>185.439</b>	<b>17.884</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>24.080</b>	<b>20.712</b>	<b>30.242</b>	<b>4.792</b>	<b>6.304</b>	<b>8.575</b>	<b>10.766</b>	<b>14.337</b>	<b>16.142</b>	<b>19.244</b>	<b>21.514</b>	<b>24.305</b>	<b>22.397</b>	<b>24.927</b>	<b>2.045</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>23.757</b>	<b>19.555</b>	<b>28.737</b>	<b>3.471</b>	<b>5.014</b>	<b>6.875</b>	<b>8.817</b>	<b>10.895</b>	<b>12.025</b>	<b>13.819</b>	<b>15.010</b>	<b>16.465</b>	<b>17.364</b>	<b>19.647</b>	<b>3.119</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>323</b>	<b>1.157</b>	<b>1.505</b>	<b>1.321</b>	<b>1.301</b>	<b>1.700</b>	<b>1.948</b>	<b>3.441</b>	<b>4.118</b>	<b>5.425</b>	<b>6.504</b>	<b>7.839</b>	<b>5.034</b>	<b>5.280</b>	<b>(1.074)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>133.521</b>	<b>137.467</b>	<b>166.903</b>	<b>28.108</b>	<b>46.032</b>	<b>58.107</b>	<b>72.326</b>	<b>88.925</b>	<b>105.623</b>	<b>121.172</b>	<b>138.855</b>	<b>155.911</b>	<b>171.837</b>	<b>190.719</b>	<b>16.810</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>66.405</b>	<b>67.017</b>	<b>84.137</b>	<b>6</b>	<b>(1)</b>	<b>1</b>	<b>(16)</b>	<b>7</b>	<b>28</b>	<b>43</b>	<b>51</b>	<b>55</b>	<b>95.580</b>	<b>11</b>	<b>I. Transfer Profit / Loss Received</b>	
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>66.967</b>	<b>67.431</b>	<b>84.376</b>	<b>(2)</b>	<b>39</b>	<b>70</b>	<b>69</b>	<b>7</b>	<b>(49)</b>	<b>(19)</b>	<b>59</b>	<b>(5)</b>	<b>1</b>	<b>95.682</b>	<b>23</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>104.628</b>	<b>106.544</b>	<b>131.156</b>	<b>22.094</b>	<b>36.395</b>	<b>46.124</b>	<b>57.479</b>	<b>70.920</b>	<b>83.688</b>	<b>95.914</b>	<b>110.265</b>	<b>123.315</b>	<b>135.998</b>	<b>150.013</b>	<b>13.448</b>	<b>K. Profit/Loss After Estimation of tax</b>

<sup>i) Angka-angka diperbaiki</sup><sup>j) Angka-angka sementara</sup><sup>i) Revised figures</sup><sup>j) Provisional figures</sup>

**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	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	23.379	15.495	8.976	1.433	2.225	3.025	3.826	4.590	5.389	6.186	6.913	7.793	8.564	9.377	760	1. Interest Income
a. Dari Bank Indonesia	544	273	185	23	33	42	52	66	79	90	101	115	128	148	17	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	806	452	257	28	48	67	89	107	133	156	175	203	238	267	22	b. From interbank placement
c. Dari surat berharga	711	545	392	56	86	114	144	167	191	222	250	277	351	350	27	c. From securities
d. Dari Kredit yang diberikan	13.026	9.724	5.647	960	1.488	1.999	2.526	3.043	3.575	4.096	4.562	5.142	5.601	6.165	493	d. From credit
- kepada pihak ketiga bukan bank	12.907	9.646	5.645	960	1.488	1.998	2.493	3.042	3.574	4.095	4.561	5.140	5.599	6.162	492	- To Third Party non Bank
- kepada bank lain	118	78	2	0	0	1	32	1	1	1	2	2	2	2	0	- To other Bank
e. Lainnya	8.292	4.500	2.495	366	569	803	1.016	1.206	1.410	1.622	1.825	2.056	2.246	2.448	202	e. Others
2. Beban Bunga	15.657	9.505	5.558	874	1.341	1.835	2.311	2.755	3.220	3.699	4.148	4.666	5.132	5.634	502	2. Interest Expenses
a. Kepada Bank Indonesia	0	1	0	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	237	230	84	22	31	41	48	56	67	79	96	113	136	136	22	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	6.859	4.640	2.917	465	713	955	1.206	1.441	1.683	1.929	2.151	2.410	2.658	2.915	268	c. Third Party non Bank
- Giro	641	468	370	37	65	95	130	159	186	213	238	272	302	324	19	- Demand Deposit
- Tabungan	495	299	210	36	54	71	89	106	123	140	154	171	187	206	19	- Saving
- Simpanan Berjangka	5.723	3.873	2.336	392	594	789	986	1.176	1.374	1.576	1.759	1.967	2.169	2.385	229	- Time deposits
d. Surat Berharga	210	160	69	17	26	35	44	54	63	72	81	90	99	107	9	d. Securities
e. Pinjaman yang diterima	32	15	24	4	6	8	9	11	25	29	33	40	45	51	6	e. Loans received
f. Lainnya	8.320	4.459	2.464	366	566	797	1.004	1.193	1.392	1.602	1.804	2.031	2.217	2.425	197	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>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>7.722</b>	<b>5.989</b>	<b>3.418</b>	<b>559</b>	<b>884</b>	<b>1.190</b>	<b>1.516</b>	<b>1.835</b>	<b>2.169</b>	<b>2.487</b>	<b>2.765</b>	<b>3.127</b>	<b>3.432</b>	<b>3.743</b>	<b>258</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	1.452	1.285	1.096	157	236	345	418	488	575	642	727	828	889	970	70	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	216	230	17	5	4	12	13	17	17	17	17	17	17	17	0	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	25	2	0	-	0	0	0	0	0	0	0	0	0	0	0	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	410	281	228	39	73	105	134	149	172	195	219	256	274	294	18	e. Dividens, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	801	772	851	113	159	227	271	322	386	430	492	555	598	659	52	f. Others
2. Beban Operasional Selain Beban Bunga	6.955	5.803	3.546	536	796	1.126	1.443	1.787	2.082	2.369	2.652	2.992	3.313	3.749	287	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	294	205	1	2	2	3	8	6	6	13	19	19	18	18	0	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses from sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	21	0	0	0	0	0	0	0	0	0	0	0	0	0	-	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.211	1.081	1.071	168	205	295	360	463	524	590	657	765	872	1.026	83	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	26	13	3	1	1	1	1	2	2	2	3	3	3	4	0	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	5.402	4.504	2.470	366	587	828	1.074	1.315	1.550	1.764	1.974	2.205	2.419	2.702	204	g. Others
<b>D. Laba/Rugi Operasional (A1+C1) - (A2+C2)</b>	<b>2.219</b>	<b>1.471</b>	<b>969</b>	<b>180</b>	<b>323</b>	<b>409</b>	<b>491</b>	<b>536</b>	<b>663</b>	<b>761</b>	<b>840</b>	<b>962</b>	<b>1.009</b>	<b>963</b>	<b>40</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>783</b>	<b>5.766</b>	<b>14.063</b>	<b>936</b>	<b>1.233</b>	<b>1.615</b>	<b>2.031</b>	<b>2.409</b>	<b>2.497</b>	<b>2.594</b>	<b>2.700</b>	<b>2.789</b>	<b>2.948</b>	<b>3.138</b>	<b>110</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>857</b>	<b>5.799</b>	<b>14.046</b>	<b>932</b>	<b>1.226</b>	<b>1.614</b>	<b>2.032</b>	<b>2.409</b>	<b>2.498</b>	<b>2.594</b>	<b>2.701</b>	<b>2.787</b>	<b>2.944</b>	<b>3.113</b>	<b>108</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(74)</b>	<b>(33)</b>	<b>17</b>	<b>4</b>	<b>7</b>	<b>1</b>	<b>(1)</b>	<b>0</b>	<b>(1)</b>	<b>(1)</b>	<b>(1)</b>	<b>1</b>	<b>4</b>	<b>25</b>	<b>2</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>2.145</b>	<b>1.438</b>	<b>986</b>	<b>184</b>	<b>330</b>	<b>410</b>	<b>491</b>	<b>536</b>	<b>662</b>	<b>760</b>	<b>839</b>	<b>964</b>	<b>1.012</b>	<b>988</b>	<b>43</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>24</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>142</b>	<b>170</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>1.570</b>	<b>861</b>	<b>716</b>	<b>142</b>	<b>251</b>	<b>312</b>	<b>368</b>	<b>393</b>	<b>494</b>	<b>572</b>	<b>632</b>	<b>759</b>	<b>749</b>	<b>700</b>	<b>31</b>	<b>K. Profit/Loss After Estimation of tax</b>

(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)**

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	107.041	112.706	110.181	16.595	25.408	34.140	43.181	51.772	60.903	70.127	75.257	84.499	93.385	102.783	9.215	1. Interest Income
a. Dari Bank Indonesia	1.412	1.188	1.327	192	270	349	442	551	669	760	792	891	970	1.106	116	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	3.063	1.965	2.040	194	321	461	604	742	897	1.054	1.160	1.352	1.581	1.780	169	b. From interbank placement
c. Dari surat berharga	5.174	5.893	7.150	1.024	1.585	2.095	2.752	3.229	3.773	4.293	4.658	5.431	5.963	6.517	539	c. From securities
d. Dari Kredit yang diberikan	59.585	63.246	60.743	8.772	13.566	18.201	22.952	27.702	32.553	37.472	41.316	46.178	50.828	55.914	4.866	d. From credit
- kepada pihak ketiga bukan bank	59.317	62.828	60.332	8.707	13.465	18.066	22.773	27.478	32.285	37.168	40.969	45.787	50.397	55.438	4.822	- To Third Party non Bank
- kepada bank lain	268	418	411	66	100	134	180	224	268	304	347	391	432	476	44	- To other Bank
e. Lainnya	37.807	40.413	38.921	6.412	9.667	13.036	16.432	19.549	23.011	26.548	27.331	30.646	34.042	37.466	3.526	e. Others
2. Beban Bunga	70.283	72.338	68.658	10.765	16.284	21.876	27.592	32.940	38.682	44.545	46.993	52.650	58.357	64.251	6.057	2. Interest Expenses
a. Kepada Bank Indonesia	36	20	22	3	5	6	7	11	13	14	15	16	17	19	2	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.559	1.282	1.276	188	293	408	546	687	838	1.004	1.131	1.302	1.483	1.672	188	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	29.785	29.256	27.262	3.918	5.989	8.005	10.075	12.018	14.037	16.060	17.598	19.670	21.765	23.945	2.217	c. Third Party non Bank
- Giro	2.909	2.792	2.902	317	510	703	915	1.102	1.300	1.492	1.599	1.795	1.993	2.177	173	- Demand Deposit
- Tabungan	2.603	2.556	2.565	397	664	799	1.007	1.213	1.435	1.656	1.827	2.033	2.234	2.452	206	- Saving
- Simpanan Berjangka	24.273	23.908	21.794	3.204	4.815	6.502	8.153	9.703	11.302	12.912	14.172	15.842	17.538	19.317	1.838	- Time deposits
d. Surat Berharga	896	985	744	172	259	339	419	504	600	685	772	868	948	1.043	106	d. Securities
e. Pinjaman yang diterima	645	660	571	71	106	141	181	221	263	304	241	272	307	363	52	e. Loans received
f. Lainnya	37.361	40.135	38.783	6.388	9.631	12.978	16.364	19.495	22.932	26.449	27.207	30.493	33.832	37.207	3.491	f. Others
g. Koreksi atas pendapatan bunga	0	1	1	25	0	0	0	4	1	29	30	30	4	2	2	g. Corrections
<b>D. Pendapatan Bunga Bersih (A1-A2)</b>	<b>36.758</b>	<b>40.368</b>	<b>41.524</b>	<b>5.829</b>	<b>9.124</b>	<b>12.264</b>	<b>15.589</b>	<b>18.832</b>	<b>22.221</b>	<b>25.582</b>	<b>28.264</b>	<b>31.849</b>	<b>35.028</b>	<b>38.532</b>	<b>3.158</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>
<b>1. Pendapatan Operasional Selain Bunga</b>	<b>20.802</b>	<b>20.573</b>	<b>24.071</b>	<b>4.773</b>	<b>6.237</b>	<b>8.344</b>	<b>10.713</b>	<b>13.641</b>	<b>14.834</b>	<b>17.480</b>	<b>15.481</b>	<b>16.852</b>	<b>19.748</b>	<b>21.822</b>	<b>2.991</b>	<b>1. Other Operating Income</b>
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.474	1.483	1.747	468	491	629	854	888	972	1.215	1.235	1.315	1.583	1.693	1.32	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1	3	0	0	-	3	3	3	3	3	3	3	0	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan asset keuangan lainnya	0	5	-	-	-	-	-	-	-	6	-	-	24	30	7	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	13.001	12.403	13.467	2.875	3.595	4.936	6.527	8.935	9.333	10.963	8.175	8.797	10.692	11.244	2.076	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	3.234	3.116	3.790	534	822	1.132	1.412	1.632	1.934	2.233	2.415	2.683	3.048	3.453	253	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	3.044	3.176	5.066	893	1.329	1.648	1.920	2.184	2.591	3.060	3.653	4.054	4.397	5.399	522	f. Others
<b>2. Beban Operasional Selain Beban Bunga</b>	<b>44.523</b>	<b>47.330</b>	<b>52.484</b>	<b>8.495</b>	<b>11.921</b>	<b>16.075</b>	<b>21.066</b>	<b>26.406</b>	<b>29.980</b>	<b>34.930</b>	<b>34.765</b>	<b>38.744</b>	<b>43.872</b>	<b>48.262</b>	<b>4.948</b>	<b>2. Non Interest Expense</b>
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.087	1.016	800	223	335	504	894	1.154	1.217	1.366	1.233	1.336	1.322	1.348	42	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	139	200	19	38	46	56	71	77	89	104	119	127	138	8	b. Decrease in fair value and losses from sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan asset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	3	12	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	11.702	11.806	12.707	2.761	3.413	4.694	6.225	8.652	8.924	10.565	7.781	8.283	10.027	10.591	2.080	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	7.817	9.702	11.272	1.632	2.154	2.716	3.574	4.140	5.181	6.161	7.211	8.481	9.607	10.515	907	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	495	207	361	52	79	114	132	180	250	283	274	319	355	389	40	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	23.159	24.459	27.144	3.809	5.902	8.002	10.185	12.208	14.331	16.467	18.162	20.206	22.435	25.279	1.859	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>13.037</b>	<b>13.637</b>	<b>13.110</b>	<b>2.107</b>	<b>3.441</b>	<b>4.533</b>	<b>5.236</b>	<b>6.068</b>	<b>7.074</b>	<b>8.132</b>	<b>8.981</b>	<b>9.958</b>	<b>10.904</b>	<b>12.092</b>	<b>1.201</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>2.676</b>	<b>2.371</b>	<b>2.451</b>	<b>512</b>	<b>763</b>	<b>992</b>	<b>1.251</b>	<b>1.752</b>	<b>1.897</b>	<b>2.290</b>	<b>2.583</b>	<b>2.940</b>	<b>2.767</b>	<b>3.053</b>	<b>348</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>2.679</b>	<b>2.297</b>	<b>2.219</b>	<b>483</b>	<b>681</b>	<b>946</b>	<b>1.182</b>	<b>1.559</b>	<b>1.766</b>	<b>2.107</b>	<b>2.384</b>	<b>2.777</b>	<b>2.667</b>	<b>2.906</b>	<b>432</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(3)</b>	<b>74</b>	<b>231</b>	<b>29</b>	<b>93</b>	<b>46</b>	<b>69</b>	<b>193</b>	<b>132</b>	<b>183</b>	<b>199</b>	<b>163</b>	<b>100</b>	<b>147</b>	<b>(84)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>13.035</b>	<b>13.710</b>	<b>13.342</b>	<b>2.136</b>	<b>3.523</b>	<b>4.579</b>	<b>5.305</b>	<b>6.261</b>	<b>7.206</b>	<b>8.315</b>	<b>9.180</b>	<b>10.121</b>	<b>11.004</b>	<b>12.239</b>	<b>1.117</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>4.150</b>	<b>4.256</b>	<b>4.536</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>4.140</b>	<b>4.522</b>	<b>4.676</b>	<b>(7)</b>	<b>40</b>	<b>73</b>	<b>68</b>	<b>22</b>	<b>(42)</b>	<b>(26)</b>	<b>31</b>	<b>(48)</b>	<b>(50)</b>	<b>4.908</b>	<b>-</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>9.948</b>	<b>10.327</b>	<b>10.283</b>	<b>1.707</b>	<b>2.638</b>	<b>3.396</b>	<b>3.986</b>	<b>4.696</b>	<b>5.523</b>	<b>6.409</b>	<b>6.956</b>	<b>7.764</b>	<b>8.472</b>	<b>9.180</b>	<b>898</b>	<b>K. Profit/Loss After Estimation of tax</b>

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)**

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	247.723	265.213	268.232	53.335	76.275	98.903	112.141	135.015	158.487	181.827	206.563	230.314	254.144	280.147	31.060	1. Interest Income
a. Dari Bank Indonesia	2.455	2.265	2.996	501	678	864	1.100	1.348	1.599	1.793	2.010	2.235	2.475	2.827	321	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.154	2.188	2.416	404	616	927	1.292	1.534	1.856	2.117	2.404	2.762	3.070	3.328	305	b. From interbank placement
c. Dari surat berharga	16.746	20.172	20.471	3.366	5.315	6.899	8.667	10.489	11.990	13.464	15.452	16.857	18.462	20.730	1.741	c. From securities
d. Dari Kredit yang diberikan	163.079	166.139	152.976	25.462	38.987	52.000	65.604	79.131	93.016	107.306	121.975	136.475	150.709	166.041	14.752	d. From credit
- kepada pihak ketiga bukan bank	162.161	165.065	152.159	25.323	38.783	51.728	65.248	78.699	92.508	106.717	121.308	135.725	149.887	165.117	14.636	- To Third Party non Bank
- kepada bank lain	918	1.074	817	139	204	272	355	432	508	589	666	750	822	924	116	- To other Bank
e. Lainnya	63.289	74.449	89.374	23.602	30.678	38.214	35.479	42.512	50.025	57.147	64.723	71.985	79.428	87.221	13.940	e. Others
2. Beban Bunga	151.903	157.603	168.110	36.660	50.724	64.855	69.098	83.093	97.441	111.633	126.922	141.455	156.528	172.765	22.407	2. Interest Expenses
a. Kepada Bank Indonesia	22	29	33	-	0	0	3	5	6	6	6	6	6	7	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.821	2.979	2.935	477	722	978	1.248	1.556	1.871	2.194	2.538	2.871	3.216	3.554	335	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	78.677	72.899	67.443	11.123	17.003	22.707	28.477	33.920	39.698	45.609	51.645	57.969	64.357	71.171	7.063	c. Third Party non Bank
- Giro	5.681	6.019	5.851	1.109	1.705	2.281	2.868	3.412	3.981	4.533	5.142	5.697	6.253	6.873	604	- Demand Deposit
- Tabungan	8.901	9.226	8.023	1.326	2.021	2.714	3.392	4.041	4.742	5.434	6.110	6.843	7.567	8.317	762	- Saving
- Simpanan Berjangka	64.094	57.653	53.569	8.687	13.277	17.712	22.218	26.467	30.975	35.642	40.393	45.429	50.537	55.981	5.697	- Time deposits
d. Surat Berharga	5.487	5.575	6.595	1.133	1.691	2.131	2.715	3.304	3.832	4.353	4.865	5.396	5.930	6.469	564	d. Securities
e. Pinjaman yang diterima	2.255	2.437	2.670	603	954	1.322	1.744	2.219	2.695	3.181	3.784	4.364	4.936	5.594	710	e. Loans received
f. Lainnya	62.641	73.684	88.432	23.324	30.354	37.715	34.909	42.087	49.338	56.286	64.082	70.846	78.082	85.968	13.735	f. Others
g. Koreksi atas pendapatan bunga	1	0	2	0	1	1	2	2	2	2	2	2	2	2	0	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>95.820</b>	<b>107.610</b>	<b>100.122</b>	<b>16.675</b>	<b>25.551</b>	<b>34.048</b>	<b>43.043</b>	<b>51.922</b>	<b>61.046</b>	<b>70.194</b>	<b>79.642</b>	<b>88.860</b>	<b>97.616</b>	<b>107.383</b>	<b>8.652</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>
<b>1. Pendapatan Operasional Selain Bunga</b>	<b>114.362</b>	<b>109.665</b>	<b>118.617</b>	<b>24.132</b>	<b>35.520</b>	<b>46.101</b>	<b>54.501</b>	<b>67.122</b>	<b>78.220</b>	<b>94.158</b>	<b>116.050</b>	<b>118.761</b>	<b>122.164</b>	<b>133.190</b>	<b>44.552</b>	<b>1. Other Operating Income</b>
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.523	4.583	5.253	953	1.272	1.457	1.692	1.869	2.163	2.352	2.391	2.561	2.979	3.027	644	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	-	1.325	6	5	3	16	16	35	16	16	35	16	16	1	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan asset keuangan lainnya	0	23	94	7	27	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	83.800	73.851	81.373	17.149	25.041	32.965	38.460	48.521	56.816	69.879	88.623	87.925	88.219	95.260	40.343	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	19.255	20.992	19.246	3.352	5.148	6.920	8.641	10.200	11.878	13.626	15.469	17.340	18.999	20.966	1.778	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	8.784	10.216	11.325	2.665	4.027	4.756	5.691	6.516	7.328	8.285	9.551	10.900	11.950	13.921	1.785	f. Others
<b>2. Beban Operasional Selain Beban Bunga</b>	<b>182.258</b>	<b>185.032</b>	<b>177.026</b>	<b>32.884</b>	<b>48.860</b>	<b>64.454</b>	<b>79.093</b>	<b>97.244</b>	<b>113.273</b>	<b>134.571</b>	<b>161.597</b>	<b>169.267</b>	<b>177.935</b>	<b>194.186</b>	<b>48.251</b>	<b>2. Non Interest Expense</b>
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.139	1.011	672	507	526	696	936	1.342	1.348	1.442	1.459	1.662	1.503	1.514	226	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	0	179	4	4	4	9	10	11	11	10	12	11	11	8	b. Decrease in fair value and losses from sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan asset keuangan lainnya	32	26	6	-	-	34	145	160	169	159	154	207	188	173	19	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	78.855	68.495	77.705	16.118	23.784	31.251	36.693	46.214	53.995	66.562	84.846	83.628	83.589	90.200	39.140	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	36.352	44.370	29.761	4.614	7.294	9.176	11.798	14.157	16.081	18.544	21.259	23.589	25.991	28.415	2.755	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	1.779	2.188	2.498	442	655	894	1.137	1.414	1.678	1.981	2.309	2.573	2.844	3.195	305	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	64.102	68.942	66.206	11.200	16.597	22.399	28.376	33.946	39.992	45.873	51.560	57.595	63.809	70.678	5.799	g. Others
<b>D. Laba/Rugi Operasional (A1+C1) - (A2+C2)</b>	<b>27.924</b>	<b>32.243</b>	<b>41.714</b>	<b>7.924</b>	<b>12.212</b>	<b>15.695</b>	<b>18.451</b>	<b>21.800</b>	<b>25.993</b>	<b>29.782</b>	<b>34.095</b>	<b>38.354</b>	<b>41.844</b>	<b>46.387</b>	<b>4.953</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>16.643</b>	<b>10.435</b>	<b>11.782</b>	<b>2.472</b>	<b>3.649</b>	<b>4.746</b>	<b>6.149</b>	<b>7.382</b>	<b>8.607</b>	<b>9.956</b>	<b>11.027</b>	<b>12.132</b>	<b>13.292</b>	<b>14.533</b>	<b>1.485</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>16.839</b>	<b>9.610</b>	<b>11.616</b>	<b>1.981</b>	<b>2.953</b>	<b>4.092</b>	<b>5.022</b>	<b>6.281</b>	<b>7.356</b>	<b>8.685</b>	<b>9.446</b>	<b>10.404</b>	<b>11.202</b>	<b>12.720</b>	<b>1.346</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(196)</b>	<b>824</b>	<b>166</b>	<b>491</b>	<b>696</b>	<b>655</b>	<b>1.127</b>	<b>1.101</b>	<b>1.251</b>	<b>1.271</b>	<b>1.581</b>	<b>1.727</b>	<b>2.090</b>	<b>1.814</b>	<b>139</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>27.728</b>	<b>33.067</b>	<b>41.879</b>	<b>8.414</b>	<b>12.908</b>	<b>16.349</b>	<b>19.579</b>	<b>22.901</b>	<b>27.244</b>	<b>31.053</b>	<b>35.676</b>	<b>40.081</b>	<b>43.934</b>	<b>48.200</b>	<b>5.092</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>7.912</b>	<b>7.843</b>	<b>6.803</b>	<b>6</b>	<b>(1)</b>	<b>(3)</b>	<b>1</b>	<b>(16)</b>	<b>(7)</b>	<b>7</b>	<b>28</b>	<b>43</b>	<b>51</b>	<b>7.528</b>	<b>11</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>8.344</b>	<b>7.843</b>	<b>6.897</b>	<b>6</b>	<b>(1)</b>	<b>(3)</b>	<b>1</b>	<b>(16)</b>	<b>(7)</b>	<b>7</b>	<b>28</b>	<b>43</b>	<b>51</b>	<b>7.528</b>	<b>11</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>20.703</b>	<b>24.938</b>	<b>32.577</b>	<b>6.533</b>	<b>10.303</b>	<b>12.947</b>	<b>15.488</b>	<b>18.279</b>	<b>21.713</b>	<b>24.867</b>	<b>28.541</b>	<b>32.023</b>	<b>35.109</b>	<b>38.329</b>	<b>4.112</b>	<b>K. Profit/Loss After Estimation of tax</b>

(i) 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)**

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	234.047	256.602	294.644	51.512	76.288	100.669	126.037	151.698	177.131	203.852	230.530	257.270	284.616	313.316	32.261	1. Interest Income
a. Dari Bank Indonesia	2.308	1.476	1.883	241	309	350	487	562	803	890	1.015	1.095	1.155	1.359	158	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.940	1.996	2.618	499	772	981	1.242	1.509	1.789	2.116	2.452	2.711	3.089	3.467	339	b. From interbank placement
c. Dari surat berharga	19.099	24.367	29.080	5.352	8.024	10.627	13.213	15.572	18.101	20.795	23.261	25.639	28.293	31.075	2.859	c. From securities
d. Dari Pembiayaan yang diberikan	196.341	215.895	243.018	42.962	63.491	83.671	104.829	126.407	147.260	169.308	191.539	213.848	236.550	260.158	26.614	d. From credit
- kepada pihak ketiga bukan bank	195.678	215.201	241.883	42.757	63.179	83.253	104.266	125.694	146.383	168.283	190.364	212.502	235.032	258.456	26.361	- To Third Party non Bank
- kepada bank lain	663	694	1.136	206	312	417	563	712	877	1.026	1.175	1.346	1.518	1.702	254	- To other Bank
e. Lainnya	14.359	12.868	18.046	2.457	3.691	5.040	6.267	7.648	9.178	10.743	12.262	13.976	15.529	17.258	2.291	e. Others
2. Beban Bunga	80.513	80.656	96.977	18.238	25.949	33.170	41.318	49.121	57.056	65.798	74.621	83.752	92.863	102.562	14.603	2. Interest Expenses
a. Kepada Bank Indonesia	420	397	1	0	0	0	0	1	1	1	1	1	1	1	32	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.592	2.106	3.389	558	1.119	1.346	1.716	2.049	2.435	2.802	3.229	3.610	4.108	4.301	407	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	63.135	59.971	69.631	10.966	16.597	22.067	27.780	33.266	39.257	45.477	51.940	58.454	65.086	72.122	7.094	c. Third Party non Bank
- Giro	5.274	6.198	9.136	1.749	2.597	3.427	4.307	5.161	6.150	6.868	7.723	8.625	9.557	10.573	1.069	- Demand Deposit
- Tabungan	9.461	9.920	11.425	2.035	3.092	4.031	4.979	5.906	6.876	7.994	8.977	9.996	10.960	11.988	1.010	- Saving
- Simpanan Berjangka	48.401	43.854	49.071	7.182	10.908	14.609	18.494	22.198	26.230	30.615	35.241	39.833	44.569	49.562	5.016	- Time deposits
d. Surat Berharga	1.094	1.217	2.296	422	657	899	1.221	1.498	2.097	2.369	2.599	2.869	3.053	3.405	447	d. Securities
e. Pinjaman yang diterima	1.378	3.201	3.980	1.056	1.244	1.646	2.244	2.779	3.110	3.613	4.188	4.682	5.117	5.559	1.011	e. Loans received
f. Lainnya	11.356	11.869	16.008	2.059	3.288	4.373	5.736	7.060	8.132	9.688	10.869	12.373	13.807	15.419	2.027	f. Others
g. Koreksi atas pendapatan bunga	1.539	1.894	1.673	3.176	3.043	2.838	2.621	2.025	1.848	1.795	1.765	1.692	1.723	1.734	3.584	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>153.534</b>	<b>175.946</b>	<b>197.667</b>	<b>33.274</b>	<b>50.339</b>	<b>67.499</b>	<b>84.720</b>	<b>102.577</b>	<b>120.075</b>	<b>138.053</b>	<b>155.909</b>	<b>173.519</b>	<b>191.754</b>	<b>210.754</b>	<b>17.658</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	66.466	104.618	82.068	19.652	27.428	34.110	40.490	50.297	58.283	63.449	69.634	78.473	85.776	97.170	41.400	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.321	2.504	3.563	1.162	1.548	1.965	2.214	2.353	2.644	2.739	2.918	3.172	3.435	3.641	299	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	11	24	0	2	2	2	2	2	2	2	2	2	2	0	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	10.833	14.982	10.482	4.055	4.833	5.889	6.449	10.253	11.010	12.114	12.264	14.192	15.422	16.996	30.987	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyeertaan equity method, komisi/provisi/fee, administrasi	33.727	38.181	44.693	7.552	12.073	15.609	19.823	23.642	27.775	31.957	35.912	40.171	44.263	49.844	4.158	e. Dividens, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	20.585	48.941	23.306	6.883	8.972	10.647	12.003	14.047	16.852	16.637	18.538	20.937	22.654	26.688	5.957	f. Others
2. Beban Operasional Selain Beban Bunga	134.169	192.942	171.721	36.700	49.899	67.037	80.598	97.821	112.912	127.073	140.237	156.292	167.930	185.709	47.775	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	333	236	194	163	186	221	244	506	541	556	587	630	622	626	69	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	5	38	-	-	-	-	0	0	0	4	4	4	4	-	b. Decrease in fair value and losses from sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	11	-	1	1	1	1	1	1	1	1	1	1	0	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	7.527	21.469	5.446	3.271	3.588	4.829	4.955	9.180	9.821	10.815	10.743	13.236	11.749	13.068	29.658	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	42.881	76.407	55.498	15.165	17.683	23.673	27.558	32.106	34.644	38.494	42.058	45.536	49.446	53.809	7.954	e. Depreciation/Amortizations
f. Kerugian penyeertaan equity method, komisi/provisi/fee, administrasi	781	762	1.020	163	274	384	624	699	642	753	825	900	1.028	1.104	104	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	82.647	94.063	109.515	17.939	28.167	37.928	47.215	55.329	67.262	76.454	86.022	95.985	105.080	117.097	9.989	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>85.831</b>	<b>87.623</b>	<b>108.014</b>	<b>16.226</b>	<b>27.868</b>	<b>34.572</b>	<b>44.612</b>	<b>55.053</b>	<b>65.446</b>	<b>74.429</b>	<b>85.306</b>	<b>95.700</b>	<b>109.600</b>	<b>122.214</b>	<b>11.283</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>3.874</b>	<b>1.969</b>	<b>1.744</b>	<b>850</b>	<b>590</b>	<b>1.127</b>	<b>1.231</b>	<b>2.684</b>	<b>3.008</b>	<b>4.250</b>	<b>5.043</b>	<b>6.292</b>	<b>3.258</b>	<b>4.001</b>	<b>61</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>265</b>	<b>1.759</b>	<b>759</b>	<b>56</b>	<b>76</b>	<b>122</b>	<b>471</b>	<b>509</b>	<b>242</b>	<b>269</b>	<b>360</b>	<b>402</b>	<b>730</b>	<b>1.179</b>	<b>F. Non Operational Expenses</b>	
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>3.610</b>	<b>210</b>	<b>985</b>	<b>795</b>	<b>514</b>	<b>1.004</b>	<b>760</b>	<b>2.175</b>	<b>2.766</b>	<b>3.981</b>	<b>4.745</b>	<b>5.932</b>	<b>2.856</b>	<b>3.270</b>	<b>(1.118)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>89.441</b>	<b>87.832</b>	<b>108.999</b>	<b>17.020</b>	<b>28.382</b>	<b>35.576</b>	<b>45.372</b>	<b>57.228</b>	<b>68.212</b>	<b>78.411</b>	<b>90.051</b>	<b>101.632</b>	<b>112.456</b>	<b>125.485</b>	<b>10.166</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>53.558</b>	<b>53.586</b>	<b>70.963</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>81.004</b>	<b>-</b>	<b>I. Transfer Profit / Loss Received</b>	
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>53.558</b>	<b>53.586</b>	<b>70.963</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>81.004</b>	<b>-</b>	<b>J. Transfer of Profit/Loss to Head Office</b>	
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>71.571</b>	<b>69.466</b>	<b>86.589</b>	<b>13.495</b>	<b>22.576</b>	<b>28.612</b>	<b>36.492</b>	<b>46.118</b>	<b>54.332</b>	<b>62.206</b>	<b>71.627</b>	<b>80.517</b>	<b>89.145</b>	<b>98.998</b>	<b>8.122</b>	<b>K. Profit/Loss After Estimation of tax</b>

(i) 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	2015	2016	2017	2018											2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	3.771	2.062	2.084	329	494	651	812	961	1.108	1.328	1.476	1.627	1.779	1.942	156	1. Interest Income	
a. Dari Bank Indonesia	71	54	69	15	21	28	34	40	47	66	73	79	84	90	7	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	34	33	17	3	3	5	6	7	8	9	10	10	11	12	1	b. From interbank placement	
c. Dari surat berharga	84	43	70	13	21	16	22	27	33	56	60	65	69	74	6	c. From securities	
d. Dari Pembiayaan yang diberikan	2.343	1.289	1.256	193	297	392	490	585	674	802	894	989	1.084	1.188	98	d. From financing	
- kepada pihak ketiga bukan bank	2.330	1.281	1.254	193	296	391	490	584	674	801	893	988	1.083	1.187	98	- To Third Party non Bank	
- kepada bank lain	12	8	2	0	0	0	0	0	0	1	1	1	1	1	0	- To other Bank	
e. Lainnya	1.238	644	671	106	152	210	259	302	346	396	440	485	531	578	45	e. Others	
2. Beban Bunga	2.647	1.498	1.536	234	343	450	552	647	749	860	958	1.059	1.162	1.272	111	2. Interest Expenses	
a. Kepada Bank Indonesia	-	-	-	-	-	0	0	0	0	0	0	0	0	0	-	a. Bank Indonesia Liabilities	
b. Kewajiban pada bank lain	50	45	25	5	6	7	8	9	11	13	14	16	18	20	3	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	1.326	798	839	123	185	242	297	345	398	459	510	563	618	677	63	c. Third Party non Bank	
- Giro	101	16	13	2	3	4	5	6	7	8	9	9	10	11	1	- Demand Deposit	
- Tabungan	37	31	31	5	7	9	12	13	15	18	20	22	24	27	2	- Saving	
- Simpanan Berjangka	1.188	751	796	116	174	228	280	326	376	433	482	532	584	640	60	- Time deposits	
d. Surat Berharga	22	4	9	0	1	1	2	5	9	12	15	19	16	19	2	d. Securities	
e. Pinjaman yang diterima	5	5	5	1	1	1	2	2	3	3	3	4	4	4	0	e. Loans received	
f. Lainnya	1.245	646	658	105	151	199	243	285	329	373	415	458	505	551	43	f. Others	
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections	
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>1.123</b>	<b>564</b>	<b>548</b>	<b>96</b>	<b>151</b>	<b>201</b>	<b>260</b>	<b>315</b>	<b>359</b>	<b>469</b>	<b>518</b>	<b>568</b>	<b>617</b>	<b>670</b>	<b>45</b>	<b>B. Net Interest Income (A1-A2)</b>	
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>	
1. Pendapatan Operasional Selain Bunga	922	1.374	249	22	40	53	74	97	114	153	165	176	191	212	10	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing	
c. Peningkatan Nilai Wajar dan keuntungan penjualan surat keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	0	-	-	-	-	-	-	-	-	6	6	7	10	10	2	d. Gain from spot and derivative transaction	
e. Dividen, keuntungan penyeertaan equity method, komisi/provisi/fee	80	54	56	7	10	16	23	26	31	34	38	43	47	51	3	e. Dividens, gain from investment in shares with equity method, fees/comissions/provisions	
f. Lainnya	842	1.320	193	15	30	37	51	71	83	112	120	126	134	151	6	f. Others	
2. Beban Operasional Selain Beban Bunga	1.964	2.446	1.169	110	176	241	316	385	443	581	638	764	822	893	50	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing	
c. Penurunan Nilai Wajar dan kerugian penjualan surat keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	0	-	-	-	-	-	-	-	-	5	5	5	5	5	0	d. Losses from spot and derivative transaction	
e. Penyusutan/Amortisasi	973	1.930	578	21	40	55	84	108	121	171	177	254	263	275	7	e. Depreciation/Amortizations	
f. Kerugian penyeertaan equity method, komisi/provisi/fee, administrasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Losses from investment in shares with equity method, fees/comissions/provisions	
g. Lainnya	991	516	591	90	136	186	232	277	323	404	455	505	553	613	44	g. Others	
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>81</b>	<b>(508)</b>	<b>(372)</b>	<b>7</b>	<b>14</b>	<b>13</b>	<b>18</b>	<b>26</b>	<b>29</b>	<b>41</b>	<b>45</b>	<b>(20)</b>	<b>(14)</b>	<b>(11)</b>	<b>5</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>	
<b>E. Pendapatan non-operasional</b>	<b>11</b>	<b>11</b>	<b>5</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>0</b>	<b>E. Non Operational Income</b>	
<b>F. Beban non-operasional</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>0</b>	<b>F. Non Operational Expenses</b>	
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>5</b>	<b>6</b>	<b>(1)</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>26</b>	<b>25</b>	<b>0</b>	<b>G. Non Operational Profit (E - F)</b>	
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>86</b>	<b>(502)</b>	<b>(373)</b>	<b>9</b>	<b>16</b>	<b>15</b>	<b>19</b>	<b>28</b>	<b>31</b>	<b>42</b>	<b>46</b>	<b>5</b>	<b>12</b>	<b>15</b>	<b>5</b>	<b>H. Current Year profit</b>	
<b>I. Penerimaan Transfer Laba/Rugi</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>I. Transfer Profit / Loss Received</b>	
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>J. Transfer of Profit/Loss to Head Office</b>	
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>78</b>	<b>(512)</b>	<b>(380)</b>	<b>9</b>	<b>16</b>	<b>15</b>	<b>19</b>	<b>28</b>	<b>31</b>	<b>8</b>	<b>12</b>	<b>(29)</b>	<b>(22)</b>	<b>(19)</b>	<b>5</b>	<b>K. Profit/Loss After Estimation of tax</b>	

(i) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018											2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	21.484	22.169	25.486	4.397	6.540	8.717	10.916	13.032	15.202	17.307	19.466	21.640	23.845	25.998	2.247	1.
a. Dari Bank Indonesia	394	409	479	81	121	164	204	239	271	293	323	366	406	462	59	Interest Income
b. Dari Penempatan pada bank lain	27	32	10	1	2	2	2	3	4	5	6	7	10	10	3	From Bank Indonesia Placement
c. Dari surat berharga	646	918	1.342	275	411	548	703	852	1.003	1.139	1.290	1.451	1.607	1.792	161	From interbank placement
d. Dari Pembiayaan yang diberikan	11.248	12.576	14.772	2.466	3.729	4.957	6.230	7.491	8.788	10.067	11.342	12.599	13.914	15.206	1.363	From securities
- kepada pihak ketiga bukan bank	11.215	12.555	14.707	2.434	3.695	4.920	6.189	7.448	8.742	10.018	11.291	12.545	13.857	15.146	1.360	To Third Party non Bank
- kepada bank lain	32	22	65	32	35	37	40	43	46	49	52	54	57	60	2	To other Bank
e. Lainnya	9.169	8.234	8.884	1.575	2.276	3.046	3.777	4.449	5.137	5.804	6.506	7.218	7.911	8.528	661	Others
2. Beban Bunga	14.701	13.927	15.491	2.682	3.924	5.223	6.488	7.676	8.883	10.064	11.315	12.600	13.829	15.044	1.286	2. Interest Expenses
a. Kepada Bank Indonesia	1	-	-	-	-	1	2	2	2	2	2	2	2	5	3	Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	220	269	194	18	25	33	40	48	57	66	75	79	90	98	10	Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.936	5.026	6.008	1.042	1.539	2.031	2.524	3.001	3.482	3.951	4.488	4.997	5.526	6.078	582	Third Party non Bank
- Giro	160	208	232	73	93	111	135	156	182	202	248	264	278	301	28	Demand Deposit
- Tabungan	413	306	400	74	110	144	178	210	245	280	319	356	396	438	44	Saving
- Simpanan Berjangka	4.364	4.512	5.376	895	1.336	1.775	2.210	2.635	3.055	3.469	3.921	4.378	4.852	5.338	510	Time deposits
d. Surat Berharga	194	240	283	43	67	88	107	125	145	165	182	199	215	233	23	Securities
e. Pinjaman yang diterima	18	9	8	-	-	-	-	-	-	0	0	0	1	0	0	Loans received
f. Lainnya	9.333	8.382	8.999	1.580	2.292	3.072	3.816	4.501	5.197	5.879	6.568	7.322	7.995	8.630	667	Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>6.784</b>	<b>8.242</b>	<b>9.995</b>	<b>1.715</b>	<b>2.616</b>	<b>3.494</b>	<b>4.428</b>	<b>5.357</b>	<b>6.319</b>	<b>7.244</b>	<b>8.151</b>	<b>9.040</b>	<b>10.016</b>	<b>10.954</b>	<b>961</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	1.363	2.912	2.667	450	1.065	1.349	1.457	2.502	2.556	2.431	2.551	2.855	3.044	3.268	408	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	19	22	5	19	21	25	24	27	29	32	34	37	43	2	Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Increase in fair value and gain from sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan asset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	19	57	51	6	19	21	23	24	25	22	19	20	20	21	2	Gain from spot and derivative transaction
e. Dividen, keuntungan penyetoran equity method, komisi/provisi/fee	508	581	865	114	180	253	319	376	435	499	558	615	679	748	58	Dividens, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	836	2.256	1.729	326	847	1.053	1.090	2.078	2.070	1.881	1.943	2.186	2.308	2.456	346	Others
2. Beban Operasional Selain Beban Bunga	7.603	9.737	11.154	1.932	2.980	3.904	4.643	6.276	7.090	7.673	8.432	9.494	10.366	11.244	1.066	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	5	-	1	0	0	0	0	0	0	0	0	0	0	0	Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Decrease in fair value and losses from sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan asset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	16	22	82	16	5	5	8	8	6	0	1	0	0	0	1	Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	2.253	3.228	3.630	758	999	1.210	1.316	2.312	2.478	2.326	2.438	2.807	2.946	3.071	384	Depreciation/Amortizations
f. Kerugian penyetoran equity method, komisi/provisi/fee, administrasi	32	20	27	5	8	11	15	17	20	25	28	31	34	37	4	Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	5.303	6.462	7.416	1.152	1.967	2.677	3.304	3.938	4.585	5.322	5.965	6.655	7.386	8.135	676	Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>544</b>	<b>1.417</b>	<b>1.508</b>	<b>233</b>	<b>701</b>	<b>938</b>	<b>1.242</b>	<b>1.583</b>	<b>1.786</b>	<b>2.002</b>	<b>2.271</b>	<b>2.401</b>	<b>2.694</b>	<b>2.978</b>	<b>304</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>74</b>	<b>153</b>	<b>152</b>	<b>17</b>	<b>61</b>	<b>87</b>	<b>91</b>	<b>92</b>	<b>114</b>	<b>128</b>	<b>131</b>	<b>97</b>	<b>75</b>	<b>132</b>	<b>36</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>74</b>	<b>79</b>	<b>74</b>	<b>12</b>	<b>68</b>	<b>87</b>	<b>88</b>	<b>110</b>	<b>131</b>	<b>127</b>	<b>147</b>	<b>106</b>	<b>96</b>	<b>131</b>	<b>40</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(0)</b>	<b>74</b>	<b>77</b>	<b>4</b>	<b>(7)</b>	<b>0</b>	<b>3</b>	<b>(18)</b>	<b>(17)</b>	<b>2</b>	<b>(17)</b>	<b>(9)</b>	<b>(21)</b>	<b>1</b>	<b>(5)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>543</b>	<b>1.490</b>	<b>1.586</b>	<b>237</b>	<b>694</b>	<b>938</b>	<b>1.245</b>	<b>1.565</b>	<b>1.768</b>	<b>2.003</b>	<b>2.254</b>	<b>2.392</b>	<b>2.673</b>	<b>2.979</b>	<b>299</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>762</b>	<b>1.310</b>	<b>1.836</b>	<b>-</b>	<b>2.243</b>	<b>-</b>	<b>I. Transfer Profit / Loss Received</b>									
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>783</b>	<b>1.310</b>	<b>1.836</b>	<b>-</b>	<b>2.243</b>	<b>12</b>	<b>J. Transfer of Profit/Loss to Head Office</b>									
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>306</b>	<b>1.139</b>	<b>1.005</b>	<b>132</b>	<b>489</b>	<b>675</b>	<b>914</b>	<b>1.145</b>	<b>1.286</b>	<b>1.494</b>	<b>1.687</b>	<b>1.787</b>	<b>1.997</b>	<b>2.222</b>	<b>214</b>	<b>K. Profit/Loss After Estimation of tax</b>

(r) Angka-angka diperbaiki

n) 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	2015	2016	2017	2018											2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	9.163	7.214	8.156	1.396	2.125	2.828	3.520	4.224	4.959	5.732	6.460	7.208	7.965	8.764	811	1. Interest Income
a. Dari Bank Indonesia	436	326	382	60	90	115	133	142	156	167	177	189	198	214	26	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1	0	0	-	-	-	0	0	0	0	0	0	0	0	0	b. From interbank placement
c. Dari surat berharga	285	467	593	103	164	225	290	369	441	508	587	674	754	841	94	c. From securities
d. Dari Pembiayaan yang diberikan	5.362	5.837	6.526	1.106	1.679	2.245	2.794	3.350	3.935	4.557	5.136	5.701	6.291	6.904	607	d. From financing
- kepada pihak ketiga bukan bank	5.345	5.816	6.505	1.102	1.673	2.238	2.784	3.340	3.923	4.545	5.122	5.685	6.274	6.885	606	- To Third Party non Bank
- kepada bank lain	17	21	21	4	6	7	9	10	11	13	14	16	17	19	1	- To other Bank
e. Lainnya	3.079	585	655	126	192	243	304	363	428	499	560	644	721	805	84	e. Others
2. Beban Bunga	2.554	3.095	3.304	608	906	1.196	1.463	1.735	2.035	2.327	2.622	2.927	3.233	3.549	362	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	8	12	14	2	3	4	4	5	5	6	7	7	8	9	1	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.489	2.387	2.594	442	676	893	1.112	1.325	1.544	1.768	2.000	2.231	2.465	2.715	250	c. Third Party non Bank
- Giro	92	118	165	27	40	52	67	78	88	98	109	119	129	139	9	- Demand Deposit
- Tabungan	500	405	443	82	123	160	201	241	282	324	368	410	454	501	46	- Saving
- Simpanan Berjangka	1.897	1.865	1.985	333	514	681	844	1.005	1.174	1.346	1.524	1.703	1.882	2.076	194	- Time deposits
d. Surat Berharga	53	45	38	8	9	13	17	19	23	27	28	32	36	38	-	d. Securities
e. Pinjaman yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
f. Lainnya	4	531	630	124	188	236	293	349	408	468	525	593	660	731	75	f. Others
g. Koreksi atas pendapatan bunga	-	119	29	32	29	50	36	37	55	57	62	63	64	57	36	g. Corrections
<b>D. Pendapatan Bunga Bersih (A1-A2)</b>	<b>6.608</b>	<b>4.120</b>	<b>4.852</b>	<b>788</b>	<b>1.219</b>	<b>1.632</b>	<b>2.057</b>	<b>2.489</b>	<b>2.925</b>	<b>3.405</b>	<b>3.838</b>	<b>4.281</b>	<b>4.732</b>	<b>5.215</b>	<b>449</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	5.588	9.263	2.744	904	1.252	1.604	1.866	2.278	2.545	3.003	3.599	3.898	4.083	4.582	486	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	49	57	57	7	10	14	17	19	19	20	20	21	21	22	1	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain from sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	20	20	37	7	11	17	22	28	38	42	44	49	54	58	5	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	711	611	635	95	148	202	258	324	384	459	501	587	645	733	70	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	4.808	8.575	2.015	795	1.083	1.372	1.569	1.908	2.105	2.481	3.033	3.242	3.364	3.770	410	f. Others
2. Beban Operasional Selain Beban Bunga	8.829	12.955	7.141	1.579	2.288	2.989	3.594	4.349	4.956	5.806	6.623	7.462	8.050	8.981	836	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	0	1	0	-	0	0	0	0	0	0	0	0	0	0	0	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses from sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	6.031	9.904	4.059	1.023	1.413	1.862	2.138	2.555	2.806	3.286	4.046	4.650	5.020	5.570	564	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	0	11	16	4	7	9	10	13	15	18	19	25	23	26	8	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	2.797	3.039	3.067	552	869	1.119	1.445	1.781	2.135	2.502	2.557	2.786	3.007	3.384	263	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>3.368</b>	<b>429</b>	<b>454</b>	<b>112</b>	<b>183</b>	<b>248</b>	<b>329</b>	<b>417</b>	<b>514</b>	<b>601</b>	<b>813</b>	<b>717</b>	<b>765</b>	<b>816</b>	<b>98</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>19</b>	<b>7</b>	<b>45</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>9</b>	<b>14</b>	<b>16</b>	<b>22</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>38</b>	<b>5</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>3.038</b>	<b>5</b>	<b>16</b>	<b>6</b>	<b>9</b>	<b>13</b>	<b>20</b>	<b>25</b>	<b>31</b>	<b>34</b>	<b>30</b>	<b>27</b>	<b>47</b>	<b>42</b>	<b>15</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(3.019)</b>	<b>3</b>	<b>29</b>	<b>(4)</b>	<b>(7)</b>	<b>(11)</b>	<b>(11)</b>	<b>(14)</b>	<b>(13)</b>	<b>(5)</b>	<b>(1)</b>	<b>(20)</b>	<b>(3)</b>	<b>(10)</b>	<b>10</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>348</b>	<b>431</b>	<b>484</b>	<b>108</b>	<b>179</b>	<b>240</b>	<b>318</b>	<b>406</b>	<b>500</b>	<b>589</b>	<b>809</b>	<b>716</b>	<b>745</b>	<b>813</b>	<b>88</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>250</b>	<b>325</b>	<b>365</b>	<b>76</b>	<b>121</b>	<b>167</b>	<b>212</b>	<b>261</b>	<b>310</b>	<b>358</b>	<b>809</b>	<b>493</b>	<b>547</b>	<b>604</b>	<b>66</b>	<b>K. Profit/Loss After Estimation of tax</b>

(r) Angka-angka diperbaiki

(r) Revised figures

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	<b>511.743</b>	<b>628.115</b>	<b>673.484</b>	<b>1.003.642</b>	<b>998.199</b>	<b>973.364</b>	<b>1.045.281</b>	<b>1.085.454</b>	<b>1.029.808</b>	<b>1.016.655</b>	<b>1.072.536</b>	<b>1.029.292</b>	<b>1.032.424</b>	<b>1.063.037</b>	<b>1.026.941</b>	<b>Committed Claims</b>	
- Fasilitas pinjaman yang belum ditarik	38.641	20.586	29.244	23.085	23.837	22.449	23.070	17.453	19.337	16.699	17.929	17.510	17.391	17.310	17.179	- Unused borrowing	
- Posisi pembelian spot dan derivatif yang masih berjalan	468.916	597.813	641.745	967.204	966.873	943.734	1.013.687	1.060.982	1.001.772	993.955	1.047.718	1.004.435	1.006.619	1.040.333	1.000.665	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	4.185	9.715	2.495	13.353	7.489	7.181	8.524	7.019	8.700	6.000	6.889	7.346	8.414	5.395	9.097	- Others	
<b>Kewajiban Komitmen</b>	<b>1.821.506</b>	<b>1.983.571</b>	<b>2.160.722</b>	<b>2.561.922</b>	<b>2.562.326</b>	<b>2.566.041</b>	<b>2.622.604</b>	<b>2.661.644</b>	<b>2.634.864</b>	<b>2.726.796</b>	<b>2.767.860</b>	<b>2.768.711</b>	<b>2.714.321</b>	<b>2.724.780</b>	<b>2.748.790</b>	<b>Committed Liabilities</b>	
- Fasilitas kredit kepada nasabah yang belum ditarik	1.219.520	1.304.240	1.408.258	1.472.277	1.455.321	1.474.863	1.460.021	1.442.724	1.469.754	1.541.709	1.531.977	1.565.928	1.541.230	1.545.055	1.600.530	- Undisbursed loan facilities to debtors	
Committed	275.413	298.509	344.860	364.206	369.769	372.009	369.877	356.299	363.125	378.293	369.036	375.231	365.413	367.108	381.049	- Committed	
Uncommitted	944.107	1.005.731	1.063.398	1.108.071	1.085.552	1.102.854	1.090.144	1.086.425	1.106.629	1.163.416	1.162.941	1.190.698	1.175.817	1.177.948	1.219.482	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	7.534	12.370	11.229	12.543	12.538	13.901	14.120	12.344	14.911	19.293	15.241	14.937	8.878	10.181	10.645	- Undisbursed loan facilities to other banks	
Committed	1.064	1.581	3.011	2.120	2.081	3.330	2.935	1.276	3.341	5.127	2.220	4.232	2.020	1.897	1.068	- Committed	
Uncommitted	6.469	10.789	8.218	10.423	10.457	10.571	11.185	11.068	11.570	14.166	13.021	10.705	6.858	8.284	9.577	- Uncommitted	
- Irrevocable L/C yang masih berjalan	69.516	66.353	77.108	77.423	78.902	86.785	87.256	92.944	84.645	89.129	91.755	94.462	91.959	88.144	80.623	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	520.465	594.212	659.107	985.512	1.007.886	982.307	1.052.870	1.105.760	1.056.446	1.069.163	1.121.114	1.085.829	1.063.085	1.075.275	1.045.988	- Outstanding spot and derivatives (sold)	
- Lainnya	4.471	6.397	5.020	14.167	7.680	8.185	8.337	7.873	9.108	7.501	7.773	7.556	9.168	6.126	11.005	- Others	
<b>Tagihan Kontinjenyi</b>	<b>308.392</b>	<b>334.875</b>	<b>316.330</b>	<b>285.337</b>	<b>286.048</b>	<b>274.217</b>	<b>275.071</b>	<b>275.296</b>	<b>332.943</b>	<b>300.354</b>	<b>305.784</b>	<b>313.649</b>	<b>290.482</b>	<b>286.136</b>	<b>275.666</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	265.333	288.776	264.819	228.722	233.105	220.233	219.908	218.990	228.175	242.704	247.608	254.386	252.315	248.740	237.633	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	39.402	42.161	46.949	52.071	48.447	49.411	50.253	51.318	99.832	52.774	53.196	54.099	33.067	32.405	32.899	- Accrued interest	
- Lainnya	3.657	3.938	4.562	4.544	4.497	4.573	4.910	4.988	4.935	4.875	4.980	5.164	5.099	4.991	5.134	- Others	
<b>Kewajiban Kontijensi</b>	<b>302.459</b>	<b>304.665</b>	<b>339.278</b>	<b>317.105</b>	<b>314.818</b>	<b>328.006</b>	<b>325.605</b>	<b>328.221</b>	<b>328.360</b>	<b>337.705</b>	<b>346.889</b>	<b>349.600</b>	<b>343.613</b>	<b>366.334</b>	<b>334.409</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	297.391	302.542	337.695	315.496	313.123	326.310	323.727	326.470	326.504	335.901	344.952	347.607	341.579	364.514	332.246	- Issued guarantees	
- Lainnya	5.069	2.124	1.583	1.609	1.695	1.696	1.878	1.750	1.855	1.805	1.937	1.993	2.033	1.820	2.163	- Others	
<b>Lainnya</b>	<b>274.066</b>	<b>309.064</b>	<b>392.512</b>	<b>393.395</b>	<b>404.629</b>	<b>411.274</b>	<b>416.707</b>	<b>418.086</b>	<b>426.447</b>	<b>430.924</b>	<b>436.410</b>	<b>437.843</b>	<b>438.992</b>	<b>445.955</b>	<b>449.597</b>	<b>Others</b>	
- Penerusan Kredit	23.059	9.441	10.422	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	12.353	- Channelling	
- Aset produktif yang dihapus bukukan	230.274	274.724	350.961	352.011	356.678	362.347	366.484	367.713	375.600	380.023	384.992	385.804	386.300	392.081	395.099	- Written off earning assets	
Kredit yang diberikan	219.484	262.748	339.745	340.741	345.400	351.019	354.934	359.761	363.864	372.023	373.093	377.532	378.067	383.718	387.001	- Credit disbursed	
Lainnya	10.790	11.976	11.216	11.270	11.278	11.329	11.550	7.952	11.735	8.000	11.899	8.272	8.233	8.363	8.097	- Others	
- Aset produktif yang dihapustagih	20.733	24.900	31.129	30.986	38.031	38.281	39.201	39.374	39.527	39.540	39.759	40.299	40.693	41.802	42.145	- Charged off earning assets	
Kredit yang diberikan	14.300	17.557	23.573	23.460	30.505	30.763	31.649	31.816	31.992	32.000	32.192	32.720	33.126	34.238	34.586	- Credit disbursed	
Lainnya	6.433	7.343	7.556	7.526	7.526	7.517	7.552	7.558	7.534	7.540	7.567	7.579	7.566	7.564	7.559	- 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	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	<b>215</b>	<b>11</b>	<b>9</b>	<b>10</b>	<b>727</b>	<b>9</b>	<b>2</b>	<b>2</b>	<b>Committed Claims</b>								
- Fasilitas pinjaman yang belum ditarik	1	8	8	8	725	8	8	8	8	8	8	8	8	8	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2	- Others
<b>Kewajiban Komitmen</b>	<b>7.277</b>	<b>3.649</b>	<b>2.446</b>	<b>2.769</b>	<b>2.482</b>	<b>2.464</b>	<b>2.385</b>	<b>2.321</b>	<b>2.392</b>	<b>2.541</b>	<b>2.548</b>	<b>2.597</b>	<b>2.656</b>	<b>2.503</b>	<b>2.657</b>	<b>Committed Liabilities</b>	
- Fasilitas kredit kepada nasabah yang belum ditarik	6.756	3.467	2.394	2.719	2.429	2.408	2.303	2.269	2.342	2.480	2.485	2.546	2.605	2.452	2.611	- Undisbursed loan facilities to debtors	
Committed	2.632	760	939	1.018	990	915	882	919	901	944	941	1.014	1.082	1.049	1.163	- Committed	
Uncommitted	4.124	2.707	1.455	1.701	1.439	1.493	1.420	1.349	1.441	1.535	1.544	1.531	1.523	1.403	1.447	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	230	144	42	44	46	46	47	47	42	49	46	40	41	39	38	- Undisbursed loan facilities to other banks	
Committed	166	38	33	37	37	37	38	38	38	38	39	34	34	32	32	- Committed	
Uncommitted	64	106	10	7	8	8	9	9	5	11	7	7	7	7	6	- Uncommitted	
- Irrevocable L/C yang masih berjalan	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)	
- Lainnya	61	38	9	5	8	11	35	5	7	13	17	11	10	12	8	- Others	
<b>Tagihan Kontijensi</b>	<b>948</b>	<b>1.094</b>	<b>1.144</b>	<b>1.124</b>	<b>1.184</b>	<b>1.226</b>	<b>1.359</b>	<b>1.287</b>	<b>1.321</b>	<b>1.360</b>	<b>1.430</b>	<b>1.453</b>	<b>1.456</b>	<b>1.368</b>	<b>1.358</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	475	658	671	698	718	738	754	774	788	808	818	832	839	808	837	- Accrued interest	
- Lainnya	471	436	473	426	467	488	605	513	533	552	613	621	617	560	521	- Others	
<b>Kewajiban Kontijensi</b>	<b>1.806</b>	<b>1.237</b>	<b>742</b>	<b>706</b>	<b>839</b>	<b>997</b>	<b>1.051</b>	<b>961</b>	<b>1.092</b>	<b>1.170</b>	<b>1.180</b>	<b>1.242</b>	<b>1.188</b>	<b>932</b>	<b>829</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	1.571	1.146	712	677	793	962	1.007	931	1.058	1.132	1.146	1.212	1.158	904	799	- Issued guarantees	
- Lainnya	235	91	30	28	47	35	45	31	34	38	33	30	30	28	29	- Others	
<b>Lainnya</b>	<b>1.909</b>	<b>2.107</b>	<b>1.548</b>	<b>1.532</b>	<b>1.528</b>	<b>1.528</b>	<b>1.532</b>	<b>1.556</b>	<b>1.555</b>	<b>1.563</b>	<b>1.573</b>	<b>1.594</b>	<b>1.613</b>	<b>1.824</b>	<b>1.821</b>	<b>Others</b>	
- Penerusan Kredit	343	479	33	31	26	25	24	23	22	22	22	20	20	19	19	- Channelling	
- Aset produktif yang dihapus bukukan	1.547	1.613	1.514	1.501	1.502	1.504	1.508	1.524	1.532	1.541	1.551	1.561	1.593	1.805	1.802	- Written off earning assets	
Kredit yang diberikan	1.469	1.587	1.514	1.500	1.501	1.503	1.507	1.524	1.532	1.541	1.550	1.560	1.593	1.805	1.801	- Credit disbursed	
Lainnya	77	26	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others	
- Aset produktif yang dihapustagih	20	16	1	0	0	0	0	8	0	0	0	0	14	0	0	- Charged off earning assets	
Kredit yang diberikan	20	16	1	0	0	0	0	8	0	0	0	0	14	0	0	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	<b>39.464</b>	<b>51.874</b>	<b>58.754</b>	73.018	67.546	66.317	71.889	70.376	72.524	73.977	55.527	48.961	51.189	44.036	54.832	<b>Committed Claims</b>	
- Fasilitas pinjaman yang belum ditarik	3.058	2.013	4.134	4.464	4.471	4.527	4.569	3.926	4.230	3.907	3.737	3.376	3.301	3.376	3.376	- Unused borrowing	
- Posisi pembelian spot dan derivatif yang masih berjalan	36.195	44.447	53.621	65.082	59.973	58.328	64.763	64.671	66.400	68.211	50.531	44.225	46.457	40.102	49.866	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	212	5.415	999	3.472	3.103	3.463	2.557	1.779	2.174	1.536	1.090	998	1.356	633	1.590	- Others	
<b>Kewajiban Komitmen</b>	<b>194.388</b>	<b>137.805</b>	<b>142.897</b>	<b>157.056</b>	<b>152.810</b>	<b>151.555</b>	<b>168.619</b>	<b>154.952</b>	<b>160.707</b>	<b>172.760</b>	<b>138.671</b>	<b>134.411</b>	<b>134.240</b>	<b>121.255</b>	<b>135.944</b>	<b>Committed Liabilities</b>	
- Fasilitas kredit kepada nasabah yang belum ditarik	107.157	82.304	82.326	82.181	81.897	81.991	88.188	78.174	82.946	92.133	79.834	82.954	80.090	77.849	82.974	- Undisbursed loan facilities to debtors	
Committed	31.362	33.592	32.651	32.818	32.988	33.810	36.155	31.797	31.998	32.685	32.152	32.573	31.165	31.541	34.025	- Committed	
Uncommitted	75.796	48.712	49.675	49.362	48.909	48.181	52.033	46.377	50.948	59.448	47.682	50.381	48.925	46.308	48.949	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	154	220	321	234	215	207	206	153	145	173	148	170	215	142	146	- Undisbursed loan facilities to other banks	
Committed	54	100	187	138	137	135	140	82	83	109	88	91	91	79	76	- Committed	
Uncommitted	99	120	134	96	78	71	66	71	62	63	61	79	124	63	70	- Uncommitted	
- Irrevocable L/C yang masih berjalan	4.439	4.088	2.966	3.962	3.372	3.956	3.432	3.558	3.232	3.099	3.169	2.749	2.391	2.741	2.937	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	82.402	49.810	55.139	65.952	64.309	62.382	73.859	70.569	71.204	74.497	53.153	46.794	49.542	39.764	47.929	- Outstanding spot and derivatives (sold)	
- Lainnya	236	1.383	2.145	4.727	3.018	3.019	2.934	2.499	3.178	2.859	2.367	1.745	2.002	759	1.958	- Others	
<b>Tagihan Kontinjenyi</b>	<b>63.506</b>	<b>38.035</b>	<b>63.645</b>	<b>67.377</b>	<b>61.944</b>	<b>46.332</b>	<b>44.231</b>	<b>43.221</b>	<b>46.944</b>	<b>49.162</b>	<b>34.048</b>	<b>34.409</b>	<b>36.169</b>	<b>35.613</b>	<b>35.174</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	60.700	34.330	59.110	59.103	57.586	42.039	39.822	38.620	42.290	44.485	29.060	29.782	31.503	31.051	30.581	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	2.758	3.504	4.078	7.903	3.986	3.912	4.011	4.208	4.256	4.424	4.736	4.370	4.402	4.280	4.302	- Accrued interest	
- Lainnya	48	202	457	370	372	381	397	394	397	252	252	257	265	281	292	- Others	
<b>Kewajiban Kontijensi</b>	<b>39.844</b>	<b>31.761</b>	<b>29.727</b>	<b>26.968</b>	<b>26.299</b>	<b>26.862</b>	<b>27.066</b>	<b>27.643</b>	<b>29.394</b>	<b>30.066</b>	<b>24.565</b>	<b>25.473</b>	<b>24.425</b>	<b>23.885</b>	<b>22.532</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	39.316	30.964	29.306	26.509	25.863	26.433	26.638	27.234	28.956	29.630	24.116	25.044	23.987	23.451	22.056	- Issued guarantees	
- Lainnya	529	798	421	459	436	429	428	409	438	435	449	429	438	434	476	- Others	
<b>Lainnya</b>	<b>14.315</b>	<b>17.595</b>	<b>27.235</b>	<b>28.090</b>	<b>28.264</b>	<b>28.484</b>	<b>29.263</b>	<b>25.880</b>	<b>30.005</b>	<b>29.750</b>	<b>30.743</b>	<b>27.458</b>	<b>27.867</b>	<b>28.582</b>	<b>29.497</b>	<b>Others</b>	
- Penerusan Kredit	1.327	1.100	2.078	1.922	1.903	1.893	2.196	2.147	2.438	2.443	2.700	2.744	2.967	2.985	3.291	- Channelling	
- Aset produktif yang dihapus bukukan	12.543	15.983	22.815	23.825	24.001	24.222	24.632	21.282	25.109	24.690	25.387	22.028	22.204	22.730	23.244	- Written off earning assets	
Kredit yang diberikan	8.888	12.338	19.097	20.078	20.249	20.434	20.848	21.140	21.193	24.548	21.349	21.657	21.833	22.349	23.093	- Credit disbursed	
Lainnya	3.654	3.645	3.718	3.747	3.752	3.788	3.783	142	3.916	141	4.038	371	371	381	151	- Others	
- Aset produktif yang dihapustagih	446	512	2.342	2.344	2.360	2.369	2.435	2.452	2.457	2.617	2.656	2.686	2.696	2.867	2.962	- Charged off earning assets	
Kredit yang diberikan	337	404	2.109	2.144	2.160	2.179	2.211	2.228	2.258	2.417	2.453	2.464	2.464	2.636	2.731	- Credit disbursed	
Lainnya	109	108	233	200	200	189	224	224	199	201	225	233	233	231	230	- 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	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	<b>422.521</b>	<b>493.076</b>	<b>486.597</b>	<b>582.742</b>	<b>568.196</b>	<b>575.441</b>	<b>601.639</b>	<b>605.359</b>	<b>581.971</b>	<b>588.645</b>	<b>656.720</b>	<b>650.542</b>	<b>662.205</b>	<b>622.617</b>	<b>683.439</b>	<b>Committed Claims</b>	
- Fasilitas pinjaman yang belum ditarik	31.447	18.566	25.102	18.614	18.641	17.465	18.493	13.519	14.658	12.461	14.015	13.765	14.007	14.009	13.803	- Unused borrowing	
- Posisi pembelian spot dan derivatif yang masih berjalan	387.471	470.681	460.646	558.041	546.120	554.589	578.480	587.333	561.942	572.340	637.348	631.237	642.421	604.424	663.313	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	3.603	3.829	849	6.086	3.435	3.386	4.666	4.507	5.371	3.844	5.358	5.539	5.777	4.184	6.324	- Others	
<b>Kewajiban Komitmen</b>	<b>1.115.813</b>	<b>1.252.443</b>	<b>1.251.581</b>	<b>1.371.038</b>	<b>1.375.753</b>	<b>1.403.532</b>	<b>1.418.272</b>	<b>1.395.670</b>	<b>1.440.543</b>	<b>1.514.814</b>	<b>1.533.715</b>	<b>1.513.278</b>	<b>1.486.720</b>	<b>1.573.058</b>	<b>Committed Liabilities</b>		
- Fasilitas kredit kepada nasabah yang belum ditarik	710.628	764.243	778.583	798.205	798.694	803.023	799.223	803.239	804.347	826.807	829.548	843.535	825.586	849.546	866.014	- Undisbursed loan facilities to debtors	
Committed	106.010	116.775	124.150	122.188	125.858	130.370	131.156	126.792	125.017	132.245	128.169	131.258	129.162	133.719	133.339	- Committed	
Uncommitted	604.618	647.468	654.432	676.017	672.836	672.653	668.067	676.447	679.330	694.562	701.379	712.276	696.425	715.828	732.674	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	6.372	10.260	6.311	8.647	8.645	8.628	9.313	9.102	9.665	12.831	11.157	8.763	4.922	6.584	7.796	- Undisbursed loan facilities to other banks	
Committed	108	111	68	102	87	89	49	42	42	647	345	370	337	506	494	- Committed	
Uncommitted	6.264	10.149	6.243	8.545	8.557	8.539	9.264	9.059	9.623	12.184	10.812	8.393	4.585	6.077	7.302	- Uncommitted	
- Irrevocable L/C yang masih berjalan	23.461	24.993	26.974	25.487	26.881	24.792	24.866	27.710	25.591	26.789	30.147	31.458	30.890	30.288	27.167	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	372.476	449.166	438.950	533.960	533.603	535.960	566.789	574.792	551.694	570.969	640.029	645.611	646.606	596.207	665.530	- Outstanding spot and derivatives (sold)	
- Lainnya	2.876	3.782	763	5.253	3.216	3.350	3.342	3.429	4.373	3.148	3.934	4.349	5.274	4.095	6.551	- Others	
<b>Tagihan Kontinjenpsi</b>	<b>176.588</b>	<b>230.199</b>	<b>182.190</b>	<b>146.801</b>	<b>154.294</b>	<b>157.575</b>	<b>159.957</b>	<b>160.391</b>	<b>213.822</b>	<b>176.859</b>	<b>197.904</b>	<b>203.697</b>	<b>200.546</b>	<b>197.807</b>	<b>190.723</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	164.829	216.409	168.621	132.073	139.458	142.218	144.274	143.741	149.529	160.004	181.309	186.196	183.234	180.763	173.047	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	8.782	10.673	10.132	11.180	11.378	11.855	11.981	12.780	12.780	12.999	12.699	13.437	13.320	13.125	13.589	- Accrued interest	
- Lainnya	2.977	3.117	3.437	3.548	3.458	3.501	3.701	3.870	3.793	3.857	3.896	4.064	3.992	3.919	4.087	- Others	
<b>Kewajiban Kontijensi</b>	<b>87.591</b>	<b>89.263</b>	<b>96.350</b>	<b>91.448</b>	<b>90.830</b>	<b>96.015</b>	<b>96.319</b>	<b>98.065</b>	<b>96.577</b>	<b>100.490</b>	<b>108.188</b>	<b>113.023</b>	<b>111.569</b>	<b>112.882</b>	<b>103.797</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	83.720	88.524	95.834	90.962	90.268	95.448	95.596	97.448	95.907	99.891	107.494	112.344	110.887	112.442	103.083	- Issued guarantees	
- Lainnya	3.871	739	516	486	563	567	723	617	670	599	695	679	682	440	714	- Others	
<b>Lainnya</b>	<b>95.544</b>	<b>122.144</b>	<b>130.879</b>	<b>124.281</b>	<b>132.871</b>	<b>134.354</b>	<b>135.577</b>	<b>136.527</b>	<b>138.418</b>	<b>139.585</b>	<b>141.688</b>	<b>143.550</b>	<b>144.684</b>	<b>144.019</b>	<b>146.660</b>	<b>Others</b>	
- Penerusan Kredit	3.200	3.213	3.741	3.880	3.888	3.893	3.898	3.903	3.905	3.906	3.907	3.903	3.906	3.903	3.903	- Channelling	
- Aset produktif yang dihapus bukan	74.214	97.080	101.286	94.748	96.342	97.608	98.441	99.249	100.990	101.957	103.924	105.331	106.113	104.579	107.016	- Written off earning assets	
Kredit yang diberikan	70.769	92.652	97.394	90.839	92.432	93.690	94.519	95.302	97.038	97.978	99.864	101.243	102.025	100.375	102.831	- Credit disbursed	
Lainnya	3.445	4.428	3.892	3.908	3.910	3.918	3.921	3.947	3.952	3.978	4.060	4.088	4.204	4.185	- Others		
- Aset produktif yang dihapustagih	18.129	21.851	25.851	25.653	32.642	32.852	33.238	33.374	33.523	33.722	33.858	34.312	34.668	35.534	35.741	- Charged off earning assets	
Kredit yang diberikan	11.805	14.617	18.528	18.328	25.316	25.524	25.910	26.040	26.188	26.383	26.516	26.966	27.334	28.201	28.412	- Credit disbursed	
Lainnya	6.324	7.235	7.323	7.326	7.326	7.328	7.328	7.334	7.335	7.339	7.342	7.346	7.334	7.333	7.329	- 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	2015	2016	2017	2018										Indicator		
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>49.374</b>	<b>82.405</b>	<b>127.318</b>	<b>347.221</b>	<b>360.700</b>	<b>330.568</b>	<b>370.283</b>	<b>408.264</b>	<b>373.920</b>	<b>353.005</b>	<b>358.343</b>	<b>328.598</b>	<b>317.874</b>	<b>395.192</b>	<b>287.326</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	4.136	-	-	-	-	450	-	-	721	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	44.906	81.946	126.673	343.429	359.755	329.788	369.012	407.533	372.046	352.387	357.903	327.792	316.595	394.616	286.146	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	332	459	646	3.792	945	330	1.271	731	1.153	618	440	807	1.278	576	1.181	- Others
<b>Kewajiban Komitmen</b>	<b>498.191</b>	<b>583.148</b>	<b>756.278</b>	<b>1.022.617</b>	<b>1.029.124</b>	<b>1.028.872</b>	<b>1.041.972</b>	<b>1.079.864</b>	<b>1.070.520</b>	<b>1.104.900</b>	<b>1.105.274</b>	<b>1.091.100</b>	<b>1.058.176</b>	<b>1.108.474</b>	<b>1.030.778</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	390.980	450.186	540.732	584.575	568.147	582.908	565.926	555.572	577.093	616.738	616.335	632.685	630.040	612.318	645.809	- Undisbursed loan facilities to debtors
Committed	135.147	146.626	186.507	207.578	209.345	206.345	201.115	196.366	204.767	211.924	207.244	209.826	203.436	200.277	211.982	- Committed
Uncommitted	255.832	303.559	354.225	376.997	358.801	376.563	364.811	359.206	372.326	404.814	409.091	422.859	426.605	412.041	433.826	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	729	1.727	4.445	3.505	3.520	4.908	4.441	2.946	4.964	6.144	3.793	5.867	3.604	3.319	2.567	- Undisbursed loan facilities to other banks
Committed	726	1.321	2.713	1.832	1.809	3.058	2.698	1.114	3.178	4.333	1.749	3.737	1.559	1.280	466	- Committed
Uncommitted	3	406	1.733	1.673	1.711	1.850	1.743	1.832	1.786	1.811	2.044	2.129	2.045	2.039	2.101	- Uncommitted
- Irrevocable L/C yang masih berjalan	41.235	36.967	46.824	47.646	48.176	57.725	58.634	61.322	55.450	58.982	58.235	59.989	58.099	54.708	50.154	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	65.248	94.268	163.861	384.592	408.612	382.729	412.067	459.217	432.457	422.571	426.543	392.174	365.659	438.025	330.987	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	416	2.299	670	602	904	806	555	465	368	386	774	104	1.261	- Others
<b>Tagihan Kontinjenyi</b>	<b>66.416</b>	<b>64.498</b>	<b>68.460</b>	<b>69.087</b>	<b>67.684</b>	<b>68.116</b>	<b>68.533</b>	<b>69.551</b>	<b>69.826</b>	<b>72.002</b>	<b>71.392</b>	<b>73.090</b>	<b>51.283</b>	<b>50.401</b>	<b>47.440</b>	<b>Contingent Claims</b>
- Garansi yang diterima	39.725	37.819	36.870	37.340	35.852	35.765	35.598	36.410	36.138	37.996	37.016	38.181	37.366	36.714	33.800	- Received guarantees
- Pendapatan bunga dalam penyelesaian	26.535	26.513	31.400	31.555	31.637	32.153	32.732	32.936	33.483	33.797	34.166	34.696	34.701	34.466	34.416	- Accrued interest
- Lainnya	155	166	189	192	194	198	202	206	206	209	210	213	216	221	224	- Others
<b>Kewajiban Kontijensi</b>	<b>170.483</b>	<b>178.995</b>	<b>208.756</b>	<b>194.706</b>	<b>192.810</b>	<b>200.124</b>	<b>196.954</b>	<b>197.540</b>	<b>196.970</b>	<b>201.404</b>	<b>208.425</b>	<b>205.283</b>	<b>201.939</b>	<b>225.065</b>	<b>204.031</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	170.050	178.502	208.153	194.087	192.181	199.480	196.295	196.870	196.283	200.698	207.695	204.526	201.155	224.249	203.190	- Issued guarantees
- Lainnya	433	493	603	618	630	644	659	670	688	706	730	757	784	817	841	- Others
<b>Lainnya</b>	<b>155.179</b>	<b>157.387</b>	<b>218.197</b>	<b>224.663</b>	<b>226.594</b>	<b>231.385</b>	<b>234.690</b>	<b>238.127</b>	<b>240.347</b>	<b>243.784</b>	<b>245.251</b>	<b>247.569</b>	<b>246.929</b>	<b>252.621</b>	<b>252.630</b>	<b>Others</b>
- Penerusan Kredit	18.138	4.599	4.521	4.519	4.056	4.787	4.857	4.880	4.907	4.942	4.983	5.022	5.063	5.114	5.093	- Channelling
- Aset produktif yang dihapusbukan	134.897	150.267	210.741	217.156	219.509	223.538	226.305	229.708	231.893	235.642	237.022	239.260	238.538	244.106	244.094	- Written off earning assets
Kredit yang diberikan	131.324	146.561	207.307	213.714	216.065	220.088	222.633	226.017	228.198	231.934	233.394	235.620	234.937	240.500	240.506	- Credit disbursed
Lainnya	3.573	3.707	3.434	3.443	3.444	3.450	3.672	3.691	3.695	3.708	3.629	3.640	3.601	3.605	3.588	- Others
- Aset produktif yang dihapustagih	2.144	2.521	2.936	2.988	3.028	3.060	3.528	3.539	3.546	3.200	3.245	3.287	3.328	3.401	3.443	- Charged off earning assets
Kredit yang diberikan	2.144	2.521	2.936	2.988	3.028	3.060	3.528	3.539	3.546	3.200	3.245	3.287	3.328	3.401	3.443	- 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	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Kewajiban Komitmen</b>	<b>1.538</b>	<b>1.132</b>	<b>1.383</b>	<b>1.402</b>	<b>1.394</b>	<b>1.440</b>	<b>1.405</b>	<b>249</b>	<b>40</b>	<b>644</b>	<b>648</b>	<b>1.225</b>	<b>230</b>	<b>283</b>	<b>298</b>		<b>Committed Liabilities</b>
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.516	1.113	1.364	1.383	1.375	1.421	1.386	246	40	641	644	1.222	227	280	295		- Undisbursed Financing facilities to debtors
<i>Committed</i>	62	109	129	140	142	158	140	24	13	18	21	18	17	18	39		- Committed
<i>Uncommitted</i>	1.454	1.003	1.234	1.243	1.233	1.263	1.246	222	27	623	624	1.204	210	262	256		- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	21	19	19	19	19	19	19	3	0	3	3	3	3	3	3		- Undisbursed Financing facilities to other banks
<i>Committed</i>	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-		- Committed
<i>Uncommitted</i>	11	9	9	9	9	9	9	3	0	3	3	3	3	3	3		- Uncommitted
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Outstanding spot and derivatives (sold)
- Lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Others
<b>Tagihan Kontinjenyi</b>	<b>187</b>	<b>107</b>	<b>103</b>	<b>110</b>	<b>117</b>	<b>115</b>	<b>127</b>	<b>130</b>	<b>135</b>	<b>140</b>	<b>138</b>	<b>142</b>	<b>145</b>	<b>80</b>	<b>83</b>		<b>Contingent Claims</b>
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Received guarantees
- Pendapatan bunga dalam penyelesaian	187	100	103	110	117	115	127	130	135	140	138	142	144	80	83		- Accrued interest
- Lainnya	-	7	0	0	0	0	0	0	0	0	0	0	1	0	0		- Others
<b>Kewajiban Kontijensi</b>	<b>1.485</b>	<b>1.607</b>	<b>1.914</b>	<b>1.620</b>	<b>1.526</b>	<b>1.535</b>	<b>1.638</b>	<b>1.585</b>	<b>1.593</b>	<b>1.552</b>	<b>1.497</b>	<b>1.525</b>	<b>1.553</b>	<b>1.417</b>	<b>1.161</b>		<b>Contingent Liabilities</b>
- Garansi yang diberikan	1.485	1.607	1.914	1.620	1.526	1.535	1.638	1.585	1.593	1.552	1.497	1.525	1.553	1.417	1.161		- Issued guarantees
- Lainnya	0	-	-	-	-	-	0	-	-	-	-	66	62	63	61		- Others
<b>Lainnya</b>	<b>524</b>	<b>187</b>	<b>322</b>	<b>326</b>	<b>436</b>	<b>437</b>	<b>438</b>	<b>540</b>	<b>547</b>	<b>1.291</b>	<b>1.328</b>	<b>1.107</b>	<b>1.113</b>	<b>1.863</b>	<b>1.863</b>		<b>Others</b>
- Penerusan Pembiayaan	50	50	47	47	47	47	47	47	47	47	47	47	47	47	47		- Channelling
- Aset produktif yang dihapusbukukan	474	137	275	278	389	390	390	492	500	1.243	1.281	1.060	1.066	1.816	1.816		- Written off earning assets
Pembiayaan yang diberikan	474	137	275	278	389	390	390	492	500	1.243	1.281	1.060	1.066	1.816	1.816		- 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	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	136	739	806	651	1.030	1.029	1.460	1.446	1.383	1.018	1.936	1.173	1.102	1.146	1.298	<b>Committed Claims</b>	
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Unused borrowing</i>	
- Posisi pembelian spot dan derivatif yang masih berjalan	136	739	806	651	1.026	1.029	1.432	1.446	1.383	1.018	1.936	1.173	1.102	1.146	1.298	- <i>Outstanding spot and derivatives (purchased)</i>	
- Lainnya (Others)	-	-	-	-	4	-	28	-	-	-	-	-	-	-	-	- <i>Others</i>	
<b>Kewajiban Komitmen</b>	<b>3.768</b>	<b>4.516</b>	<b>5.350</b>	<b>5.660</b>	<b>4.809</b>	<b>5.105</b>	<b>3.928</b>	<b>5.003</b>	<b>4.692</b>	<b>4.873</b>	<b>5.218</b>	<b>4.966</b>	<b>5.009</b>	<b>4.807</b>	<b>5.156</b>	<b>Committed Liabilities</b>	
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.987	2.059	2.216	2.552	2.296	2.364	2.318	2.308	2.239	2.491	2.491	2.395	2.123	1.991	2.168	- <i>Undisbursed Financing facilities to debtors</i>	
<i>Committed</i>	200	646	483	464	446	412	430	399	429	478	509	542	551	504	499	- <i>Committed</i>	
<i>Uncommitted</i>	1.787	1.412	1.732	2.088	1.850	1.953	1.888	1.908	1.810	2.014	1.982	1.853	1.572	1.487	1.668	- <i>Uncommitted</i>	
- Fasilitas Pembiayaan kepada bank lain belum ditarik	28	-	90	94	94	94	94	94	94	94	94	94	94	94	94	- <i>Undisbursed Financing facilities to other banks</i>	
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Committed</i>	
<i>Uncommitted</i>	28	-	90	94	94	94	94	94	94	94	94	94	94	94	94	- <i>Uncommitted</i>	
- Irrevocable L/C yang masih berjalan	324	297	202	159	322	235	238	287	303	151	168	207	481	331	191	- <i>Current Irrevocable L/C</i>	
- Posisi penjualan spot dan derivatif yang masih berjalan	132	967	1.156	973	1.328	1.211	1.181	1.181	1.062	1.121	1.379	1.204	1.202	1.235	1.476	- <i>Outstanding spot and derivatives (sold)</i>	
- Lainnya	1.297	1.193	1.686	1.883	769	1.202	1.123	1.134	994	1.016	1.087	1.066	1.109	1.156	1.227	- <i>Others</i>	
<b>Tagihan Kontijensi</b>	<b>349</b>	<b>417</b>	<b>316</b>	<b>329</b>	<b>334</b>	<b>351</b>	<b>371</b>	<b>388</b>	<b>393</b>	<b>320</b>	<b>351</b>	<b>358</b>	<b>365</b>	<b>344</b>	<b>372</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	22	23	24	8	10	12	13	13	11	7	8	8	6	5	4	- <i>Received guarantees</i>	
- Pendapatan bunga dalam penyelesaian	320	385	285	313	317	335	353	370	376	307	333	341	349	330	358	- <i>Accrued interest</i>	
- Lainnya	6	9	7	8	6	4	5	5	6	6	10	9	9	9	10	- <i>Others</i>	
<b>Kewajiban Kontijensi</b>	<b>866</b>	<b>1.147</b>	<b>1.069</b>	<b>998</b>	<b>1.010</b>	<b>1.006</b>	<b>1.132</b>	<b>1.164</b>	<b>1.235</b>	<b>1.402</b>	<b>1.529</b>	<b>1.503</b>	<b>1.405</b>	<b>989</b>	<b>970</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	865	1.144	1.056	981	991	985	1.110	1.140	1.208	1.375	1.499	1.471	1.367	951	928	- <i>Issued guarantees</i>	
- Lainnya	1	3	13	17	20	21	23	24	27	27	30	33	37	39	42	- <i>Others</i>	
<b>Lainnya</b>	<b>2.847</b>	<b>4.423</b>	<b>6.947</b>	<b>6.965</b>	<b>7.100</b>	<b>7.162</b>	<b>7.224</b>	<b>7.322</b>	<b>7.392</b>	<b>6.700</b>	<b>7.239</b>	<b>7.732</b>	<b>7.728</b>	<b>7.913</b>	<b>7.923</b>	<b>Others</b>	
- Penerusan Pembiayaan	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Channelling</i>	
- Aset produktif yang dihapus bukukan	2.846	4.422	6.947	6.965	7.100	7.162	7.224	7.322	7.392	6.700	7.239	7.732	7.728	7.913	7.923	- <i>Written off earning assets</i>	
<i>Pembiayaan yang diberikan</i>	2.807	4.252	6.911	6.930	7.065	7.127	7.189	7.286	7.356	6.665	7.204	7.697	7.693	7.878	7.888	- <i>Financing disbursed</i>	
<i>Lainnya</i>	39	171	35	35	35	35	35	35	35	35	35	35	35	35	35	- <i>Others</i>	
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Charged off earning assets</i>	
<i>Pembiayaan yang diberikan</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Financing disbursed</i>	
<i>Lainnya</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Others</i>	

**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	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	33	9	-	-	-	-	-	-	-	-	-	8	44	45	43	<b>Committed Claims</b>	
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Unused borrowing</i>	
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	8	44	45	43	- <i>Outstanding spot and derivatives (purchased)</i>	
- Lainnya (Others)	33	9	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Others</i>	
<b>Kewajiban Komitmen</b>	527	878	787	865	669	852	764	983	844	534	687	697	731	739	899	<b>Committed Liabilities</b>	
- Fasilitas Pembayaran kepada nasabah belum ditarik	494	869	644	662	484	749	678	917	747	420	640	592	558	619	661	- <i>Undisbursed Financing facilities to debtors</i>	
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Committed</i>	
<i>Uncommitted</i>	494	869	644	662	484	749	678	917	747	420	640	592	558	619	661	- <i>Uncommitted</i>	
- Fasilitas Pembayaran kepada bank lain belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Undisbursed Financing facilities to other banks</i>	
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Committed</i>	
<i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Uncommitted</i>	
- Irrevocable L/C yang masih berjalan	33	9	143	169	151	77	86	67	69	108	36	59	98	75	173	- <i>Current Irrevocable L/C</i>	
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	34	35	26	-	-	29	5	11	46	76	45	66	- <i>Outstanding spot and derivatives (sold)</i>	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Others</i>	
<b>Tagihan Kontinjenyi</b>	634	524	473	509	492	501	494	327	502	511	520	499	517	523	516	<b>Contingent Claims</b>	
- Garansi yang diterima	289	195	193	198	198	200	200	206	207	212	214	218	206	207	201	- <i>Received guarantees</i>	
- Pendapatan bunga dalam penyelesaian	345	329	280	311	294	301	295	121	295	299	306	280	311	317	315	- <i>Accrued interest</i>	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Others</i>	
<b>Kewajiban Kontijensi</b>	384	654	720	660	1.503	1.467	1.444	1.263	1.499	1.622	1.505	1.551	1.534	1.163	1.089	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	384	654	720	660	1.503	1.467	1.444	1.263	1.499	1.622	1.505	1.551	1.534	1.163	1.089	- <i>Issued guarantees</i>	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Others</i>	
<b>Lainnya</b>	<b>3.757</b>	<b>5.221</b>	<b>7.383</b>	<b>7.539</b>	<b>7.835</b>	<b>7.923</b>	<b>7.984</b>	<b>8.135</b>	<b>8.184</b>	<b>8.252</b>	<b>8.588</b>	<b>8.832</b>	<b>9.057</b>	<b>9.133</b>	<b>9.203</b>	<b>Others</b>	
- Penerusan Pembayaran	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Channelling</i>	
- Aset produktif yang dihapusbukukan	3.757	5.221	7.383	7.539	7.835	7.923	7.984	8.135	8.184	8.252	8.588	8.832	9.057	9.133	9.203	- <i>Written off earning assets</i>	
Pembayaran yang diberikan	3.757	5.221	7.246	7.402	7.698	7.786	7.847	7.998	8.047	8.115	8.451	8.695	8.920	8.996	9.066	- <i>Financing disbursed</i>	
Lainnya	-	-	-	137	137	137	137	137	137	137	137	137	137	137	137	- <i>Others</i>	
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Charged off earning assets</i>	
Pembayaran yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Financing disbursed</i>	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Others</i>	

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Rasio Pemenuhan Kekupukan Modal Minimum (%)	21,39	22,93	23,18	23,24	22,65	22,25	22,19	22,01	22,56	22,83	22,91	22,97	23,32	22,97	23,22	Capital Adequacy Ratio (%)	
- Modal	914.657	1.052.597	1.166.002	1.177.340	1.161.653	1.160.316	1.166.181	1.176.676	1.198.170	1.213.589	1.226.367	1.240.430	1.251.213	1.269.616	1.278.968	- Capital	
- ATMR	4.276.555	4.589.611	5.029.816	5.065.592	5.129.158	5.213.753	5.254.403	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	- Risk Weighted Assets	
Rasio Modal Inti terhadap ATMR (%)	19,00	21,19	21,50	21,58	20,98	20,50	20,45	20,42	20,92	21,09	21,19	21,25	21,59	21,29	21,53	Core Capital Ratio to ATMR (%)	
- Modal Inti (Tier I)	812.590	972.350	1.081.234	1.093.381	1.076.311	1.068.586	1.074.729	1.091.769	1.110.931	1.120.955	1.134.279	1.147.625	1.158.069	1.176.700	1.185.800	- Core Capital (Tier I)	
- ATMR	4.276.555	4.589.611	5.029.816	5.065.592	5.129.158	5.213.753	5.254.418	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	- Risk Weighted Assets	
Return On Assets Ratio (%)	2,32	2,23	2,45	2,36	2,55	2,40	2,38	2,43	2,46	2,47	2,50	2,52	2,52	2,55	2,59	Return On Assets Ratio (%)	
- Laba sebelum pajak	132.601	136.048	165.196	166.526	180.570	170.741	169.789	173.853	177.127	177.808	181.016	183.358	183.716	186.912	197.010	- Profit	
- Rata-rata total aset	5.703.813	6.106.959	6.730.350	7.049.879	7.078.453	7.099.936	7.130.626	7.168.225	7.187.449	7.208.105	7.228.114	7.262.656	7.290.852	7.329.250	7.602.076	- Average total assets	
Biaya Operasional thdp Pendapatan Operasional (%)	81,49	82,22	78,64	81,09	78,76	79,59	79,43	79,46	79,05	79,26	79,13	78,71	78,03	77,86	87,79	Operating Expenses/Operating Income (%)	
- Biaya Operasional	569.141	624.173	603.178	113.344	162.597	215.324	265.633	322.902	374.211	432.358	490.120	536.041	580.228	638.990	125.697	- Operating Expenses	
- Pendapatan Operasional	698.404	759.146	766.975	139.780	206.441	270.531	334.423	406.359	473.387	545.460	619.357	681.014	743.585	820.646	143.175	- Operating Income	
Net Interest Margin Ratio (%)	5,39	5,63	5,32	5,00	5,07	5,07	5,09	5,11	5,12	5,14	5,14	5,13	5,12	5,14	4,92	Net Interest Margin Ratio (%)	
- Pendapatan bunga bersih	293.824	329.913	342.731	338.024	343.588	345.001	347.684	350.332	352.305	354.475	355.477	356.825	357.633	360.412	356.712	- Interest income net	
- Rata-rata total aset produktif	5.449.642	5.854.786	6.445.076	6.755.977	6.782.807	6.801.445	6.825.468	6.859.225	6.877.219	6.896.128	6.917.324	6.952.549	6.981.469	7.016.192	7.257.568	- Average total earning assets	
Loan to Deposits Ratio (%)	92,11	90,70	90,04	89,21	90,19	90,43	91,99	92,76	93,11	93,79	94,09	93,71	93,19	94,78	93,97	Loan to Deposits Ratio (%)	
- Total Kredit kepada pihak ketiga bukan Bank	3.903.936	4.199.713	4.548.155	4.474.893	4.553.173	4.587.122	4.686.549	4.784.436	4.784.803	4.839.567	4.921.548	4.970.100	4.960.336	5.092.584	4.986.324	- Total Credit to third party	
- Total Dana Pihak Ketiga	4.238.349	4.630.352	5.050.984	5.016.043	5.048.278	5.072.433	5.094.582	5.157.744	5.138.722	5.160.189	5.230.922	5.303.577	5.322.634	5.372.841	5.306.110	- Total Third Party Funds	
Rasio Aset Likuid (%)	16,70	17,50	18,56	18,11	17,91	17,36	17,19	16,68	15,64	15,41	15,35	15,39	15,58	14,96	14,64	Liquid Assets Ratio (%)	
- Aset Likuid Primer	736.720	837.433	963.833	901.106	922.998	921.985	984.962	964.041	823.382	816.952	821.890	843.314	860.438	899.937	778.395	- Primary Liquid Asset	
- Aset Likuid Sekunder	251.623	296.098	353.504	380.975	354.856	321.754	261.775	263.243	319.086	316.172	323.418	322.236	319.336	259.472	334.424	- Secondary Liquid assets	
- Total Aset	5.919.390	6.475.602	7.099.564	7.078.879	7.135.601	7.163.989	7.253.384	7.356.221	7.302.794	7.352.701	7.462.427	7.573.536	7.572.810	7.751.621	7.602.076	- Total Assets	

Ket: Data tidak termasuk data kinerja BUS

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,30	22,38	21,73	21,93	21,12	20,72	20,43	20,44	20,97	21,41	21,25	21,67	22,02	22,21	21,49	Capital Adequacy Ratio (%)	
- Modal	18.763	14.113	8.658	8.800	8.750	8.606	8.552	8.573	8.695	8.782	8.842	9.025	9.163	9.137	8.848	- Capital	
- ATMR	84.122	63.072	39.839	40.126	41.431	41.532	41.863	41.935	41.456	41.017	41.611	41.648	41.607	41.134	41.169	- Risk Weighted Assets	
Rasio Modal Inti terhadap ATMR (%)	20,61	21,36	20,59	20,80	19,99	19,60	19,28	19,29	19,81	20,26	20,11	20,53	20,73	21,10	20,38	Core Capital Ratio to ATMR (%)	
- Modal Inti (Tier I)	17.334	13.474	8.203	8.348	8.282	8.138	8.072	8.091	8.214	8.309	8.367	8.549	8.626	8.680	8.391	- Core Capital (Tier I)	
- ATMR	84.122	63.072	39.839	40.126	41.431	41.532	41.863	41.935	41.456	41.017	41.611	41.648	41.607	41.134	41.169	- Risk Weighted Assets	
Return On Assets Ratio (%)	1,69	1,43	1,49	1,65	1,95	1,78	1,70	1,53	1,62	1,62	1,62	1,64	1,56	1,39	0,71	Return On Assets Ratio (%)	
- Laba sebelum pajak	2.260	1.438	986	1.102	1.321	1.229	1.177	1.073	1.135	1.140	1.139	1.156	1.104	988	511	- Profit	
- Rata-rata total aset	133.597	100.652	65.989	66.612	67.722	68.886	69.392	69.894	70.157	70.202	70.373	70.560	70.837	70.874	72.085	- Average total assets	
Biaya Operasional thdp Pendapatan Operasional (%)	85,86	88,09	87,31	85,37	82,99	84,17	84,89	86,24	85,55	85,49	85,54	85,45	86,11	87,90	93,67	Operating Expenses/Operating Income (%)	
- Biaya Operasional	14.167	10.881	6.661	1.049	1.578	2.173	2.760	3.361	3.924	4.482	5.052	5.651	6.253	6.996	595	- Operating Expenses	
- Pendapatan Operasional	16.501	12.352	7.630	1.229	1.901	2.581	3.251	3.897	4.587	5.243	5.907	6.613	7.262	7.959	635	- Operating Income	
Net Interest Margin Ratio (%)	6,14	6,30	5,50	5,36	5,54	5,49	5,56	5,57	5,62	5,64	5,61	5,64	5,60	5,60	4,57	Net Interest Margin Ratio (%)	
- Pendapatan bunga bersih	7.708	5.989	3.418	3.354	3.534	3.570	3.638	3.670	3.719	3.731	3.724	3.752	3.745	3.743	3.096	- Interest income net	
- Rata-rata total aset produktif	125.591	95.052	62.159	62.607	63.797	65.000	65.431	65.893	66.123	66.165	66.346	66.530	66.811	66.806	67.699	- Average total earning assets	
Loan to Deposits Ratio (%)	86,04	94,23	89,09	80,03	80,07	77,32	79,60	79,77	81,65	84,25	83,91	83,03	83,47	92,27	84,71	Loan to Deposits Ratio (%)	
- Total Kredit kepada pihak ketiga bukan Bank	86.102	66.902	42.987	42.991	44.326	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	46.559	- Total Credit to third party	
- Total Dana Pihak Ketiga	100.070	70.997	48.250	53.721	55.355	58.457	57.474	57.675	56.527	54.969	55.786	56.560	56.257	50.814	54.966	- Total Third Party Funds	
Rasio Aset Likuid (%)	20,06	16,96	18,09	20,73	21,02	21,74	20,40	21,07	20,75	19,11	16,63	18,93	19,71	19,11	18,35	Liquid Assets Ratio (%)	
- Aset Likuid Primer	24.362	15.820	11.385	13.241	14.098	14.707	13.603	13.942	13.970	12.574	11.167	12.879	13.584	13.003	12.728	- Primary Liquid Asset	
- Aset Likuid Sekunder	1.977	1.158	352	765	605	1.030	965	1.311	915	905	767	797	923	620	501	- Secondary Liquid assets	
- Total Aset	131.305	100.103	64.894	67.561	69.943	72.378	71.414	72.406	71.737	70.515	71.742	72.241	73.613	71.280	72.085	- Total Assets	

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,05	23,72	26,47	26,75	26,34	25,49	25,48	25,10	26,08	26,16	25,71	26,02	26,33	26,28	25,86	Capital Adequacy Ratio (%)
- Modal	128.282	140.338	150.582	144.223	143.779	142.354	143.590	143.579	149.446	150.721	145.037	146.290	146.837	147.821	144.052	- Capital
- ATMR	556.575	591.571	568.921	539.161	545.927	558.407	563.519	572.034	573.096	576.073	564.052	562.143	557.779	562.563	557.087	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,72	21,49	24,80	25,05	24,63	23,76	23,80	23,58	24,38	24,45	24,17	24,48	24,78	24,66	24,18	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	115.331	127.142	141.074	135.067	134.484	132.700	134.142	134.859	139.696	140.857	136.309	137.602	138.225	138.725	134.688	- Core Capital (Tier I)
- ATMR	556.575	591.571	568.921	539.161	545.927	558.407	563.519	572.034	573.096	576.073	564.052	562.143	557.779	562.563	557.087	- Risk Weighted Assets
Return On Assets Ratio (%)	1,62	1,66	1,57	1,63	1,78	1,71	1,58	1,55	1,52	1,53	1,55	1,53	1,51	1,54	1,65	Return On Assets Ratio (%)
- Laba sebelum pajak	13.161	13.710	13.332	12.817	14.090	13.736	12.732	12.523	12.353	12.473	12.240	12.145	12.005	12.239	13.406	- Profit
- Rata-rata total aset	814.483	828.051	846.799	785.123	791.991	801.312	805.901	810.065	812.322	814.119	787.163	791.854	794.750	797.174	811.914	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,48	85,38	86,33	85,97	84,42	84,68	86,09	86,83	86,65	86,75	85,92	86,00	86,30	86,21	86,27	Operating Expenses/Operating Income (%)
- Biaya Operasional	77.487	79.660	82.725	12.914	18.640	25.065	32.413	40.010	45.911	53.236	54.787	61.167	68.680	75.624	7.545	- Operating Expenses
- Pendapatan Operasional	90.650	93.297	95.825	15.020	22.081	29.597	37.650	46.078	52.985	61.368	63.767	71.125	79.584	87.716	8.746	- Operating Income
Net Interest Margin Ratio (%)	4,74	5,08	5,14	4,68	4,83	4,81	4,86	4,87	4,92	4,95	5,03	5,07	5,05	5,08	4,92	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	36.762	40.368	41.524	34.977	36.495	36.792	37.414	37.665	38.092	38.373	37.685	38.219	38.212	38.532	37.897	- Interest income net
- Rata-rata total aset produktif	776.242	794.619	807.973	747.911	755.428	765.144	769.106	772.792	774.681	775.989	749.674	754.166	756.991	758.958	770.749	- Average total earning assets
Loan to Deposits Ratio (%)	97,81	98,04	91,22	87,65	86,82	86,16	87,28	89,29	90,29	91,84	90,91	87,98	89,97	94,03	91,05	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	528.114	560.600	523.311	479.419	487.612	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	510.260	- Total Credit to third party
- Total Dana Pihak Ketiga	539.928	571.782	573.711	546.957	561.637	573.818	573.772	570.258	565.964	560.193	555.190	578.405	567.474	549.986	560.391	- Total Third Party Funds
Rasio Aset Likuid (%)	18,62	17,97	20,51	20,56	21,38	21,27	20,13	20,83	18,75	18,45	19,17	20,30	18,33	18,92	17,39	Liquid Assets Ratio (%)
- Aset Likuid Primer	128.302	132.622	146.135	140.671	150.735	152.676	145.505	151.407	134.551	131.649	133.783	145.591	130.586	138.530	118.752	- Primary Liquid Asset
- Aset Likuid Sekunder	22.721	19.186	26.477	21.835	21.562	23.621	20.391	21.653	20.283	20.904	21.377	23.726	20.434	17.326	22.414	- Secondary Liquid assets
- Total Aset	811.066	844.755	841.721	790.556	805.728	828.877	824.259	830.881	825.863	826.702	809.476	834.071	823.709	823.832	811.914	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018											2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,30	24,86	24,85	24,68	24,39	24,03	24,01	23,96	24,42	24,97	25,21	25,32	25,72	25,07	25,01	Capital Adequacy Ratio (%)
- Modal	387.849	428.247	432.261	441.092	439.121	445.646	444.479	448.532	454.771	461.958	471.190	476.925	473.967	477.227	476.937	- Capital
- ATMR	1.664.523	1.722.312	1.739.623	1.786.907	1.800.446	1.854.631	1.851.530	1.871.741	1.861.941	1.849.690	1.869.394	1.883.786	1.842.488	1.903.629	1.906.935	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,96	22,34	22,16	22,07	21,75	21,14	21,15	21,50	21,87	22,14	22,45	22,56	22,89	22,42	22,32	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	348.872	384.693	385.561	394.399	391.578	392.112	391.686	402.376	407.232	409.479	419.673	424.977	421.754	426.769	425.681	- Core Capital (Tier I)
- ATMR	1.664.523	1.722.312	1.739.623	1.786.907	1.800.446	1.854.631	1.851.546	1.871.741	1.861.941	1.849.690	1.869.394	1.883.786	1.842.488	1.903.629	1.906.935	- Risk Weighted Assets
Return On Assets Ratio (%)	1,25	1,41	1,77	1,97	2,01	1,90	1,82	1,77	1,80	1,80	1,82	1,83	1,82	1,82	2,24	Return On Assets Ratio (%)
- Laba sebelum pajak	27.739	33.067	41.879	50.485	51.633	49.048	46.989	45.802	46.704	46.580	47.568	48.097	47.928	48.200	61.105	- Profit
- Rata-rata total aset	2.225.152	2.341.535	2.360.755	2.559.932	2.570.956	2.578.162	2.581.179	2.589.157	2.590.486	2.593.226	2.620.663	2.629.113	2.635.370	2.644.252	2.729.562	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	90,71	89,33	86,08	85,40	85,06	85,41	86,03	86,43	86,17	86,48	86,86	86,24	86,00	85,88	92,00	Operating Expenses/Operating Income (%)
- Biaya Operasional	272.740	270.022	258.000	46.351	69.517	91.897	113.662	138.871	161.903	190.504	225.405	240.475	257.058	282.031	56.989	- Operating Expenses
- Pendapatan Operasional	300.675	302.265	299.713	54.275	81.729	107.591	132.113	160.672	187.895	220.285	259.500	278.828	298.902	328.418	61.941	- Operating Income
Net Interest Margin Ratio (%)	4,49	4,77	4,40	4,07	4,14	4,12	4,17	4,17	4,20	4,23	4,22	4,22	4,20	4,22	3,97	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	95.820	107.610	100.122	100.051	102.204	102.143	103.304	103.843	104.650	105.291	106.189	106.632	106.490	107.383	103.829	- Interest income net
- Rata-rata total aset produktif	2.135.467	2.258.170	2.274.921	2.460.037	2.470.443	2.477.209	2.479.890	2.488.094	2.489.220	2.491.810	2.519.227	2.527.862	2.534.539	2.543.395	2.613.029	- Average total earning assets
Loan to Deposits Ratio (%)	99,37	95,96	96,63	94,75	94,68	95,38	98,93	99,77	101,12	102,40	103,22	102,82	101,53	103,37	101,41	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.507.831	1.567.489	1.582.814	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	1.799.044	- Total Credit to third party
- Total Dana Pihak Ketiga	1.517.441	1.633.429	1.638.013	1.713.910	1.733.707	1.734.172	1.702.970	1.722.935	1.695.601	1.703.437	1.729.653	1.746.030	1.760.846	1.769.026	1.774.104	- Total Third Party Funds
Rasio Aset Likuid (%)	15,02	17,00	18,30	18,13	18,28	18,19	18,01	17,89	16,43	15,49	15,61	15,46	15,61	15,73	14,84	Liquid Assets Ratio (%)
- Aset Likuid Primer	253.558	304.819	346.571	345.726	357.643	368.517	374.608	370.881	319.422	294.884	305.550	311.725	313.003	331.476	287.451	- Primary Liquid Asset
- Aset Likuid Sekunder	84.197	105.027	104.224	120.786	116.229	104.489	92.355	99.407	107.433	109.743	112.375	106.624	108.130	99.705	117.685	- Secondary Liquid assets
- Total Aset	2.248.668	2.410.748	2.463.522	2.572.525	2.593.003	2.599.779	2.593.250	2.629.044	2.598.461	2.612.409	2.676.440	2.705.164	2.697.941	2.741.951	2.729.562	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	19,26	21,24	21,43	21,61	20,79	20,43	20,36	20,14	20,64	20,79	20,89	20,88	21,26	21,05	21,61	Capital Adequacy Ratio (%)	
- Modal	379.762	469.900	574.501	583.224	570.003	563.710	569.560	575.992	585.258	592.128	601.298	608.190	621.246	635.431	649.130	- Capital	
- ATMR	1.971.334	2.212.656	2.681.434	2.699.398	2.741.355	2.759.184	2.797.491	2.859.777	2.835.013	2.848.248	2.878.790	2.913.277	2.922.483	3.019.255	3.003.410	- Risk Weighted Assets	
Rasio Modal Inti terhadap ATMR (%)	16,79	20,20	20,38	20,58	19,77	19,41	19,33	19,11	19,60	19,74	19,80	19,79	20,17	19,96	20,54	Core Capital Ratio to ATMR (%)	
- Modal Inti (Tier I)	331.052	447.041	546.397	555.568	541.968	535.635	540.829	546.444	555.790	562.310	569.930	576.497	589.463	602.527	617.040	- Core Capital (Tier I)	
- ATMR	1.971.334	2.212.656	2.681.434	2.699.398	2.741.355	2.759.184	2.797.491	2.859.777	2.835.013	2.848.248	2.878.790	2.913.277	2.922.483	3.019.255	3.003.410	- Risk Weighted Assets	
Return On Assets Ratio (%)	3,53	3,10	3,15	2,81	3,11	2,92	2,96	3,09	3,15	3,15	3,20	3,23	3,24	3,29	3,06	Return On Assets Ratio (%)	
- Laba sebelum pajak	89.441	87.832	108.999	102.122	113.526	106.728	108.892	114.456	116.934	117.616	120.068	121.959	122.679	125.485	121.988	- Profit	
- Rata-rata total aset	2.530.581	2.836.721	3.456.807	3.638.212	3.647.784	3.651.577	3.674.153	3.699.109	3.714.484	3.730.558	3.749.915	3.771.129	3.789.895	3.816.950	3.988.515	- Average total assets	
Biaya Operasional thdp Pendapatan Operasional (%)	70,46	75,05	70,31	76,57	72,33	73,56	72,36	71,87	71,29	71,21	70,60	70,50	69,37	69,18	84,30	Operating Expenses/Operating Income (%)	
- Biaya Operasional	204.747	263.609	255.792	53.031	72.862	96.189	116.798	140.660	162.474	184.135	204.877	228.748	248.237	274.338	60.569	- Operating Expenses	
- Pendapatan Operasional	290.578	351.232	363.806	69.256	100.730	130.761	161.409	195.713	227.920	258.564	290.183	324.448	357.837	396.553	71.852	- Operating Income	
Net Interest Margin Ratio (%)	6,36	6,50	5,99	5,73	5,76	5,80	5,79	5,81	5,80	5,81	5,80	5,78	5,77	5,78	5,57	Net Interest Margin Ratio (%)	
- Pendapatan bunga bersih	153.534	175.946	197.667	199.642	201.355	202.496	203.327	205.154	205.843	207.080	207.879	208.222	209.186	210.754	211.890	- Interest income net	
- Rata-rata total aset produktif	2.412.342	2.706.946	3.300.023	3.485.421	3.493.139	3.494.091	3.511.041	3.532.447	3.547.194	3.562.164	3.582.078	3.603.991	3.623.129	3.647.034	3.806.091	- Average total earning assets	
Loan to Deposits Ratio (%)	85,63	85,16	85,96	86,20	88,22	88,45	88,94	89,43	89,10	89,19	89,43	89,61	89,01	89,90	90,19	Loan to Deposits Ratio (%)	
- Total Kredit kepada pihak ketiga bukan Bank	1.781.889	2.004.722	2.399.043	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	2.630.461	- Total Credit to third party	
- Total Dana Pihak Ketiga	2.080.909	2.354.143	2.791.010	2.701.455	2.697.579	2.705.986	2.760.366	2.806.876	2.820.630	2.841.589	2.890.381	2.922.581	2.938.057	3.003.015	2.916.649	- Total Third Party Funds	
Rasio Aset Likuid (%)	17,34	17,79	18,29	17,52	16,83	15,80	15,92	14,87	14,34	14,64	14,35	14,24	14,91	13,58	13,87	Liquid Assets Ratio (%)	
- Aset Likuid Primer	330.498	384.172	459.742	401.469	400.522	386.085	451.246	427.812	355.439	377.845	371.390	373.119	403.265	416.928	359.464	- Primary Liquid Asset	
- Aset Likuid Sekunder	142.729	170.726	222.451	237.589	216.461	192.614	148.063	140.871	190.456	184.620	188.900	191.090	189.849	141.821	193.824	- Secondary Liquid assets	
- Total Aset	2.728.351	3.119.996	3.729.427	3.648.236	3.666.927	3.662.955	3.764.460	3.823.890	3.806.733	3.843.075	3.904.769	3.962.059	3.977.547	4.114.558	3.988.515	- Total Assets	

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Capital Adequacy Ratio (%)</b>	<b>20,49</b>	<b>17,64</b>	<b>19,26</b>	<b>19,37</b>	<b>18,88</b>	<b>19,32</b>	<b>19,19</b>	<b>19,59</b>	<b>19,19</b>	<b>19,07</b>	<b>23,30</b>	<b>22,57</b>	<b>22,69</b>	<b>21,95</b>	<b>21,09</b>	<b>Capital Adequacy Ratio (%)</b>	
- Modal	3.851	1.765	1.963	1.908	1.843	1.841	1.848	1.867	1.866	1.865	2.420	2.349	2.389	2.357	2.230	- Capital	
- ATMR	18.800	10.002	10.194	9.849	9.759	9.529	9.632	9.528	9.724	9.780	10.389	10.405	10.529	10.736	10.576	- Risk Weighted Assets	
<b>Kualitas Aktiva Produktif</b>																<b>Earning Asset Quality</b>	
<b>APYD terhadap Aktiva Produktif (%)</b>	<b>4,26</b>	<b>5,83</b>	<b>8,49</b>	<b>9,87</b>	<b>10,07</b>	<b>10,29</b>	<b>10,83</b>	<b>10,17</b>	<b>10,32</b>	<b>10,27</b>	<b>9,86</b>	<b>9,78</b>	<b>9,93</b>	<b>4,44</b>	<b>4,92</b>	<b>Classified Earning assets to Earning assets (%)</b>	
- APYD	975	991	1.504	1.648	1.656	1.656	1.710	1.582	1.581	1.571	1.539	1.514	1.548	666	696	- Classified Earning Assets	
- Total Aktiva Produktif	22.852	17.009	17.716	16.697	16.437	16.092	15.785	15.555	15.312	15.290	15.615	15.475	15.585	15.003	14.160	- Total Earning assets	
<b>Rentabilitas</b>																<b>Profitability</b>	
<b>Net Operating Margin (%)</b>	<b>0,42</b>	<b>(4,00)</b>	<b>(2,50)</b>	<b>0,29</b>	<b>0,40</b>	<b>0,28</b>	<b>0,30</b>	<b>0,37</b>	<b>0,36</b>	<b>0,41</b>	<b>0,41</b>	<b>(0,16)</b>	<b>(0,10)</b>	<b>(0,08)</b>	<b>0,47</b>	<b>Net Operating Margin (%)</b>	
- Pendapatan	81	(508)	(372)	42	58	40	43	53	50	58	60	(24)	(15)	(11)	60	- Net Operations Income	
- Rata-Rata Aktiva	19.467	12.680	14.860	14.722	14.607	14.457	14.289	14.155	14.025	13.931	14.778	14.664	14.578	14.466	12.627	- Average Earning Assets	
<b>Return On Assets Ratio (%)</b>	<b>0,40</b>	<b>(3,51)</b>	<b>(2,33)</b>	<b>0,32</b>	<b>0,40</b>	<b>0,28</b>	<b>0,29</b>	<b>0,35</b>	<b>0,33</b>	<b>0,38</b>	<b>0,37</b>	<b>0,04</b>	<b>0,08</b>	<b>0,09</b>	<b>0,39</b>	<b>Return On Assets Ratio (%)</b>	
- Laba	86	(502)	(373)	53	65	45	46	55	53	59	62	6	13	15	60	- Profit	
- Rata-Rata total aset	21.575	14.301	15.983	16.437	16.321	16.167	16.007	15.895	15.775	15.685	16.629	16.517	16.433	16.389	15.325	- Average Assets	
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>97,66</b>	<b>118,17</b>	<b>122,18</b>	<b>97,12</b>	<b>96,23</b>	<b>97,37</b>	<b>97,22</b>	<b>96,60</b>	<b>96,72</b>	<b>96,22</b>	<b>96,31</b>	<b>101,47</b>	<b>100,95</b>	<b>100,68</b>	<b>95,97</b>	<b>Operating Expenses to Operations Revenue (%)</b>	
- Biaya Operasional	3.373	3.302	2.047	239	368	492	624	747	864	980	1.181	1.366	1.483	1.619	118	- Operations Expenses	
- Pendapatan	3.454	2.794	1.675	246	383	506	642	774	894	1.019	1.226	1.346	1.469	1.608	123	- Operations Income	
<b>Likuiditas</b>																<b>Liquidity</b>	
<b>Short Term Mismatch (%)</b>	<b>20,21</b>	<b>23,18</b>	<b>33,93</b>	<b>37,25</b>	<b>35,24</b>	<b>35,99</b>	<b>32,21</b>	<b>31,80</b>	<b>30,15</b>	<b>31,15</b>	<b>33,62</b>	<b>31,23</b>	<b>32,82</b>	<b>29,95</b>	<b>31,38</b>	<b>Short Term Mismatch (%)</b>	
- Aktiva Jangka Pendek	3.820	3.001	4.704	4.835	4.529	4.535	3.989	3.894	3.535	3.644	3.912	3.648	3.891	3.636	3.634	- Short-Term Assets	
- Kewajiban Jangka Pendek	18.906	12.951	13.861	12.981	12.853	12.601	12.382	12.246	11.726	11.696	11.636	11.681	11.855	12.142	11.579	- Short-Term Liabilities	
<b>Finance to Deposit Ratio (%)</b>	<b>96,60</b>	<b>94,18</b>	<b>86,52</b>	<b>84,59</b>	<b>85,22</b>	<b>86,66</b>	<b>92,00</b>	<b>89,01</b>	<b>89,24</b>	<b>92,44</b>	<b>95,23</b>	<b>94,41</b>	<b>94,79</b>	<b>90,99</b>	<b>88,10</b>	<b>Finance to Deposit Ratio (%)</b>	
- Pembiayaan	17.495	11.396	11.237	10.713	10.652	10.546	10.611	10.356	10.332	10.528	10.592	10.713	10.759	10.206	10.052	- Financing	
- Dana Pihak Ketiga	18.112	12.101	12.987	12.665	12.499	12.170	11.533	11.636	11.577	11.389	11.123	11.347	11.350	11.217	11.409	- Third Party Funds	

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

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

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Capital Adequacy Ratio (%)</b>	<b>14,96</b>	<b>17,78</b>	<b>18,68</b>	<b>19,74</b>	<b>19,69</b>	<b>18,86</b>	<b>20,56</b>	<b>22,99</b>	<b>22,55</b>	<b>22,64</b>	<b>23,08</b>	<b>23,20</b>	<b>23,50</b>	<b>22,12</b>	<b>22,11</b>	<b>Capital Adequacy Ratio (%)</b>	
- Modal	13.189	18.438	21.288	22.828	23.223	21.970	24.243	26.116	25.654	26.041	26.903	26.864	27.108	25.827	26.415	- Capital	
- ATMR	88.180	103.724	113.945	115.627	117.922	116.459	117.937	113.615	113.746	115.002	116.587	115.782	115.327	116.740	119.478	- Risk Weighted Assets	
<b>Kualitas Aktiva Produktif</b>																<b>Earning Asset Quality</b>	
<b>APYD terhadap Aktiva Produktif (%)</b>	<b>5,01</b>	<b>3,87</b>	<b>4,14</b>	<b>4,90</b>	<b>4,26</b>	<b>4,56</b>	<b>4,79</b>	<b>3,75</b>	<b>3,83</b>	<b>4,06</b>	<b>3,94</b>	<b>3,71</b>	<b>3,77</b>	<b>3,19</b>	<b>3,55</b>	<b>Classified Earning assets to Earning assets (%)</b>	
- APYD	5.466	5.649	6.835	8.097	7.113	7.609	7.888	6.313	6.478	6.834	7.000	6.512	6.702	5.872	6.367	- Classified Earning Assets	
- Total Aktiva Produktif	109.147	146.136	165.018	165.226	166.882	166.754	164.792	168.144	169.184	168.226	177.807	175.615	177.593	183.961	179.241	- Total Earning assets	
<b>Rentabilitas</b>																<b>Profitability</b>	
<b>Net Operating Margin (%)</b>	<b>0,54</b>	<b>1,20</b>	<b>1,01</b>	<b>0,88</b>	<b>1,75</b>	<b>1,75</b>	<b>1,85</b>	<b>1,96</b>	<b>1,89</b>	<b>1,85</b>	<b>1,84</b>	<b>1,75</b>	<b>1,77</b>	<b>1,78</b>	<b>2,07</b>	<b>Net Operating Margin (%)</b>	
- Pendapatan	544	1.423	1.508	1.397	2.803	2.815	2.982	3.166	3.061	3.006	3.028	2.881	2.939	2.978	3.647	- Net Operations Income	
- Rata-rata Aktiva	101.146	118.478	149.540	159.508	160.333	160.902	160.905	161.642	162.231	162.554	164.185	164.975	165.787	167.046	176.323	- Average Earning Assets	
<b>Return On Assets Ratio (%)</b>	<b>0,48</b>	<b>1,08</b>	<b>0,94</b>	<b>0,78</b>	<b>1,52</b>	<b>1,54</b>	<b>1,63</b>	<b>1,70</b>	<b>1,65</b>	<b>1,63</b>	<b>1,62</b>	<b>1,54</b>	<b>1,55</b>	<b>1,58</b>	<b>1,81</b>	<b>Return On Assets Ratio (%)</b>	
- Laba	543	1.497	1.586	1.423	2.776	2.815	2.989	3.130	3.032	3.008	3.005	2.870	2.916	2.979	3.590	- Profit	
- Rata-Rata total aset	112.488	138.009	169.268	181.604	182.803	183.107	183.599	184.027	184.197	184.139	185.899	186.816	187.673	188.885	198.720	- Average Assets	
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>96,03</b>	<b>91,58</b>	<b>92,21</b>	<b>92,93</b>	<b>86,90</b>	<b>86,68</b>	<b>85,59</b>	<b>85,76</b>	<b>85,89</b>	<b>85,74</b>	<b>85,41</b>	<b>86,13</b>	<b>85,84</b>	<b>85,67</b>	<b>84,80</b>	<b>Operating Expenses to Operations Revenue (%)</b>	
- Biaya Operasional	13.155	15.473	17.849	3.057	4.650	6.107	7.381	9.533	10.868	12.049	13.293	14.911	16.340	17.807	1.696	- Operations Expenses	
- Pendapatan	13.699	16.896	19.357	3.290	5.350	7.045	8.623	11.115	12.654	14.053	15.564	17.312	19.034	20.785	1.999	- Operations Income	
<b>Likuiditas</b>																<b>Liquidity</b>	
<b>Short Term Mismatch (%)</b>	<b>18,62</b>	<b>24,87</b>	<b>32,73</b>	<b>31,84</b>	<b>31,98</b>	<b>29,69</b>	<b>32,58</b>	<b>30,00</b>	<b>30,72</b>	<b>32,85</b>	<b>28,72</b>	<b>29,23</b>	<b>31,03</b>	<b>28,32</b>	<b>28,92</b>	<b>Short Term Mismatch (%)</b>	
- Aktiva Jangka Pendek	15.888	30.757	43.437	41.538	42.124	38.132	42.154	39.000	40.061	43.822	38.279	38.991	41.729	38.999	39.982	- Short-Term Assets	
- Kewajiban Jangka Pendek	85.331	123.672	132.697	130.473	131.702	128.454	129.387	130.002	130.421	133.403	133.293	133.394	134.471	137.713	138.263	- Short-Term Liabilities	
<b>Finance to Deposit Ratio (%)</b>	<b>90,55</b>	<b>89,21</b>	<b>80,18</b>	<b>80,12</b>	<b>79,20</b>	<b>79,46</b>	<b>81,18</b>	<b>79,82</b>	<b>80,06</b>	<b>80,69</b>	<b>77,88</b>	<b>77,96</b>	<b>78,22</b>	<b>78,51</b>	<b>77,77</b>	<b>Finance to Deposit Ratio (%)</b>	
- Pembiayaan	85.771	110.929	118.272	117.426	118.594	119.422	120.800	117.355	118.234	118.195	123.113	122.213	122.943	124.766	123.778	- Financing	
- Dana Pihak Ketiga	94.726	124.349	147.502	146.558	149.737	150.289	148.799	147.021	147.682	146.482	158.085	156.767	157.169	158.917	159.162	- Third Party Funds	

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

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

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

Indikator	2015	2016	2017	2018										2019	Indicator	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Capital Adequacy Ratio (%)</b>	13,02	14,02	15,86	15,88	15,58	15,58	15,58	15,62	15,96	15,96	16,79	16,56	16,45	16,24	16,03	<b>Capital Adequacy Ratio (%)</b>
- Modal	6.369	6.950	7.859	7.932	8.006	8.055	8.142	8.236	8.324	8.412	8.809	8.664	8.558	8.580	8.554	- Capital
- ATMR	48.913	49.580	49.556	49.957	51.376	51.721	52.247	52.734	52.140	52.692	52.470	52.312	52.030	52.824	53.377	- Risk Weighted Assets
<b>Kualitas Aktiva Produktif</b>																<b>Earning Asset Quality</b>
<b>APYD terhadap Aktiva Produktif (%)</b>	5,82	4,70	3,41	3,41	2,99	3,01	3,03	3,00	3,02	3,00	2,72	2,71	2,73	2,50	2,51	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	3.787	3.430	2.738	2.817	2.569	2.565	2.481	2.529	2.561	2.551	2.413	2.392	2.415	2.307	2.290	- Classified Earning Assets
- Total Aktiva Produktif	65.102	72.903	80.377	82.715	85.918	85.359	81.985	84.445	84.890	85.146	88.668	88.379	88.539	92.389	91.178	- Total Earning assets
<b>Rentabilitas</b>																<b>Profitability</b>
<b>Net Operating Margin (%)</b>	0,54	0,63	0,61	0,83	0,89	0,90	0,96	1,01	1,07	1,09	1,31	1,03	1,00	0,97	1,31	<b>Net Operating Margin (%)</b>
- Pendapatan	331	429	454	672	731	743	791	834	881	902	1.084	860	835	816	1.181	- Net Operations Income
- Rata-rata Aktiva	61.688	67.778	74.545	80.919	82.034	82.479	82.074	82.248	82.401	82.528	83.039	83.412	83.730	84.348	89.917	- Average Earning Assets
<b>Return On Assets Ratio (%)</b>	0,52	0,59	0,59	0,73	0,79	0,79	0,84	0,89	0,94	0,96	1,17	0,93	0,88	0,88	1,09	<b>Return On Assets Ratio (%)</b>
- Laba	348	431	484	649	716	721	763	812	857	883	1.078	859	813	813	1.062	- Profit
- Rata-Rata total aset	67.284	73.494	82.319	89.401	90.593	91.086	91.257	91.516	91.575	91.714	91.980	92.152	92.242	92.771	97.356	- Average Assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	97,76	97,29	95,57	94,78	94,22	94,03	93,49	93,18	92,70	92,68	91,41	93,14	93,24	93,50	91,70	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	14.417	15.399	9.787	2.031	2.977	3.899	4.728	5.698	6.528	7.607	8.658	9.733	10.559	11.743	1.087	- Operations Expenses
- Pendapatan	14.748	15.827	10.241	2.143	3.160	4.146	5.058	6.115	7.042	8.209	9.472	10.450	11.325	12.559	1.186	- Operations Income
<b>Likuiditas</b>																<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	22,05	18,04	23,59	22,86	24,76	26,11	29,95	28,13	25,16	21,81	16,49	22,39	23,16	25,05	23,13	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	12.902	11.910	17.410	17.357	19.436	20.560	23.382	22.192	19.556	17.034	12.942	17.675	18.141	21.180	18.949	- Short-Term Assets
- Kewajiban Jangka Pendek	58.512	66.033	73.815	75.927	78.515	78.743	78.082	78.901	77.727	78.114	78.503	78.954	78.341	84.559	81.929	- Short-Term Liabilities
<b>Finance to Deposit Ratio (%)</b>	81,70	78,91	77,38	74,10	73,64	74,19	75,11	75,19	76,94	78,36	78,80	79,38	80,40	76,97	76,85	<b>Finance to Deposit Ratio (%)</b>
- Pembiayaan	50.701	55.202	60.280	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	66.462	- Financing
- Dana Pihak Ketiga	62.057	69.957	77.903	80.036	82.584	82.320	81.663	82.417	81.337	81.933	82.275	82.834	82.236	87.472	86.480	- Third Party Funds

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

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

Tabel 1.33. Perkembangan Aset Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Kegiatan Usaha

(Growth of Commercial Banks Assets based on Group of Business Activities)

Miliar (Billion)

Kelompok Bank	2015	2016	2017	2018												2019	Group of Bank
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
- BUKU 1	131.016	100.103	64.894	67.561	69.943	72.378	71.414	72.406	71.737	70.515	71.939	72.241	73.613	71.280	72.085	- BUKU 1	
- BUKU 2	810.899	844.755	841.732	790.556	805.729	828.877	824.259	830.881	825.863	826.702	809.476	834.072	823.709	823.832	811.914	- BUKU 2	
- BUKU 3	2.245.451	2.410.757	2.463.537	2.572.530	2.593.025	2.599.801	2.593.260	2.629.044	2.598.461	2.612.424	2.676.569	2.705.164	2.697.986	2.741.984	2.729.575	- BUKU 3	
- BUKU 4	2.728.358	3.120.003	3.729.446	3.648.312	3.666.927	3.662.955	3.764.466	3.823.893	3.806.734	3.843.075	3.904.769	3.962.061	3.977.547	4.114.559	3.988.516	- BUKU 4	
- BUKU 1 SYARIAH	23.592	15.968	16.999	16.274	16.091	15.705	15.366	15.335	15.053	15.716	15.609	15.513	15.595	15.896	15.325	- BUKU 1 SHARIA	
- BUKU 2 SYARIAH	119.031	159.374	183.177	182.831	185.200	184.020	185.565	186.171	185.214	183.074	196.404	195.078	196.240	202.212	198.720	- BUKU 2 SHARIA	
- BUKU 3 SYARIAH	70.799	78.839	87.850	90.381	92.977	92.563	91.940	92.813	91.930	92.684	94.108	93.701	93.145	98.583	97.356	- BUKU 3 SHARIA	
<b>Total</b>	<b>6.129.146</b>	<b>6.729.799</b>	<b>7.387.634</b>	<b>7.368.446</b>	<b>7.429.891</b>	<b>7.456.300</b>	<b>7.546.271</b>	<b>7.650.542</b>	<b>7.594.991</b>	<b>7.644.190</b>	<b>7.768.873</b>	<b>7.877.830</b>	<b>7.877.836</b>	<b>8.068.346</b>	<b>7.913.491</b>	<b>Total</b>	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Kelompok Bank	Desember 2015				Desember 2016				Desember 2017				Januari 2018				Desember 2018				Januari 2019				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
BUKU 1	5	27	2	0	4	20	1	0	4	14	0	0	4	14	0	0	3	15	0	0	3	15	0	0	BUKU 1
BUKU 2	0	13	33	0	1	16	31	2	0	17	35	1	0	18	35	1	0	14	37	0	1	13	37	0	BUKU 2
BUKU 3	0	0	4	18	0	0	6	18	0	0	5	21	0	0	5	20	0	0	4	23	0	0	5	22	BUKU 3
BUKU 4	0	0	0	4	0	0	0	4	0	0	0	5	0	0	5	0	0	0	5	0	0	0	0	5	BUKU 4
BUKU 1 SYARIAH	0	5	0	0	0	3	0	0	3	0	0	0	3	0	0	0	1	3	0	0	1	3	0	0	BUKU 1 SHARIA
BUKU 2 SYARIAH	0	3	2	1	0	5	3	1	0	5	3	1	0	5	3	1	0	4	4	1	0	4	4	1	BUKU 2 SHARIA
BUKU 3 SYARIAH	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	1	0	0	0	1	1	BUKU 3 SHARIA
<b>Total</b>	<b>5</b>	<b>48</b>	<b>41</b>	<b>24</b>	<b>5</b>	<b>44</b>	<b>41</b>	<b>26</b>	<b>4</b>	<b>39</b>	<b>43</b>	<b>29</b>	<b>4</b>	<b>40</b>	<b>43</b>	<b>28</b>	<b>4</b>	<b>36</b>	<b>45</b>	<b>30</b>	<b>5</b>	<b>35</b>	<b>46</b>	<b>29</b>	<b>Total</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Aset Produktif Neraca</b>	<b>5.195.162</b>	<b>5.748.923</b>	<b>6.377.940</b>	<b>6.460.366</b>	<b>6.550.441</b>	<b>6.540.053</b>	<b>6.546.546</b>	<b>6.642.667</b>	<b>6.634.238</b>	<b>6.701.225</b>	<b>6.826.981</b>	<b>6.924.221</b>	<b>6.917.757</b>	<b>6.954.091</b>	<b>6.914.622</b>	<b>Earning Assets</b>	
a. Lancar	4.889.602	5.417.259	6.026.288	6.038.769	6.147.825	6.134.837	6.143.528	6.222.823	6.226.996	6.279.992	6.411.300	6.521.828	6.502.902	6.583.893	6.501.572	a. Current	
b. DPK	198.917	198.041	223.692	281.859	266.881	266.391	261.625	281.716	265.804	278.183	274.085	259.193	271.247	238.955	274.874	b. Special Mention	
c. Kurang Lancar	20.656	28.452	23.925	25.913	21.769	24.967	25.927	22.241	24.727	24.659	23.935	24.811	26.631	22.832	25.638	c. Sub-Standard	
d. Diragukan	13.528	15.961	18.281	24.082	24.658	21.237	21.717	22.506	20.692	22.277	22.049	19.240	17.724	16.704	17.987	d. Doubtful	
e. Macet	72.459	89.210	85.754	89.743	89.307	92.621	93.748	93.380	96.018	96.114	95.612	99.149	99.254	91.708	94.550	e. Loss	
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>1.590.184</b>	<b>1.682.211</b>	<b>1.830.564</b>	<b>1.873.643</b>	<b>1.856.214</b>	<b>1.897.792</b>	<b>1.881.209</b>	<b>1.871.339</b>	<b>1.893.137</b>	<b>1.982.879</b>	<b>1.980.582</b>	<b>2.019.188</b>	<b>1.981.210</b>	<b>2.005.429</b>	<b>2.021.351</b>	<b>Earning Assets - Account Administrative Transactions</b>	
a. Lancar	1.563.291	1.656.008	1.804.957	1.843.865	1.825.163	1.867.849	1.849.846	1.839.738	1.860.358	1.951.921	1.949.256	1.989.010	1.951.243	1.975.960	1.991.372	a. Current	
b. DPK	23.183	22.722	22.483	26.483	27.625	26.690	28.230	28.050	28.789	27.648	27.747	27.077	26.945	26.383	27.008	b. Special Mention	
c. Kurang Lancar	1.885	1.648	1.723	1.734	1.562	1.638	1.601	1.830	2.505	1.714	1.752	1.461	1.418	1.257	938	c. Sub-Standard	
d. Diragukan	250	1.005	385	371	646	450	346	382	288	428	286	279	258	282	870	d. Doubtful	
e. Macet	1.575	827	1.016	1.191	1.218	1.165	1.185	1.338	1.197	1.169	1.541	1.360	1.345	1.547	1.163	e. Lost	
<b>Non Performing Earning Aset (Nominal)</b>	<b>110.353</b>	<b>137.104</b>	<b>131.083</b>	<b>143.033</b>	<b>139.161</b>	<b>142.078</b>	<b>144.525</b>	<b>141.678</b>	<b>145.427</b>	<b>146.360</b>	<b>145.175</b>	<b>146.301</b>	<b>146.630</b>	<b>134.328</b>	<b>141.146</b>	<b>Non Performing Earning Asset (Nominal)</b>	
<b>Kredit kepada Bank Lain</b>	<b>34.758</b>	<b>36.781</b>	<b>44.553</b>	<b>42.210</b>	<b>46.069</b>	<b>49.601</b>	<b>51.720</b>	<b>55.163</b>	<b>55.216</b>	<b>52.011</b>	<b>54.953</b>	<b>56.421</b>	<b>58.069</b>	<b>63.130</b>	<b>62.593</b>	<b>Interbank Loans</b>	
a. Lancar	34.655	36.667	44.433	42.095	45.852	49.489	51.615	55.069	55.062	51.906	54.836	56.318	57.964	63.029	62.492	a. Current	
b. DPK	16	19	15	8	122	8	1	1	59	9	21	8	14	9	11	b. Special Mention	
c. Kurang Lancar	-	-	-	-	0	0	-	1	-	0	-	-	-	1	1	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	d. Doubtful	
e. Macet	88	94	105	107	95	104	102	93	95	95	96	95	91	91	89	e. Loss	
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>88</b>	<b>94</b>	<b>105</b>	<b>107</b>	<b>95</b>	<b>104</b>	<b>103</b>	<b>93</b>	<b>95</b>	<b>96</b>	<b>96</b>	<b>95</b>	<b>91</b>	<b>92</b>	<b>90</b>	<b>Interbank Non Performing Loan (Nominal)</b>	

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

Note: \*) Provisional figures  
r) Revised figures

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Aset Produktif Neraca</b>	<b>108.240</b>	<b>83.133</b>	<b>52.947</b>	55.911	59.686	59.810	59.839	61.188	60.020	59.120	60.281	61.234	60.851	57.272	60.293	<i>Earning Assets</i>	
a. Lancar	102.499	77.789	48.418	50.726	54.448	54.333	54.325	55.658	54.654	53.728	55.089	55.519	55.165	51.959	54.396	<i>a. Current</i>	
b. DPK	3.939	3.951	3.058	3.621	3.647	3.781	3.713	3.729	3.568	3.601	3.384	3.904	3.844	3.633	3.719	<i>b. Special Mention</i>	
c. Kurang Lancar	276	170	226	190	174	240	231	273	137	216	226	225	253	200	226	<i>c. Sub-Standard</i>	
d. Diragukan	287	121	147	180	188	171	263	218	218	190	171	173	170	253	241	<i>d. Doubtful</i>	
e. Macet	1.239	1.102	1.097	1.194	1.228	1.285	1.307	1.311	1.443	1.385	1.411	1.413	1.418	1.228	1.712	<i>e. Loss</i>	
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>8.582</b>	<b>4.757</b>	<b>3.148</b>	3.441	3.267	3.415	3.357	3.246	3.443	3.661	3.677	3.798	3.804	3.395	3.449	<i>Earning Assets - Account Administrative Transactions</i>	
a. Lancar	8.543	4.734	3.115	3.376	3.197	3.346	3.293	3.187	3.379	3.600	3.613	3.733	3.739	3.327	3.362	<i>a. Current</i>	
b. DPK	26	17	26	56	53	11	5	6	9	8	10	11	10	7	13	<i>b. Special Mention</i>	
c. Kurang Lancar	0	0	0	-	0	47	0	0	0	0	0	0	1	0	0	<i>c. Sub-Standard</i>	
d. Diragukan	0	0	0	0	0	0	47	47	0	0	1	0	-	1	1	<i>d. Doubtful</i>	
e. Macet	13	6	8	9	18	11	12	6	55	52	54	53	54	60	72	<i>e. Loss</i>	
<b>Non Performing Earning Aset (Nominal)</b>	<b>1.815</b>	<b>1.399</b>	<b>1.478</b>	1.573	1.609	1.755	1.860	1.855	1.854	1.843	1.863	1.864	1.897	1.742	2.252	<i>Non Performing Earning Asset (Nominal)</i>	
<b>Kredit kepada Bank Lain</b>	<b>836</b>	<b>677</b>	<b>13</b>	11	11	11	11	11	8	14	22	28	27	47	36	<i>Interbank Loans</i>	
a. Lancar	831	673	13	11	9	9	11	11	8	14	22	28	27	47	35	<i>a. Current</i>	
b. DPK	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	<i>b. Special Mention</i>	
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Sub-Standard</i>	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>d. Doubtful</i>	
e. Macet	4	4	-	-	-	-	-	-	-	-	-	-	-	-	0	<i>e. Loss</i>	
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>4</b>	<b>4</b>	<b>-</b>	-	-	-	-	-	-	-	-	-	-	-	0	<i>Interbank Non Performing Loan (Nominal)</i>	

Ket: i) Angka-angka diperbaiki

Note: i) Revised figures

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Aset Produktif Neraca</b>	<b>677.232</b>	<b>703.820</b>	<b>702.071</b>	<b>674.285</b>	<b>693.793</b>	<b>707.864</b>	<b>697.131</b>	<b>696.395</b>	<b>698.425</b>	<b>699.298</b>	<b>682.349</b>	<b>701.403</b>	<b>695.860</b>	<b>679.820</b>	<b>686.513</b>	<i>Earning Assets</i>	
a. Lancar	635.044	652.392	656.428	627.173	647.526	661.488	650.018	646.286	650.822	651.735	632.832	650.764	645.553	633.974	637.742	a. Current	
b. DPK	26.302	32.783	28.550	30.022	29.586	28.868	29.010	31.864	28.413	27.832	30.312	31.393	31.324	28.471	30.661	b. Special Mention	
c. Kurang Lancar	2.076	2.082	1.404	1.696	1.208	1.801	1.981	1.504	2.428	2.369	1.775	2.068	1.947	1.664	1.715	c. Sub-Standard	
d. Diragukan	1.566	1.515	1.529	2.160	2.220	1.665	1.864	2.121	1.501	1.977	2.521	1.894	1.672	1.481	2.055	d. Doubtful	
e. Macet	12.244	15.048	14.160	13.234	13.252	14.042	14.258	14.620	15.261	15.384	14.908	15.284	15.364	14.229	14.340	e. Loss	
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>151.065</b>	<b>117.575</b>	<b>114.920</b>	<b>112.886</b>	<b>111.346</b>	<b>112.587</b>	<b>118.465</b>	<b>109.119</b>	<b>115.280</b>	<b>125.034</b>	<b>107.267</b>	<b>110.916</b>	<b>106.683</b>	<b>104.184</b>	<b>108.113</b>	<i>Earning Assets - Account Administrative Transactions</i>	
a. Lancar	149.046	116.420	113.477	111.506	109.865	111.113	116.861	107.785	112.272	123.037	106.147	109.728	105.520	102.998	106.873	a. Current	
b. DPK	1.332	898	1.107	959	1.073	1.062	1.264	957	1.726	1.574	743	798	760	901	947	b. Special Mention	
c. Kurang Lancar	360	20	11	11	1	10	79	108	990	24	12	17	11	8	10	c. Sub-Standard	
d. Diragukan	10	3	11	77	78	88	1	5	37	147	18	17	10	5	7	d. Doubtful	
e. Macet	317	233	313	333	329	314	260	264	255	253	347	357	382	272	277	e. Loss	
<b>Non Performing Earning Aset (Nominal)</b>	<b>16.573</b>	<b>18.901</b>	<b>17.428</b>	<b>17.512</b>	<b>17.089</b>	<b>17.919</b>	<b>18.443</b>	<b>18.622</b>	<b>20.473</b>	<b>20.154</b>	<b>19.581</b>	<b>19.636</b>	<b>19.384</b>	<b>17.659</b>	<b>18.403</b>	<i>Non Performing Earning Asset (Nominal)</i>	
<b>Kredit kepada Bank Lain</b>	<b>7.351</b>	<b>7.476</b>	<b>7.135</b>	<b>6.873</b>	<b>7.901</b>	<b>8.076</b>	<b>8.366</b>	<b>8.399</b>	<b>8.408</b>	<b>8.487</b>	<b>8.542</b>	<b>8.602</b>	<b>8.115</b>	<b>8.582</b>	<b>8.309</b>	<i>Interbank Loans</i>	
a. Lancar	7.349	7.475	7.133	6.872	7.899	8.074	8.364	8.398	8.369	8.485	8.541	8.600	8.113	8.581	8.308	a. Current	
b. DPK	0	-	-	-	-	0	-	-	37	-	-	-	-	-	-	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	1	1	2	2	2	2	2	2	2	1	1	1	1	1	1	e. Loss	
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<i>Interbank Non Performing Loan (Nominal)</i>												

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Aset Produktif Neraca</b>	<b>1.938.394</b>	<b>2.110.025</b>	<b>2.130.561</b>	<b>2.256.560</b>	<b>2.291.940</b>	<b>2.283.235</b>	<b>2.256.743</b>	<b>2.287.253</b>	<b>2.266.459</b>	<b>2.308.755</b>	<b>2.361.740</b>	<b>2.374.963</b>	<b>2.362.249</b>	<b>2.358.948</b>	<b>2.383.151</b>	<b>Earning Assets</b>	
a. Lancar	1.805.469	1.975.692	2.000.028	2.095.879	2.131.772	2.124.587	2.098.548	2.121.808	2.101.708	2.133.436	2.198.798	2.220.873	2.198.648	2.215.904	2.213.965	a. Current	
b. DPK	88.628	83.065	91.205	116.083	116.243	113.884	112.390	119.181	116.805	127.097	116.269	107.147	116.909	100.352	123.732	b. Special Mention	
c. Kurang Lancar	8.084	9.197	4.792	5.954	5.544	5.716	6.073	5.612	7.140	6.848	6.724	5.986	6.581	5.284	7.780	c. Sub-Standard	
d. Diragukan	5.695	7.818	6.651	6.645	6.611	6.996	7.304	7.150	6.942	5.663	5.968	5.848	5.113	5.557	d. Doubtful		
e. Macet	30.517	34.253	27.883	31.993	31.736	32.437	32.738	33.348	33.657	34.430	34.285	34.990	34.263	32.296	32.118	e. Loss	
<b>Aset Produktif Transaksi Rekening</b>	<b>824.181</b>	<b>888.020</b>	<b>907.702</b>	<b>923.301</b>	<b>924.487</b>	<b>931.891</b>	<b>928.997</b>	<b>937.499</b>	<b>935.510</b>	<b>966.317</b>	<b>978.345</b>	<b>996.100</b>	<b>972.286</b>	<b>998.860</b>	<b>1.004.060</b>	<b>Earning Assets - Account Administrative Transactions</b>	
<b>Administratif</b>																	
a. Lancar	806.290	869.117	890.184	903.831	904.166	912.521	908.726	917.870	915.740	946.203	956.652	975.495	951.528	978.081	982.491	a. Current	
b. DPK	15.417	17.008	15.467	17.495	18.310	17.468	18.462	17.647	17.969	18.138	19.469	18.908	19.166	18.913	19.765	b. Special Mention	
c. Kurang Lancar	1.174	1.419	1.384	1.339	1.140	1.217	1.158	1.336	1.184	1.353	1.320	1.000	954	856	800	c. Sub-Standard	
d. Diragukan	161	192	228	147	343	129	118	112	110	128	121	132	109	122	514	d. Doubtful	
e. Macet	1.139	283	438	489	527	556	533	534	508	495	784	565	529	890	490	e. Loss	
<b>Non Performing Earning Aset (Nominal)</b>	<b>46.770</b>	<b>53.162</b>	<b>41.377</b>	<b>46.573</b>	<b>45.935</b>	<b>46.666</b>	<b>47.615</b>	<b>48.247</b>	<b>49.748</b>	<b>50.198</b>	<b>48.897</b>	<b>48.641</b>	<b>48.284</b>	<b>44.559</b>	<b>47.259</b>	<b>Non Performing Earning Asset (Nominal)</b>	
<b>Kredit kepada Bank Lain</b>	<b>15.848</b>	<b>15.195</b>	<b>15.974</b>	<b>14.399</b>	<b>14.985</b>	<b>16.057</b>	<b>15.981</b>	<b>15.902</b>	<b>15.717</b>	<b>16.833</b>	<b>17.569</b>	<b>18.497</b>	<b>19.189</b>	<b>22.429</b>	<b>22.450</b>	<b>Interbank Loans</b>	
a. Lancar	15.827	15.161	15.960	14.378	14.971	16.041	15.965	15.886	15.680	16.818	17.553	18.483	19.175	22.414	22.436	a. Current	
b. DPK	16	19	0	7	0	1	1	1	22	-	1	-	-	0	0	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	5	15	15	15	15	15	15	15	15	15	15	15	15	15	14	e. Loss	
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>5</b>	<b>15</b>	<b>14</b>	<b>Interbank Non Performing Loan (Nominal)</b>													

Ket: i) Angka-angka diperbaiki

Note: i) Revised figures

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

Miliar Rp (Billion Rp)

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Aset Produktif Neraca</b>	<b>2.278.658</b>	<b>2.621.911</b>	<b>3.242.908</b>	<b>3.216.353</b>	<b>3.244.398</b>	<b>3.228.711</b>	<b>3.277.845</b>	<b>3.335.904</b>	<b>3.346.998</b>	<b>3.372.555</b>	<b>3.447.520</b>	<b>3.514.133</b>	<b>3.524.264</b>	<b>3.572.773</b>	<b>3.513.440</b>	<b>Earning Assets</b>	
a. Lancar	2.176.720	2.503.128	3.094.986	3.036.174	3.078.671	3.060.317	3.112.218	3.162.553	3.182.655	3.205.511	3.275.979	3.345.865	3.353.072	3.415.924	3.343.701	a. Current	
b. DPK	64.947	64.517	86.901	113.546	100.942	102.867	99.396	108.889	99.408	101.467	105.328	101.023	103.057	94.037	103.876	b. Special Mention	
c. Kurang Lancar	8.011	14.747	14.432	14.609	12.043	14.068	14.764	12.197	12.785	12.906	12.953	14.176	15.563	14.068	14.132	c. Sub-Standard	
d. Diragukan	5.205	5.399	8.213	13.663	14.404	11.510	11.171	11.810	10.268	11.871	11.936	9.559	8.845	9.010	9.397	d. Doubtful	
e. Macet	23.774	34.122	38.376	38.361	39.949	40.296	40.456	41.882	40.800	41.323	43.510	43.727	39.733	42.333	e. Loss		
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>602.993</b>	<b>667.382</b>	<b>800.154</b>	<b>829.813</b>	<b>812.023</b>	<b>845.021</b>	<b>825.296</b>	<b>816.710</b>	<b>833.790</b>	<b>882.562</b>	<b>886.058</b>	<b>903.066</b>	<b>892.898</b>	<b>894.593</b>	<b>901.720</b>	<b>Earning Assets - Account Administrative Transactions</b>	
a. Lancar	596.211	661.303	793.773	821.199	803.120	836.228	816.110	806.370	824.099	874.034	877.782	894.917	885.088	887.230	894.726	a. Current	
b. DPK	6.407	4.758	5.882	7.958	8.180	8.140	8.492	9.437	9.081	7.919	7.518	7.354	6.998	6.556	6.261	b. Special Mention	
c. Kurang Lancar	196	209	157	212	216	189	187	218	164	165	335	356	369	390	125	c. Sub-Standard	
d. Diragukan	78	808	144	145	225	231	178	201	137	147	143	127	137	154	347	d. Doubtful	
e. Macet	102	305	197	299	281	233	329	484	309	297	280	312	306	263	261	e. Loss	
<b>Non Performing Earning Aset (Nominal)</b>	<b>37.366</b>	<b>55.588</b>	<b>61.519</b>	<b>67.289</b>	<b>65.507</b>	<b>66.180</b>	<b>66.925</b>	<b>65.366</b>	<b>65.544</b>	<b>66.186</b>	<b>66.970</b>	<b>68.039</b>	<b>68.948</b>	<b>63.619</b>	<b>66.595</b>	<b>Non Performing Earning Asset (Nominal)</b>	
<b>Kredit kepada Bank Lain</b>	<b>9.606</b>	<b>12.310</b>	<b>20.299</b>	<b>19.859</b>	<b>22.127</b>	<b>24.401</b>	<b>26.292</b>	<b>29.788</b>	<b>29.013</b>	<b>26.169</b>	<b>28.323</b>	<b>28.816</b>	<b>30.264</b>	<b>31.604</b>	<b>31.344</b>	<b>Interbank Loans</b>	
a. Lancar	9.535	12.237	20.207	19.778	21.928	24.319	26.215	29.711	28.935	26.081	28.224	28.729	30.174	31.519	31.260	a. Current	
b. DPK	-	-	13	-	120	4	0	0	-	9	19	8	14	9	9	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	c. Sub-Standard	
d. Diragukan	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	d. Doubtful	
e. Macet	70	74	79	81	78	78	77	77	78	79	79	79	76	76	74	e. Loss	
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>70</b>	<b>74</b>	<b>79</b>	<b>81</b>	<b>79</b>	<b>78</b>	<b>77</b>	<b>77</b>	<b>78</b>	<b>79</b>	<b>80</b>	<b>79</b>	<b>76</b>	<b>76</b>	<b>74</b>	<b>Interbank Non Performing Loan (Nominal)</b>	

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Aset Produktif Neraca</b>	<b>21.261</b>	<b>15.158</b>	<b>15.437</b>	<b>14.554</b>	<b>14.378</b>	<b>14.008</b>	<b>13.617</b>	<b>13.483</b>	<b>13.247</b>	<b>13.873</b>	<b>13.710</b>	<b>13.637</b>	<b>13.715</b>	<b>13.237</b>	<b>12.627</b>	<b>Earning Assets</b>	
a. Lancar	18.939	13.239	13.094	11.939	11.891	11.610	11.070	10.977	10.803	11.486	11.320	11.324	11.273	11.919	11.205	a. Current	
b. DPK	1.564	754	878	1.146	1.002	835	971	1.090	1.018	938	980	958	1.095	812	914	b. Special Mention	
c. Kurang Lancar	315	683	283	167	119	188	153	197	170	197	218	117	89	47	43	c. Sub-Standard	
d. Diragukan	66	83	154	94	79	88	126	30	61	61	30	92	115	83	82	d. Doubtful	
e. Macet	376	399	1.027	1.208	1.287	1.288	1.296	1.188	1.195	1.190	1.161	1.145	1.143	377	384	e. Loss	
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>1.557</b>	<b>1.727</b>	<b>2.054</b>	<b>1.770</b>	<b>1.677</b>	<b>1.703</b>	<b>1.788</b>	<b>1.610</b>	<b>1.606</b>	<b>1.570</b>	<b>1.518</b>	<b>1.477</b>	<b>1.508</b>	<b>1.372</b>	<b>1.139</b>	<b>Earning Assets - Account Administrative Transactions</b>	
a. Lancar	1.557	1.726	2.054	1.770	1.677	1.703	1.788	1.610	1.605	1.569	1.516	1.475	1.507	1.371	1.138	a. Current	
b. DPK	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	-	-	0	0	0	-	d. Doubtful	
e. Macet	-	-	0	0	0	0	0	0	1	1	1	1	1	1	1	e. Loss	
<b>Non Performing Earning Aset (Nominal)</b>	<b>758</b>	<b>1.165</b>	<b>1.465</b>	<b>1.468</b>	<b>1.484</b>	<b>1.563</b>	<b>1.575</b>	<b>1.415</b>	<b>1.427</b>	<b>1.450</b>	<b>1.411</b>	<b>1.356</b>	<b>1.348</b>	<b>508</b>	<b>509</b>	<b>Non Performing Earning Asset (Nominal)</b>	
<b>Pembayaran kepada Bank Lain</b>	<b>88</b>	<b>34</b>	<b>7</b>	<b>7</b>	<b>6</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>Interbank Financing</b>	
a. Lancar	88	34	7	7	6	5	5	5	5	5	5	4	4	3	2	a. Current	
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss	
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>Interbank Non Performing Loan (Nominal)</b>	

Ket: i) Angka-angka diperbaiki

Note: i) Revised figures

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

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Aset Produktif Neraca</b>	<b>106.937</b>	<b>142.764</b>	<b>154.503</b>	<b>160.817</b>	<b>161.983</b>	<b>162.610</b>	<b>160.915</b>	<b>165.327</b>	<b>165.766</b>	<b>164.210</b>	<b>174.254</b>	<b>172.083</b>	<b>173.911</b>	<b>180.891</b>	<b>168.681</b>	<b>Earning Assets</b>	
a. Lancar	94.096	129.731	139.752	141.349	145.092	144.484	142.413	148.268	148.625	146.171	155.426	155.763	156.874	167.302	155.093	a. Current	
b. DPK	9.209	9.061	9.958	13.805	12.094	12.997	13.238	13.644	13.502	14.221	14.963	12.144	12.809	9.679	9.762	b. Special Mention	
c. Kurang Lancar	773	886	1.258	1.788	1.205	1.288	1.098	914	944	986	1.065	1.071	1.162	854	836	c. Sub-Standard	
d. Diragukan	348	554	977	787	772	749	796	492	552	490	608	955	902	378	470	d. Doubtful	
e. Macet	2.510	2.532	2.557	3.089	2.821	3.092	3.370	2.010	2.143	2.341	2.191	2.149	2.164	2.677	2.520	e. Loss	
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>1.390</b>	<b>2.088</b>	<b>1.724</b>	<b>1.604</b>	<b>1.759</b>	<b>1.631</b>	<b>1.777</b>	<b>1.826</b>	<b>1.940</b>	<b>2.003</b>	<b>2.176</b>	<b>2.220</b>	<b>2.400</b>	<b>1.786</b>	<b>1.608</b>	<b>Earning Assets - Account Administrative Transactions</b>	
a. Lancar	1.382	2.044	1.646	1.511	1.642	1.553	1.701	1.751	1.861	1.919	2.089	2.139	2.312	1.718	1.523	a. Current	
b. DPK	1	41	0	15	6	9	5	2	4	5	3	2	8	3	19	b. Special Mention	
c. Kurang Lancar	1	-	19	18	51	18	20	6	6	8	8	7	6	3	3	c. Sub-Standard	
d. Diragukan	2	2	1	1	0	1	1	16	1	2	1	0	2	1	2	d. Doubtful	
e. Macet	4	1	59	60	60	50	51	51	68	70	75	71	72	61	62	e. Loss	
<b>Non Performing Earning Aset (Nominal)</b>	<b>3.638</b>	<b>3.974</b>	<b>4.870</b>	<b>5.741</b>	<b>4.908</b>	<b>5.198</b>	<b>5.336</b>	<b>3.488</b>	<b>3.714</b>	<b>3.897</b>	<b>3.948</b>	<b>4.254</b>	<b>4.307</b>	<b>3.975</b>	<b>3.892</b>	<b>Non Performing Earning Asset (Nominal)</b>	
<b>Pembentukan Capital pada Bank Lain</b>	<b>307</b>	<b>341</b>	<b>366</b>	<b>347</b>	<b>345</b>	<b>353</b>	<b>360</b>	<b>351</b>	<b>341</b>	<b>327</b>	<b>315</b>	<b>297</b>	<b>296</b>	<b>287</b>	<b>277</b>	<b>Interbank Financing</b>	
a. Lancar	307	341	361	342	345	348	354	351	341	327	315	297	296	287	277	a. Current	
b. DPK	-	-	1	1	-	1	0	-	-	-	-	-	-	-	-	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	0	0	5	5	0	5	5	0	0	0	0	0	0	0	0	e. Loss	
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>Interbank Non Performing Loan (Nominal)</b>								

Ket: i) Angka-angka diperbaiki

Note: i) Revised figures

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

Miliar Rp (Billion Rp)

Indikator	2015	2016	2017	2018												2019	Indicator
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Aset Produktif Neraca</b>	<b>64.445</b>	<b>72.113</b>	<b>79.514</b>	<b>81.886</b>	<b>84.264</b>	<b>83.815</b>	<b>80.455</b>	<b>83.115</b>	<b>83.322</b>	<b>83.415</b>	<b>87.127</b>	<b>86.769</b>	<b>86.907</b>	<b>91.150</b>	<b>89.917</b>	<b>Earning Assets</b>	
a. Lancar	56.837	65.288	73.582	75.530	78.424	78.018	74.936	77.274	77.730	77.925	81.853	81.719	82.316	86.912	85.470	a. Current	
b. DPK	4.329	3.910	3.140	3.637	3.368	3.159	2.906	3.319	3.088	3.026	2.849	2.624	2.209	1.971	2.211	b. Special Mention	
c. Kurang Lancar	1.121	688	1.528	1.509	1.476	1.667	1.627	1.544	1.124	1.137	973	1.168	1.035	715	906	c. Sub-Standard	
d. Diragukan	359	471	609	547	349	442	502	531	942	744	1.119	599	172	385	186	d. Doubtful	
e. Macet	1.797	1.755	654	664	647	529	483	447	438	583	332	659	1.175	1.167	1.143	e. Loss	
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>417</b>	<b>663</b>	<b>863</b>	<b>829</b>	<b>1.654</b>	<b>1.545</b>	<b>1.530</b>	<b>1.330</b>	<b>1.567</b>	<b>1.731</b>	<b>1.541</b>	<b>1.610</b>	<b>1.632</b>	<b>1.239</b>	<b>1.262</b>	<b>Earning Assets - Account Administrative Transactions</b>	
a. Lancar	264	663	709	673	1.496	1.385	1.367	1.166	1.403	1.560	1.456	1.523	1.549	1.236	1.259	a. Current	
b. DPK	-	-	-	0	2	1	3	1	1	3	3	3	3	3	3	b. Special Mention	
c. Kurang Lancar	154	-	151	153	154	157	157	161	161	164	79	81	78	-	-	c. Sub-Standard	
d. Diragukan	-	-	1	1	-	1	1	1	3	3	3	3	-	-	-	d. Doubtful	
e. Macet	-	-	1	1	3	1	1	-	-	-	-	-	2	-	-	e. Loss	
<b>Non Performing Earning Aset (Nominal)</b>	<b>3.432</b>	<b>2.914</b>	<b>2.946</b>	<b>2.876</b>	<b>2.628</b>	<b>2.798</b>	<b>2.772</b>	<b>2.685</b>	<b>2.668</b>	<b>2.631</b>	<b>2.506</b>	<b>2.510</b>	<b>2.462</b>	<b>2.267</b>	<b>2.236</b>	<b>Non Performing Earning Asset (Nominal)</b>	
<b>Pembiayaan kepada Bank Lain</b>	<b>164</b>	<b>186</b>	<b>192</b>	<b>180</b>	<b>173</b>	<b>169</b>	<b>170</b>	<b>175</b>	<b>177</b>	<b>176</b>	<b>176</b>	<b>178</b>	<b>174</b>	<b>177</b>	<b>173</b>	<b>Interbank Financing</b>	
a. Lancar	160	186	192	180	173	169	170	175	177	176	176	178	174	177	173	a. Current	
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss	
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>3</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>Interbank Non Performing Loan (Nominal)</b>	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	987.532	22,38	1.124.235	23,24	1.233.480	23,32	1.226.557	23,46	1.315.034	23,36	1.272.027	22,87	Demand Deposits
Rupiah	667.537	15,13	821.777	16,99	932.705	17,63	924.355	17,68	997.007	17,71	960.887	17,27	Rupiah
Valas	319.995	7,25	302.458	6,25	300.774	5,69	302.203	5,78	318.027	5,65	311.140	5,59	Foreign Exchange
Tabungan	1.396.011	31,63	1.551.809	32,08	1.701.224	32,16	1.652.200	31,60	1.825.259	32,42	1.762.455	31,68	Saving
Rupiah	1.274.588	28,88	1.413.351	29,22	1.573.402	29,75	1.525.210	29,17	1.690.086	30,02	1.632.865	29,35	Rupiah
Valas	121.423	2,75	138.459	2,86	127.822	2,42	126.990	2,43	135.173	2,40	129.590	2,33	Foreign Exchange
Simpanan Berjangka	2.029.513	45,99	2.160.714	44,67	2.354.673	44,52	2.350.029	44,94	2.490.155	44,23	2.528.680	45,45	Time Deposits
Rupiah	1.723.319	39,05	1.856.507	38,38	2.035.299	38,48	2.042.320	39,06	2.138.035	37,97	2.181.699	39,22	Rupiah
Valas	306.194	6,94	304.208	6,29	319.374	6,04	307.709	5,88	352.120	6,25	346.982	6,24	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	902.329	20,45	932.222	19,27	940.015	17,77	963.652	18,43	1.032.674	18,34	1.053.972	18,95	Rupiah
Valas	166.913	3,78	146.848	3,04	154.022	2,91	149.382	2,86	169.841	3,02	162.756	2,93	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	453.597	10,28	517.583	10,70	635.976	12,02	642.756	12,29	715.403	12,71	728.003	13,09	Rupiah
Valas	55.039	1,25	57.140	1,18	55.883	1,06	53.258	1,02	79.879	1,42	84.329	1,52	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	177.145	4,01	193.274	4,00	233.465	4,41	231.065	4,42	210.895	3,75	213.893	3,84	Rupiah
Valas	49.518	1,12	58.625	1,21	58.104	1,10	57.147	1,09	57.066	1,01	55.257	0,99	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	190.213	4,31	213.428	4,41	225.843	4,27	204.848	3,92	179.064	3,18	185.830	3,34	Rupiah
Valas	34.724	0,79	41.595	0,86	51.366	0,97	47.922	0,92	45.334	0,81	44.639	0,80	Foreign Exchange
Total DPK	4.413.056	100,00	4.836.758	100,00	5.289.377	100,00	5.228.787	100,00	5.630.448	100,00	5.563.162	100,00	Total Third Party Funds
Rupiah	3.665.444	83,06	4.091.634	84,59	4.541.406	85,86	4.491.886	85,91	4.825.128	85,70	4.775.451	85,84	Rupiah
Valas	747.612	16,94	745.124	15,41	747.971	14,14	736.901	14,09	805.320	14,30	787.711	14,16	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)**

<b>Keterangan</b>	<b>Desember 2015</b>		<b>Desember 2016</b>		<b>Desember 2017</b>		<b>Januari 2018</b>		<b>Desember 2018</b>		<b>Januari 2019</b>		<b>Items</b>
	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	<b>17.187</b>	<b>17,21</b>	<b>12.770</b>	<b>17,99</b>	<b>7.056</b>	<b>14,62</b>	<b>11.627</b>	<b>22,71</b>	<b>8.325</b>	<b>16,38</b>	<b>13.132</b>	<b>23,89</b>	<b>Demand Deposits</b>
Rupiah	16.434	16,45	12.710	17,90	7.054	14,62	11.624	22,70	8.321	16,38	13.128	23,88	Rupiah
Valas	753	0,75	61	0,09	3	0,01	3	0,00	4	0,01	3	0,01	Foreign Exchange
<b>Tabungan</b>	<b>20.567</b>	<b>20,59</b>	<b>12.555</b>	<b>17,68</b>	<b>8.994</b>	<b>18,64</b>	<b>7.480</b>	<b>14,61</b>	<b>9.757</b>	<b>19,20</b>	<b>8.127</b>	<b>14,79</b>	<b>Saving</b>
Rupiah	20.554	20,58	12.555	17,68	8.994	18,64	7.480	14,61	9.757	19,20	8.127	14,79	Rupiah
Valas	14	0,01	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>62.127</b>	<b>62,20</b>	<b>45.672</b>	<b>64,33</b>	<b>32.200</b>	<b>66,74</b>	<b>32.100</b>	<b>62,69</b>	<b>32.732</b>	<b>64,42</b>	<b>33.707</b>	<b>61,32</b>	<b>Time Deposits</b>
Rupiah	60.489	60,56	45.531	64,13	32.193	66,72	32.093	62,67	32.730	64,41	33.705	61,32	Rupiah
Valas	1.638	1,64	141	0,20	7	0,01	7	0,01	3	0,00	2	0,00	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	28.376	28,41	23.082	32,51	14.892	30,86	14.290	27,91	16.633	32,73	17.104	31,12	Rupiah
Valas	812	0,81	65	0,09	6	0,01	6	0,01	2	0,00	2	0,00	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	16.013	16,03	9.684	13,64	8.713	18,06	8.997	17,57	8.226	16,19	8.324	15,14	Rupiah
Valas	322	0,32	73	0,10	1	0,00	1	0,00	0	0,00	0	0,00	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	6.370	6,38	6.229	8,77	4.037	8,37	4.033	7,88	4.199	8,26	4.462	8,12	Rupiah
Valas	480	0,48	1	0,00	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	9.730	9,74	6.536	9,21	4.552	9,43	4.773	9,32	3.672	7,23	3.815	6,94	Rupiah
Valas	24	0,02	2	0,00	0	0,00	0	0,00	0	0,00	0	0,00	Foreign Exchange
<b>Total DPK</b>	<b>99.881</b>	<b>100,00</b>	<b>70.997</b>	<b>100,00</b>	<b>48.250</b>	<b>100,00</b>	<b>51.207</b>	<b>100,00</b>	<b>50.814</b>	<b>100,00</b>	<b>54.966</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	97.477	97,59	70.796	99,72	48.241	99,98	51.197	99,98	50.808	99,99	54.960	99,99	Rupiah
Valas	2.404	2,41	201	0,28	10	0,02	9	0,02	6	0,01	6	0,01	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	125.818	23,30	120.774	21,12	121.249	21,13	136.231	23,26	121.318	22,06	137.737	24,58	Demand Deposits
Rupiah	89.923	16,65	90.901	15,90	95.436	16,63	112.755	19,25	87.037	15,83	104.887	18,72	Rupiah
Valas	35.895	6,65	29.873	5,22	25.813	4,50	23.475	4,01	34.281	6,23	32.850	5,86	Foreign Exchange
Tabungan	109.872	20,35	117.726	20,59	130.922	22,82	121.440	20,73	123.880	22,52	113.954	20,33	Saving
Rupiah	102.613	19,00	112.699	19,71	126.726	22,09	116.835	19,95	119.402	21,71	109.160	19,48	Rupiah
Valas	7.259	1,34	5.027	0,88	4.196	0,73	4.605	0,79	4.478	0,81	4.794	0,86	Foreign Exchange
Simpanan Berjangka	304.246	56,35	333.282	58,29	321.541	56,05	328.100	56,01	304.788	55,42	308.700	55,09	Time Deposits
Rupiah	250.267	46,35	296.193	51,80	292.038	50,90	301.592	51,49	276.992	50,36	282.207	50,36	Rupiah
Valas	53.979	10,00	37.089	6,49	29.503	5,14	26.507	4,53	27.797	5,05	26.493	4,73	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	120.655	22,35	128.866	22,54	124.613	21,72	140.453	23,98	126.661	23,03	129.966	23,19	Rupiah
Valas	30.313	5,61	16.273	2,85	15.319	2,67	14.419	2,46	15.770	2,87	14.367	2,56	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	65.876	12,20	80.871	14,14	73.367	12,79	69.250	11,82	75.207	13,67	70.939	12,66	Rupiah
Valas	11.709	2,17	8.845	1,55	4.546	0,79	3.061	0,52	5.960	1,08	5.433	0,97	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	27.988	5,18	38.514	6,74	45.603	7,95	45.504	7,77	36.689	6,67	40.953	7,31	Rupiah
Valas	5.727	1,06	5.205	0,91	4.688	0,82	4.501	0,77	1.913	0,35	2.189	0,39	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	35.748	6,62	47.943	8,38	48.455	8,45	46.385	7,92	38.434	6,99	40.350	7,20	Rupiah
Valas	6.230	1,15	6.765	1,18	4.950	0,86	4.525	0,77	4.155	0,76	4.505	0,80	Foreign Exchange
Total DPK	539.936	100,00	571.782	100,00	573.711	100,00	585.770	100,00	549.986	100,00	560.391	100,00	Total Third Party Funds
Rupiah	442.803	82,01	499.793	87,41	514.199	89,63	531.183	90,68	483.431	87,90	496.254	88,56	Rupiah
Valas	97.133	17,99	71.989	12,59	59.512	10,37	54.587	9,32	66.555	12,10	64.137	11,44	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	344.842	22,73	391.212	23,95	398.053	24,30	388.075	23,47	411.499	23,26	405.316	22,85	Demand Deposits
Rupiah	214.291	14,12	269.855	16,52	287.337	17,54	275.190	16,64	295.261	16,69	291.408	16,43	Rupiah
Valas	130.551	8,60	121.357	7,43	110.717	6,76	112.885	6,83	116.238	6,57	113.908	6,42	Foreign Exchange
Tabungan	326.640	21,53	365.784	22,39	327.712	20,01	325.853	19,71	363.433	20,54	353.635	19,93	Saving
Rupiah	262.873	17,32	290.974	17,81	267.371	16,32	265.389	16,05	301.384	17,04	290.300	16,36	Rupiah
Valas	63.767	4,20	74.810	4,58	60.341	3,68	60.464	3,66	62.049	3,51	63.335	3,57	Foreign Exchange
Simpanan Berjangka	845.959	55,75	876.434	53,66	912.247	55,69	939.422	56,82	994.094	56,19	1.015.153	57,22	Time Deposits
Rupiah	715.341	47,14	750.986	45,98	787.400	48,07	817.250	49,43	853.038	48,22	879.782	49,59	Rupiah
Valas	130.618	8,61	125.448	7,68	124.848	7,62	122.172	7,39	141.056	7,97	135.371	7,63	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	350.944	23,13	373.463	22,86	379.272	23,15	400.382	24,22	437.842	24,75	453.509	25,56	Rupiah
Valas	68.076	4,49	63.926	3,91	58.226	3,55	57.566	3,48	70.199	3,97	65.445	3,69	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	202.967	13,38	211.144	12,93	226.124	13,80	237.031	14,34	248.418	14,04	256.912	14,48	Rupiah
Valas	25.609	1,69	27.798	1,70	23.828	1,45	24.357	1,47	33.720	1,91	32.938	1,86	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	97.998	6,46	87.979	5,39	103.171	6,30	106.931	6,47	108.174	6,11	108.379	6,11	Rupiah
Valas	20.498	1,35	14.927	0,91	21.525	1,31	21.789	1,32	21.418	1,21	21.594	1,22	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	63.398	4,18	78.400	4,80	78.833	4,81	72.906	4,41	58.603	3,31	60.982	3,44	Rupiah
Valas	16.436	1,08	18.798	1,15	21.269	1,30	18.460	1,12	15.719	0,89	15.395	0,87	Foreign Exchange
Total DPK	1.517.441	100,00	1.633.429	100,00	1.638.013	100,00	1.653.350	100,00	1.769.026	100,00	1.774.104	100,00	Total Third Party Funds
Rupiah	1.192.505	78,59	1.311.815	80,31	1.342.107	81,94	1.357.829	82,13	1.449.683	81,95	1.461.490	82,38	Rupiah
Valas	324.936	21,41	321.615	19,69	295.905	18,06	295.521	17,87	319.343	18,05	312.614	17,62	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	<b>484.825</b>	<b>23,30</b>	<b>579.826</b>	<b>24,63</b>	<b>680.711</b>	<b>24,39</b>	<b>665.754</b>	<b>24,67</b>	<b>746.337</b>	<b>24,85</b>	<b>687.233</b>	<b>23,56</b>	<b>Demand Deposits</b>
Rupiah	335.491	16,12	431.523	18,33	519.921	18,63	503.742	18,66	581.628	19,37	526.360	18,05	Rupiah
Valas	149.334	7,18	148.302	6,30	160.790	5,76	162.012	6,00	164.709	5,48	160.873	5,52	Foreign Exchange
<b>Tabungan</b>	<b>886.195</b>	<b>42,59</b>	<b>991.013</b>	<b>42,10</b>	<b>1.158.967</b>	<b>41,53</b>	<b>1.123.679</b>	<b>41,63</b>	<b>1.240.146</b>	<b>41,30</b>	<b>1.200.617</b>	<b>41,16</b>	<b>Saving</b>
Rupiah	835.954	40,17	932.553	39,61	1.095.871	39,26	1.061.943	39,34	1.171.739	39,02	1.139.474	39,07	Rupiah
Valas	50.241	2,41	58.459	2,48	63.096	2,26	61.736	2,29	68.407	2,28	61.143	2,10	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>709.889</b>	<b>34,11</b>	<b>783.305</b>	<b>33,27</b>	<b>951.332</b>	<b>34,09</b>	<b>909.709</b>	<b>33,70</b>	<b>1.016.532</b>	<b>33,85</b>	<b>1.028.799</b>	<b>35,27</b>	<b>Time Deposits</b>
Rupiah	598.324	28,75	651.088	27,66	793.708	28,44	758.108	28,09	841.478	28,02	853.038	29,25	Rupiah
Valas	111.566	5,36	132.217	5,62	157.625	5,65	151.601	5,62	175.054	5,83	175.761	6,03	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	343.483	16,51	355.797	15,11	364.245	13,05	328.241	12,16	388.637	12,94	391.446	13,42	Rupiah
Valas	61.318	2,95	60.637	2,58	76.533	2,74	71.889	2,66	78.921	2,63	76.133	2,61	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	152.249	7,32	197.509	8,39	306.553	10,98	310.769	11,51	361.459	12,04	370.279	12,70	Rupiah
Valas	16.224	0,78	19.582	0,83	26.902	0,96	25.137	0,93	39.502	1,32	45.254	1,55	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	35.300	1,70	45.795	1,95	66.143	2,37	62.997	2,33	49.310	1,64	46.698	1,60	Rupiah
Valas	22.280	1,07	37.098	1,58	29.957	1,07	30.124	1,12	32.272	1,07	30.568	1,05	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	67.292	3,23	51.987	2,21	56.767	2,03	56.100	2,08	42.073	1,40	44.615	1,53	Rupiah
Valas	11.744	0,56	14.901	0,63	24.232	0,87	24.451	0,91	24.358	0,81	23.806	0,82	Foreign Exchange
<b>Total DPK</b>	<b>2.080.909</b>	<b>100,00</b>	<b>2.354.143</b>	<b>100,00</b>	<b>2.791.010</b>	<b>100,00</b>	<b>2.699.141</b>	<b>100,00</b>	<b>3.003.015</b>	<b>100,00</b>	<b>2.916.649</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	1.769.768	85,05	2.015.164	85,60	2.409.500	86,33	2.323.793	86,09	2.594.845	86,41	2.518.872	86,36	Rupiah
Valas	311.141	14,95	338.979	14,40	381.510	13,67	375.349	13,91	408.170	13,59	397.777	13,64	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

<b>Keterangan</b>	<b>Desember 2015</b>		<b>Desember 2016</b>		<b>Desember 2017</b>		<b>Januari 2018</b>		<b>Desember 2018</b>		<b>Januari 2019</b>		<b>Items</b>
	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi ihd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	1.176	<b>6,49</b>	1.055	<b>8,72</b>	1.057	<b>8,14</b>	813	<b>6,30</b>	909	<b>8,10</b>	681	<b>5,97</b>	<b>Demand Deposits</b>
Rupiah	1.134	6,26	1.055	8,72	1.057	8,14	813	6,30	909	8,10	681	5,97	Rupiah
Valas	42	0,23	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Tabungan</b>	<b>2.124</b>	<b>11,73</b>	<b>1.599</b>	<b>13,21</b>	<b>1.589</b>	<b>12,23</b>	<b>1.575</b>	<b>12,21</b>	<b>1.617</b>	<b>14,41</b>	<b>1.554</b>	<b>13,62</b>	<b>Saving</b>
Rupiah	2.124	11,73	1.599	13,21	1.589	12,23	1.575	12,21	1.617	14,41	1.554	13,62	Rupiah
Valas	0	0,00	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>14.812</b>	<b>81,78</b>	<b>9.447</b>	<b>78,07</b>	<b>10.342</b>	<b>79,63</b>	<b>10.512</b>	<b>81,49</b>	<b>8.692</b>	<b>77,49</b>	<b>9.175</b>	<b>80,41</b>	<b>Time Deposits</b>
Rupiah	14.797	81,70	9.447	78,07	10.342	79,63	10.512	81,49	8.692	77,49	9.175	80,41	Rupiah
Valas	15	0,08	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	7.834	43,25	5.349	44,21	5.839	44,96	6.423	49,79	5.328	47,50	5.450	47,77	Rupiah
Valas	13	0,07	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	2.993	16,52	2.788	23,04	3.288	25,32	2.880	22,32	2.399	21,39	2.798	24,52	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	1.086	6,00	889	7,34	904	6,96	961	7,45	663	5,91	629	5,51	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	2.884	15,93	421	3,48	310	2,39	248	1,92	302	2,69	298	2,61	Rupiah
Valas	1	0,01	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Total DPK</b>	<b>18.112</b>	<b>100,00</b>	<b>12.101</b>	<b>100,00</b>	<b>12.987</b>	<b>100,00</b>	<b>12.900</b>	<b>100,00</b>	<b>11.217</b>	<b>100,00</b>	<b>11.409</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	18.054	99,68	12.101	100,00	12.987	100,00	12.900	100,00	11.217	100,00	11.409	100,00	Rupiah
Valas	57	0,32	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	<b>7.865</b>	<b>8,30</b>	<b>11.667</b>	<b>9,38</b>	<b>16.393</b>	<b>11,11</b>	<b>15.407</b>	<b>10,40</b>	<b>17.259</b>	<b>10,86</b>	<b>18.777</b>	<b>11,80</b>	<b>Demand Deposits</b>
Rupiah	5.925	6,26	10.636	8,55	14.921	10,12	14.007	9,45	16.355	10,29	17.501	11,00	Rupiah
Valas	1.940	2,05	1.032	0,83	1.471	1,00	1.400	0,95	904	0,57	1.276	0,80	Foreign Exchange
<b>Tabungan</b>	<b>25.622</b>	<b>27,05</b>	<b>35.375</b>	<b>28,45</b>	<b>41.646</b>	<b>28,23</b>	<b>40.942</b>	<b>27,64</b>	<b>51.357</b>	<b>32,32</b>	<b>49.683</b>	<b>31,22</b>	<b>Saving</b>
Rupiah	25.482	26,90	35.212	28,32	41.462	28,11	40.756	27,51	51.117	32,17	49.421	31,05	Rupiah
Valas	139	0,15	163	0,13	184	0,12	186	0,13	240	0,15	263	0,16	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>61.240</b>	<b>64,65</b>	<b>77.306</b>	<b>62,17</b>	<b>89.463</b>	<b>60,65</b>	<b>91.798</b>	<b>61,96</b>	<b>90.301</b>	<b>56,82</b>	<b>90.702</b>	<b>56,99</b>	<b>Time Deposits</b>
Rupiah	56.723	59,88	72.477	58,29	85.463	57,94	87.656	59,17	85.898	54,05	84.821	53,29	Rupiah
Valas	4.517	4,77	4.829	3,88	4.000	2,71	4.142	2,80	4.403	2,77	5.881	3,69	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	30.391	32,08	21.114	16,98	23.779	16,12	45.806	30,92	27.479	17,29	26.829	16,86	Rupiah
Valas	3.309	3,49	1.791	1,44	1.025	0,69	2.588	1,75	1.545	0,97	3.727	2,34	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	10.308	10,88	13.138	10,57	15.110	10,24	11.175	7,54	15.061	9,48	14.097	8,86	Rupiah
Valas	893	0,94	762	0,61	424	0,29	520	0,35	501	0,32	515	0,32	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	7.284	7,69	12.542	10,09	12.228	8,29	8.862	5,98	10.219	6,43	11.124	6,99	Rupiah
Valas	218	0,23	1.362	1,10	1.891	1,28	690	0,47	1.415	0,89	860	0,54	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	8.741	9,23	25.682	20,65	34.346	23,28	21.812	14,72	33.140	20,85	32.772	20,59	Rupiah
Valas	97	0,10	913	0,73	661	0,45	344	0,23	942	0,59	779	0,49	Foreign Exchange
<b>Total DPK</b>	<b>94.726</b>	<b>100,00</b>	<b>124.349</b>	<b>100,00</b>	<b>147.502</b>	<b>100,00</b>	<b>148.146</b>	<b>100,00</b>	<b>158.917</b>	<b>100,00</b>	<b>159.162</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	88.131	93,04	118.325	95,16	141.847	96,17	142.418	96,13	153.371	96,51	151.743	95,34	Rupiah
Valas	6.596	6,96	6.024	4,84	5.656	3,83	5.728	3,87	5.547	3,49	7.419	4,66	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

<b>Keterangan</b>	<b>Desember 2015</b>		<b>Desember 2016</b>		<b>Desember 2017</b>		<b>Januari 2018</b>		<b>Desember 2018</b>		<b>Januari 2019</b>		<b>Items</b>
	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	<b>5.830</b>	<b>9,39</b>	<b>6.930</b>	<b>9,91</b>	<b>8.961</b>	<b>11,50</b>	<b>8.651</b>	<b>11,05</b>	<b>9.386</b>	<b>10,73</b>	<b>9.152</b>	<b>10,58</b>	<b>Demand Deposits</b>
Rupiah	4.340	6,99	5.097	7,29	6.980	8,96	6.224	7,95	7.496	8,57	6.921	8,00	Rupiah
Valas	1.490	2,40	1.833	2,62	1.981	2,54	2.428	3,10	1.891	2,16	2.231	2,58	Foreign Exchange
<b>Tabungan</b>	<b>24.987</b>	<b>40,26</b>	<b>27.759</b>	<b>39,68</b>	<b>31.394</b>	<b>40,30</b>	<b>31.232</b>	<b>39,90</b>	<b>35.070</b>	<b>40,09</b>	<b>34.885</b>	<b>40,34</b>	<b>Saving</b>
Rupiah	24.984	40,26	27.759	39,68	31.389	40,29	31.232	39,90	35.070	40,09	34.830	40,28	Rupiah
Valas	3	0,00	-	-	5	0,01	-	-	-	-	55	0,06	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>31.240</b>	<b>50,34</b>	<b>35.269</b>	<b>50,41</b>	<b>37.548</b>	<b>48,20</b>	<b>38.389</b>	<b>49,05</b>	<b>43.015</b>	<b>49,18</b>	<b>42.443</b>	<b>49,08</b>	<b>Time Deposits</b>
Rupiah	27.378	44,12	30.785	44,01	34.156	43,84	35.110	44,86	39.208	44,82	38.971	45,06	Rupiah
Valas	3.862	6,22	4.484	6,41	3.392	4,35	3.279	4,19	3.807	4,35	3.473	4,02	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	27.562	40,94	24.551	35,09	27.375	35,14	28.056	35,84	30.094	34,40	29.669	34,31	Rupiah
Valas	3.884	5,77	4.156	5,94	2.913	3,74	2.912	3,72	3.404	3,89	3.083	3,56	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	3.233	4,80	2.449	3,50	2.821	3,62	2.654	3,39	4.633	5,30	4.655	5,38	Rupiah
Valas	77	0,11	80	0,12	182	0,23	182	0,23	195	0,22	190	0,22	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	1.183	1,76	1.326	1,90	1.380	1,77	1.776	2,27	1.641	1,88	1.648	1,91	Rupiah
Valas	32	0,05	32	0,05	43	0,06	42	0,05	48	0,05	46	0,05	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	2.484	3,69	2.459	3,52	2.580	3,31	2.624	3,35	2.840	3,25	2.999	3,47	Rupiah
Valas	207	0,31	215	0,31	254	0,33	142	0,18	160	0,18	154	0,18	Foreign Exchange
<b>Total DPK</b>	<b>62.057</b>	<b>100,00</b>	<b>69.957</b>	<b>100,00</b>	<b>77.903</b>	<b>100,00</b>	<b>78.273</b>	<b>100,00</b>	<b>87.472</b>	<b>100,00</b>	<b>86.480</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	56.702	91,37	63.641	90,97	72.525	93,10	72.566	92,71	81.774	93,49	80.722	93,34	Rupiah
Valas	5.355	8,63	6.317	9,03	5.378	6,90	5.707	7,29	5.698	6,51	5.758	6,66	Foreign Exchange

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

Keterangan	2015	2016	2017	2018											2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Giro</b>																<b>Demand Deposits</b>
Rupiah	2,19	2,24	2,16	2,19	2,19	2,19	2,14	2,13	2,11	2,11	2,10	2,11	2,09	2,20	2,10	- Rupiah
Valas	0,36	0,35	0,37	0,39	0,37	0,37	0,36	0,35	0,40	0,42	0,43	0,49	0,60	0,50	0,47	- Foreign Exchange
<b>Tabungan</b>																<b>Saving</b>
Rupiah	1,99	1,69	1,56	1,52	1,51	1,48	1,46	1,44	1,42	1,42	1,42	1,41	1,39	1,31	1,29	- Rupiah
Valas	0,26	0,28	0,32	0,33	0,34	0,35	0,41	0,40	0,42	0,42	0,43	0,45	0,44	0,45	0,45	- Foreign Exchange
<b>Simpanan Berjangka</b>																<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,58	6,45	5,74	5,65	5,63	5,62	5,59	5,69	5,96	6,16	6,28	6,50	6,66	6,92	6,87	Rupiah
Valas	1,01	0,97	1,18	1,23	1,29	1,30	1,35	1,44	1,61	1,73	1,76	1,90	1,94	2,11	2,06	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,15	6,79	6,13	6,05	5,90	5,83	5,80	5,86	6,01	6,13	6,29	6,46	6,61	6,84	6,90	Rupiah
Valas	1,23	1,17	1,56	1,58	1,62	1,74	1,86	1,92	2,10	2,31	2,33	2,43	2,53	2,61	2,74	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,54	7,08	6,57	6,36	6,24	6,19	6,18	6,10	6,19	6,28	6,42	6,57	6,76	7,00	7,15	Rupiah
Valas	1,36	1,20	1,73	1,73	1,72	1,73	1,76	1,77	1,94	1,98	2,02	2,14	2,17	2,26	2,33	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,58	7,35	6,73	6,59	6,50	6,44	6,40	6,38	6,45	6,42	6,46	6,54	6,60	6,65	6,75	Rupiah
Valas	1,72	1,17	1,39	1,39	1,38	1,40	1,47	1,47	1,49	1,48	1,50	1,52	1,62	1,75	1,79	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 1.52. Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 1 (Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 1 ) Persen (Percent)																
Keterangan	2015	2016	2018												2019	Items
			Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Giro</b>																<b>Demand Deposits</b>
Rupiah	3,24	2,54	2,38	2,74	2,74	2,79	2,78	2,79	2,75	2,81	2,80	2,77	2,80	2,38	2,77	- Rupiah
Valas	0,77	0,37	0,11	0,11	0,11	0,12	0,12	0,12	0,12	0,12	0,12	0,12	0,12	0,12	0,11	- Foreign Exchange
<b>Tabungan</b>																<b>Saving</b>
Rupiah	2,89	2,77	3,14	2,81	2,80	2,82	2,73	2,62	2,52	2,57	2,43	2,46	2,53	2,35	2,55	- Rupiah
Valas	0,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Simpanan Berjangka</b>																<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,79	7,75	7,14	6,94	6,85	6,75	6,67	6,71	6,84	6,89	7,11	7,32	7,55	7,96	7,90	Rupiah
Valas	1,34	0,99	0,26	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,33	8,10	7,47	7,39	7,15	7,06	7,02	6,99	7,08	7,18	7,26	7,55	7,82	8,13	8,30	Rupiah
Valas	2,35	3,65	0,47	0,26	0,26	0,27	0,27	0,27	0,27	0,27	0,27	0,27	0,27	0,27	0,27	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,46	8,43	7,99	7,74	7,66	7,60	7,52	7,48	7,50	7,52	7,57	7,70	7,83	7,97	8,20	Rupiah
Valas	2,57	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	9,67	8,64	8,15	8,14	8,05	7,99	7,90	7,87	7,58	7,85	7,79	7,80	7,89	8,00	8,10	Rupiah
Valas	2,26	1,19	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,50	0,50	0,50	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018												2019	Items
			Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Giro</b>																<b>Demand Deposits</b>
Rupiah	2,53	2,51	2,38	2,36	2,32	2,40	2,27	2,34	2,35	2,38	2,28	2,34	2,30	2,25	2,32	- Rupiah
Valas	0,28	0,23	0,30	0,25	0,27	0,26	0,29	0,50	0,44	0,38	0,48	0,54	0,51	0,48	0,63	- Foreign Exchange
<b>Tabungan</b>																<b>Saving</b>
Rupiah	2,37	2,29	2,06	2,19	2,18	2,15	2,12	2,11	2,13	2,12	2,11	2,07	2,06	2,00	2,06	- Rupiah
Valas	0,21	0,22	0,20	0,21	0,23	0,22	0,32	0,32	0,32	0,34	0,32	0,35	0,27	0,24	0,23	- Foreign Exchange
<b>Simpanan Berjangka</b>																<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,39	7,40	6,50	6,37	6,34	6,30	6,19	6,23	6,34	6,43	6,65	6,83	6,98	7,31	7,20	Rupiah
Valas	1,42	1,22	1,28	1,32	1,36	1,37	1,42	1,51	1,53	1,73	1,79	1,85	1,89	2,29	2,29	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,94	7,81	7,15	6,95	6,82	6,75	6,72	6,72	6,79	6,88	7,00	7,28	7,56	7,77	7,87	Rupiah
Valas	1,91	1,43	1,52	1,55	1,65	1,64	1,81	1,85	1,92	2,02	2,10	2,31	2,45	2,56	2,58	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,07	7,82	7,26	7,13	6,99	6,90	6,82	6,74	6,80	6,85	7,07	7,47	7,61	7,87	7,97	Rupiah
Valas	1,78	1,53	1,60	1,62	1,49	1,51	1,56	1,62	1,78	1,81	1,96	2,06	2,05	2,33	2,49	Foreign Exchange
- Simpanan Berjangka $\geq 12$ bln																- 12 >= Month Time Deposits
Rupiah	8,83	8,11	7,62	7,16	7,08	7,02	6,98	6,95	6,95	7,00	7,09	7,33	7,31	7,40	7,47	Rupiah
Valas	1,76	1,39	1,77	1,69	1,70	1,72	1,77	1,76	1,91	2,03	2,10	2,07	2,20	2,15	2,23	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018												2019	Items
			Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Giro</b>																<b>Demand Deposits</b>
Rupiah	2,46	2,46	2,33	2,36	2,43	2,42	2,36	2,38	2,31	2,33	2,33	2,35	2,36	2,37	2,36	- Rupiah
Valas	0,49	0,47	0,44	0,51	0,47	0,50	0,49	0,45	0,56	0,52	0,55	0,62	0,64	0,66	0,65	- Foreign Exchange
<b>Tabungan</b>																<b>Saving</b>
Rupiah	3,11	2,64	2,46	2,32	2,25	2,26	2,19	2,17	2,12	2,10	2,10	2,11	2,04	2,02	2,02	- Rupiah
Valas	0,27	0,30	0,35	0,37	0,39	0,41	0,43	0,40	0,44	0,43	0,47	0,53	0,49	0,51	0,52	- Foreign Exchange
<b>Simpanan Berjangka</b>																<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,16	6,62	5,99	5,90	5,85	5,84	5,76	5,89	6,17	6,29	6,44	6,72	6,90	7,24	7,17	Rupiah
Valas	0,95	0,98	1,10	1,16	1,28	1,35	1,39	1,51	1,62	1,75	1,81	1,99	2,07	2,17	2,14	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,61	6,92	6,39	6,36	6,21	6,11	6,08	6,07	6,24	6,38	6,54	6,76	7,03	7,37	7,46	Rupiah
Valas	1,12	1,18	1,36	1,39	1,36	1,44	1,56	1,62	1,72	1,87	1,94	2,12	2,33	2,39	2,51	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,85	7,16	6,56	6,32	6,26	6,25	6,25	6,26	6,38	6,48	6,62	6,78	7,01	7,21	7,34	Rupiah
Valas	1,34	1,16	1,44	1,48	1,52	1,57	1,62	1,63	1,73	1,78	1,86	1,98	2,12	2,22	2,30	Foreign Exchange
- Simpanan Berjangka $\geq 12$ bln																- 12 >= Month Time Deposits
Rupiah	8,86	7,52	6,82	6,72	6,65	6,57	6,53	6,51	6,54	6,54	6,62	6,74	6,86	7,02	7,15	Rupiah
Valas	1,99	1,42	1,27	1,20	1,20	1,21	1,38	1,44	1,46	1,48	1,50	1,47	1,38	1,46	1,50	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018												2019	Items
			Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Giro</b>																<b>Demand Deposits</b>
Rupiah	1,75	1,96	1,96	1,94	1,90	1,89	1,88	1,85	1,85	1,85	1,84	1,84	1,83	2,13	1,93	- Rupiah
Valas	0,16	0,18	0,26	0,23	0,23	0,21	0,20	0,19	0,19	0,27	0,29	0,36	0,53	0,41	0,33	- Foreign Exchange
<b>Tabungan</b>																<b>Saving</b>
Rupiah	1,31	1,16	1,14	1,11	1,10	1,08	1,07	1,06	1,05	1,05	1,06	1,05	1,06	1,04	1,02	- Rupiah
Valas	0,21	0,24	0,29	0,29	0,30	0,30	0,40	0,41	0,41	0,41	0,41	0,40	0,41	0,41	0,40	- Foreign Exchange
<b>Simpanan Berjangka</b>																<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	6,65	5,87	5,07	5,06	5,11	5,17	5,11	5,22	5,57	5,90	5,97	6,22	6,32	6,45	6,46	Rupiah
Valas	0,66	0,90	1,24	1,29	1,31	1,30	1,34	1,37	1,64	1,76	1,78	1,82	1,83	2,03	2,02	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	7,04	6,19	5,65	5,52	5,44	5,42	5,44	5,51	5,71	5,83	6,00	6,14	6,17	6,27	6,32	Rupiah
Valas	0,72	1,03	1,75	1,78	1,93	2,11	2,17	2,20	2,41	2,63	2,63	2,70	2,70	2,81	2,95	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	7,34	6,47	6,04	5,77	5,64	5,59	5,57	5,57	5,57	5,62	5,73	5,82	5,94	6,07	6,15	Rupiah
Valas	1,20	1,18	2,00	1,96	1,88	1,85	1,84	1,89	2,11	2,15	2,19	2,28	2,22	2,29	2,31	Foreign Exchange
- Simpanan Berjangka $\geq 12$ bln																- 12 >= Month Time Deposits
Rupiah	8,34	6,74	6,16	6,06	6,01	5,96	5,95	5,94	5,96	6,02	6,06	6,05	6,16	6,25	6,36	Rupiah
Valas	1,39	0,78	1,42	1,49	1,46	1,49	1,50	1,45	1,46	1,37	1,37	1,47	1,67	1,90	1,93	Foreign Exchange

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

Keterangan	2015	2016	2018												2019	Items	
			Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	1,34	1,42	1,19	1,45	1,28	1,16	0,86	1,17	1,05	1,12	1,14	1,10	1,12	1,06	1,15	- Rupiah	
Valas	0,44	-	-	-	-	-	-	-	-	0,08	0,08	-	-	-	-	- Foreign Exchange	
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	2,74	2,14	1,99	2,11	2,13	1,86	1,41	1,79	1,73	2,12	2,10	1,81	1,90	1,91	1,91	- Rupiah	
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange	
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,71	6,79	5,88	5,99	5,37	5,46	4,60	5,69	5,29	5,82	6,07	5,69	5,78	6,17	5,86	Rupiah	
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,60	6,86	6,28	6,67	5,82	5,93	4,65	5,74	5,20	5,58	5,82	5,80	6,00	6,21	6,28	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,02	7,02	5,77	5,47	5,34	5,29	6,24	6,67	5,55	6,07	6,55	6,41	6,65	6,58	6,70	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,99	6,01	5,58	5,68	5,45	5,72	4,55	5,53	5,04	5,39	5,15	5,14	5,13	5,15	5,17	Rupiah	
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018												2019	Items
			Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Giro</b>																<b>Demand Deposits</b>
Rupiah	1,39	1,65	1,72	1,55	1,59	1,54	1,46	1,41	1,44	1,54	1,50	1,70	1,68	1,62	1,96	- Rupiah
Valas	0,65	0,84	0,98	1,18	0,57	0,69	0,62	0,52	0,60	0,68	0,55	0,81	0,68	0,64	0,81	- Foreign Exchange
<b>Tabungan</b>																<b>Saving</b>
Rupiah	4,97	1,68	1,56	1,48	1,72	1,43	1,48	1,74	1,67	1,52	1,73	1,47	1,50	1,59	1,12	- Rupiah
Valas	0,04	0,26	0,25	0,22	0,26	0,22	0,22	0,21	0,23	0,22	0,20	0,22	0,21	0,21	0,19	- Foreign Exchange
<b>Simpanan Berjangka</b>																<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,63	6,37	6,23	5,75	5,65	5,67	5,56	5,68	6,03	6,43	6,44	6,34	6,09	6,49	6,51	Rupiah
Valas	4,54	1,01	2,46	0,84	1,54	1,14	0,58	1,12	0,84	0,53	0,41	0,77	1,43	1,82	0,78	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,24	6,47	6,52	6,60	5,58	5,57	5,45	6,21	6,37	5,89	6,40	6,56	6,00	6,70	6,88	Rupiah
Valas	4,25	1,63	0,98	1,80	0,97	0,71	1,01	1,17	1,64	1,12	1,80	2,17	3,33	2,58	2,11	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	7,93	5,86	6,71	6,87	6,32	6,07	5,99	5,43	5,59	5,64	5,68	5,60	5,94	6,19	6,41	Rupiah
Valas	4,44	1,17	1,25	2,19	1,49	2,02	2,84	1,41	1,38	1,50	0,91	1,85	1,92	2,14	3,00	Foreign Exchange
- Simpanan Berjangka $\geq 12$ bln																- 12 >= Month Time Deposits
Rupiah	7,16	6,45	6,06	6,16	5,83	5,78	5,66	5,65	5,72	5,66	5,55	5,45	5,37	5,65	5,71	Rupiah
Valas	2,76	0,85	0,74	1,17	1,18	0,82	0,81	0,69	0,77	0,79	1,16	1,29	1,30	0,98	1,06	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018												2019	Items
			Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Giro</b>																<b>Demand Deposits</b>
Rupiah	0,84	0,85	0,81	0,51	0,54	0,50	0,81	0,64	0,66	0,49	0,59	0,56	0,67	0,70	0,68	- Rupiah
Valas	0,61	0,63	0,58	1,30	1,30	1,00	0,67	0,79	0,41	0,38	0,42	0,38	0,39	0,44	0,39	- Foreign Exchange
<b>Tabungan</b>																<b>Saving</b>
Rupiah	2,04	1,92	1,96	1,67	1,76	1,59	1,70	1,71	1,67	1,70	1,77	1,67	1,84	1,90	1,86	- Rupiah
Valas	1,80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Simpanan Berjangka</b>																<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	6,94	6,50	6,65	5,36	5,81	5,08	5,80	5,71	5,68	5,86	6,05	5,66	6,33	6,39	6,07	Rupiah
Valas	1,50	0,96	0,79	0,69	0,77	0,66	0,77	1,39	1,54	0,65	0,67	1,88	2,03	2,06	1,72	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	6,61	5,92	5,82	4,93	4,84	4,47	4,85	4,87	4,93	5,03	5,28	5,00	5,24	5,96	5,85	Rupiah
Valas	1,64	0,81	0,83	0,73	1,40	1,26	1,30	1,30	1,42	1,45	1,51	1,42	1,49	1,54	1,83	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	6,08	6,00	5,89	5,21	5,18	4,64	4,99	5,00	4,67	4,73	4,88	4,61	4,86	5,02	4,89	Rupiah
Valas	2,11	0,90	0,93	0,82	0,86	0,78	0,83	0,84	0,82	0,83	0,86	0,81	0,85	0,88	0,86	Foreign Exchange
- Simpanan Berjangka $\geq 12$ bln																- 12 >= Month Time Deposits
Rupiah	6,14	6,05	5,96	5,19	4,98	4,65	4,96	4,97	4,77	4,83	4,98	4,67	4,91	5,08	4,99	Rupiah
Valas	1,60	1,12	1,53	0,92	0,97	0,87	0,94	0,94	0,92	0,93	0,97	0,91	0,96	0,99	0,97	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	2018												2019	Group of Bank
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>BUKU 1</b>																		<b>BUKU 1</b>
Jumlah Bank	42	34	25	18	18	18	18	18	18	18	18	18	18	18	18	18	Total Banks	
Jumlah Kantor	1.615	1323	919	470	472	472	472	473	474	477	481	481	485	477	495	496	Total Bank Offices	
<b>BUKU 2</b>																	<b>BUKU 2</b>	
Jumlah Bank	44	46	50	54	53	53	53	53	53	53	53	51	51	51	51	51	Total Banks	
Jumlah Kantor	3.850	3745	4.038	4.358	4.035	4.027	4.021	4.026	4.025	4.024	4.028	3.989	3.996	4.003	4.043	4.056	Total Bank Offices	
<b>BUKU 3</b>																	<b>BUKU 3</b>	
Jumlah Bank	17	22	24	25	26	26	26	26	26	26	26	27	27	27	27	27	Total Banks	
Jumlah Kantor	10.365	10.708	10.410	9.424	9.741	9.773	9.749	9.704	9.685	9.628	9.602	9.544	9.479	9.476	9.502	9.549	Total Bank Offices	
<b>BUKU 4</b>																	<b>BUKU 4</b>	
Jumlah Bank	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	Total Banks	
Jumlah Kantor	14.756	15.208	15.507	16.221	16.220	16.063	15.971	15.951	15.946	15.931	15.880	15.875	15.795	15.744	15.717	15.704	Total Bank Offices	
<b>BUKU 1 SYARIAH</b>																	<b>BUKU 1 SHARIA</b>	
Jumlah Bank	6	5	3	3	3	3	3	3	3	3	4	4	4	4	4	4	Total Banks	
Jumlah Kantor	483	272	100	101	101	101	101	99	99	99	100	99	99	99	99	99	Total Bank Offices	
<b>BUKU 2 SYARIAH</b>																	<b>BUKU 2 SHARIA</b>	
Jumlah Bank	6	6	9	9	9	9	9	9	9	9	8	9	9	9	9	9	Total Banks	
Jumlah Kantor	1.668	996	1.136	1.091	1.095	1.089	1.089	1.095	1.100	1.103	1.102	1.143	1.147	1.151	1.157	1.160	Total Bank Offices	
<b>BUKU 3 SYARIAH</b>																	<b>BUKU 3 SHARIA</b>	
Jumlah Bank	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Total Banks	
Jumlah Kantor	-	711	620	620	60	619	619	619	615	615	607	607	607	605	605	612	Total Bank Offices	
<b>Total</b>																	<b>Total</b>	
Jumlah Bank	119	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	Total Banks	
Jumlah Kantor	32.737	32.963	32.730	32.285	31.724	32.144	32.022	31.967	31.944	31.877	31.800	31.738	31.608	31.555	31.618	31.676	Total Bank Offices	

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Keterangan	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																	
a. Kredit Yang Diberikan	3.706.501	4.092.104	4.413.414	4.781.931	4.704.018	4.788.783	4.827.238	4.930.484	5.028.745	5.029.622	5.084.506	5.175.052	5.225.199	5.218.224	5.358.012	5.249.208	
- Kepada Pihak Ketiga	3.674.308	4.057.904	4.377.195	4.737.944	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	
Rupiah	3.057.964	3.423.180	3.736.609	4.044.724	3.967.900	4.043.044	4.077.672	4.162.700	4.222.379	4.222.974	4.253.609	4.316.803	4.352.773	4.386.794	4.494.416	4.415.878	
Valas	616.345	634.724	640.585	693.220	694.441	700.193	700.492	716.599	751.734	752.978	778.886	803.297	816.005	773.361	800.466	770.737	
- Kepada Bank Lain	32.192	34.200	36.220	43.987	41.676	45.546	49.073	51.185	54.632	53.670	52.011	54.953	56.421	58.069	63.130	62.593	
Rupiah	19.100	21.443	22.983	27.409	25.305	27.212	30.811	33.094	35.872	35.801	33.164	35.489	35.173	38.782	41.291	41.446	
Valas	13.092	12.757	13.237	16.574	16.372	18.334	18.261	18.091	18.760	18.847	19.463	21.248	19.287	21.839	21.146	Foreign Exchange	
b. Penempatan pada Bank Lain	182.432	211.901	207.050	235.594	232.635	269.786	261.371	252.189	262.314	240.108	250.079	261.074	266.260	277.583	220.990	227.835	
- Giro	70.250	77.840	78.205	90.205	87.935	102.867	94.307	105.306	104.771	87.393	92.661	95.010	97.383	102.695	86.232	90.885	
- Inter Bank Call Money	77.697	104.725	98.230	105.081	106.492	123.658	121.124	105.222	118.243	111.591	114.826	121.547	116.507	123.516	85.313	98.756	
- Deposito Berjangka	29.622	20.692	16.127	23.314	22.212	28.906	30.836	27.637	27.340	28.896	30.429	33.760	42.998	40.521	22.270	28.135	
- Lainnya	4.864	8.643	14.489	16.994	15.995	14.355	15.104	14.023	11.960	12.228	12.163	10.757	9.371	10.851	27.176	10.060	
c. Penempatan pada Bank Indonesia	569.018	685.575	717.840	701.250	622.863	589.265	614.123	661.478	677.616	644.575	618.279	641.266	648.547	657.416	676.134	649.547	
- Giro	361.588	393.362	370.727	386.361	394.134	397.969	395.563	397.246	401.514	404.438	407.099	409.113	418.241	406.358	417.888	425.169	
- Fine Tune Operation (FTO)	79.917	158.264	156.936	152.706	140.526	99.496	122.835	144.944	131.882	149.333	135.909	114.295	121.862	141.006	212.031	113.640	
- Fasbi	123.020	123.177	185.371	155.691	80.560	84.751	89.244	113.948	138.732	85.365	70.054	113.755	104.658	107.191	132.528	106.337	
- Lainnya	4.493	10.772	4.806	6.492	7.643	7.049	6.482	5.340	5.489	5.218	4.103	3.786	2.861	4.687	4.402	- Others	
d. Surat Berharga	636.688	660.828	860.522	1.035.391	1.142.234	1.135.956	1.091.501	1.000.329	971.373	993.035	986.973	1.000.596	1.018.573	1.003.061	941.936	1.033.485	
- Sertifikat Bank Indonesia (SBI)	113.104	40.017	96.103	19.901	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	72.826	
- Surat Perbadhaaraan Negara (SPN)	19.418	26.443	31.352	53.299	55.995	61.890	66.910	58.300	54.507	47.065	71.381	70.580	73.826	61.172	56.802	- Treasury Bills	
- Obligasi	369.849	485.238	561.963	637.780	655.041	636.376	634.483	577.904	583.821	667.714	654.311	670.585	672.654	673.100	616.058	706.057	
- Lainnya	134.316	109.130	171.104	324.411	410.811	418.092	375.377	347.258	318.963	264.601	243.090	228.953	232.506	217.047	225.264	197.799	
e. Penyeritan	20.984	25.605	33.889	39.708	39.040	39.204	38.209	38.772	40.063	40.263	40.443	41.604	41.979	42.115	43.534	43.705	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	90.454	116.540	153.245	157.143	161.388	160.282	161.819	163.690	165.558	165.416	167.885	168.045	169.264	168.630	162.594	165.535	
<b>Sumber Dana</b>																	
a. Dana Pihak Ketiga	4.114.420	4.413.056	4.836.758	5.289.377	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	5.563.162	
Rupiah	3.434.579	3.665.444	4.091.634	4.541.406	4.518.859	4.556.675	4.578.286	4.583.473	4.614.937	4.600.209	4.615.753	4.657.950	4.707.234	4.711.444	4.825.128	4.775.451	
Giro	605.276	667.537	821.777	949.960	941.195	966.454	980.963	983.344	945.789	937.396	967.196	975.702	963.731	997.007	960.887	Demand Deposit	
Tabungan	1.187.559	1.274.588	1.413.351	1.573.402	1.525.115	1.517.666	1.511.337	1.550.905	1.585.307	1.587.598	1.586.147	1.588.627	1.595.650	1.608.048	1.690.086	1.632.665	
Simpanan Berjangka	1.641.743	1.723.319	1.856.507	2.035.294	2.043.784	2.097.813	2.100.496	2.051.605	2.046.286	2.092.210	2.102.128	2.135.882	2.139.665	2.138.035	2.181.699	Time Deposits	
Valas	679.841	747.612	745.124	747.971	736.442	736.424	738.925	753.104	783.880	779.109	784.240	824.543	847.292	861.945	805.320	787.711	
Giro	284.309	319.995	302.458	300.774	302.320	293.223	300.547	317.780	328.215	321.004	311.310	347.215	364.531	402.826	318.027	311.140	
Tabungan	96.899	121.423	138.459	127.822	123.867	125.333	125.815	126.213	131.996	130.265	128.338	135.581	138.160	131.818	135.173	129.590	
Simpanan Berjangka	298.633	306.194	304.208	319.374	310.255	317.868	312.563	309.111	323.669	327.841	344.591	341.747	344.601	327.301	352.120	346.982	
b. Kewajiban kepada Bank Indonesia	2.147	691	908	1.197	2.120	1.283	1.187	2.317	2.310	2.684	1.836	2.150	2.479	2.797	1.029	Liabilities to BI	
c. Kewajiban kepada Bank lain	132.956	161.094	168.531	184.225	181.141	204.299	200.555	204.463	193.749	193.200	196.821	196.398	201.293	198.300	192.555	192.297	
d. Surat Berharga yang diterbitkan	54.308	65.544	93.222	113.300	106.410	101.295	99.415	100.460	103.052	108.328	110.407	111.099	110.713	110.519	115.129	110.460	
e. Pinjaman yang Diterima	145.853	177.718	179.671	199.054	217.896	220.428	229.774	243.589	258.717	264.992	267.088	274.780	283.666	270.975	296.746	288.438	
Rupiah	20.350	22.873	21.734	28.094	27.862	29.597	33.653	34.948	36.444	36.186	35.846	38.553	42.793	47.121	48.535	48.535	
Valas	125.503	154.845	157.938	170.955	190.034	190.831	196.121	208.641	220.273	228.806	231.242	236.227	240.872	223.854	248.221	239.903	
f. Kewajiban Spot dan Derivatif	18.880	27.728	14.302	6.665	11.466	9.570	12.914	14.769	26.851	23.288	33.127	31.758	36.832	28.662	24.781	Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dengan janji dibeli kembali/repo)	120.691	109.623	100.710	121.225	89.316	100.086	126.374	176.845	183.495	113.080	117.479	115.653	118.627	114.807	206.480	124.464	
h. Setoran Jaminan	5.622	6.292	5.206	5.996	5.332	5.352	5.734	5.194	5.123	4.856	4.870	4.589	4.604	4.532	4.559	4.193	
<b>Beberapa Komponen modal</b>																	
a. Modal Disetor	153.439	164.270	176.712	196.289	198.756	199.129	199.354	202.338	204.849	205.023	205.710	208.509	208.727	209.052	209.321	209.492	
b. Cadangan	67.568	81.652	64.834	65.253	65.570	63.225	64.430	67.418	67.650	67.756	67.891	68.194	68.296	68.266	68.287	68.287	
c. L/R Tahun lalu <sup>1)</sup>	256.642	323.763	411.187	469.995	596.319	567.095	552.847	549.483	548.480	547.613	547.181	546.209	546.133	546.137	542.899	693.881	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	112.213	104.628	106.544	131.171	22.094	36.390	46.124	57.479	70.920	83.688	95.914	110.265	123.315	135.998	150.058	13.448	
e. Tambahan modal disetor	97.889	96.177	111.688	124.661	119.947	119.313	114.251	111.016	105.188	110.174	109.548	106.935	104.796	111.143	114.482	115.629	
f. Modal Pinjaman	34.432	40.878	41.692	44.650	44.711	44.032	45.149	43.618	44.025	44.125	45.778	48.433	48.531	49.277	49.222	49.176	

<sup>1)</sup> LBU 2008 is not defined vs Metada<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and old metada

\*) Provisional figures

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Keterangan	2014	2015	2016	2017	Tabel 1.2.a. Kegiatan Usaha Bank Persero (State Owned Banks Operations) Miliar Rp (Billion Rp)												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	1.329.941	1.542.443	1.765.198	1.968.419	1.906.543	1.957.716	1.968.546	2.025.675	2.073.361	2.080.846	2.093.123	2.136.769	2.167.956	2.165.313	2.244.788	2.188.979	a. Credit	
- Kepada Pihak Ketiga	1.325.087	1.536.852	1.759.782	1.963.039	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	2.183.939	- To Third Party	
Rupiah	1.168.932	1.345.983	1.558.081	1.721.298	1.666.701	1.708.254	1.719.584	1.761.207	1.792.216	1.796.763	1.803.699	1.832.600	1.851.589	1.869.124	1.937.593	1.897.417	Rupiah	
Valas	156.155	190.869	201.701	241.741	235.523	244.965	243.952	259.169	273.732	276.993	282.075	296.973	310.456	290.393	302.007	286.522	Foreign Exchange	
- Kepada Bank Lain	4.854	5.591	5.417	5.379	4.319	4.497	5.011	5.298	7.413	7.090	7.349	7.196	5.911	5.796	5.188	5.040	- Inter Bank Credit	
Rupiah	4.170	4.955	4.181	3.276	2.500	2.442	2.946	2.949	4.860	4.856	5.400	5.484	4.234	4.175	4.332	4.078	Rupiah	
Valas	684	636	1.236	2.103	1.819	2.055	2.063	2.349	2.553	2.234	1.949	1.712	1.676	1.621	856	963	Foreign Exchange	
b. Penempatan pada Bank Lain	59.142	56.879	49.645	77.297	67.782	68.891	64.075	75.251	76.594	66.860	72.008	78.702	75.247	100.455	69.859	63.687	b. Interbank Placement	
- Giro	32.362	32.556	25.295	39.080	38.111	44.108	35.247	47.183	44.902	37.576	39.459	41.561	42.296	50.667	35.926	41.346	- Demand Deposit	
- Inter Bank Call Money	24.017	21.908	19.220	28.272	21.452	15.498	18.595	17.975	24.032	23.484	24.485	30.041	25.447	43.220	11.137	18.177	- Inter Bank Call Money	
- Deposito Berjangka	2.725	2.067	2.807	6.253	4.790	6.372	7.581	7.337	5.346	3.263	5.075	4.441	4.893	3.988	3.671	2.070	- Time Deposits	
- Lainnya	38	348	2.324	3.692	3.428	2.913	2.652	2.756	2.314	2.538	2.987	2.658	2.611	2.580	19.126	2.095	- Others	
c. Penempatan pada Bank Indonesia	221.173	244.973	311.555	271.205	234.751	215.926	207.153	229.954	241.629	228.035	233.267	222.656	228.079	233.409	295.771	220.562	c. Placement to Bank Indonesia	
- Giro	130.859	154.319	141.780	142.432	152.962	151.600	147.723	149.747	156.078	151.699	163.787	167.856	168.524	161.315	173.047	166.998	- Demand Deposit	
- Fine Tune Operation (FTO)	45.825	64.921	103.113	81.112	62.379	51.160	44.684	49.471	49.272	43.737	52.423	23.418	41.248	94.935	23.175	- Fine Tune Operation (FTO)		
- Fasbi	43.565	19.137	64.663	47.637	19.381	13.134	14.719	30.165	35.703	32.564	17.014	31.345	37.007	30.726	27.674	30.362	- Fasbi	
- Lainnya	925	6.597	2.000	24	29	33	27	570	576	35	44	36	115	120	115	27	- Others	
d. Surat Berharga	247.591	283.585	323.937	400.550	432.121	422.091	403.136	353.885	332.375	376.558	376.831	400.269	419.263	425.320	376.256	430.693	d. Securities	
- Sertifikat Bank Indonesia (SBI)	38.198	10.070	19.926	10.481	5.733	5.058	2.799	2.449	1.792	2.233	5.328	13.916	18.840	21.193	15.834	31.797	- Bank Indonesia Certificates	
- Surat Perbendaharaan Negara (SB/PN)	4.430	4.989	5.427	13.375	14.796	20.786	22.620	18.837	15.041	4.788	30.505	32.684	33.035	29.840	30.300	- Treasury Bills		
- Obligasi	173.829	235.192	245.129	279.137	300.751	280.040	268.784	230.584	218.088	289.957	265.213	273.914	280.335	289.332	241.308	289.479	- Bonds	
- Lainnya	31.134	33.334	53.456	97.556	110.841	116.207	108.932	102.014	97.454	79.579	75.784	87.053	84.955	90.372	79.116	- Others		
e. Penyeritan	8.795	12.463	14.453	18.352	19.920	19.920	19.350	19.421	19.421	20.421	20.421	20.421	20.421	20.283	21.360	21.361	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	42.063	52.821	72.272	78.759	81.000	80.236	80.516	81.968	82.551	82.086	83.022	83.781	83.807	84.361	82.445	84.617	f. Impairment on Financial Assets	
<b>Sumber Dana</b>																	<b>Source of Funds</b>	
a. Dana Pihak Ketiga	1.582.488	1.734.961	1.984.174	2.213.902	2.108.729	2.116.815	2.151.193	2.153.542	2.190.656	2.199.463	2.227.644	2.277.069	2.304.482	2.339.295	2.412.453	2.315.459	a. Third Party Funds	
Rupiah	1.352.573	1.466.987	1.694.406	1.916.055	1.818.076	1.830.886	1.834.641	1.859.014	1.875.495	1.879.638	1.909.672	1.935.581	1.957.247	1.958.600	2.088.035	2.002.674	Rupiah	
Giro	214.126	269.903	364.103	405.812	383.405	367.329	376.746	385.715	374.400	373.293	374.199	382.222	383.058	384.052	459.295	396.430	Demand Deposit	
Tabungan	572.294	636.447	711.441	814.506	770.293	768.559	758.131	777.041	796.675	795.776	798.850	805.248	811.039	817.100	864.259	827.609	Saving	
Simpanan Berjangka	566.153	560.637	618.862	695.737	664.378	694.998	699.764	696.258	704.219	710.568	736.624	748.111	763.150	757.448	764.481	778.635	Time Deposits	
Valas	229.915	267.974	289.768	297.847	290.653	285.928	280.552	294.527	315.162	319.826	317.972	341.488	347.235	380.695	324.418	312.785	Foreign Exchange	
Giro	104.133	130.612	123.690	128.911	128.164	117.372	116.416	130.253	139.113	135.906	126.684	154.729	164.717	200.077	132.385	124.917	Demand Deposit	
Tabungan	29.565	35.900	44.049	42.776	39.893	39.959	38.984	40.083	44.907	43.182	42.189	43.672	43.930	42.431	47.087	40.550	Saving	
Simpanan Berjangka	96.217	101.462	122.028	126.160	122.596	128.596	125.152	124.192	131.142	140.738	149.099	143.087	138.588	138.188	144.946	147.318	Time Deposits	
b. Kewajiban kepada Bank Indonesia	2.143	543	806	953	991	979	947	1.922	2.050	1.579	1.202	1.189	1.176	1.012	1.051	1.028	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	30.441	32.665	28.007	34.155	33.874	44.419	44.382	49.725	43.741	43.842	43.451	46.329	55.359	62.282	44.303	49.254	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	22.433	28.075	49.569	62.059	57.741	56.617	56.621	56.628	62.469	62.630	65.224	65.376	64.936	64.983	64.788	d. Issued Securities		
e. Pinjaman yang Diterima	62.716	95.154	103.613	108.514	115.532	119.446	130.766	132.978	139.236	140.897	137.455	139.732	131.592	146.342	141.276	e. Loans received		
Rupiah	7.234	8.770	6.044	8.262	8.761	8.728	9.694	10.674	10.646	11.101	12.574	12.553	13.635	13.795	15.277	15.245	Rupiah	
Valas	55.482	86.384	97.569	100.251	106.423	106.804	109.752	120.093	121.932	128.136	128.323	124.901	126.097	117.797	131.065	126.032	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	1.569	1.917	1.327	571	1.969	1.540	2.214	2.027	4.665	2.556	3.665	2.684	3.005	2.008	1.794	1.650	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dengan janji dibeli kembali/repo)	53.935	44.428	40.585	42.149	37.025	45.737	60.851	94.356	105.651	52.131	57.379	54.022	59.014	54.465	105.406	62.653	g. Other Liabilities	
h. Setoran Jaminan	2.916	3.078	2.852	3.046	2.659	2.632	2.793	2.321	2.195	2.129	2.113	1.731	1.606	1.662	1.698	1.597	h. Margin Deposits	
<b>Beberapa Komponen modal</b>																	<b>Components of Capital</b>	
a. Modal Disetor	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	29.765	a. Paid In Capital	
b. Cadangan	32.729	39.947	17.607	11.994	11.994	11.994	11.994	11.985	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	108.238	141.226	202.907	239.489	304.097	281.150	275.966	276.332	276.330	276.328	276.330	276.328	276.332	276.332	354.101	354.101	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	54.375	55.861	52.111	64.435	10.178	17.452	21.547	27.498	35.134	40.648	46.149	53.671	60.096	65.844	74.134	5.779	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	34.590	32.958	36.042	40.314	37.414	37.438	35.754	34.124	31.036	31.760	31.342	30.879	29.000	31.979	33.407	33.757	e. Additional Paid In Capital	
f. Modal Pinjaman	3.762	3.753	3.215	3.191	3.186	3.186	3.186	3.188	3.188	3.188	3.189	3.187	3.187	3.187	3.187	3.187	f. Loan Capital	

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs metadata Lama

\*) Angka

Keterangan	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																	
a. Kredit Yang Diberikan	1.492.358	1.609.497	1.763.593	1.923.226	1.909.490	1.927.326	1.943.893	1.970.936	1.995.096	1.991.717	2.015.073	2.040.111	2.054.883	2.060.221	2.097.164	2.058.771	
- Kepada Pihak Ketiga	1.481.808	1.596.781	1.747.080	1.899.598	1.886.041	1.901.723	1.915.438	1.940.690	1.963.862	1.960.952	1.986.850	2.005.334	2.021.578	2.025.482	2.058.976	2.021.046	
Rupiah	1.271.243	1.388.315	1.534.977	1.655.610	1.640.895	1.656.791	1.669.284	1.693.109	1.707.197	1.705.714	1.724.149	1.746.485	1.757.196	1.770.746	1.798.854	1.773.811	
Valas	210.565	208.466	212.103	243.988	245.146	244.932	246.153	247.581	256.665	255.239	262.701	263.284	264.382	254.737	259.123	247.234	
- Kepada Bank Lain	10.550	12.715	16.514	23.628	23.448	25.603	28.456	30.246	31.234	30.765	32.223	33.305	34.738	38.188	37.725	- Inter Bank Credit	
Rupiah	10.550	12.715	15.840	20.221	19.608	21.756	24.814	26.686	27.790	27.752	24.650	26.864	27.854	29.616	31.511	31.225	
Valas	-	-	674	3.409	3.840	3.847	3.641	3.560	3.444	3.013	3.574	3.913	5.451	5.122	6.677	6.500	
b. Penempatan pada Bank Lain	50.611	71.088	83.930	81.340	77.668	81.527	82.334	76.774	75.309	66.594	76.714	72.630	76.923	71.965	76.791	73.124	
- Giro	25.919	33.127	38.448	34.682	33.444	37.474	38.880	38.953	33.841	27.840	31.106	31.960	35.212	31.926	33.893	33.258	
- Inter Bank Call Money	18.510	30.226	34.358	34.387	33.084	33.698	32.271	28.028	32.862	29.967	37.428	33.659	35.781	32.842	34.974	33.265	
- Deposito Berjangka	2.475	1.536	345	870	901	975	1.595	843	1.204	1.364	1.310	992	703	952	1.857	350	
- Lainnya	3.708	6.199	10.779	11.402	10.239	9.938	9.588	8.949	7.402	7.422	6.869	6.019	5.227	6.245	6.068	6.251	
c. Penempatan pada Bank Indonesia	219.562	284.857	249.607	261.874	241.288	234.078	245.866	261.442	265.660	251.778	233.342	253.114	243.702	241.058	278.077	276.991	
- Giro	147.503	146.491	152.530	165.125	167.050	169.003	166.288	163.645	163.131	167.253	161.935	159.101	164.124	155.474	160.441	177.084	
- Fine Tune Operation (FTO)	23.846	69.722	38.829	39.664	39.200	28.776	46.883	55.989	49.921	62.503	51.895	56.993	56.256	58.531	70.583	68.330	
- Fasbi	45.936	63.175	56.450	52.220	31.509	31.392	28.684	39.980	50.772	17.669	16.551	33.311	20.273	24.666	42.777	28.225	
- Lainnya	2.277	3.468	1.798	4.866	3.528	4.907	4.011	1.827	1.836	4.354	2.960	3.708	3.049	4.276	3.352	- Others	
d. Surat Berharga	247.954	222.331	372.734	452.403	509.631	511.663	489.885	458.679	458.704	443.281	438.180	425.575	426.666	407.695	402.798	427.107	
- Sertifikat Bank Indonesia (SBI)	47.230	16.162	53.536	2.369	2.375	2.124	1.842	2.524	2.072	4.552	6.412	8.041	9.627	10.431	10.578	22.103	
- Surat Perbadahaara Negara (SB/PN)	9.966	12.899	11.643	22.360	20.882	20.490	22.420	20.680	20.209	24.204	22.924	20.402	22.295	20.158	16.703	12.491	
- Obligasi	113.519	148.378	217.434	260.018	256.404	256.594	263.983	250.848	269.183	278.411	285.640	290.682	287.618	282.672	277.310	306.897	
- Tagihan	77.239	44.892	90.122	167.655	229.969	232.454	201.640	184.626	167.240	136.114	123.204	106.449	107.127	94.434	98.206	85.616	
e. Penyeritan	10.490	11.499	18.276	19.944	17.698	17.864	17.439	18.001	18.971	19.164	19.344	19.506	19.880	20.063	20.404	20.576	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	31.920	40.238	58.006	58.243	60.170	59.357	60.484	60.504	61.578	61.819	62.962	62.530	63.561	62.308	59.551	59.979	
g. Tagihan Spot dan Derivatif	2.777	3.535	2.309	1.695	2.079	2.285	2.962	4.171	3.510	4.281	4.379	5.372	7.668	6.411	7.064	h. Other claims	
h. Tagihan Lainnya	86.372	54.544	66.407	90.276	118.603	98.341	93.025	81.670	75.207	106.589	101.591	92.236	106.451	103.106	91.376	106.681	
<b>Sumber Dana</b>																	
a. Dana Pihak Ketiga	1.731.019	1.821.244	2.045.699	2.222.317	2.258.384	2.253.452	2.263.229	2.242.630	2.263.293	2.249.741	2.247.946	2.247.906	2.265.216	2.256.315	2.303.215	2.308.745	
Rupiah	1.437.776	1.506.490	1.747.194	1.914.726	1.949.752	1.947.368	1.949.327	1.927.452	1.950.379	1.941.740	1.934.205	1.925.787	1.929.360	1.932.382	1.980.510	1.982.902	
Giro	212.135	224.669	273.849	337.463	342.930	332.835	337.819	339.602	353.296	341.117	338.196	330.468	334.067	330.026	342.207	337.155	
Tabungan	483.010	488.571	549.423	591.105	606.248	600.537	604.559	618.463	627.531	625.073	622.870	621.365	624.480	635.920	639.173	Saving	
Simpanan Berjangka	742.631	793.250	923.922	986.158	1.000.574	1.013.997	1.006.949	969.387	969.552	975.550	973.140	973.954	971.133	978.876	1.002.384	1.006.575	
Valas	293.243	314.753	298.505	307.591	308.632	306.083	313.902	315.178	312.914	308.001	313.741	322.119	335.856	323.932	322.705	325.842	
Giro	97.101	95.441	93.907	95.776	102.166	99.077	102.246	105.558	99.928	100.113	98.673	102.864	106.275	111.562	97.468	103.546	
Tabungan	39.782	55.566	61.737	62.840	63.168	64.418	66.198	65.499	65.346	66.425	65.505	68.950	71.636	68.570	66.702	67.534	
Simpanan Berjangka	156.360	163.748	142.861	148.975	143.297	142.588	145.458	144.121	147.640	141.463	149.563	150.305	157.945	143.800	158.534	154.762	
b. Kewajiban kepada Bank Indonesia	2	146	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
c. Kewajiban kepada Bank lain	42.349	58.922	55.328	73.608	81.989	90.058	81.759	82.322	75.646	82.825	83.435	82.157	77.272	66.272	65.398	74.831	
d. Surat Berharga yang diterbitkan	18.383	25.568	31.972	33.778	29.338	30.220	30.690	31.593	33.606	34.189	30.861	31.352	31.961	31.933	32.389	31.751	
e. Pinjaman yang Diterima	22.662	19.568	18.345	29.976	35.712	36.621	38.170	39.862	43.273	39.814	41.841	48.167	55.119	52.669	60.079	57.424	
Rupiah	3.831	3.499	5.267	6.126	6.554	6.545	7.695	8.394	9.186	6.433	7.593	8.824	12.303	12.403	11.459	11.660	Rupiah
Valas	18.830	16.069	13.077	23.851	29.158	30.076	30.475	31.467	34.087	33.381	34.249	39.343	42.817	40.266	48.620	45.764	Foreign Exchange
f. Kewajiban Spot dan Derivatif	2.090	3.203	1.914	1.339	2.611	1.967	2.899	3.157	5.959	5.208	7.363	7.402	8.024	6.085	5.187	4.562	4.562
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	46.654	44.642	40.008	57.119	35.691	35.809	40.885	60.037	50.693	40.144	37.364	39.610	36.063	36.297	62.436	37.342	g. Other Liabilities
h. Setoran Jaminan	1.389	1.353	1.218	2.051	1.953	2.002	2.211	2.191	2.261	2.050	2.024	2.083	2.198	2.107	2.014	1.891	h. Margin Deposits
<b>Beberapa komponen modal</b>																	
a. Modal Disetor	57.467	64.121	74.297	89.294	91.347	91.415	91.440	94.186	96.675	96.730	96.987	96.988	97.303	97.330	97.422	Components of Capital	
b. Cadangan	18.730	22.725	25.750	29.558	29.411	26.651	27.060	29.839	29.953	30.053	30.053	30.053	30.153	30.153	30.184	Paid In Capital	
c. L/R Tahun lalu <sup>1)</sup>	101.723	124.459	160.789	179.442	221.148	218.702	212.519	209.702	209.213	209.126	209.149	209.065	209.082	206.964	256.207	Reserves	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	32.860	29.129	31.193	42.368	7.232	11.630	15.359	19.105	23.206	28.155	32.412	36.973	40.688	45.136	49.497	Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	56.646	56.563	69.578	75.984	75.452	75.151	72.431	70.628	68.787	70.748	70.277	70.946	71.261	73.466	74.782	Additional Paid In Capital	
f. Modal Pinjaman	25.543	27.633	28.796	31.873	31.920	31.228	31.265	29.763	29.717	30.232	31.605	32.299	32.187	32.107	30.841	31.151	Loan Capital

<sup>1)</sup> Pada LBu 2008 tdk didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

\*) Angka-angka sementara

(r) Angka-angka diperbaiki

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

<sup>1)</sup> Pada LBI L 2008 tdk didefinisikan Vs Metadata

<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata | lama

c) Analisa analisa disponibiliti

<sup>1)</sup> IBI 2008 is not defined vs metadata

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

### v) Revised figures

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

Keterangan	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																	
a. Kredit Yang Diberikan	302.426	329.742	359.327	393.439	387.093	392.778	395.925	401.531	403.003	405.777	409.730	414.318	413.593	417.078	426.051	418.212	
- Kepada Pihak Ketiga	301.456	328.759	357.859	390.372	384.279	390.679	393.872	399.147	400.768	403.590	407.563	412.041	411.539	413.200	421.655	413.071	
Rupiah	300.647	328.131	357.145	389.863	384.279	390.185	393.381	398.657	400.273	403.092	407.055	411.539	410.846	412.717	421.089	412.666	
Valas	809	628	714	509	503	493	491	490	495	498	508	502	513	483	565	405	
- Kepada Bank Lain	970	983	1.468	3.067	2.311	2.100	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	5.141	
Rupiah	970	983	1.468	3.067	2.311	2.100	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	5.141	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Penempatan pada Bank Lain	38.351	29.244	23.582	29.585	37.234	56.336	57.098	48.727	51.385	51.021	49.351	55.946	61.455	56.000	34.438	47.792	
- Giro	1.675	1.249	1.818	2.266	1.893	2.474	2.401	2.443	2.543	2.417	2.394	2.152	2.223	2.749	2.864	2.094	
- Inter Bank Call Money	14.233	13.117	9.625	11.310	18.444	31.981	26.212	27.515	23.709	22.407	24.973	22.061	18.310	15.508	20.738	-	
- Deposito Berjangka	21.856	13.551	11.042	14.576	15.057	20.109	20.393	18.141	19.443	23.005	22.793	27.165	36.053	33.555	14.597	23.740	
- Lainnya	586	1.327	1.097	1.433	1.840	1.773	2.317	1.931	1.884	1.890	1.757	1.656	1.118	1.386	1.469	1.220	
c. Penempatan pada Bank Indonesia	39.144	43.069	72.100	82.388	64.602	61.838	73.117	65.462	65.001	56.654	55.538	67.069	68.014	74.434	80.487	59.347	
- Giro	31.339	35.639	31.051	37.904	34.571	35.908	39.162	40.445	38.347	37.898	34.410	37.360	39.803	46.145	40.667	36.489	
- Fine Tune Operation (FTO)	382	1.051	3.065	10.683	12.359	120	475	5.542	595	3.789	180	520	5.368	7.851	7.790	1.343	
- Fasbi	6.801	6.080	37.592	33.254	16.186	23.994	31.657	17.644	24.221	13.923	20.099	28.839	22.491	20.091	31.782	21.515	
- Lainnya	623	298	392	547	1.486	1.815	1.823	1.831	1.838	1.044	848	351	352	347	248	0	
d. Surat Berharga	30.988	41.798	38.065	58.965	70.347	72.845	72.299	74.291	70.524	64.896	60.658	63.022	62.023	63.944	59.567	66.117	
- Sertifikat Bank Indonesia (SBI)	9.179	6.753	7.097	5.926	10.239	10.425	8.467	10.355	8.901	5.274	4.123	5.457	7.185	9.338	8.661	12.388	
- Surat Perbandaranha Negara (SB/PN)	43	787	383	3.073	3.247	2.939	4.328	5.073	5.405	6.046	5.958	4.902	5.025	5.131	4.271	3.838	
- Obligasi	17.605	27.355	21.318	26.987	30.512	31.044	29.905	30.163	28.816	29.491	29.575	30.725	29.766	30.129	28.405	32.141	
- Lainnya	4.161	6.902	9.267	22.979	26.349	28.436	29.598	28.699	27.403	24.085	21.001	21.938	20.048	19.346	18.229	17.749	
e. Penyertaan	692	692	1.092	1.343	1.353	1.352	1.351	1.351	1.603	1.609	1.609	1.609	1.610	1.610	1.610	1.610	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CPKN)	7.927	9.073	8.797	9.137	9.068	8.910	9.038	9.125	9.095	9.296	9.203	8.869	8.844	8.964	8.402	8.716	
g. Tagihan Spot dan Derivatif	-	-	2	2	0	5	0	3	4	0	2	1	0	2	3	9	
h. Tagihan Lainnya	5.481	5.743	3.497	5.927	21.936	22.728	24.230	24.817	18.642	21.428	19.884	21.510	33.224	37.250	16.990	18.011	
<b>Sumber Dana</b>																	
a. Dana Pihak Ketiga	335.957	356.600	383.531	449.389	483.639	504.930	521.598	517.118	508.119	497.274	491.247	513.965	532.575	535.348	477.473	496.538	
Rupiah	334.704	353.719	380.794	448.012	482.505	503.617	520.488	516.147	507.124	496.247	490.162	512.974	531.631	534.311	475.485	495.715	
Tabungan	120.531	110.080	102.914	108.911	141.915	161.177	171.359	175.026	173.002	153.455	146.669	173.898	174.132	165.678	116.439	141.553	
Simpanan Berjangka	100.903	116.551	128.691	143.598	122.851	123.427	123.732	129.870	135.002	141.026	138.517	136.147	135.434	142.088	165.748	141.108	
Valas	1.253	2.881	2.736	1.377	1.134	1.314	1.110	971	995	1.027	1.085	991	944	1.037	1.988	822	
Giro	368	264	270	353	357	244	446	392	441	503	420	524	505	375	353		
Tabungan	46	50	111	72	74	77	78	79	78	82	86	82	78	80	77		
Simpanan Berjangka	839	2.567	2.355	952	703	992	587	501	474	446	582	380	357	434	1.533	392	
b. Kewajiban kepada Bank Indonesia	2	2	2	1	1	1	1	1	2	1	1	1	1	1	1	1	
c. Kewajiban kepada Bank lain	20.612	21.809	33.694	27.762	15.078	16.742	17.195	16.173	16.816	20.184	21.906	21.519	20.848	20.250	31.409	18.693	
d. Surat Berharga yang diterbitkan	7.050	6.730	8.852	12.357	8.642	9.177	8.162	7.843	8.254	7.439	7.540	10.075	9.188	9.438	13.214	10.125	
e. Pinjaman yang Diterima	3.212	3.945	6.727	10.910	9.762	11.534	11.995	11.946	12.338	12.357	10.376	10.514	10.232	13.927	14.249	14.070	
Rupiah	3.150	3.945	6.053	10.165	9.006	10.777	11.231	11.183	11.550	11.564	9.566	9.695	9.396	13.140	13.889	13.721	
Valas	62	-	674	745	755	756	765	764	788	793	810	819	836	787	359	349	
f. Kewajiban Spot dan Derivatif	-	-	1	1	10	0	4	5	3	0	0	1	1	0	4	4	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	3.405	5.585	4.396	3.593	589	719	512	2.944	2.990	44	1.202	279	167	1.199	12.227	995	
h. Setoran Jaminan	467	564	378	472	295	286	290	293	267	292	313	318	325	332	483	324	
<b>Beberapa komponen modal</b>																	
a. Modal Disetor	26.771	30.333	34.947	37.849	38.167	38.422	38.621	38.783	38.804	38.924	39.053	39.059	39.260	39.271	39.513	39.521	
b. Cadangan	12.877	15.484	18.111	20.154	20.606	20.996	21.714	21.966	22.044	22.179	22.483	22.485	22.448	22.423	22.425	22.425	
c. L/R Tahun lalu <sup>1)</sup>	706	875	854	1.543	9.951	7.244	4.953	4.083	3.723	3.510	3.072	2.853	2.853	2.834	2.783	16.362	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	9.720	10.595	11.487	12.436	1.962	3.409	4.373	5.467	6.550	7.559	8.850	10.072	11.485	12.418	13.135	11.113	
e. Tambahan modal disetor	2.230	2.168	2.992	2.585	1.659	1.403	1.070	790	255	255	(20) <sup>1)</sup>	(55) <sup>1)</sup>	(517) <sup>1)</sup>	271	921	963	
f. Modal Pinjaman	1.004	1.005	1.502	1.503	1.422	1.422	2.417	2.417	2.118	2.159	2.161	2.160	2.160	2.161	2.161	2.161	

<sup>1)</sup> Pada LB2008 tidak didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama<sup>r)</sup> Angka-angka diperbaiki<sup>1)</sup> LB2008 is not defined vs metadata<sup>2)</sup> Positive difference of op. income and non op. expenses and non op. vs old metadata<sup>r)</sup> Revised figures

Keterangan	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	196.326	214.162	221.074	225.140	224.908	232.409	237.487	242.872	249.460	244.186	254.212	264.233	266.174	255.983	262.732	266.273	a. Credit	
- Kepada Pihak Ketiga	195.925	213.727	220.921	225.112	224.885	232.386	237.463	242.850	249.438	244.165	253.750	263.766	265.698	255.235	261.703	265.266	- To Third Party	
Rupiah	103.039	123.649	126.854	131.570	128.230	135.703	140.778	146.934	148.697	144.873	146.755	151.352	154.273	148.847	148.648	152.220	Rupiah	
Valas	92.886	90.078	94.067	93.542	96.655	96.683	95.915	100.741	99.292	106.995	112.415	111.424	110.388	113.055	113.046	113.046	Foreign Exchange	
- Kepada Bank Lain	400	435	153	28	23	23	24	23	22	21	462	467	476	748	1.029	1.007	- Inter Bank Credit	
Rupiah	400	435	153	28	23	23	24	23	22	21	20	20	20	319	321	319	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	442	447	456	429	708	688	Foreign Exchange	
b. Penempatan pada Bank Lain	10.894	16.036	11.763	9.893	11.681	16.250	13.016	11.548	12.571	17.113	11.589	14.677	14.302	14.962	12.459	15.356	b. Interbank Placement	
- Giro	4.539	5.473	4.991	4.945	4.693	6.576	5.408	5.722	8.990	6.094	6.355	6.294	6.004	5.459	10.110	- Demand Deposit		
- Inter Bank Call Money	5.144	9.048	6.054	4.614	6.649	9.336	7.267	5.485	4.888	7.769	5.126	7.946	7.605	7.961	5.998	4.257	- Inter Bank Call Money	
- Deposito Berjangka	1.091	1.214	679	333	338	338	342	341	352	354	362	366	373	996	1.002	990	- Time Deposits	
Lainnya	121	300	39	1	1	-	-	-	10	0	8	10	29	-	-	-	- Others	
c. Penempatan pada Bank Indonesia	26.854	33.188	30.596	31.062	32.526	29.728	33.073	35.981	42.276	47.707	38.217	38.391	43.654	39.088	44.927	32.386	c. Placement to Bank Indonesia	
- Giro	19.235	19.549	18.657	18.503	17.202	19.197	19.370	19.684	20.723	23.962	21.641	21.554	21.495	21.088	21.182	23.490	- Demand Deposit	
- Fine Tune Operation (FTO)	2.137	6.038	2.662	5.943	8.676	5.521	9.126	9.513	8.641	18.961	7.822	9.910	12.820	7.478	14.954	2.836	- Fine Tune Operation (FTO)	
- Fasbi	5.371	7.249	8.723	5.575	4.060	5.010	4.577	6.784	12.912	4.784	8.754	6.927	9.339	10.523	8.790	6.060	- Fasbi	
Lainnya	111	353	555	1.040	2.588	-	-	-	-	-	-	-	-	-	-	-	- Others	
d. Surat Berharga	22.745	25.830	33.432	39.977	43.725	44.502	41.813	37.891	34.794	40.383	39.804	38.962	37.488	36.295	35.179	36.168	d. Securities	
- Sertifikat Bank Indonesia (SBI)	4.668	3.424	6.504	887	1.818	1.759	1.515	1.472	1.251	1.186	1.891	2.462	2.944	2.988	2.853	3.251	- Bank Indonesia Certificates	
- Surat Perbendaharaan Negara (SB/PN)	1.998	1.789	1.981	3.117	3.562	5.259	4.534	2.369	2.867	2.160	2.649	2.331	2.532	1.697	1.700	1.473	- Treasury Bills	
Obligasi	13.190	13.641	19.308	20.344	21.654	20.949	20.183	20.368	18.103	21.637	21.999	21.955	19.982	19.815	19.223	22.067	- Bonds	
Lainnya	2.888	6.976	5.640	16.529	16.535	15.581	13.682	12.573	15.400	13.265	12.214	12.030	11.795	11.403	9.378	9.378	- Others	
e. Penyertaan	254	65	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)	3.131	5.212	5.727	4.116	3.655	4.231	4.124	4.147	4.305	4.040	4.413	4.527	4.543	4.468	4.521	4.601	f. Impairment on Financial Assets	
<b>Sumber Dana</b>																	<b>Source of Funds</b>	
a. Dana Pihak Ketiga	149.668	163.012	170.477	174.660	177.831	185.320	179.599	183.063	184.002	192.517	188.303	193.000	197.010	185.958	188.674	189.233	a. Third Party Funds	
Rupiah	78.962	95.568	102.675	104.376	109.544	112.364	112.020	115.608	113.527	118.549	116.854	116.225	118.688	111.594	113.524	120.517	Rupiah	
Giro	13.334	16.318	22.303	25.699	27.101	25.622	26.646	25.395	26.195	26.080	24.895	26.222	28.150	24.672	24.387	26.555	Demand Deposit	
Tabungan	7.548	8.340	9.224	9.554	11.089	10.899	10.948	11.277	11.653	11.407	11.007	10.840	10.532	10.596	9.722	10.167	Saving	
Simpanan Berjangka	58.079	70.930	71.148	69.123	71.354	75.642	74.426	78.935	75.680	81.062	80.952	79.164	80.006	76.327	79.415	83.795	Time Deposits	
Valas	70.706	67.424	67.802	70.285	68.287	72.956	67.578	67.456	70.475	73.968	71.449	76.775	78.321	74.363	75.150	68.716	Foreign Exchange	
Giro	27.525	27.830	27.443	26.448	26.198	28.784	27.901	28.968	28.749	31.499	30.607	31.856	33.506	32.865	31.420	26.808	Demand Deposit	
Tabungan	13.377	14.767	16.041	14.452	13.218	13.385	13.042	13.114	14.129	12.932	12.752	14.893	14.768	13.333	13.996	14.136	Saving	
Simpanan Berjangka	29.804	24.827	24.317	29.384	28.871	30.786	26.635	25.374	27.597	29.537	28.090	30.026	30.048	28.165	28.733	27.772	Time Deposits	
b. Kewajiban kepada Bank Indonesia	-	-	-	232	527	302	239	264	257	579	633	753	-	933	-	b. Liabilities to BI		
c. Kewajiban kepada Bank lain	11.695	16.840	21.343	22.648	19.194	22.208	24.676	24.418	25.154	20.116	19.847	20.513	20.729	21.722	20.358	c. Interbank Liabilities		
d. Surat Berharga yang diterbitkan	546	1.253	1.598	2.839	1.840	1.854	1.799	1.799	1.799	1.799	1.799	1.800	1.800	1.800	1.800	d. Issued Securities		
e. Pinjaman yang Diterima	51.831	55.973	50.839	49.361	56.953	56.451	59.840	60.676	70.165	73.207	73.580	78.093	78.012	72.205	75.407	74.999	e. Loans received	
Rupiah	1.942	3.581	4.221	3.261	3.255	4.710	4.359	6.699	6.709	5.719	6.929	6.889	7.199	7.230	7.241	Rupiah		
Valas	49.889	52.392	46.618	46.108	53.697	53.195	55.130	56.317	63.466	66.497	67.860	71.164	71.122	65.005	68.177	67.758	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	3.752	5.955	2.839	1.641	2.420	2.129	2.722	3.113	5.167	4.828	6.443	6.731	7.936	6.382	5.900	5.772	f. Spot and Derivatives Liabilities	
g. Kewajiban lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dengan janji dibeli)	8.515	6.701	7.612	12.009	11.199	12.514	14.716	12.959	15.773	15.233	15.726	16.053	16.094	16.077	18.506	17.414	g. Other Liabilities	
h. Setoran Jaminan	256	611	157	174	186	193	233	222	215	231	229	224	254	250	255	257	h. Margin Deposits	
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>	
a. Modal Disetor	18.401	20.510	20.856	21.007	21.007	21.007	21.007	21.007	21.007	21.007	23.797	23.797	23.797	23.797	23.797	23.797	a. Paid In Capital	
b. Cadangan	2.667	2.854	3.026	3.174	3.174	3.189	3.265	3.228	3.258	3.258	3.258	3.258	3.258	3.258	3.258	3.258	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	15.892	19.165	20.094	22.677	26.032	25.906	25.645	25.452	25.452	25.452	25.452	25.239	25.239	25.239	25.239	25.239	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	4.219	1.793	3.160	3.389	1.085	1.313	1.602	1.742	1.736	1.986	2.090	2.438	2.750	3.039	3.019	4.97	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	1.564	2.033	2.138	3.444	3.358	3.339	3.249	3.165	3.014	5.886	5.863	3.026	2.994	3.084	3.105	3.155	e. Additional Paid In Capital	
f. Modal Pinjaman	3.514	7.892	8.011	7.915	8.015	8.028	8.110	8.081	8.328	8.379	8.554	10.023	10.220	11.057	12.266	11.924	f. Loan Capital	

<sup>1)</sup> Pada LBu 2008 tidak didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Ob. dan Non Ob. Dikurangi Beban Ob. dan Non Ob. Vs Metadata Lama

\*) Angka-angka sementara

(r) Angka-angka diperbaiki

<sup>1)</sup> LBu 2008 is not defined vs metada<sup>2)</sup> Positive difference of non income and non non minuss non expenses and non non vsl metadara

\*) Provisional figures

r) Revised figures

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

Keterangan	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	258.505	263.402	253.276	211.486	215.578	216.819	218.484	225.285	243.280	242.024	246.240	252.592	254.827	251.115	258.593	248.666	a. Credit	
- Kepada Pihak Ketiga	244.031	249.952	241.391	200.414	204.737	204.198	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	235.671	- To Third Party	
Rupiah	88.101	105.269	109.390	86.974	88.123	91.079	92.529	99.472	110.300	108.292	106.622	108.574	111.864	117.575	119.278	112.141	Rupiah	
Valas	155.930	144.683	132.001	113.439	116.614	113.119	113.211	113.443	120.101	120.957	126.606	130.559	129.231	121.360	125.716	123.530	Foreign Exchange	
- Kepada Bank Lain	14.474	13.450	11.885	11.073	10.841	12.621	12.745	12.370	12.879	12.774	13.011	13.458	13.733	12.179	13.598	12.995	- Inter Bank Credit	
Rupiah	2.067	1.329	558	4	129	189	189	188	115	152	129	68	68	65	1	-	Rupiah	
Valas	12.407	12.121	11.327	11.069	10.712	12.432	12.556	12.182	12.764	12.623	12.882	13.391	13.664	12.115	13.598	12.995	Foreign Exchange	
b. Penempatan pada Bank Lain	16.901	30.908	34.297	33.354	34.827	43.033	41.300	36.113	42.499	35.755	37.412	36.129	35.149	31.149	22.944	24.484	b. Interbank Placement	
Giro	5.156	4.769	7.112	8.479	6.997	11.349	11.505	10.051	15.308	9.714	12.813	12.195	10.606	10.511	7.298	3.290	- Demand Deposit	
Inter Bank Call Money	11.744	26.139	27.183	24.874	25.719	31.612	29.503	25.998	27.165	26.032	24.377	22.817	24.538	20.528	15.646	21.125	- Inter Bank Call Money	
Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits	
Lainnya	0	0	1	1	111	72	292	64	25	9	222	118	26	111	1	69	- Others	
c. Penempatan pada Bank Indonesia	36.048	56.184	44.782	44.088	39.790	38.312	46.466	59.886	53.188	50.173	48.666	49.947	55.350	60.359	53.781	50.360	c. Placement to Bank Indonesia	
Giro	21.675	24.781	23.345	18.259	18.162	18.078	18.661	19.567	19.108	19.000	21.107	19.032	19.910	18.275	18.514	16.521	- Demand Deposit	
Fine Tune Operation (FTO)	5.883	14.957	7.992	12.521	14.623	11.467	19.143	21.371	21.050	17.435	20.989	20.788	22.250	23.302	17.293	15.229	- Fine Tune Operation (FTO)	
Fasbi	7.967	16.427	13.397	13.307	7.006	8.477	8.049	17.845	11.811	13.737	5.212	10.126	12.923	18.782	17.935	17.593	- Fasbi	
Lainnya	523	20	47	0	0	290	613	1.102	1.219	0	1.358	0	267	1	39	1.016	- Others	
d. Surat Berharga	71.673	69.751	87.025	76.692	79.755	77.143	76.696	67.121	66.758	59.973	63.848	64.861	65.633	61.938	61.323	66.211	d. Securities	
Surat Kredit Bank Indonesia (SBI)	7.572	1.018	7.868	148	149	150	-	-	-	287	289	290	573	951	957	2.362	- Bank Indonesia Certificates	
Surat Perbendaharaan Negara (SB/PN)	2.981	5.882	11.919	11.349	13.483	11.565	12.341	10.168	10.343	9.166	8.440	9.261	9.660	9.331	9.494	8.700	- Treasury Bills	
Obligasi	46.205	52.032	56.520	48.644	42.629	44.249	47.240	41.229	44.692	42.997	47.102	48.379	50.392	46.476	45.846	50.675	- Bonds	
Lainnya	14.915	10.820	10.719	16.552	23.493	21.179	17.115	15.724	11.724	7.524	8.017	6.930	5.008	5.179	5.026	4.474	- Others	
e. Penyertaan	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	94	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CPKN)	3.712	7.480	7.104	4.924	5.444	5.466	5.508	5.765	5.909	6.047	6.125	6.185	6.306	6.256	6.274	6.162	f. Impairment on Financial Assets	
g. Tagihan Spot dan Derivatif	10.729	10.722	7.372	3.456	3.876	3.334	4.093	4.723	8.394	7.342	10.665	9.844	11.822	9.491	8.267	8.469	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	25.867	29.384	27.023	26.442	25.132	24.493	27.481	19.439	21.043	21.533	20.748	22.454	23.140	26.743	27.039	24.344	h. Other claims	
<b>Sumber Dana</b>																	<b>Source of Funds</b>	
a. Dana Pihak Ketiga	174.261	190.098	197.252	163.832	160.799	165.611	170.506	172.153	184.242	172.288	176.772	180.853	185.264	186.665	176.261	181.724	a. Third Party Funds	
Rupiah	89.537	95.517	110.939	92.962	93.062	95.468	94.723	97.181	99.907	96.000	96.778	97.683	100.329	104.747	95.202	102.179	Rupiah	
Giro	38.094	41.864	55.791	51.579	51.499	51.143	51.005	52.185	53.253	48.945	50.446	51.273	52.717	55.965	50.880	56.034	Demand Deposit	
Tabungan	7.382	6.951	8.370	6.188	6.164	5.592	5.432	5.575	5.291	5.374	5.965	6.020	5.374	5.385	5.019	5.352	Saving	
Simpanan Berjangka	44.062	46.702	46.777	35.195	35.400	38.733	38.286	39.421	41.363	41.681	40.367	40.390	42.237	43.396	39.304	40.793	Time Deposits	
Valas	84.724	94.581	86.313	70.870	67.737	70.143	75.783	74.972	84.335	76.288	79.994	83.169	84.936	81.918	81.059	79.545	Foreign Exchange	
Giro	55.182	65.849	57.148	49.287	45.434	47.745	53.538	52.610	59.984	52.983	54.926	57.241	59.528	57.797	56.378	55.515	Demand Deposit	
Tabungan	14.129	15.141	16.520	7.681	7.515	7.493	7.514	7.440	7.534	7.649	7.810	7.980	7.744	7.407	7.308	7.292	Saving	
Simpanan Berjangka	15.413	13.591	12.646	13.903	14.788	14.905	14.731	14.922	16.816	15.656	17.257	17.949	17.664	16.715	17.374	16.738	Time Deposits	
b. Kewajiban kepada Bank Indonesia	0	0	-	10	601	-	-	-	-	525	-	207	-	532	-	-	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	23.600	26.198	27.708	23.310	28.395	28.180	30.203	29.691	30.358	23.419	25.595	24.163	25.010	26.281	26.194	26.575	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Issued Securities	
e. Pinjaman yang Diterima	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received	
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah	
Valas	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	11.468	16.654	8.221	3.113	4.455	3.933	5.076	6.466	11.056	10.696	15.656	14.940	17.866	14.186	13.515	12.792	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	8.182	8.267	8.109	6.354	4.813	5.307	9.200	6.549	8.203	5.393	5.624	5.688	7.188	6.668	7.207	5.904	g. Other Liabilities	
h. Setoran Jaminan	585	664	570	220	211	212	178	138	156	128	165	208	196	158	85	103	h. Margin Deposits	
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>	
a. Modal Disetor	6.766	7.433	7.433	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	a. Paid In Capital	
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	20.982	27.023	25.736	26.062	33.537	32.691	32.383	32.337	32.382	31.832	31.832	31.283	31.293	31.293	30.209	36.071	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	8.724	5.166	8.418	7.784	1.371	2.170	2.693	2.961	3.449	4.329	5.238	5.797	6.840	8.013	8.618	1.706	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	(81)	(366)	(147)	10	(130)	(165)	(390)	(486)	(722)	(460)	(503)	(561)	(308)	(273)	(117)	-	e. Additional Paid In Capital	
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital		

<sup>1)</sup> Pada LBu 2008 tidak didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. dikurangi Beban Op. dan Non Op. Vs Metadata Lama<sup>3)</sup> Angka-angka diperbaiki<sup>1)</sup> LBu 2008 is not defined vs metadata  
<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata  
<sup>3)</sup> Revised figures

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

Keterangan	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	568.014	646.614	681.460	717.761	128.997	189.354	248.933	300.434	361.292	423.180	486.359	546.666	610.352	674.298	742.327	76.510	1. Interest Income
a. Dari Bank Indonesia	7.816	7.620	5.990	7.320	1.113	1.523	1.911	2.453	2.949	3.625	4.060	4.491	4.972	5.417	6.205	703	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	6.846	8.026	6.667	7.358	1.129	1.762	2.442	3.233	3.900	4.687	5.455	6.206	7.045	7.995	8.863	840	b. From interbank placement
c. Dari surat berharga	37.215	42.746	52.404	59.098	10.189	15.606	20.524	25.790	30.705	35.532	40.476	45.558	50.393	55.499	61.380	5.426	c. From securities
d. Dari Kredit yang diberikan	403.926	450.988	474.705	484.938	81.922	123.236	163.464	205.424	247.709	289.801	333.609	376.764	420.932	464.978	511.575	48.793	d. From credit
- kepada pihak ketiga bukan bank	402.163	448.959	472.391	482.484	81.475	122.579	162.595	204.243	246.286	288.089	331.626	374.508	418.374	462.129	508.391	48.375	- To Third Party non bank
- kepada bank lain	1.763	2.029	2.314	2.454	447	657	869	1.180	1.423	1.712	1.983	2.256	2.558	2.849	3.184	418	- To other Bank
e. Lainnya	112.211	137.234	141.694	159.047	34.644	47.227	60.592	63.535	76.029	89.536	102.759	113.647	127.011	140.408	154.304	20.749	e. Others
2. Beban Bunga	293.842	338.259	338.622	359.635	70.061	99.471	128.606	148.821	177.966	208.067	238.925	267.578	299.108	331.102	365.077	45.329	2. Interest Expenses
a. Kepada Bank Indonesia	562	477	447	56	4	5	7	11	18	21	22	24	25	26	63	37	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	4.613	6.486	6.924	7.917	1.270	2.198	2.816	3.610	4.410	5.273	6.152	7.073	7.981	9.037	9.789	966	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	172.936	187.208	174.977	176.693	28.079	42.701	56.899	71.470	85.315	100.099	115.253	130.333	146.295	162.475	179.623	17.537	c. Third Party non bank
- Giro	13.615	14.858	15.819	18.669	3.315	5.014	6.672	8.428	10.073	11.894	13.415	15.068	16.781	18.522	20.397	1.904	- Demand Deposit
- Tabungan	24.317	22.410	22.743	23.097	3.955	6.071	7.930	9.857	11.731	13.718	15.844	17.775	19.831	21.822	23.929	2.091	- Saving
- Simpanan Berjangka	135.003	149.940	136.415	134.927	20.809	31.617	42.297	53.185	63.511	74.487	85.994	97.491	109.683	122.130	135.298	13.543	- Time deposits
d. Surat Berharga	6.993	7.956	8.227	10.034	1.795	2.710	3.506	4.525	5.508	6.768	7.683	8.541	9.473	10.296	11.314	1.149	d. Securities
e. Pinjaman yang diterima	3.502	4.334	6.327	7.256	1.733	2.313	3.118	4.180	5.232	6.096	7.131	8.249	9.361	10.409	11.572	1.780	e. Loans received
f. Lainnya	104.298	130.259	139.706	155.973	33.946	46.470	59.371	62.365	74.970	87.725	100.748	111.470	124.114	137.098	150.931	20.237	f. Others
g. Koreksi atas pendapatan bunga	939	1.540	2.015	1.705	3.234	3.073	2.890	2.660	2.511	2.082	1.937	1.889	1.860	1.762	1.784	3.622	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>274.171</b>	<b>308.355</b>	<b>342.838</b>	<b>358.127</b>	<b>58.936</b>	<b>89.883</b>	<b>120.327</b>	<b>151.614</b>	<b>183.326</b>	<b>215.113</b>	<b>247.434</b>	<b>279.088</b>	<b>311.243</b>	<b>343.196</b>	<b>377.250</b>	<b>31.181</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	148.439	210.957	249.691	231.513	50.089	71.778	91.906	109.519	136.426	157.127	181.316	208.207	221.842	235.895	261.214	89.917	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	6.306	5.584	8.875	10.659	2.600	3.343	4.098	4.815	5.170	5.843	6.371	6.612	7.119	8.073	8.442	1.078	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	239	49	390	1.327	9	6	3	16	19	38	19	19	38	19	19	2	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	55	0	39	118	8	29	2	2	2	2	7	2	2	26	31	8	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	50.757	107.699	101.314	105.410	24.092	33.499	43.827	51.482	67.761	77.222	93.027	109.132	110.989	114.417	123.588	73.415	d. Gain from spot and derivative
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	54.203	57.923	63.817	69.513	11.693	18.456	24.238	30.610	36.349	42.608	49.004	55.112	61.694	67.954	76.090	6.338	e. Dividen, gain from investment in shares with equity method
f. Lainnya	36.879	39.702	75.256	44.486	11.688	16.446	19.739	22.595	27.125	31.415	32.887	37.331	42.000	45.406	53.043	9.078	f. Others
2. Beban Operasional Selain Beban Bunga	278.849	386.114	456.244	424.241	82.238	116.920	155.826	190.753	234.267	270.736	313.004	354.944	385.014	412.288	453.025	103.214	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.577	2.853	2.474	1.666	895	1.050	1.424	2.083	3.009	3.113	3.378	3.298	3.648	3.465	3.506	338	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	68	263	144	417	23	42	50	65	82	88	100	114	135	143	152	16	b. Decrease in fair value and losses from sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	1	32	26	17	-	1	35	146	161	170	160	155	208	189	177	31	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	43.873	98.122	101.792	95.939	22.166	30.790	40.779	47.880	64.054	72.746	87.947	103.376	105.152	105.370	113.865	70.879	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	64.153	97.213	146.623	105.868	23.380	29.788	38.987	46.829	55.842	61.835	69.572	77.847	86.082	94.144	102.680	12.656	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	3.509	3.113	3.201	3.924	667	1.024	1.413	1.920	2.324	2.606	3.061	3.458	3.852	4.287	4.756	461	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	164.669	184.517	201.984	216.410	35.108	54.225	73.139	91.830	108.795	130.178	148.787	166.695	185.937	204.690	227.889	18.834	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>143.761</b>	<b>133.198</b>	<b>136.311</b>	<b>165.398</b>	<b>26.787</b>	<b>44.741</b>	<b>56.407</b>	<b>70.380</b>	<b>85.484</b>	<b>101.505</b>	<b>115.747</b>	<b>132.351</b>	<b>148.071</b>	<b>166.803</b>	<b>185.439</b>	<b>17.884</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>25.225</b>	<b>24.080</b>	<b>20.712</b>	<b>30.242</b>	<b>4.792</b>	<b>6.304</b>	<b>8.575</b>	<b>10.766</b>	<b>14.337</b>	<b>16.142</b>	<b>19.244</b>	<b>21.514</b>	<b>24.305</b>	<b>22.397</b>	<b>24.927</b>	<b>2.045</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>25.394</b>	<b>23.757</b>	<b>19.555</b>	<b>28.737</b>	<b>3.471</b>	<b>5.014</b>	<b>6.875</b>	<b>8.817</b>	<b>10.895</b>	<b>12.025</b>	<b>13.819</b>	<b>15.010</b>	<b>16.465</b>	<b>17.364</b>	<b>19.647</b>	<b>3.119</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(169)</b>	<b>323</b>	<b>1.157</b>	<b>1.505</b>	<b>1.321</b>	<b>1.301</b>	<b>1.700</b>	<b>1.948</b>	<b>3.441</b>	<b>4.118</b>	<b>5.425</b>	<b>6.504</b>	<b>7.839</b>	<b>5.034</b>	<b>5.280</b>	<b>(1.074)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>143.591</b>	<b>133.521</b>	<b>137.467</b>	<b>166.903</b>	<b>28.108</b>	<b>46.032</b>	<b>58.107</b>	<b>72.328</b>	<b>88.925</b>	<b>105.623</b>	<b>121.172</b>	<b>138.855</b>	<b>155.911</b>	<b>171.837</b>	<b>190.719</b>	<b>16.810</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>66.264</b>	<b>66.405</b>	<b>67.017</b>	<b>84.137</b>	<b>6</b>	<b>(1)</b>	<b>(3)</b>	<b>1</b>	<b>(16)</b>	<b>(7)</b>	<b>7</b>	<b>28</b>	<b>43</b>	<b>51</b>	<b>95.580</b>	<b>11</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>67.023</b>	<b>66.967</b>	<b>67.431</b>	<b>84.376</b>	<b>(2)</b>	<b>39</b>	<b>70</b>	<b>69</b>	<b>7</b>	<b>(49)</b>	<b>(19)</b>	<b>59</b>	<b>(5)</b>	<b>1</b>	<b>95.682</b>	<b>23</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>112.160</b>	<b>104.628</b>	<b>106.544</b>	<b>131.156</b>	<b>22.094</b>	<b>36.395</b>	<b>46.124</b>	<b>57.479</b>	<b>70.920</b>	<b>83.688</b>	<b>95.914</b>	<b>110.265</b>	<b>123.315</b>	<b>135.998</b>	<b>150.013</b>	<b>13.448</b>	<b>K. Profit/Loss After Estimation of tax</b>

<sup>r) Angka-angka diperbaiki</sup><sup>\*) Angka-angka sementara</sup><sup>r) Revised figures</sup><sup>\*) Provisional figures</sup>

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

Keterangan	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	179.891	208.660	230.298	246.015	44.350	65.418	86.754	108.169	130.468	152.663	174.668	197.234	219.353	242.297	266.868	27.331	1. Interest Income
a. Dari Bank Indonesia	2.027	1.590	1.042	1.375	188	240	261	349	347	524	569	645	690	728	872	110	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.771	1.719	1.713	2.089	407	632	794	1.007	1.223	1.457	1.734	2.018	2.219	2.540	2.855	280	b. From interbank placement
c. Dari surat berharga	14.572	15.924	19.017	20.598	3.848	5.754	7.599	9.443	11.107	12.882	14.822	16.586	18.231	20.181	22.313	2.156	c. From securities
d. Dari Kredit yang diberikan	152.187	174.183	193.369	204.714	36.872	54.274	71.380	89.378	107.831	125.773	144.041	163.129	181.942	201.225	221.679	23.085	d. From credit
- kepada pihak ketiga bukan bank	151.836	173.812	193.031	204.496	36.839	54.225	71.328	89.297	107.732	125.651	143.892	162.954	181.741	201.003	221.449	23.013	- To Third Party non bank
- kepada bank lain	351	371	338	218	33	49	53	81	99	122	149	174	201	221	230	72	- To other Bank
e. Lainnya	9.334	15.244	15.157	17.240	3.035	4.518	6.720	7.992	9.961	12.028	13.504	14.856	16.271	17.622	19.150	1.700	e. Others
2. Beban Bunga	70.029	82.304	84.744	90.511	18.146	25.825	33.587	41.410	49.407	57.502	65.794	74.138	82.629	91.270	100.552	13.838	2. Interest Expenses
a. Kepada Bank Indonesia	523	421	397	1	0	0	0	0	1	1	1	1	1	1	1	32	32
b. Kewajiban pada Bank lain	1.058	1.890	2.377	3.551	579	1.138	1.365	1.738	2.101	2.519	2.932	3.376	3.811	4.356	4.586	423	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	54.939	60.236	58.593	60.541	9.804	14.853	19.778	24.906	29.805	35.118	40.652	46.476	52.258	58.253	64.743	6.570	c. Third Party non bank
- Giro	4.213	4.527	5.579	7.564	1.530	2.252	2.980	3.721	4.446	5.293	5.868	6.589	7.351	8.150	9.035	950	- Demand Deposit
- Tabungan	8.197	8.170	8.649	9.003	1.667	2.538	3.318	4.082	4.836	5.621	6.550	7.368	8.210	9.012	9.888	854	- Saving
- Simpanan Berjangka	42.529	47.539	44.364	43.974	6.607	10.063	13.481	17.103	20.523	24.204	28.235	32.519	36.697	41.091	45.820	4.766	- Time deposits
d. Surat Berharga	1.556	1.977	2.278	3.264	605	932	1.267	1.680	2.010	2.684	3.041	3.355	3.715	3.984	4.369	508	d. Securities
e. Pinjaman yang diterima	1.630	1.894	3.918	4.523	1.156	1.398	1.853	2.514	3.103	3.491	4.054	4.698	5.263	5.775	6.306	1.108	e. Loans received
f. Lainnya	9.386	14.347	15.288	16.957	2.825	4.460	6.485	7.949	9.919	11.664	13.266	14.438	15.817	17.209	18.793	1.613	f. Others
g. Koreksi atas pendapatan bunga	937	1.539	1.894	1.673	3.176	3.043	2.838	2.621	2.469	2.025	1.848	1.795	1.765	1.692	1.723	3.584	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>109.862</b>	<b>126.356</b>	<b>145.554</b>	<b>155.504</b>	<b>26.204</b>	<b>39.593</b>	<b>53.168</b>	<b>66.759</b>	<b>81.061</b>	<b>95.161</b>	<b>108.875</b>	<b>123.096</b>	<b>136.724</b>	<b>151.027</b>	<b>166.316</b>	<b>13.494</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																<b>C. Other Operating Income and Expenses</b>	
1. Pendapatan Operasional Selain Bunga	44.719	52.005	89.282	63.387	15.214	21.188	25.941	30.808	39.387	45.658	49.416	54.294	61.017	65.202	75.120	37.516	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.114	1.104	2.123	2.755	1.011	1.350	1.689	1.922	2.053	2.294	2.360	2.467	2.642	2.813	2.969	355	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain from sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain from sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	5.639	7.864	10.962	7.867	3.339	3.918	4.740	5.029	8.603	9.067	9.915	9.849	11.468	10.917	11.971	29.174	d. Gain from spot and derivative
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	21.513	25.711	29.179	32.456	5.551	9.051	11.217	14.281	17.007	19.852	22.854	25.679	28.824	31.736	35.904	2.878	e. Dividen, gain from investment in shares with equity method
f. Lainnya	15.454	17.327	47.017	20.309	5.313	6.869	8.295	9.576	11.724	14.445	14.288	16.299	18.082	19.736	24.276	5.109	f. Others
2. Beban Operasional Selain Beban Bunga	88.752	110.372	168.706	137.822	29.032	39.044	52.566	63.523	77.253	90.321	100.515	110.580	122.615	133.556	148.001	43.734	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.405	319	147	118	176	215	251	263	271	338	323	326	360	325	330	26	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	3.567	5.008	19.048	4.106	2.496	2.760	3.408	3.432	6.392	6.827	6.658	6.135	7.542	7.290	8.073	29.127	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	22.986	36.187	69.712	45.862	12.733	14.494	19.659	22.812	27.123	29.730	32.611	35.582	38.031	41.909	45.830	6.782	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	761	793	768	692	113	197	281	488	559	449	504	567	612	682	722	68	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	60.034	68.065	79.031	87.043	13.513	21.378	28.968	36.529	42.908	52.977	60.420	67.971	76.070	83.350	93.047	7.731	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>65.830</b>	<b>67.990</b>	<b>66.130</b>	<b>81.069</b>	<b>12.386</b>	<b>21.737</b>	<b>26.542</b>	<b>34.044</b>	<b>43.194</b>	<b>50.498</b>	<b>57.776</b>	<b>66.810</b>	<b>75.126</b>	<b>82.673</b>	<b>93.435</b>	<b>7.276</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>3.463</b>	<b>2.596</b>	<b>1.487</b>	<b>622</b>	<b>456</b>	<b>213</b>	<b>327</b>	<b>424</b>	<b>616</b>	<b>656</b>	<b>718</b>	<b>878</b>	<b>1.039</b>	<b>709</b>	<b>1.168</b>	<b>25</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>190</b>	<b>279</b>	<b>1.145</b>	<b>295</b>	<b>45</b>	<b>60</b>	<b>91</b>	<b>434</b>	<b>463</b>	<b>179</b>	<b>234</b>	<b>257</b>	<b>298</b>	<b>326</b>	<b>500</b>	<b>96</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>3.274</b>	<b>2.317</b>	<b>342</b>	<b>326</b>	<b>411</b>	<b>153</b>	<b>236</b>	<b>(11)</b>	<b>153</b>	<b>476</b>	<b>484</b>	<b>621</b>	<b>741</b>	<b>383</b>	<b>668</b>	<b>(70)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>69.104</b>	<b>70.307</b>	<b>66.472</b>	<b>81.395</b>	<b>12.797</b>	<b>21.890</b>	<b>26.778</b>	<b>34.033</b>	<b>43.348</b>	<b>50.975</b>	<b>58.260</b>	<b>67.432</b>	<b>75.868</b>	<b>83.056</b>	<b>94.103</b>	<b>7.205</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>34.975</b>	<b>30.688</b>	<b>28.412</b>	<b>42.042</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>49.213</b>	<b>- I. Transfer Profit / Loss Received</b>							
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>34.975</b>	<b>30.688</b>	<b>28.412</b>	<b>42.042</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>49.213</b>	<b>- J. Transfer of Profit/Loss to Head Office</b>							
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>54.375</b>	<b>55.861</b>	<b>52.111</b>	<b>64.435</b>	<b>10.178</b>	<b>17.452</b>	<b>21.547</b>	<b>27.498</b>	<b>35.134</b>	<b>40.648</b>	<b>46.149</b>	<b>53.671</b>	<b>60.096</b>	<b>65.844</b>	<b>74.134</b>	<b>5.779</b>	<b>K. Profit/Loss After Estimation of tax</b>

(r) Angka-angka diperbaiki

("). Angka-angka sementara

\*) Revised figures

\*) Provisional figures

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

Keterangan	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	244.251	271.884	312.736	329.467	62.132	89.388	116.122	133.848	160.503	187.891	216.481	244.973	273.940	302.383	332.314	35.592	1. Interest Income
a. Dari Bank Indonesia	3.303	3.478	3.052	3.463	533	745	959	1.207	1.490	1.770	1.974	2.172	2.394	2.583	2.884	311	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.029	1.149	1.510	1.713	313	480	649	816	1.001	1.180	1.359	1.541	1.735	1.926	2.122	212	b. From interbank placement
c. Dari surat berharga	14.653	16.464	22.127	26.349	4.579	7.028	9.391	11.765	14.023	16.350	18.436	20.628	22.885	25.044	27.254	2.270	c. From securities
d. Dari Kredit yang diberikan	160.818	174.834	191.136	189.075	30.472	46.495	61.986	77.966	93.748	109.635	126.754	143.083	159.791	176.239	193.533	17.085	d. From credit
- kepada pihak ketiga bukan bank	159.720	173.631	189.743	187.422	30.163	46.039	61.373	77.165	92.753	108.436	125.371	141.513	158.014	174.248	191.302	16.832	- To Third Party non Bank
- kepada bank lain	1.098	1.203	1.394	1.653	310	456	613	801	995	1.198	1.382	1.570	1.777	1.991	2.231	252	- To other Bank
e. Lainnya	64.449	75.960	94.910	108.867	26.234	34.640	43.138	42.094	50.242	58.957	67.959	77.549	87.136	96.591	106.520	15.714	e. Others
2. Beban Bunga	145.373	162.247	185.530	197.096	40.301	56.006	71.658	77.943	93.264	109.290	125.644	142.558	159.861	176.974	195.031	24.193	2. Interest Expenses
a. Kepada Bank Indonesia	20	18	16	20	3	5	6	8	12	14	15	16	18	19	24	5	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.531	2.163	2.105	2.054	319	499	685	871	1.052	1.259	1.452	1.667	1.862	2.064	2.265	215	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	82.156	84.420	84.589	83.204	13.101	19.915	26.487	33.130	39.456	46.160	52.986	59.711	66.903	74.042	81.614	7.851	c. Third Party non Bank
- Giro	5.034	5.403	5.736	6.563	1.198	1.826	2.401	3.016	3.584	4.189	4.786	5.356	5.947	6.511	7.121	608	- Demand Deposit
- Tabungan	13.645	11.648	11.708	11.450	1.834	2.782	3.700	4.630	5.517	6.465	7.407	8.305	9.274	10.227	11.191	985	- Saving
- Simpanan Berjangka	63.477	67.369	67.146	65.191	10.068	15.308	20.386	25.484	30.354	35.506	40.794	46.050	51.682	57.304	63.303	6.257	- Time deposits
d. Surat Berharga	3.807	4.184	4.535	5.069	839	1.260	1.699	2.178	2.702	3.154	3.588	4.003	4.431	4.860	5.347	449	d. Securities
e. Pinjaman yang diterima	869	972	1.083	963	204	321	444	587	779	935	1.112	1.294	1.511	1.720	1.974	278	e. Loans received
f. Lainnya	56.991	70.491	93.083	105.756	25.802	33.977	42.288	41.132	49.222	57.711	66.406	75.777	85.046	94.204	103.751	15.359	f. Others
g. Koreksi atas pendapatan bunga	-	0	119	30	32	29	50	36	41	55	85	90	91	66	57	36	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>98.878</b>	<b>109.637</b>	<b>127.206</b>	<b>132.371</b>	<b>21.831</b>	<b>33.382</b>	<b>44.464</b>	<b>55.905</b>	<b>67.239</b>	<b>78.601</b>	<b>90.837</b>	<b>102.414</b>	<b>114.079</b>	<b>125.409</b>	<b>137.282</b>	<b>11.399</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	48.771	60.176	64.511	61.815	14.608	21.648	27.899	35.402	42.005	46.710	57.104	71.970	71.737	77.256	84.174	13.236	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.588	1.706	3.301	4.323	675	911	1.122	1.259	1.323	1.429	1.563	1.702	1.881	2.207	2.341	281	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	49	-	1.327	3	2	0	13	16	16	16	16	16	16	16	1	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	11	24	0	2	2	2	2	7	2	2	2	2	0	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	10.428	20.628	16.730	13.372	4.297	6.071	8.008	11.925	14.213	15.235	22.065	32.572	27.364	28.778	30.386	7.189	d. Gain from spot and derivative
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	22.272	21.783	24.579	27.321	4.615	7.054	9.851	12.385	14.767	17.424	19.975	22.406	24.977	27.571	30.575	2.655	e. Dividen, gain from investment in shares with equity method
f. Lainnya	14.484	16.010	19.891	15.449	5.018	7.608	8.917	9.819	11.685	12.604	13.478	15.272	17.496	18.682	20.854	3.110	f. Others
2. Beban Operasional Selain Beban Bunga	102.351	130.732	151.409	141.162	27.534	40.665	53.776	68.050	82.068	92.187	110.764	132.384	139.863	148.390	161.497	18.151	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	340	328	549	338	221	228	312	386	758	669	744	766	865	785	787	87	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	95	5	141	4	4	4	9	10	11	11	10	16	15	-	b. Decrease in fair value and losses from sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	11	-	1	1	1	1	1	1	1	1	1	0	c. Decrease in fair value and losses from sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	9.416	18.504	12.988	10.441	3.841	5.448	7.647	11.265	14.397	15.054	22.636	33.068	28.419	26.593	28.050	5.684	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	27.830	40.487	57.894	43.552	8.282	11.989	15.068	18.355	21.894	23.867	27.171	31.334	35.701	38.432	41.258	4.484	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	1.111	818	1.011	1.584	334	471	633	789	973	1.186	1.434	1.564	1.743	1.949	2.117	231	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	63.654	70.500	78.961	85.096	14.852	22.526	30.111	37.246	44.035	51.399	58.768	65.641	73.118	80.616	89.269	7.666	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>45.299</b>	<b>39.080</b>	<b>40.308</b>	<b>53.024</b>	<b>8.905</b>	<b>14.365</b>	<b>18.587</b>	<b>23.256</b>	<b>27.176</b>	<b>33.124</b>	<b>37.177</b>	<b>42.000</b>	<b>45.953</b>	<b>54.275</b>	<b>59.960</b>	<b>6.484</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>18.660</b>	<b>17.433</b>	<b>10.017</b>	<b>12.422</b>	<b>2.430</b>	<b>3.613</b>	<b>5.103</b>	<b>6.402</b>	<b>8.870</b>	<b>10.334</b>	<b>12.806</b>	<b>14.566</b>	<b>16.749</b>	<b>17.423</b>	<b>16.191</b>	<b>1.549</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>22.602</b>	<b>19.428</b>	<b>10.707</b>	<b>11.621</b>	<b>2.024</b>	<b>3.111</b>	<b>4.179</b>	<b>5.216</b>	<b>6.367</b>	<b>7.499</b>	<b>8.662</b>	<b>9.712</b>	<b>10.790</b>	<b>11.415</b>	<b>12.915</b>	<b>2.588</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(3.941)</b>	<b>(1.994)</b>	<b>(690)</b>	<b>801</b>	<b>406</b>	<b>512</b>	<b>925</b>	<b>1.185</b>	<b>2.503</b>	<b>2.835</b>	<b>4.144</b>	<b>4.854</b>	<b>5.959</b>	<b>3.308</b>	<b>3.276</b>	<b>(1.039)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>41.357</b>	<b>37.086</b>	<b>39.618</b>	<b>53.825</b>	<b>9.310</b>	<b>14.866</b>	<b>19.512</b>	<b>24.441</b>	<b>29.679</b>	<b>35.959</b>	<b>41.321</b>	<b>46.854</b>	<b>51.912</b>	<b>57.583</b>	<b>63.236</b>	<b>5.444</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>27.491</b>	<b>27.712</b>	<b>33.205</b>	<b>35.984</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>39.975</b>	<b>I. Transfer Profit / Loss Received</b>								
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>27.502</b>	<b>27.705</b>	<b>33.205</b>	<b>35.984</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>39.975</b>	<b>J. Transfer of Profit/Loss to Head Office</b>								
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>32.860</b>	<b>29.129</b>	<b>31.193</b>	<b>42.368</b>	<b>7.232</b>	<b>11.635</b>	<b>15.359</b>	<b>19.105</b>	<b>23.206</b>	<b>28.155</b>	<b>32.412</b>	<b>36.973</b>	<b>40.688</b>	<b>45.136</b>	<b>49.497</b>	<b>4.202</b>	<b>K. Profit/Loss After Estimation of tax</b>

(r) Angka-angka diperbaiki

r) Revised figures

\*) Angka-angka sementara

\*) Provisional figures

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

Keterangan	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	38.604	39.725	10.850	12.819	2.266	3.450	4.674	5.918	7.141	8.402	9.660	10.905	12.227	13.516	14.861	1.400	1. <i>Interest Income</i>
a. Dari Bank Indonesia	747	608	222	276	52	75	97	120	148	177	201	217	241	265	294	30	a. <i>From Bank Indonesia Placement</i>
b. Dari Penempatan pada bank lain	206	244	168	144	23	34	46	56	70	82	92	105	117	129	143	16	b. <i>From interbank placement</i>
c. Dari surat berharga	893	1.051	344	493	87	133	168	217	263	312	362	409	457	552	551	49	c. <i>From securities</i>
d. Dari Kredit yang diberikan	21.475	22.194	7.955	9.438	1.658	2.544	3.419	4.339	5.241	6.152	7.082	7.988	8.968	9.878	10.928	1.005	d. <i>From credit</i>
- kepada pihak ketiga bukan bank	21.348	22.075	7.851	9.306	1.642	2.521	3.388	4.297	5.190	6.090	7.010	7.906	8.876	9.777	10.816	996	- To Third Party non Bank
- kepada bank lain	127	119	104	133	16	23	31	41	52	62	72	82	92	102	112	10	- To other Bank
e. Lainnya	15.283	15.629	2.161	2.468	445	663	944	1.186	1.419	1.679	1.922	2.185	2.443	2.691	2.945	299	e. <i>Others</i>
2. Beban Bunga	27.227	27.513	5.968	6.794	1.167	1.754	2.388	2.995	3.605	4.229	4.851	5.481	6.137	6.787	7.475	750	2. <i>Interest Expenses</i>
a. Kepada Bank Indonesia	1	0	0	-	-	-	0	0	0	0	0	0	0	0	0	-	a. <i>Bank Indonesia Liabilities</i>
b. Kewajiban pada Bank lain	321	239	126	122	19	28	37	45	53	63	74	84	97	109	125	15	b. <i>Interbank Liabilities</i>
c. Kepada pihak ketiga bukan Bank	10.994	10.993	3.678	4.115	674	1.022	1.363	1.708	2.045	2.394	2.746	3.096	3.465	3.843	4.242	424	c. <i>Third Party non Bank</i>
- Giro	250	191	73	72	16	21	28	34	40	47	53	60	67	75	84	9	- <i>Demand Deposit</i>
- Tabungan	415	434	150	202	38	57	76	95	111	130	147	164	182	200	220	20	- <i>Saving</i>
- Simpanan Berjangka	10.329	10.369	3.455	3.841	620	944	1.259	1.580	1.893	2.218	2.546	2.872	3.217	3.569	3.939	394	- <i>Time deposits</i>
d. Surat Berharga	586	450	4	9	29	44	59	75	94	112	130	147	166	179	199	18	d. <i>Securities</i>
e. Pinjaman yang diterima	199	343	13	27	4	6	8	10	12	15	17	20	24	28	33	5	e. <i>Loans received</i>
f. Lainnya	15.126	15.488	2.146	2.521	441	653	921	1.157	1.401	1.645	1.884	2.134	2.385	2.628	2.875	288	f. <i>Others</i>
g. Koreksi atas pendapatan bunga	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	0	g. <i>Corrections</i>
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	11.377	12.212	4.882	6.024	1.099	1.696	2.286	2.923	3.536	4.173	4.809	5.424	6.090	6.728	7.386	649	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	2.081	1.989	1.834	677	112	172	239	311	372	431	491	576	628	687	755	76	1. <i>Other Operating Income</i>
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	40	104	8	16	4	5	5	6	6	6	6	6	6	6	6	0	a. <i>Increase in fair value and gain from sale of securities</i>
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. <i>Increase in fair value and gain from sale of credit</i>
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. <i>Increase in fair value and gain from sale of other financial assets</i>
d. Keuntungan Transaksi Spot dan Derivatif	2	2	1	1	0	0	1	1	1	1	1	1	1	1	1	0	d. <i>Gain from spot and derivative</i>
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	819	807	162	144	26	38	54	71	81	100	114	128	142	154	170	14	e. <i>Dividen, gain from investment in shares with equity method</i>
f. Lainnya	1.216	1.075	1.663	515	82	129	180	233	284	325	371	441	479	525	578	62	f. <i>Others</i>
2. Beban Operasional Selain Beban Bunga	10.303	11.215	6.228	5.520	864	1.317	1.792	2.294	2.771	3.245	3.723	4.223	4.744	5.293	5.889	511	2. <i>Non Interest Expense</i>
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1	4	2	0	0	1	1	2	2	2	2	3	3	2	2	0	a. <i>Decrease in fair value and losses form sale of securities</i>
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. <i>Decrease in fair value and losses form sale of credit</i>
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. <i>Decrease in fair value and losses form sale of other financial assets</i>
d. Kerugian Transaksi Spot dan Derivatif	0	1	0	0	0	0	0	0	0	0	-	-	0	0	0	-	d. <i>Losses from spot and derivative</i>
e. Penyusutan/Amortisasi	2.203	2.617	2.930	1.653	200	299	427	545	689	780	889	1.015	1.160	1.341	1.552	146	e. <i>Depreciation/Amortizations</i>
f. Kerugian investasi/penyertaan equity method, komisi/provisi/fee, administrasi	53	47	10	13	3	4	6	7	8	11	12	16	18	20	21	1	f. <i>Losses from investment in shares with equity method, fees/commissions/</i>
g. Lainnya	8.042	8.545	3.286	3.854	661	1.013	1.358	1.740	2.071	2.452	2.819	3.189	3.564	3.930	4.314	364	g. <i>Others</i>
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	3.156	2.986	489	1.181	347	551	733	940	1.136	1.359	1.578	1.777	1.973	2.122	2.252	214	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	119	82	61	52	9	14	17	20	23	27	32	35	39	43	72	6	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	173	163	65	63	7	12	19	23	27	34	41	52	59	65	76	3	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	(54)	(82)	(5)	(11)	1	2	(1)	(3)	(4)	(7)	(9)	(17)	(20)	(22)	(4)	2	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	3.102	2.904	484	1.170	349	553	732	937	1.133	1.351	1.569	1.760	1.954	2.100	2.247	216	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	350	4.337	1.333	1.836	-	-	-	-	-	-	-	-	-	-	-	2.243	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	350	4.358	1.333	1.836	-	-	-	-	-	-	-	-	-	-	-	2.243	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	2.316	2.084	175	753	267	415	550	705	844	1.012	1.174	1.314	1.455	1.654	1.547	150	<b>K. Profit/Loss After Estimation of tax</b>

(r) Angka-angka diperbaiki

r) Revised figures

(\*). Angka-angka sementara

\*) Provisional figures

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

Keterangan	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	65.019	77.184	77.992	84.087	13.612	20.802	27.735	35.032	41.784	49.008	56.273	60.081	67.458	74.693	81.890	7.749	1. Interest Income
a. Dari Bank Indonesia	896	1.020	683	1.193	164	219	266	329	397	449	484	502	568	640	766	79	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.946	3.772	2.399	2.125	203	347	520	716	874	1.072	1.268	1.426	1.660	1.948	2.177	177	b. From interbank placement
c. Dari surat berharga	2.284	3.166	3.773	4.364	648	1.038	1.412	1.897	2.215	2.597	2.995	3.341	3.995	4.437	4.897	417	c. From securities
d. Dari Kredit yang diberikan	40.599	45.632	47.873	51.263	8.268	12.724	17.018	21.424	25.791	30.245	34.717	38.629	43.146	47.553	52.115	4.400	d. From credit
- kepada pihak ketiga bukan bank	40.572	45.565	47.817	51.216	8.249	12.699	16.989	21.359	25.752	30.203	34.677	38.587	43.099	47.500	52.039	4.369	- To Third Party non bank
- kepada bank lain	28	67	56	48	19	25	29	64	39	43	39	43	47	53	76	31	- To other Bank
e. Lainnya	18.294	23.595	23.263	25.142	4.328	6.474	8.518	10.667	12.507	14.644	16.809	16.183	18.088	20.115	21.934	2.676	e. Others
2. Beban Bunga	35.426	44.477	42.371	46.790	7.824	11.791	15.627	19.607	23.131	27.004	30.925	31.797	35.564	39.463	43.254	4.654	2. Interest Expenses
a. Kepada Bank Indonesia	18	21	29	33	-	-	-	-	0	0	-	-	-	-	1	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	808	672	890	797	119	173	239	303	361	427	518	611	694	787	898	117	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	15.604	19.867	17.640	19.879	3.151	4.829	6.459	8.133	9.628	11.166	12.709	14.017	15.702	17.457	19.177	1.706	c. Third Party non bank
- Giro	2.995	3.559	3.253	3.143	368	604	847	1.124	1.356	1.585	1.798	2.017	2.225	2.461	2.683	195	- Demand Deposit
- Tabungan	1.712	1.829	1.871	2.029	349	589	696	876	1.057	1.253	1.451	1.612	1.806	1.994	2.213	204	- Saving
- Simpanan Berjangka	10.896	14.479	12.516	14.707	2.435	3.635	4.916	6.133	7.215	8.327	9.459	10.387	11.671	13.001	14.281	1.307	- Time deposits
d. Surat Berharga	766	755	713	926	191	294	389	485	586	684	773	866	975	1.073	1.177	119	d. Securities
e. Pinjaman yang diterima	170	209	239	423	101	158	212	270	339	418	476	528	587	660	760	102	e. Loans received
f. Lainnya	18.058	22.951	22.858	24.730	4.237	6.337	8.324	10.415	12.213	14.304	16.446	15.771	17.602	19.482	21.236	2.608	f. Others
g. Koreksi atas pendapatan bunga	2	1	2	2	26	1	2	2	2	3	3	4	4	4	5	2	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>29.593</b>	<b>32.707</b>	<b>35.621</b>	<b>37.297</b>	<b>5.788</b>	<b>9.011</b>	<b>12.108</b>	<b>15.425</b>	<b>18.653</b>	<b>22.004</b>	<b>25.348</b>	<b>28.284</b>	<b>31.894</b>	<b>35.230</b>	<b>38.636</b>	<b>3.095</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	5.822	5.718	7.077	8.196	1.330	1.893	2.513	3.178	3.730	4.424	5.132	5.808	6.596	7.192	8.163	717	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	114	404	698	759	160	208	295	366	396	468	548	588	610	653	703	13	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	3	-	-	-	3	0	0	-	-	-	-	-	-	-	0	0	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	204	251	216	79	36	42	54	77	79	92	101	107	121	140	144	23	d. Gain from spot and derivative
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	1.089	1.232	1.431	1.760	250	407	575	739	869	1.040	1.207	1.369	1.544	1.680	1.951	159	e. Dividen, gain from investment in shares with equity method
f. Lainnya	4.412	3.832	4.732	5.597	882	1.236	1.588	1.996	2.386	2.825	3.275	3.744	4.321	4.719	5.366	521	f. Others
2. Beban Operasional Selain Beban Bunga	23.805	26.149	29.190	31.035	4.846	6.963	9.514	12.202	14.741	17.618	20.220	22.447	25.253	27.993	31.601	2.518	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	71	590	497	275	86	115	173	231	292	335	378	403	428	396	403	5	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	178	210	195	66	31	36	47	68	71	79	87	93	103	121	124	28	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	6.375	5.875	6.484	7.071	1.252	1.419	1.836	2.259	2.697	3.328	3.831	4.234	5.010	5.463	6.106	748	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	20	24	26	38	12	16	22	27	33	39	45	50	57	64	73	5	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	17.161	19.450	21.989	23.585	3.464	5.377	7.436	9.618	11.649	13.838	15.880	17.667	19.655	21.949	24.895	1.732	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>11.609</b>	<b>12.276</b>	<b>13.534</b>	<b>14.458</b>	<b>2.272</b>	<b>3.940</b>	<b>5.107</b>	<b>6.401</b>	<b>7.641</b>	<b>8.810</b>	<b>10.262</b>	<b>11.644</b>	<b>13.237</b>	<b>14.429</b>	<b>15.198</b>	<b>1.295</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>1.620</b>	<b>2.556</b>	<b>7.491</b>	<b>16.007</b>	<b>1.324</b>	<b>1.784</b>	<b>2.373</b>	<b>3.017</b>	<b>3.621</b>	<b>3.860</b>	<b>4.138</b>	<b>4.428</b>	<b>4.763</b>	<b>5.060</b>	<b>5.488</b>	<b>290</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>1.506</b>	<b>2.442</b>	<b>7.402</b>	<b>15.881</b>	<b>1.283</b>	<b>1.752</b>	<b>2.358</b>	<b>3.005</b>	<b>3.603</b>	<b>3.841</b>	<b>4.109</b>	<b>4.407</b>	<b>4.781</b>	<b>5.119</b>	<b>5.529</b>	<b>309</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>114</b>	<b>114</b>	<b>89</b>	<b>126</b>	<b>41</b>	<b>32</b>	<b>16</b>	<b>13</b>	<b>18</b>	<b>19</b>	<b>29</b>	<b>21</b>	<b>(18)</b>	<b>(59)</b>	<b>(41)</b>	<b>(18)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>11.723</b>	<b>12.390</b>	<b>13.623</b>	<b>14.584</b>	<b>2.314</b>	<b>3.972</b>	<b>5.123</b>	<b>6.413</b>	<b>7.659</b>	<b>8.829</b>	<b>10.291</b>	<b>11.666</b>	<b>13.219</b>	<b>14.370</b>	<b>15.157</b>	<b>1.276</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>3.316</b>	<b>3.473</b>	<b>3.981</b>	<b>4.365</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.097</b>	<b>-</b>	<b>I. Transfer Profit / Loss Received</b>	
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>3.530</b>	<b>3.439</b>	<b>4.016</b>	<b>4.301</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.000</b>	<b>-</b>	<b>J. Transfer of Profit/Loss to Head Office</b>	
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>9.667</b>	<b>10.595</b>	<b>11.487</b>	<b>12.421</b>	<b>1.962</b>	<b>3.409</b>	<b>4.373</b>	<b>5.467</b>	<b>6.550</b>	<b>7.559</b>	<b>8.850</b>	<b>10.072</b>	<b>11.485</b>	<b>12.418</b>	<b>13.090</b>	<b>1.113</b>	<b>K. Profit/Loss After Estimation of tax</b>

(r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	19.716	25.429	25.076	24.466	3.637	5.630	7.546	9.596	11.652	13.832	16.059	18.229	20.504	22.701	25.083	2.379	1. Interest Income	
a. Dari Bank Indonesia	340	358	319	328	56	79	111	149	187	232	280	317	356	394	469	73	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	262	359	259	288	35	57	82	108	134	185	218	260	305	363	407	48	b. From interbank placement	
c. Dari surat berharga	1.031	1.539	1.972	2.659	411	634	841	1.040	1.226	1.430	1.640	1.839	2.036	2.218	2.409	198	c. From securities	
d. Dari Kredit yang diberikan	13.920	16.973	16.888	16.265	2.604	4.036	5.389	6.883	8.409	10.003	11.649	13.266	14.977	16.612	18.348	1.735	d. From credit	
- kepada pihak ketiga bukan bank	13.907	16.961	16.881	16.262	2.604	4.036	5.389	6.882	8.408	10.003	11.648	13.265	14.976	16.611	18.347	1.735	- To Third Party non bank	
- kepada bank lain	13	12	7	3	1	0	1	1	1	1	1	1	1	1	1	0	- To other Bank	
e. Lainnya	4.163	6.200	5.638	4.926	531	823	1.122	1.415	1.696	1.982	2.273	2.548	2.830	3.115	3.450	325	e. Others	
2. Beban Bunga	10.070	14.612	13.648	12.776	1.819	2.810	3.865	4.950	6.030	7.219	8.418	9.583	10.787	11.991	13.319	1.355	2. Interest Expenses	
a. Kepada Bank Indonesia	0	0	4	0	-	0	0	0	1	1	1	1	1	1	1	0	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	277	443	545	676	127	191	268	357	464	554	646	735	831	929	1.031	99	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	5.170	6.984	6.300	5.732	876	1.356	1.840	2.349	2.851	3.417	3.997	4.551	5.142	5.718	6.329	630	c. Third Party non bank	
- Giro	355	434	441	558	87	133	183	233	278	338	393	448	512	569	625	55	- Demand Deposit	
- Tabungan	254	220	232	242	44	71	98	124	151	183	214	239	265	289	310	20	- Saving	
- Simpanan Berjangka	4.560	6.330	5.627	4.932	745	1.152	1.560	1.992	2.422	2.897	3.390	3.864	4.365	4.860	5.395	555	- Time deposits	
d. Surat Berharga	113	271	266	300	40	56	71	87	96	114	132	150	165	181	196	34	d. Securities	
e. Pinjaman yang diterima	580	868	1.041	1.237	254	405	565	747	937	1.167	1.396	1.625	1.884	2.126	2.391	278	e. Loans received	
f. Lainnya	3.931	6.045	5.492	4.832	522	802	1.120	1.410	1.681	1.965	2.246	2.522	2.765	3.038	3.371	315	f. Others	
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections	
<b>B Pendapatan Bunga Bersih (A1-A2)</b>	<b>9.646</b>	<b>10.816</b>	<b>11.428</b>	<b>11.690</b>	<b>1.818</b>	<b>2.820</b>	<b>3.681</b>	<b>4.646</b>	<b>5.623</b>	<b>6.613</b>	<b>7.642</b>	<b>8.646</b>	<b>9.717</b>	<b>10.709</b>	<b>11.765</b>	<b>1.023</b>	<b>B. Net Interest Income (A1-A2)</b>	
<b>C Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>	
1. Pendapatan Operasional Selain Bunga	11.001	11.851	14.004	14.718	3.479	5.441	7.346	8.669	10.401	11.547	13.179	14.710	16.083	16.976	18.885	3.727	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	344	171	565	711	194	86	104	238	200	210	340	231	245	260	268	71	a. Increase in fair value and gain from sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain from sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	55	0	6	7	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain from sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	7.609	8.291	10.056	9.984	2.701	4.438	6.004	6.899	8.449	9.272	10.525	11.857	12.925	13.493	14.964	3.341	d. Gain from spot and derivative	
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	2.500	2.552	2.739	2.925	493	763	1.023	1.270	1.477	1.710	1.984	2.289	2.556	2.844	3.117	260	e. Dividen, gain from investment in shares with equity method	
f. Lainnya	492	837	639	1.091	92	155	214	261	275	355	329	333	358	379	536	55	f. Others	
2. Beban Operasional Selain Beban Bunga	14.458	19.321	21.598	21.168	4.276	7.048	9.240	11.485	14.088	15.867	18.294	20.553	22.631	24.286	27.078	4.113	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	80	152	156	329	106	130	196	403	523	514	604	503	534	518	500	7	a. Decrease in fair value and losses from sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses from sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	1	32	26	6	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses from sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	5.973	6.827	8.963	8.998	2.479	4.181	5.483	6.467	7.864	8.542	9.623	10.959	11.999	12.596	13.916	3.156	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	2.217	5.229	5.045	3.940	409	770	902	1.219	1.570	1.935	2.456	2.757	3.059	3.420	3.999	253	e. Depreciation/Amortizations	
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	551	501	524	671	101	173	246	328	413	509	588	716	763	856	1.011	93	f. Losses from investment in shares with equity method, fees/commissions/	
g. Lainnya	5.636	6.580	6.883	7.225	1.180	1.794	2.413	3.068	3.718	4.367	5.024	5.618	6.275	6.896	7.651	605	g. Others	
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>6.189</b>	<b>3.346</b>	<b>3.834</b>	<b>5.239</b>	<b>1.021</b>	<b>1.213</b>	<b>1.787</b>	<b>1.831</b>	<b>1.935</b>	<b>2.293</b>	<b>2.526</b>	<b>2.803</b>	<b>3.169</b>	<b>3.399</b>	<b>3.572</b>	<b>637</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>	
<b>E. Pendapatan non-operasional</b>	<b>168</b>	<b>487</b>	<b>755</b>	<b>318</b>	<b>458</b>	<b>503</b>	<b>497</b>	<b>561</b>	<b>704</b>	<b>730</b>	<b>892</b>	<b>861</b>	<b>854</b>	<b>1.027</b>	<b>1.048</b>	<b>104</b>	<b>E. Non Operational Income</b>	
<b>F. Beban non-operasional</b>	<b>678</b>	<b>1.140</b>	<b>172</b>	<b>808</b>	<b>82</b>	<b>48</b>	<b>176</b>	<b>85</b>	<b>322</b>	<b>345</b>	<b>606</b>	<b>383</b>	<b>297</b>	<b>327</b>	<b>481</b>	<b>57</b>	<b>F. Non Operational Expenses</b>	
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(510)</b>	<b>(653)</b>	<b>582</b>	<b>(490)</b>	<b>375</b>	<b>455</b>	<b>321</b>	<b>476</b>	<b>382</b>	<b>384</b>	<b>286</b>	<b>478</b>	<b>557</b>	<b>700</b>	<b>566</b>	<b>47</b>	<b>G. Non Operational Profit (E - F)</b>	
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>5.679</b>	<b>2.693</b>	<b>4.417</b>	<b>4.749</b>	<b>1.397</b>	<b>1.669</b>	<b>2.108</b>	<b>2.307</b>	<b>2.317</b>	<b>2.677</b>	<b>2.812</b>	<b>3.280</b>	<b>3.726</b>	<b>4.099</b>	<b>4.138</b>	<b>684</b>	<b>H. Current Year profit</b>	
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>54</b>	<b>170</b>	<b>61</b>	<b>(30)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>I. Transfer Profit / Loss Received</b>										
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>54</b>	<b>170</b>	<b>61</b>	<b>(30)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>J. Transfer of Profit/Loss to Head Office</b>										
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>4.219</b>	<b>1.793</b>	<b>3.160</b>	<b>3.389</b>	<b>1.085</b>	<b>1.313</b>	<b>1.602</b>	<b>1.742</b>	<b>1.736</b>	<b>1.986</b>	<b>2.090</b>	<b>2.438</b>	<b>2.750</b>	<b>3.039</b>	<b>3.019</b>	<b>497</b>	<b>K. Profit/Loss After Estimation of tax</b>	

(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	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	20.532	23.732	24.509	20.907	3.001	4.667	6.103	7.871	9.744	11.384	13.217	15.244	16.870	18.709	21.311	2.060	1. Interest Income
a. Dari Bank Indonesia	502	566	672	685	119	164	217	298	381	473	551	637	722	806	919	100	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	633	784	617	1.000	147	212	351	531	598	711	785	855	1.009	1.089	1.159	106	b. From interbank placement
c. Dari surat berharga	3.782	4.603	5.171	4.635	618	1.019	1.113	1.428	1.871	1.962	2.221	2.754	2.789	3.068	3.956	336	c. From securities
d. Dari Kredit yang diberikan	14.927	17.172	17.484	14.182	2.047	3.163	4.272	5.434	6.690	7.993	9.366	10.670	12.107	13.471	14.971	1.483	d. From credit
- kepada pihak ketiga bukan bank	14.780	16.916	17.069	13.783	1.978	3.059	4.129	5.243	6.452	7.707	9.028	10.283	11.667	12.990	14.437	1.430	- To Third Party non Bank
- kepada bank lain	146	257	415	400	69	103	143	191	238	286	338	387	440	481	534	53	- To other Bank
e. Lainnya	688	606	565	404	69	110	150	181	204	246	294	327	243	275	305	35	e. Others
2. Beban Bunga	5.718	7.105	6.362	5.666	804	1.285	1.483	1.916	2.530	2.823	3.295	4.021	4.130	4.616	5.446	539	2. Interest Expenses
a. Kepada Bank Indonesia	0	17	2	1	-	0	3	5	6	6	6	6	6	6	6	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	618	1.078	881	716	106	168	222	297	379	450	529	600	687	792	886	98	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.073	4.707	4.176	3.222	474	726	972	1.244	1.531	1.843	2.162	2.483	2.824	3.161	3.517	356	c. Third Party non Bank
- Giro	768	744	738	768	117	177	235	300	369	442	517	598	679	756	849	86	- Demand Deposit
- Tabungan	94	109	133	171	23	33	42	51	59	66	76	86	94	101	107	7	- Saving
- Simpanan Berjangka	3.212	3.854	3.306	2.283	334	516	695	893	1.104	1.335	1.569	1.799	2.051	2.305	2.561	263	- Time deposits
d. Surat Berharga	166	319	431	466	90	124	20	20	20	20	20	20	20	20	20	22	d. Securities
e. Pinjaman yang diterima	54	48	33	83	14	26	36	51	61	70	77	84	93	100	109	9	e. Loans received
f. Lainnya	806	937	838	1.177	119	240	233	302	534	435	501	828	500	537	904	55	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>14.814</b>	<b>16.626</b>	<b>18.147</b>	<b>15.240</b>	<b>2.197</b>	<b>3.382</b>	<b>4.620</b>	<b>5.955</b>	<b>7.214</b>	<b>8.561</b>	<b>9.922</b>	<b>11.223</b>	<b>12.740</b>	<b>14.093</b>	<b>15.864</b>	<b>1.520</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	36.044	79.218	72.982	82.720	15.345	21.436	27.969	31.152	40.532	48.357	55.994	60.849	65.781	68.582	74.116	34.644	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.106	2.095	2.179	2.095	556	784	883	1.025	1.194	1.437	1.556	1.618	1.736	2.134	2.156	357	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	232	0	390	-	3	3	3	3	3	22	3	3	22	3	3	-	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	22	87	7	27	-	-	-	-	-	-	-	24	30	7	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	26.874	70.663	63.350	74.107	13.719	19.030	25.020	27.551	36.415	43.556	50.420	54.747	59.110	61.087	66.122	33.687	d. Gain from spot and derivative
e. Dividen, keuntungan penyerahan equity method, komisi/provisi/fee	6.010	5.837	5.727	4.906	758	1.143	1.517	1.863	2.149	2.482	2.869	3.241	3.651	3.968	4.371	371	e. Dividen, gain from investment in shares with equity method
f. Lainnya	822	622	1.314	1.525	302	449	546	710	771	861	1.147	1.241	1.263	1.365	1.435	221	f. Others
2. Beban Operasional Selain Beban Bunga	39.181	88.324	79.114	87.544	15.686	21.882	28.938	33.198	43.345	51.498	59.488	64.756	69.908	72.770	78.958	34.185	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	680	1.460	1.122	605	305	361	491	797	1.163	1.255	1.327	1.298	1.458	1.439	1.484	212	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	65	168	139	277	19	38	46	56	71	77	89	104	119	127	138	16	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	0	-	-	-	-	-	34	145	160	169	159	154	207	188	176	31	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	24.738	67.572	60.598	72.328	13.318	18.364	24.193	26.649	35.330	42.244	48.944	53.122	57.089	58.770	63.702	32.885	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	2.542	6.817	4.559	3.801	505	818	1.094	1.639	1.867	2.195	2.615	2.925	3.121	3.579	3.934	244	e. Depreciation/Amortizations
f. Kerugian penyerahan equity method, komisi/provisi/fee, administrasi	1.012	930	862	927	104	163	227	282	339	413	479	546	659	716	812	63	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	10.143	11.377	11.834	9.606	1.436	2.138	2.853	3.630	4.414	5.145	5.876	6.609	7.255	7.950	8.712	735	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>11.677</b>	<b>7.520</b>	<b>12.015</b>	<b>10.417</b>	<b>1.855</b>	<b>2.936</b>	<b>3.651</b>	<b>3.909</b>	<b>4.401</b>	<b>5.421</b>	<b>6.428</b>	<b>7.316</b>	<b>8.613</b>	<b>9.905</b>	<b>11.022</b>	<b>1.979</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>1.194</b>	<b>926</b>	<b>901</b>	<b>821</b>	<b>115</b>	<b>177</b>	<b>257</b>	<b>342</b>	<b>502</b>	<b>536</b>	<b>658</b>	<b>745</b>	<b>859</b>	<b>835</b>	<b>960</b>	<b>70</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>245</b>	<b>305</b>	<b>63</b>	<b>68</b>	<b>29</b>	<b>31</b>	<b>54</b>	<b>54</b>	<b>114</b>	<b>126</b>	<b>168</b>	<b>198</b>	<b>240</b>	<b>112</b>	<b>146</b>	<b>66</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>949</b>	<b>620</b>	<b>838</b>	<b>753</b>	<b>86</b>	<b>146</b>	<b>203</b>	<b>288</b>	<b>388</b>	<b>410</b>	<b>491</b>	<b>547</b>	<b>619</b>	<b>724</b>	<b>815</b>	<b>5</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>12.626</b>	<b>8.140</b>	<b>12.854</b>	<b>11.169</b>	<b>1.942</b>	<b>3.081</b>	<b>3.855</b>	<b>4.197</b>	<b>4.789</b>	<b>5.831</b>	<b>6.919</b>	<b>7.863</b>	<b>9.232</b>	<b>10.629</b>	<b>11.837</b>	<b>1.984</b>	<b>H. Current Year profit</b>
I. Penerimaan Transfer Laba/Rugi	78	25	25	(61)	6	(1)	(3)	1	(16)	(7)	7	28	43	51	52	11	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	612	607	403	242	(2)	39	70	69	7	(49)	(19)	59	(5)	1	252	11	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	8.724	5.166	8.418	7.784	1.371	2.170	2.693	2.961	3.449	4.329	5.238	5.797	6.840	8.013	8.618	1.706	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	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>472.959</b>	<b>511.743</b>	<b>628.115</b>	<b>673.484</b>	<b>1.003.642</b>	<b>998.199</b>	<b>973.364</b>	<b>1.045.281</b>	<b>1.085.454</b>	<b>1.029.808</b>	<b>1.016.655</b>	<b>1.072.536</b>	<b>1.029.292</b>	<b>1.032.424</b>	<b>1.063.037</b>	<b>1.026.941</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	24.710	38.641	20.586	29.244	23.085	23.837	22.449	23.070	17.453	19.337	16.699	17.929	17.510	17.391	17.310	17.179	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	440.874	468.916	597.813	641.745	967.204	966.873	943.734	1.013.687	1.060.982	1.001.772	993.955	1.047.718	1.004.435	1.006.619	1.040.333	1.000.665	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	7.376	4.185	9.715	2.495	13.353	7.489	7.181	8.524	7.019	8.700	6.000	6.889	7.346	8.414	5.395	9.097	- Others
<b>Kewajiban Komitmen</b>	<b>1.678.723</b>	<b>1.821.506</b>	<b>1.983.571</b>	<b>2.160.722</b>	<b>2.561.922</b>	<b>2.562.326</b>	<b>2.566.041</b>	<b>2.622.604</b>	<b>2.661.644</b>	<b>2.634.864</b>	<b>2.726.796</b>	<b>2.767.860</b>	<b>2.768.711</b>	<b>2.714.321</b>	<b>2.724.780</b>	<b>2.748.790</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	1.137.501	1.219.520	1.304.240	1.408.258	1.472.277	1.455.321	1.474.863	1.460.021	1.442.724	1.469.754	1.541.709	1.531.977	1.565.928	1.541.230	1.545.055	1.600.530	- Undisbursed loan facilities to debtors
<i>Committed</i>	297.369	275.413	298.509	344.860	364.206	369.769	372.009	369.877	356.299	363.125	378.293	369.036	375.231	365.413	367.108	381.049	- Committed
<i>Uncommitted</i>	840.132	944.107	1.005.731	1.063.398	1.108.071	1.085.552	1.102.854	1.090.144	1.086.425	1.106.629	1.163.416	1.162.941	1.190.698	1.175.817	1.177.948	1.219.482	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	7.868	7.534	12.370	11.229	12.543	12.538	13.901	14.120	12.344	14.911	19.293	15.241	14.937	8.878	10.181	10.645	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.533	1.064	1.581	3.011	2.120	2.081	3.330	2.935	1.276	3.341	5.127	2.220	4.232	2.020	1.897	1.068	- Committed
<i>Uncommitted</i>	6.335	6.469	10.789	8.218	10.423	10.457	10.571	11.185	11.068	11.570	14.166	13.021	10.705	6.858	8.284	9.577	- Uncommitted
- <i>Irrevocable</i> L/C yang masih berjalan	74.274	69.516	66.353	77.108	77.423	78.902	86.785	87.256	92.944	84.645	89.129	91.755	94.462	91.959	88.144	80.623	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	454.203	520.465	594.212	659.107	985.512	1.007.886	982.307	1.052.870	1.105.760	1.056.446	1.069.163	1.121.114	1.085.829	1.063.085	1.075.275	1.045.988	- Outstanding spot and derivatives (sold)
- Lainnya	4.877	4.471	6.397	5.020	14.167	7.680	8.185	8.337	7.873	9.108	7.501	7.773	7.556	9.168	6.126	11.005	- Others
<b>Tagihan Kontingenensi</b>	<b>284.281</b>	<b>308.392</b>	<b>334.875</b>	<b>316.330</b>	<b>285.337</b>	<b>286.048</b>	<b>274.217</b>	<b>275.071</b>	<b>275.296</b>	<b>332.943</b>	<b>300.354</b>	<b>305.784</b>	<b>313.649</b>	<b>290.482</b>	<b>286.136</b>	<b>275.666</b>	<b>Contingent Claims</b>
- Garansi yang diterima	244.456	265.333	288.776	264.819	228.722	233.105	220.233	219.908	218.990	228.175	242.704	247.608	254.386	252.315	248.740	237.633	- Received guarantees
- Pendapatan bunga dalam penyelesaian	36.327	39.402	42.161	46.949	52.071	48.447	49.411	50.253	51.318	99.832	52.774	53.196	54.099	33.067	32.405	32.899	- Accrued interest
- Lainnya	3.498	3.657	3.938	4.562	4.544	4.497	4.573	4.910	4.988	4.935	4.875	4.980	5.164	5.099	4.991	5.134	- Others
<b>Kewajiban Kontingenensi</b>	<b>249.737</b>	<b>302.459</b>	<b>304.665</b>	<b>339.278</b>	<b>317.105</b>	<b>314.818</b>	<b>328.006</b>	<b>325.605</b>	<b>328.221</b>	<b>328.360</b>	<b>337.705</b>	<b>346.889</b>	<b>349.600</b>	<b>343.613</b>	<b>366.334</b>	<b>334.409</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	247.851	297.391	302.542	337.695	315.496	313.123	326.310	323.727	326.470	326.504	335.901	344.952	347.607	341.579	364.514	332.246	- Issued guarantees
- Lainnya	1.886	5.069	2.124	1.583	1.609	1.695	1.696	1.878	1.750	1.855	1.805	1.937	1.993	2.033	1.820	2.163	- Others
<b>Lainnya</b>	<b>237.956</b>	<b>274.066</b>	<b>309.064</b>	<b>392.512</b>	<b>393.395</b>	<b>404.629</b>	<b>411.274</b>	<b>416.707</b>	<b>418.086</b>	<b>426.447</b>	<b>430.924</b>	<b>436.410</b>	<b>437.843</b>	<b>438.992</b>	<b>445.955</b>	<b>449.597</b>	<b>Others</b>
- Penerusan Kredit	23.301	23.059	9.441	10.422	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	12.353	- Channelling
- Aset produktif yang dihapus bukukan	195.932	230.274	274.724	350.961	352.011	356.678	362.347	366.484	367.713	375.600	380.023	384.992	385.804	386.300	392.081	395.099	- Written off earning assets
Kredit yang diberikan	187.325	219.484	262.748	339.745	340.741	345.400	351.019	354.934	359.761	363.864	372.023	373.093	377.532	378.067	383.718	387.001	- Credit disbursed
- Aset produktif yang dihapustagih	18.723	20.733	24.900	31.129	30.986	38.031	38.281	39.201	39.374	39.527	39.540	39.759	40.299	40.693	41.802	42.145	- Charged off earning assets
Kredit yang diberikan	11.883	14.300	17.557	23.573	23.460	30.505	30.763	31.649	31.816	31.992	32.000	32.192	32.720	33.126	34.238	34.586	- Credit disbursed
- Lainnya	6.840	6.433	7.343	7.556	7.526	7.517	7.552	7.558	7.534	7.540	7.567	7.579	7.566	7.564	7.559	7.559	- 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	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>26.337</b>	<b>46.778</b>	<b>77.543</b>	<b>80.977</b>	<b>300.680</b>	<b>314.423</b>	<b>289.433</b>	<b>320.619</b>	<b>366.402</b>	<b>331.675</b>	<b>314.022</b>	<b>313.078</b>	<b>280.200</b>	<b>270.012</b>	<b>348.931</b>	<b>224.603</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	1.239	4.136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	24.469	42.311	77.085	80.514	300.534	314.290	289.312	320.347	366.312	331.488	313.823	312.879	279.635	269.463	348.421	224.290	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	630	332	459	462	147	133	121	272	90	187	199	199	566	549	510	314	- Others
<b>Kewajiban Komitmen</b>	<b>419.249</b>	<b>340.858</b>	<b>413.368</b>	<b>444.740</b>	<b>687.939</b>	<b>685.017</b>	<b>674.959</b>	<b>688.875</b>	<b>734.483</b>	<b>702.237</b>	<b>719.020</b>	<b>724.161</b>	<b>709.676</b>	<b>691.969</b>	<b>760.781</b>	<b>646.189</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	236.079	266.256	309.129	316.472	344.821	323.780	333.913	318.934	310.752	321.153	353.146	355.180	371.012	373.778	363.852	381.094	- Undisbursed loan facilities to debtors
<i>Committed</i>	35.199	30.395	28.460	37.399	51.564	47.317	46.691	44.096	41.027	43.016	44.612	44.007	44.218	39.462	38.083	41.278	- Committed
<i>Uncommitted</i>	200.880	235.861	280.669	279.073	293.257	276.462	287.222	274.838	269.725	278.137	308.533	311.173	326.794	334.316	325.769	339.815	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	53	84	442	478	281	298	298	276	283	270	282	254	220	220	217	- Undisbursed loan facilities to other banks	
<i>Committed</i>	39	80	36	6	21	16	16	6	5	5	5	5	5	-	-	-	- Committed
<i>Uncommitted</i>	14	4	407	472	260	282	283	270	278	265	272	277	249	220	220	217	- Uncommitted
- <i>Irrevocable</i> L/C yang masih berjalan	33.335	35.976	31.189	36.367	36.267	37.615	47.045	47.011	48.326	43.207	45.509	43.560	44.308	43.742	40.819	37.305	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	25.212	38.539	72.605	91.422	306.568	323.323	293.701	322.652	375.121	337.606	320.087	325.138	294.102	274.227	355.888	227.571	- Outstanding spot and derivatives (sold)
- Lainnya	4	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	- Others
<b>Tagihan Kontingenensi</b>	<b>62.747</b>	<b>73.300</b>	<b>72.249</b>	<b>75.579</b>	<b>76.169</b>	<b>74.974</b>	<b>75.821</b>	<b>76.465</b>	<b>77.596</b>	<b>77.887</b>	<b>80.335</b>	<b>80.002</b>	<b>82.141</b>	<b>60.247</b>	<b>59.370</b>	<b>55.874</b>	<b>Contingent Claims</b>
- Garansi yang diterima	33.672	41.712	40.367	38.818	39.089	37.829	37.847	37.828	38.617	38.417	40.299	39.382	40.716	39.740	39.077	35.353	- Received guarantees
- Pendapatan bunga dalam penyelesaian	25.873	28.474	28.783	33.168	33.371	33.523	34.306	34.766	34.942	35.507	36.003	36.547	37.180	16.332	16.189	16.245	- Accrued interest
- Lainnya	3.202	3.114	3.099	3.593	3.708	3.622	3.668	3.872	4.037	3.963	4.032	4.073	4.244	4.175	4.105	4.276	- Others
<b>Kewajiban Kontingenensi</b>	<b>129.354</b>	<b>161.425</b>	<b>170.439</b>	<b>193.096</b>	<b>179.059</b>	<b>177.076</b>	<b>184.258</b>	<b>180.424</b>	<b>181.182</b>	<b>181.133</b>	<b>185.387</b>	<b>192.143</b>	<b>189.373</b>	<b>185.866</b>	<b>209.293</b>	<b>187.876</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	128.883	160.866	169.929	192.450	178.395	176.421	183.607	179.712	180.477	180.407	184.640	191.369	188.540	185.033	208.451	187.008	- Issued guarantees
- Lainnya	470	560	510	646	664	654	651	712	705	726	746	774	833	842	868	- Others	
<b>Lainnya</b>	<b>138.372</b>	<b>152.581</b>	<b>154.101</b>	<b>202.482</b>	<b>208.750</b>	<b>209.861</b>	<b>214.535</b>	<b>216.930</b>	<b>219.789</b>	<b>222.397</b>	<b>225.560</b>	<b>226.175</b>	<b>228.381</b>	<b>228.031</b>	<b>232.267</b>	<b>232.436</b>	<b>Others</b>
- Penerusan Kredit	17.503	18.139	4.600	4.522	4.519	4.057	4.787	4.857	4.880	4.908	4.943	4.984	5.022	5.063	5.115	5.093	- Channelling
- Aset produktif yang dihapus bukukan	120.746	134.306	149.366	197.827	204.097	205.671	209.612	211.937	214.769	217.348	220.472	221.045	223.210	222.827	227.010	227.207	- Written off earning assets
Kredit yang diberikan	117.233	130.728	145.655	194.900	201.165	202.737	206.675	209.002	211.826	214.403	217.521	218.177	220.338	219.973	224.154	224.358	- Credit disbursed
Lainnya	3.513	3.578	3.711	2.926	2.933	2.934	2.937	2.935	2.943	2.945	2.951	2.867	2.872	2.854	2.857	2.849	- Others
- Aset produktif yang dihapustagih	123	137	135	134	134	136	136	140	141	145	147	149	141	142	135	- Charged off earning assets	
Kredit yang diberikan	123	137	135	134	134	136	136	140	141	145	147	149	141	142	135	- 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	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>117.771</b>	<b>103.789</b>	<b>128.920</b>	<b>205.459</b>	<b>235.446</b>	<b>222.730</b>	<b>225.546</b>	<b>264.018</b>	<b>261.577</b>	<b>245.028</b>	<b>237.472</b>	<b>264.452</b>	<b>271.963</b>	<b>285.077</b>	<b>255.388</b>	<b>278.214</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	5.280	4.136	4.042	6.023	4.124	4.130	4.624	4.368	4.299	7.547	6.419	7.271	5.361	5.091	5.114	4.992	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	111.426	98.995	123.895	198.468	223.538	216.519	219.392	256.404	254.788	233.816	229.739	255.112	265.239	277.433	249.777	271.001	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	1.065	658	983	968	7.784	2.080	1.530	3.245	2.490	3.665	1.314	2.070	1.364	2.553	497	2.220	- Others
<b>Kewajiban Komitmen</b>	<b>547.195</b>	<b>627.032</b>	<b>695.577</b>	<b>888.358</b>	<b>952.127</b>	<b>970.621</b>	<b>983.949</b>	<b>1.008.005</b>	<b>994.723</b>	<b>993.914</b>	<b>1.021.442</b>	<b>1.030.434</b>	<b>1.063.900</b>	<b>1.039.607</b>	<b>1.004.229</b>	<b>1.063.633</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	466.172	476.484	518.901	626.106	645.496	658.622	663.568	663.159	646.960	655.405	672.180	666.197	673.000	659.080	670.401	701.525	- Undisbursed loan facilities to debtors
<i>Committed</i>	187.605	170.838	191.134	221.202	225.617	234.994	234.876	230.819	225.315	230.851	239.581	231.477	236.474	233.832	233.288	242.271	- Committed
<i>Uncommitted</i>	278.567	305.645	327.767	404.903	419.880	423.628	428.692	432.341	421.645	424.554	432.598	434.721	436.526	425.248	437.114	459.253	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	2.376	1.881	3.203	9.525	10.314	10.269	11.700	11.226	9.837	11.909	15.360	9.608	11.310	7.445	8.483	7.612	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.234	750	1.464	2.853	1.940	1.914	3.163	2.811	1.163	3.229	4.406	1.802	3.812	1.633	1.360	546	- Committed
<i>Uncommitted</i>	1.142	1.131	1.739	6.672	8.374	8.356	8.538	8.415	8.674	8.680	10.955	7.806	7.498	5.813	7.123	7.067	- Uncommitted
- <i>Irrevocable L/C</i> yang masih berjalan	26.264	19.898	22.759	29.028	28.774	28.535	27.929	29.165	32.248	29.253	31.412	34.277	36.561	34.614	32.919	29.406	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	110.647	127.458	148.562	220.429	259.741	269.715	276.969	300.577	302.316	292.976	299.563	317.063	340.569	334.945	290.948	320.946	- Outstanding spot and derivatives (sold)
- Lainnya	1.509	1.311	2.153	3.270	7.802	3.480	3.782	3.878	3.362	4.371	2.927	3.288	2.460	3.523	1.477	4.143	- Others
<b>Tagihan Kontingenensi</b>	<b>17.417</b>	<b>21.115</b>	<b>23.937</b>	<b>25.821</b>	<b>25.134</b>	<b>25.252</b>	<b>26.102</b>	<b>26.101</b>	<b>28.332</b>	<b>76.401</b>	<b>29.150</b>	<b>29.333</b>	<b>30.309</b>	<b>32.149</b>	<b>33.480</b>	<b>34.331</b>	<b>Contingent Claims</b>
- Garansi yang diterima	10.390	14.652	15.574	17.110	15.711	15.637	16.372	16.099	17.701	17.906	18.534	19.047	19.396	21.515	23.039	23.701	- Received guarantees
- Pendapatan bunga dalam penyelesaian	6.890	6.339	8.059	8.349	9.158	9.357	9.471	9.734	10.364	58.231	10.505	10.178	10.804	10.525	10.333	10.522	- Accrued interest
- Lainnya	136	124	303	362	264	258	260	269	267	263	110	109	108	109	108	108	- Others
<b>Kewajiban Kontingenensi</b>	<b>48.820</b>	<b>51.229</b>	<b>54.129</b>	<b>67.382</b>	<b>65.968</b>	<b>66.621</b>	<b>68.041</b>	<b>68.744</b>	<b>70.079</b>	<b>69.457</b>	<b>69.935</b>	<b>71.429</b>	<b>72.696</b>	<b>74.897</b>	<b>74.173</b>	<b>71.353</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	47.734	49.948	52.909	66.496	65.088	65.650	67.051	67.640	69.086	68.380	68.939	70.324	71.655	73.810	73.305	70.170	- Issued guarantees
- Lainnya	1.087	1.281	1.221	886	880	971	989	1.104	993	1.077	997	1.105	1.041	1.087	868	1.183	- Others
<b>Lainnya</b>	<b>65.737</b>	<b>79.401</b>	<b>105.395</b>	<b>136.473</b>	<b>137.982</b>	<b>140.598</b>	<b>141.999</b>	<b>144.597</b>	<b>142.386</b>	<b>147.441</b>	<b>144.842</b>	<b>152.237</b>	<b>150.860</b>	<b>152.054</b>	<b>152.546</b>	<b>155.118</b>	<b>Others</b>
- Penerusan Kredit	3.491	2.694	2.513	3.846	3.847	3.847	3.847	4.157	4.112	4.409	4.419	4.697	4.747	4.974	4.995	5.305	- Channelling
- Aset produktif yang dihapusbukukan	45.709	58.636	81.805	108.018	109.260	111.716	112.923	114.328	112.055	116.688	114.258	121.185	119.275	119.989	120.099	122.087	- Written off earning assets
Kredit yang diberikan	41.047	51.961	74.241	100.324	101.516	103.963	105.124	106.306	107.642	108.493	109.817	112.762	114.713	115.449	115.482	117.500	- Credit disbursed
Lainnya	4.661	6.674	7.564	7.694	7.743	7.752	7.799	8.022	4.412	8.194	4.441	8.423	4.562	4.541	4.617	4.586	- Others
- Aset produktif yang dihapustagih	16.537	18.072	21.077	24.609	24.876	25.036	25.229	26.112	26.219	26.344	26.165	26.355	26.838	27.091	27.452	27.727	- Charged off earning assets
Kredit yang diberikan	9.706	11.735	13.826	17.179	17.442	17.602	17.804	18.652	18.754	18.902	18.717	18.880	19.351	19.617	19.980	20.260	- Credit disbursed
Lainnya	6.831	6.337	7.251	7.430	7.434	7.425	7.460	7.466	7.442	7.448	7.475	7.487	7.474	7.472	7.467	7.467	- 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	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	24	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Lainnya (Others)	24	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Kewajiban Komitmen</b>	<b>10.331</b>	<b>10.822</b>	<b>4.608</b>	<b>5.621</b>	<b>5.712</b>	<b>5.376</b>	<b>5.337</b>	<b>5.112</b>	<b>3.871</b>	<b>3.969</b>	<b>4.717</b>	<b>4.763</b>	<b>5.506</b>	<b>4.651</b>	<b>4.266</b>	<b>4.746</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	9.529	10.524	4.434	5.480	5.576	5.248	5.209	4.963	3.770	3.876	4.612	4.657	5.424	4.503	4.173	4.653	- Committed
<i>Committed</i>	3.620	4.010	1.253	1.472	1.620	1.556	1.554	1.537	1.432	1.337	1.434	1.436	1.529	1.437	1.503	1.562	- Committed
<i>Uncommitted</i>	5.910	6.514	3.182	4.007	3.956	3.693	3.655	3.426	2.339	2.539	3.178	3.221	3.895	3.066	2.670	3.092	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	183	245	146	133	130	121	117	115	96	86	93	89	72	138	81	85	- Undisbursed loan facilities to other banks
<i>Committed</i>	46	81	37	42	47	47	47	47	37	37	36	37	31	31	31	31	- Committed
<i>Uncommitted</i>	137	164	109	90	84	74	70	68	59	49	56	53	41	107	50	54	- Uncommitted
- <i>Irrevocable L/C</i> yang masih berjalan	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	30	49	28	9	5	7	11	35	5	7	12	17	11	10	12	8	- Others
<b>Tagihan Kontingenensi</b>	<b>363</b>	<b>553</b>	<b>231</b>	<b>274</b>	<b>4.168</b>	<b>367</b>	<b>327</b>	<b>344</b>	<b>354</b>	<b>364</b>	<b>381</b>	<b>377</b>	<b>379</b>	<b>392</b>	<b>294</b>	<b>319</b>	<b>Contingent Claims</b>
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	362	540	221	272	4.166	364	324	337	351	362	372	374	378	386	290	316	- Accrued interest
- Lainnya	1	13	10	2	2	3	4	7	3	2	5	3	1	6	4	2	- Others
<b>Kewajiban Kontingenensi</b>	<b>551</b>	<b>1.932</b>	<b>1.806</b>	<b>2.067</b>	<b>1.797</b>	<b>1.720</b>	<b>1.717</b>	<b>1.827</b>	<b>1.775</b>	<b>1.783</b>	<b>1.776</b>	<b>1.764</b>	<b>1.719</b>	<b>1.756</b>	<b>1.556</b>	<b>1.307</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	466	1.842	1.756	2.017	1.750	1.653	1.661	1.769	1.726	1.736	1.719	1.710	1.669	1.707	1.511	1.259	- Issued guarantees
- Lainnya	85	90	50	50	47	67	55	58	49	47	57	54	49	49	45	48	- Others
<b>Lainnya</b>	<b>4.012</b>	<b>5.505</b>	<b>1.117</b>	<b>1.690</b>	<b>1.745</b>	<b>1.902</b>	<b>1.932</b>	<b>1.978</b>	<b>2.138</b>	<b>2.183</b>	<b>2.242</b>	<b>2.328</b>	<b>2.403</b>	<b>2.456</b>	<b>3.494</b>	<b>3.519</b>	<b>Others</b>
- Penerusan Kredit	85	85	50	48	48	48	48	47	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	3.211	4.529	1.009	1.521	1.560	1.708	1.733	1.767	1.910	1.952	1.988	2.069	2.116	2.169	3.187	3.201	- Written off earning assets
Kredit yang diberikan	3.206	4.524	1.009	1.521	1.560	1.708	1.733	1.766	1.909	1.952	1.988	2.069	2.116	2.169	3.187	3.201	- Credit disbursed
Lainnya	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	716	891	58	122	138	146	152	164	181	184	207	212	239	240	259	271	- Charged off earning assets
Kredit yang diberikan	716	891	58	122	138	146	152	164	181	184	207	212	239	240	259	271	- 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	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>3.458</b>	<b>3.619</b>	<b>5.265</b>	<b>708</b>	<b>7.135</b>	<b>5.252</b>	<b>6.153</b>	<b>5.593</b>	<b>4.915</b>	<b>5.991</b>	<b>5.380</b>	<b>5.214</b>	<b>6.588</b>	<b>6.120</b>	<b>5.262</b>	<b>7.699</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	80	84	86	79	79	79	81	79	78	78	79	79	79	79	0	1	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	0	441	1.309	212	3.352	1.128	2.353	1.955	1.277	2.241	1.631	1.198	1.447	1.134	988	2.297	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.377	3.093	3.870	417	3.705	4.045	3.719	3.559	3.560	3.672	3.670	3.937	5.062	4.907	4.273	5.401	- Others
<b>Kewajiban Komitmen</b>	<b>27.193</b>	<b>17.956</b>	<b>19.889</b>	<b>22.410</b>	<b>26.869</b>	<b>23.028</b>	<b>24.896</b>	<b>24.080</b>	<b>22.457</b>	<b>24.831</b>	<b>24.867</b>	<b>24.229</b>	<b>26.172</b>	<b>26.525</b>	<b>26.074</b>	<b>30.941</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	16.493	14.114	14.028	20.163	19.947	18.572	19.657	19.298	17.908	19.850	20.086	19.646	20.118	20.557	20.832	23.664	- Undisbursed loan facilities to debtors
<i>Committed</i>	3.880	3.361	4.827	6.781	6.899	6.664	6.495	6.297	5.724	6.019	6.670	7.045	7.140	7.559	7.549	8.083	- Committed
<i>Uncommitted</i>	12.613	10.753	9.201	13.382	13.048	11.908	13.162	13.001	12.183	13.831	13.417	12.600	12.978	12.998	13.283	15.581	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	143	312	541	554	470	505	495	508	413	383	413	358	329	286	317	317	- Undisbursed loan facilities to other banks
<i>Committed</i>	50	95	43	109	112	105	105	71	71	71	75	78	79	70	53	50	- Committed
<i>Uncommitted</i>	93	217	497	444	358	400	390	437	342	312	338	280	249	217	264	267	- Uncommitted
- <i>Irrevocable</i> L/C yang masih berjalan	399	443	168	305	256	294	246	242	204	213	231	242	194	227	321	195	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	37	480	1.268	50	2.090	245	1.068	858	192	508	240	157	770	547	106	1.291	- Outstanding spot and derivatives (sold)
- Lainnya	2.607	2.607	3.885	1.339	4.106	3.413	3.430	3.175	3.740	3.877	3.896	3.827	4.762	4.907	4.498	5.474	- Others
<b>Tagihan Kontingenensi</b>	<b>5.512</b>	<b>5.419</b>	<b>6.166</b>	<b>6.271</b>	<b>6.304</b>	<b>6.337</b>	<b>6.451</b>	<b>6.657</b>	<b>6.727</b>	<b>6.797</b>	<b>7.014</b>	<b>7.272</b>	<b>6.928</b>	<b>6.910</b>	<b>6.846</b>	<b>6.831</b>	<b>Contingent Claims</b>
- Garansi yang diterima	2.835	2.129	2.133	1.744	1.679	1.702	1.721	1.728	1.755	1.799	1.810	1.834	1.889	1.799	1.801	1.698	- Received guarantees
- Pendapatan bunga dalam penyelesaian	2.531	2.891	3.519	3.934	4.068	4.034	4.102	4.179	4.305	4.305	4.492	4.656	4.243	4.316	4.287	4.402	- Accrued interest
- Lainnya	146	398	515	594	558	601	628	749	667	692	713	782	795	794	759	731	- Others
<b>Kewajiban Kontingenensi</b>	<b>11.353</b>	<b>13.863</b>	<b>10.678</b>	<b>10.985</b>	<b>7.355</b>	<b>7.746</b>	<b>8.676</b>	<b>9.459</b>	<b>9.522</b>	<b>10.818</b>	<b>11.700</b>	<b>12.053</b>	<b>12.290</b>	<b>11.679</b>	<b>10.938</b>	<b>7.934</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	11.109	13.732	10.336	10.983	7.337	7.744	8.675	9.455	9.518	10.813	11.696	12.049	12.287	11.676	10.936	7.932	- Issued guarantees
- Lainnya	244	131	342	1	19	2	1	4	3	5	4	3	2	3	3	3	- Others
<b>Lainnya</b>	<b>9.784</b>	<b>12.730</b>	<b>16.799</b>	<b>19.965</b>	<b>20.695</b>	<b>20.750</b>	<b>20.877</b>	<b>20.915</b>	<b>21.147</b>	<b>21.233</b>	<b>24.773</b>	<b>21.898</b>	<b>22.245</b>	<b>22.230</b>	<b>22.919</b>	<b>23.608</b>	<b>Others</b>
- Penerusan Kredit	2.222	2.141	2.278	2.006	1.985	1.969	1.964	1.960	1.960	1.956	1.951	1.931	1.923	1.916	1.914	1.908	- Channelling
- Aset produktif yang dihapusbukukan	7.439	10.473	14.409	17.813	18.597	18.669	18.801	18.843	19.076	19.166	22.711	19.856	20.210	20.203	20.843	21.588	- Written off earning assets
Kredit yang diberikan	7.173	10.101	13.916	17.466	18.252	18.325	18.457	18.500	18.728	18.818	22.351	19.495	19.620	19.613	20.211	21.184	- Credit disbursed
Lainnya	266	371	493	347	345	343	344	343	348	347	360	360	590	590	632	404	- Others
- Aset produktif yang dihapustagih	122	116	112	146	112	112	112	112	112	112	112	112	112	112	112	112	- Charged off earning assets
Kredit yang diberikan	113	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	- Credit disbursed
Lainnya	9	4	-	34	-	-	-	-	-	-	-	-	-	-	-	-	- Others

(r) Angka-angka diperbaiki

(r) Revised figures

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

Indikator	2014	2015	2016	2017	2018												2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	<b>87.157</b>	<b>74.512</b>	<b>93.164</b>	<b>118.522</b>	<b>116.767</b>	<b>115.950</b>	<b>115.074</b>	<b>124.068</b>	<b>115.556</b>	<b>127.008</b>	<b>124.120</b>	<b>129.181</b>	<b>129.714</b>	<b>133.548</b>	<b>128.139</b>	<b>128.211</b>	<b>Committed Claims</b>	
- Fasilitas pinjaman yang belum ditarik	3.868	11.676	16.459	23.141	18.883	19.628	17.745	18.623	13.076	11.711	10.202	10.580	12.071	12.221	12.196	12.186	- Unused borrowing	
- Posisi pembelian spot dan derivatif yang masih berjalan	81.019	62.740	72.305	94.733	96.167	95.092	95.519	103.997	101.602	114.121	113.229	117.918	117.289	120.923	115.846	114.862	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	2.270	96	4.400	648	1.717	1.231	1.811	1.447	879	1.175	690	683	354	404	97	1.162	- Others	
<b>Kewajiban Komitmen</b>	<b>228.063</b>	<b>226.085</b>	<b>245.200</b>	<b>283.732</b>	<b>300.350</b>	<b>294.378</b>	<b>296.334</b>	<b>302.060</b>	<b>302.216</b>	<b>319.145</b>	<b>331.782</b>	<b>337.386</b>	<b>345.251</b>	<b>345.289</b>	<b>339.000</b>	<b>336.062</b>	<b>Committed Liabilities</b>	
- Fasilitas kredit kepada nasabah yang belum ditarik	126.435	164.235	170.235	191.843	201.952	196.134	197.140	195.730	201.405	204.459	211.656	212.473	221.084	221.798	220.935	218.821	- Undisbursed loan facilities to debtors	
<i>Committed</i>	17.498	14.762	20.811	22.670	24.246	25.439	24.398	25.458	24.143	23.332	26.905	25.313	24.841	24.819	26.626	24.607	- Committed	
<i>Uncommitted</i>	108.937	149.473	149.424	169.173	177.706	170.694	172.742	170.271	177.261	181.127	184.752	187.160	196.243	196.979	194.309	194.214	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	27	47	14	16	12	9	8	7	12	6	301	304	310	300	380	373	- Undisbursed loan facilities to other banks	
<i>Committed</i>	8	-	0	-	-	-	-	-	-	-	295	298	304	287	371	360	- Committed	
<i>Uncommitted</i>	19	47	14	16	12	9	8	7	12	6	6	6	6	13	9	12	- Uncommitted	
- Irrevocable L/C yang masih berjalan	6.285	5.223	4.898	5.288	6.155	5.924	6.282	5.591	6.793	6.048	5.854	7.234	8.564	7.746	7.983	7.637	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	74.958	56.319	69.980	86.206	89.991	91.724	91.985	99.484	93.332	107.781	113.307	117.071	115.077	114.718	109.594	107.855	- Outstanding spot and derivatives (sold)	
- Lainnya	611	261	73	380	2.241	587	918	1.248	674	851	664	304	217	727	108	1.377	- Others	
<b>Tagihan Kontingenensi</b>	<b>100.500</b>	<b>98.367</b>	<b>132.501</b>	<b>114.009</b>	<b>115.623</b>	<b>123.151</b>	<b>124.182</b>	<b>123.368</b>	<b>118.900</b>	<b>125.366</b>	<b>136.000</b>	<b>140.607</b>	<b>144.271</b>	<b>147.420</b>	<b>143.358</b>	<b>136.366</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	99.984	97.617	131.477	113.427	114.976	122.624	123.632	122.812	118.273	124.709	135.396	139.972	143.604	146.760	142.708	135.635	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	509	751	1.024	582	646	527	549	555	627	657	604	635	666	660	650	731	- Accrued interest	
- Lainnya	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
<b>Kewajiban Kontingenensi</b>	<b>18.093</b>	<b>20.195</b>	<b>25.576</b>	<b>33.740</b>	<b>30.482</b>	<b>30.251</b>	<b>32.978</b>	<b>33.073</b>	<b>32.793</b>	<b>30.758</b>	<b>34.061</b>	<b>34.987</b>	<b>36.897</b>	<b>34.523</b>	<b>35.828</b>	<b>31.642</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	18.093	20.195	25.576	33.740	30.482	30.251	32.978	33.073	32.793	30.758	34.061	34.987	36.897	34.461	35.765	31.581	- Issued guarantees	
- Lainnya	-	0	0	0	0	0	0	0	0	0	0	0	0	66	62	63	- Others	
<b>Lainnya</b>	<b>6.575</b>	<b>9.245</b>	<b>13.098</b>	<b>17.828</b>	<b>10.050</b>	<b>17.101</b>	<b>17.295</b>	<b>17.543</b>	<b>17.771</b>	<b>18.239</b>	<b>18.439</b>	<b>18.610</b>	<b>18.590</b>	<b>18.591</b>	<b>18.842</b>	<b>18.961</b>	<b>Others</b>	
- Penerusan Kredit	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling	
- Aset produktif yang dihapusbukan	6.107	8.743	12.006	14.938	7.576	7.818	7.970	8.212	8.399	8.845	9.018	9.170	9.126	9.181	8.930	8.940	- Written off earning assets	
Kredit yang diberikan	6.097	8.733	11.953	14.841	7.479	7.720	7.872	8.115	8.302	8.748	8.921	9.073	9.029	9.085	8.823	8.834	- Credit disbursed	
Lainnya	10	10	53	97	97	97	97	97	97	97	97	97	97	97	107	107	- Others	
- Aset produktif yang dihapustagih	468	502	1.092	2.890	2.474	9.283	9.325	9.331	9.372	9.394	9.421	9.440	9.465	9.409	9.912	10.021	- Charged off earning assets	
Kredit yang diberikan	468	502	1.092	2.890	2.474	9.283	9.325	9.331	9.372	9.394	9.421	9.440	9.465	9.409	9.912	10.021	- Credit disbursed	
Lainnya	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others	

(r) Angka-angka diperbaiki

(r) Revised figures

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

Indikator	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>238.213</b>	<b>283.040</b>	<b>323.220</b>	<b>267.818</b>	<b>343.613</b>	<b>339.844</b>	<b>337.157</b>	<b>330.984</b>	<b>337.004</b>	<b>320.106</b>	<b>335.661</b>	<b>360.610</b>	<b>340.826</b>	<b>337.666</b>	<b>325.317</b>	<b>388.214</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	14.243	18.610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	223.960	264.430	323.220	267.818	343.613	339.844	337.157	330.984	337.004	320.106	335.534	360.610	340.826	337.666	325.300	388.214	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	10	-	0	-	-	-	-	-	-	-	127	-	-	-	17	-	- Others
<b>Kewajiban Komitmen</b>	<b>380.969</b>	<b>598.753</b>	<b>604.929</b>	<b>513.160</b>	<b>588.925</b>	<b>583.905</b>	<b>580.566</b>	<b>594.473</b>	<b>603.894</b>	<b>590.767</b>	<b>624.969</b>	<b>646.886</b>	<b>618.204</b>	<b>606.279</b>	<b>590.431</b>	<b>667.218</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	282.793	287.908	287.512	248.196	254.484	252.965	255.376	257.938	261.930	265.011	280.030	273.825	275.290	261.513	264.862	270.773	- Undisbursed loan facilities to debtors
<i>Committed</i>	49.567	52.047	52.025	55.335	54.260	53.799	57.995	61.671	58.658	58.569	59.092	59.759	61.028	58.304	60.058	63.247	- Committed
<i>Uncommitted</i>	233.226	235.861	235.488	192.861	200.224	199.166	197.381	196.266	203.272	206.442	220.938	214.067	214.262	203.209	204.804	207.526	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	5.087	4.965	8.023	524	1.336	1.336	1.281	1.988	1.703	2.257	2.849	4.599	2.663	489	701	2.041	- Undisbursed loan facilities to other banks
<i>Committed</i>	156	59	0	-	-	-	-	-	-	-	311	-	-	-	83	80	- Committed
<i>Uncommitted</i>	4.931	4.905	8.023	524	1.336	1.336	1.281	1.988	1.703	2.257	2.539	4.599	2.663	489	618	1.960	- Uncommitted
- <i>Irrevocable</i> L/C yang masih berjalan	7.991	7.971	7.339	6.120	5.972	6.534	5.283	5.247	5.373	5.926	6.123	6.442	4.836	5.630	6.102	6.080	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	243.348	297.669	301.797	258.300	327.122	322.879	318.584	329.300	334.798	317.574	335.967	361.685	335.312	338.648	318.739	388.325	- Outstanding spot and derivatives (sold)
- Lainnya	117	240	257	20	12	191	43	-	90	-	-	335	104	-	28	-	- Others
<b>Tagihan Kontingenensi</b>	<b>97.743</b>	<b>109.638</b>	<b>99.791</b>	<b>94.377</b>	<b>57.938</b>	<b>55.967</b>	<b>41.334</b>	<b>42.137</b>	<b>43.387</b>	<b>46.128</b>	<b>47.474</b>	<b>48.193</b>	<b>49.621</b>	<b>43.364</b>	<b>42.788</b>	<b>41.945</b>	<b>Contingent Claims</b>
- Garansi yang diterima	97.575	109.222	99.225	93.721	57.266	55.314	40.660	41.441	42.644	45.343	46.662	47.373	48.779	42.501	42.117	41.246	- Received guarantees
- Pendapatan bunga dalam penyelesaian	161	407	555	644	661	641	660	682	729	770	797	806	826	848	656	683	- Accrued interest
- Lainnya	7	8	11	12	12	12	13	13	14	15	15	14	15	15	16	16	- Others
<b>Kewajiban Kontingenensi</b>	<b>41.566</b>	<b>53.816</b>	<b>42.037</b>	<b>32.009</b>	<b>32.444</b>	<b>31.405</b>	<b>32.337</b>	<b>32.079</b>	<b>32.871</b>	<b>34.410</b>	<b>34.846</b>	<b>34.513</b>	<b>36.625</b>	<b>34.892</b>	<b>34.546</b>	<b>34.296</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	41.566	50.809	42.035	32.009	32.444	31.405	32.337	32.079	32.871	34.410	34.846	34.513	36.625	34.892	34.546	34.296	- Issued guarantees
- Lainnya	-	3.007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Lainnya</b>	<b>13.477</b>	<b>14.604</b>	<b>18.555</b>	<b>14.073</b>	<b>14.173</b>	<b>14.417</b>	<b>14.636</b>	<b>14.742</b>	<b>14.855</b>	<b>14.953</b>	<b>15.067</b>	<b>15.161</b>	<b>15.363</b>	<b>15.629</b>	<b>15.887</b>	<b>15.954</b>	<b>Others</b>
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	12.720	13.588	16.129	10.844	10.921	11.097	11.309	11.396	11.505	11.601	11.577	11.668	11.867	11.930	12.012	12.075	- Written off earning assets
Kredit yang diberikan	12.568	13.436	15.973	10.693	10.770	10.946	11.157	11.245	11.354	11.449	11.426	11.517	11.716	11.779	11.860	11.924	- Credit disbursed
Lainnya	151	151	156	151	151	151	151	151	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	757	1.016	2.425	3.229	3.252	3.320	3.328	3.346	3.350	3.352	3.490	3.493	3.496	3.699	3.875	3.879	- Charged off earning assets
Kredit yang diberikan	757	924	2.333	3.137	3.160	3.228	3.236	3.254	3.258	3.260	3.398	3.401	3.404	3.607	3.783	3.787	- Credit disbursed
Lainnya	-	92	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	2014	2015	2017	2018											2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
Rasio Pemenuhan Kekurangan Modal Minimum (%)	19,57	21,39	23,18	23,24	22,65	22,25	22,19	22,01	22,56	22,83	22,91	22,97	23,32	22,97	23,22	Capital Adequacy Ratio (%)	
- Modal	754.174	914.657	1.166.002	1.177.340	1.161.653	1.160.316	1.166.181	1.176.676	1.198.170	1.213.589	1.226.367	1.240.430	1.251.213	1.269.616	1.278.968	- Capital	
- ATMR	3.854.234	4.276.555	5.029.816	5.065.592	5.129.158	5.213.753	5.254.403	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	- Risk Weighted Assets	
Rasio Modal Inti terhadap ATMR (%)	18,01	19,00	21,50	21,58	20,98	20,50	20,56	20,42	20,92	21,09	21,19	21,25	21,59	21,29	21,53	Core Capital Ratio to ATMR (%)	
- Modal Inti (Tier I)	694.198	812.590	1.081.234	1.093.381	1.076.311	1.068.586	1.080.385	1.091.769	1.110.931	1.120.955	1.134.279	1.147.625	1.158.069	1.176.700	1.185.800	- Core Capital (Tier I)	
- ATMR	3.854.234	4.276.555	5.029.816	5.065.592	5.129.158	5.213.753	5.254.418	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	- Risk Weighted Assets	
ROA (%)	2,85	2,32	2,45	2,36	2,55	2,40	2,38	2,43	2,46	2,47	2,50	2,52	2,52	2,55	2,59	Return On Assets Ratio (%)	
- Laba sebelum pajak	142.769	132.601	165.196	166.526	180.570	170.741	169.789	173.853	177.127	177.808	181.016	183.358	183.716	186.912	197.010	- Profit	
- Rata-rata total aset	5.004.089	5.703.813	6.730.350	7.049.879	7.078.453	7.099.936	7.130.626	7.168.225	7.187.449	7.208.105	7.228.114	7.262.656	7.290.852	7.329.250	7.602.076	- Average total assets	
BOPO (%)	76,29	81,49	78,64	81,09	78,76	79,59	79,43	79,46	79,05	79,26	79,13	78,71	78,03	77,86	87,79	Operating Expenses/Operating Income (%)	
- Biaya Operasional	446.217	569.141	603.178	113.344	162.597	215.324	265.633	322.902	374.211	432.358	490.120	536.041	580.228	638.990	125.697	- Operating Expenses	
- Pendapatan Operasional	584.887	698.404	766.975	139.780	206.441	270.531	334.423	406.359	473.387	545.460	619.357	681.014	743.585	820.646	143.175	- Operating Income	
NIM (%)	4,23	5,39	5,32	5,00	5,07	5,07	5,09	5,11	5,12	5,14	5,14	5,13	5,12	5,14	4,92	Net Interest Margin Ratio (%)	
- Pendapatan bunga bersih	260.940	293.824	342.731	338.024	343.588	345.001	347.684	350.332	352.305	354.475	355.477	356.825	357.633	360.412	356.712	- Interest income net	
- Rata-rata total aset produktif	6.161.761	5.449.642	6.445.076	6.755.977	6.782.807	6.801.445	6.825.468	6.859.225	6.877.219	6.896.128	6.917.324	6.952.549	6.981.469	7.016.192	7.257.568	- Average total earning assets	
LDR (%)	89,42	92,11	90,04	89,21	90,19	90,43	91,99	92,76	93,11	93,79	94,09	93,71	93,19	94,78	93,97	Loan to Deposits Ratio (%)	
- Total Kredit kepada pihak ketiga bukan Bank	3.526.364	3.903.936	4.548.155	4.474.893	4.553.173	4.587.122	4.686.549	4.784.436	4.784.803	4.839.567	4.921.548	4.970.100	4.960.336	5.092.584	4.986.324	- Total Credit to third party	
- Total Dana Pihak Ketiga	3.943.697	4.238.349	5.050.984	5.016.043	5.048.278	5.072.433	5.094.582	5.157.744	5.138.722	5.160.189	5.230.922	5.303.577	5.322.634	5.372.841	5.306.110	- Total Third Party Funds	
Rasio Aset Likuid (%)	16,24	16,70	18,56	18,11	17,91	17,36	17,19	16,68	15,64	15,41	15,35	15,39	15,58	14,96	14,64	Liquid Assets Ratio (%)	
- Aset Likuid Primer	686.023	736.720	963.833	901.106	922.998	921.985	984.962	964.041	823.382	816.952	821.890	843.314	860.438	899.937	778.395	- Primary Liquid Asset	
- Aset Likuid Sekunder	192.598	251.623	353.504	380.975	354.856	321.754	261.775	263.243	319.086	316.172	323.418	322.236	319.336	259.472	334.424	- Secondary Liquid assets	
- Total Aset	5.410.098	5.919.390	7.099.564	7.078.879	7.135.601	7.163.989	7.253.384	7.356.221	7.302.794	7.352.701	7.462.427	7.573.536	7.572.810	7.751.621	7.602.076	- Total Assets	
Ket: Data tidak termasuk BUS																	

Tabel 1.23.a. Kinerja Bank Persero Konvensional (State Owned Banks Performance) Miliar Rp (Billion Rp)																
Keterangan	2014	2015	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,08	19,31	21,09	21,26	20,15	19,96	19,84	19,56	20,12	20,20	20,80	20,63	20,99	20,88	21,39	Capital Adequacy Ratio (%)
- Modal	235.019	305.497	432.987	438.195	422.434	419.737	423.971	428.701	435.323	439.587	447.552	451.064	460.095	472.797	483.551	- Capital
- ATMR	1.375.677	1.582.361	2.052.876	2.061.088	2.096.137	2.103.369	2.137.458	2.191.370	2.164.077	2.175.660	2.152.197	2.186.783	2.192.369	2.264.360	2.260.748	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,14	16,38	19,90	20,09	18,99	18,79	18,66	18,39	18,93	19,02	19,57	19,42	19,78	19,67	20,21	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	222.102	259.267	408.430	414.173	397.980	395.258	398.888	402.941	409.754	413.764	421.259	424.610	433.673	445.335	456.787	- Core Capital (Tier I)
- ATMR	1.375.677	1.582.361	2.052.876	2.061.088	2.096.137	2.103.369	2.137.458	2.191.370	2.164.077	2.175.660	2.152.197	2.186.783	2.192.369	2.264.360	2.260.748	- Risk Weighted Assets
ROA (%)	3,75	3,31	2,98	2,66	3,02	2,77	2,79	2,94	2,96	2,94	3,01	3,03	2,99	3,08	2,69	Return On Assets Ratio (%)
- Laba sebelum pajak	69.104	70.307	81.395	76.783	87.562	80.335	81.679	86.695	87.385	87.390	89.909	91.041	90.606	94.103	86.463	- Profit
- Rata-rata total aset	1.842.847	2.126.052	2.732.360	2.889.310	2.900.733	2.903.647	2.923.288	2.945.241	2.956.823	2.970.750	2.988.491	3.007.475	3.026.202	3.052.601	3.218.003	- Average total assets
BOPO (%)	69,57	72,58	72,58	78,23	73,66	75,11	74,15	73,14	73,05	72,73	71,94	71,73	71,66	71,24	88,53	Operating Expenses/Operating Income (%)
- Biaya Operasional	150.501	179.972	214.610	44.517	60.775	80.089	97.675	117.614	136.890	154.087	171.303	190.629	209.035	231.407	56.172	- Operating Expenses
- Pendapatan Operasional	216.331	247.961	295.679	56.903	82.512	106.631	131.719	160.809	187.388	211.863	238.113	265.755	291.708	324.842	63.448	- Operating Income
NIM (%)	5,11	6,19	5,95	5,68	5,70	5,74	5,73	5,76	5,77	5,75	5,75	5,70	5,69	5,70	5,27	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	109.862	126.356	155.504	157.223	158.370	159.504	160.222	162.123	163.134	163.312	164.129	164.069	164.756	166.316	161.925	- Interest income net
- Rata-rata total aset produktif	2.147.990	2.040.597	2.611.886	2.768.391	2.777.920	2.779.423	2.795.017	2.814.353	2.825.737	2.838.428	2.856.488	2.875.973	2.894.958	2.919.454	3.070.441	- Average total earning assets
LDR (%)	83,73	88,58	88,67	90,21	92,27	92,83	93,82	94,31	94,28	93,63	93,52	93,82	92,31	92,83	94,32	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.325.087	1.536.852	1.963.039	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	2.183.939	- Total Credit to third party
- Total Dana Pihak Ketiga	1.582.488	1.734.961	2.213.902	2.108.729	2.116.815	2.115.193	2.153.542	2.190.656	2.199.463	2.227.644	2.277.069	2.304.482	2.339.295	2.412.453	2.315.459	- Total Third Party Funds
Rasio Aset Likuid (%)	16,66	15,99	17,89	16,79	15,80	14,45	14,30	13,52	13,16	13,71	13,41	13,61	14,68	13,08	12,97	Liquid Assets Ratio (%)
- Aset Likuid Primer	254.338	245.617	361.883	294.097	289.446	269.895	309.173	300.545	241.340	269.380	262.557	275.577	315.689	329.235	268.726	- Primary Liquid Asset
- Aset Likuid Sekunder	91.707	124.180	172.496	191.959	172.600	150.906	120.080	112.398	156.959	151.404	157.140	157.048	155.938	107.960	148.707	- Secondary Liquid assets
- Total Aset	2.076.518	2.313.309	2.986.598	2.895.276	2.923.580	2.912.388	3.001.854	3.055.002	3.026.317	3.068.242	3.130.413	3.178.335	3.213.470	3.342.995	3.218.003	- 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	2014	2015	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	16,42	18,45	21,06	20,98	20,81	20,83	20,45	20,40	20,79	21,19	21,05	21,21	21,58	21,21	21,51	Capital Adequacy Ratio (%)
- Modal	252.499	323.381	428.772	432.380	432.592	437.172	432.983	434.417	443.597	451.303	452.207	457.579	464.119	467.056	472.659	- Capital
- ATMR	1.538.222	1.752.329	2.036.207	2.060.492	2.078.343	2.098.263	2.117.668	2.129.471	2.133.270	2.129.848	2.148.116	2.156.994	2.151.006	2.201.949	2.197.481	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	14,27	16,21	18,97	18,96	18,77	18,57	18,50	18,57	18,85	19,01	19,02	19,18	19,55	19,34	19,57	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	219.543	284.066	386.303	390.618	390.086	389.570	391.756	395.339	402.067	404.961	408.498	413.657	420.443	425.953	430.072	- Core Capital (Tier I)
- ATMR	1.538.222	1.752.329	2.036.207	2.060.492	2.078.343	2.098.263	2.117.683	2.129.471	2.133.270	2.129.848	2.148.116	2.156.994	2.151.006	2.201.949	2.197.481	- Risk Weighted Assets
ROA (%)	2,13	1,75	2,04	2,01	2,09	2,05	2,06	2,07	2,15	2,16	2,17	2,17	2,19	2,20	2,22	Return On Assets Ratio (%)
- Laba sebelum pajak	40.306	38.012	53.425	55.589	57.805	56.805	56.873	57.305	59.593	59.957	60.294	60.482	61.033	61.409	63.557	- Profit
- Rata-rata total aset	1.890.222	2.171.583	2.616.809	2.760.595	2.762.258	2.765.047	2.767.446	2.772.108	2.773.937	2.775.000	2.777.767	2.782.848	2.784.751	2.792.267	2.868.540	- Average total assets
BOPO (%)	80,70	84,98	79,93	80,96	80,14	80,58	80,80	81,26	80,19	81,09	81,76	81,38	79,89	79,72	79,66	Operating Expenses/Operating Income (%)
- Biaya Operasional	167.522	209.843	209.785	37.666	56.229	74.669	94.657	113.207	129.121	153.529	180.804	194.143	208.867	228.426	24.758	- Operating Expenses
- Pendapatan Operasional	207.584	246.924	262.475	46.523	70.163	92.669	117.157	139.323	161.013	189.339	221.140	238.565	261.451	286.538	31.078	- Operating Income
NIM (%)	3,78	5,07	4,87	4,55	4,64	4,63	4,66	4,66	4,66	4,71	4,72	4,72	4,72	4,72	4,60	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	87.102	104.434	121.898	120.459	122.817	122.651	123.342	123.544	123.723	125.080	125.407	125.837	125.740	126.204	125.919	- Interest income net
- Rata-rata total aset produktif	2.302.325	2.059.957	2.503.161	2.644.626	2.646.406	2.647.734	2.648.298	2.652.282	2.653.633	2.655.363	2.658.866	2.664.309	2.666.694	2.672.725	2.739.757	- Average total earning assets
LDR (%)	85,66	87,55	86,06	84,05	85,11	85,34	87,20	87,53	87,90	89,21	90,34	90,18	90,72	90,63	88,62	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.342.612	1.513.839	1.744.621	1.732.402	1.745.961	1.758.668	1.782.632	1.808.987	1.804.514	1.828.991	1.851.094	1.862.994	1.866.006	1.897.167	1.860.471	- Total Credit to third party
- Total Dana Pihak Ketiga	1.567.343	1.729.031	2.027.254	2.061.107	2.051.436	2.060.808	2.044.273	2.066.789	2.052.819	2.050.307	2.049.019	2.065.918	2.056.780	2.093.255	2.099.496	- Total Third Party Funds
Rasio Aset Likuid (%)	14,87	15,97	17,32	17,45	17,45	17,33	17,51	17,17	15,41	14,88	14,75	14,33	13,89	14,77	14,37	Liquid Assets Ratio (%)
- Aset Likuid Primer	244.859	292.473	360.087	367.263	366.305	371.932	400.697	386.867	327.971	312.624	312.123	304.175	288.394	328.549	293.059	- Primary Liquid Asset
- Aset Likuid Sekunder	52.411	65.893	113.215	117.200	116.397	108.525	85.495	93.245	101.318	101.492	100.972	101.086	101.038	96.113	119.039	- Secondary Liquid assets
- Total Aset	1.999.417	2.243.785	2.733.046	2.776.459	2.765.584	2.773.017	2.777.040	2.795.419	2.784.909	2.782.439	2.799.904	2.828.582	2.803.777	2.874.942	2.868.540	- 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	2014	2015	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,07	22,15	28,34	27,51	26,93	24,25	25,68	25,83	26,24	26,03	25,85	26,77	26,89	27,63	26,58	Capital Adequacy Ratio (%)	
- Modal	20.631	10.609	10.249	10.312	10.306	9.543	10.381	10.479	10.564	10.647	10.788	10.804	10.923	11.383	11.091	- Capital	
- ATMR	89.411	47.895	36.162	37.489	38.265	39.361	40.432	40.566	40.265	40.902	41.729	40.350	40.619	41.190	41.722	- Risk Weighted Assets	
Rasio Modal Inti terhadap ATMR (%)	21,49	20,08	27,10	26,31	25,74	22,52	24,46	24,62	25,02	24,82	24,64	25,58	25,55	26,46	25,44	Core Capital Ratio to ATMR (%)	
- Modal Inti (Tier I)	19.213	9.615	9.800	9.863	9.848	8.863	9.891	9.989	10.074	10.153	10.282	10.320	10.377	10.900	10.615	- Core Capital (Tier I)	
- ATMR	89.411	47.895	36.162	37.489	38.265	39.361	40.432	40.566	40.265	40.902	41.729	40.350	40.619	41.190	41.722	- Risk Weighted Assets	
ROA (%)	2,16	0,47	1,12	1,52	1,64	1,60	1,61	1,59	1,64	1,66	1,62	1,59	1,48	1,34	1,24	Return On Assets Ratio (%)	
- Laba sebelum pajak	2.839	299	572	872	945	927	943	934	972	984	967	953	890	815	802	- Profit	
- Rata-rata total aset	131.315	63.861	51.007	57.230	57.689	58.015	58.486	58.833	59.122	59.330	59.673	59.994	60.237	60.775	64.907	- Average total assets	
BOPO (%)	86,31	96,03	90,32	86,66	85,84	86,13	86,09	86,34	85,83	85,74	86,00	86,34	87,30	88,70	90,05	Operating Expenses/Operating Income (%)	
- Biaya Operasional	17.751	7.477	5.424	943	1.430	1.938	2.456	2.982	3.478	3.995	4.547	5.130	5.740	6.412	586	- Operating Expenses	
- Pendapatan Operasional	20.567	7.786	6.005	1.088	1.666	2.251	2.853	3.453	4.052	4.660	5.287	5.941	6.575	7.229	651	- Operating Income	
NIM (%)	7,02	3,97	5,56	5,61	5,72	5,76	5,82	5,86	5,92	5,94	5,93	5,98	5,98	5,94	5,29	Net Interest Margin Ratio (%)	
- Pendapatan bunga bersih	9.091	2.410	2.705	3.066	3.154	3.194	3.253	3.295	3.342	3.367	3.380	3.428	3.443	3.454	3.280	- Interest income net	
- Rata-rata total aset produktif	129.441	60.730	48.610	54.694	55.113	55.447	55.886	56.221	56.493	56.692	57.031	57.341	57.588	58.111	62.054	- Average total earning assets	
LDR (%)	87,81	81,12	92,49	91,57	92,84	93,73	92,59	93,46	95,70	96,86	95,64	96,21	98,41	95,02	96,18	Loan to Deposits Ratio (%)	
- Total Kredit kepada pihak ketiga bukan Bank	91.795	43.541	37.927	38.965	39.848	40.806	41.546	41.753	42.354	43.129	44.006	44.623	45.211	45.642	45.791	- Total Credit to third party	
- Total Dana Pihak Ketiga	104.544	53.674	41.007	42.552	42.920	43.536	44.870	44.677	44.260	44.526	46.014	46.381	45.940	48.036	47.607	- Total Third Party Funds	
Rasio Aset Likuid (%)	18,15	16,35	16,32	13,82	12,73	11,82	12,28	12,73	9,89	8,33	10,97	9,87	9,19	16,52	9,25	Liquid Assets Ratio (%)	
- Aset Likuid Primer	24.762	9.820	8.528	7.227	6.588	6.144	6.593	6.919	5.210	4.237	5.873	5.174	4.705	10.344	5.137	- Primary Liquid Asset	
- Aset Likuid Sekunder	803	1.529	632	770	876	828	818	795	808	827	974	1.030	1.053	675	867	- Secondary Liquid assets	
- Total Aset	140.823	69.419	56.111	57.859	58.608	58.994	60.367	60.570	60.854	60.789	62.418	62.882	62.667	66.698	64.907	- Total Assets	
Ket: Data tidak termasuk BUS																	

Keterangan	2014	2015	2017	2018												2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan			
				21,07	20,37	20,31	20,34	20,34	20,72	20,65	20,64	21,02	21,51	22,05	22,30	Capital Adequacy Ratio (%)		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,79	20,61	21,65	46.922	57.254	71.306	70.227	69.063	69.763	70.272	70.213	71.310	72.467	72.133	73.541	75.004	- Capital	
- Modal				263.682	277.858	329.349	333.378	339.045	343.487	345.408	345.259	344.243	350.994	349.442	349.818	348.752	350.627	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,55	18,56	20,44	43.630	51.569	67.324	65.832	64.599	64.493	64.981	64.914	65.969	67.045	66.742	68.143	69.621	71.899	- Core Capital (Tier I)
- Modal Inti (Tier I)				263.682	277.858	329.349	333.378	339.045	343.487	345.408	345.259	344.243	350.994	349.442	349.818	348.752	350.627	- Risk Weighted Assets
ROA (%)	2,68	2,40	2,40	2,26	2,57	2,45	2,44	2,42	2,39	2,44	2,48	2,48	2,52	2,47	2,38	2,31	Return On Assets Ratio (%)	
- Laba sebelum pajak	11.723	12.390	14.052	13.318	15.358	14.877	14.865	14.789	14.587	14.884	14.989	15.280	15.076	14.564	14.188	- Profit		
- Rata-rata total aset	437.155	516.788	585.037	589.540	597.979	606.264	610.176	611.504	611.138	610.521	603.293	606.868	610.816	612.053	615.176	- Average total assets		
BPOO (%)	78,08	79,57	78,65	78,96	75,92	76,70	77,02	77,10	77,55	77,23	76,79	76,53	76,86	77,88	78,20	Operating Expenses/Operating Income (%)		
- Biaya Operasional	41.363	47.802	51.462	8.186	12.020	16.287	20.733	24.857	29.351	33.578	37.153	41.631	46.154	51.514	4.308	- Operating Expenses		
- Pendapatan Operasional	52.973	60.078	65.429	10.368	15.832	21.233	26.919	32.239	37.847	43.478	48.384	54.396	60.051	66.142	5.509	- Operating Income		
NIM (%)	6,65	6,66	6,42	5,93	6,06	6,02	6,10	6,13	6,20	6,26	6,28	6,32	6,30	6,32	6,00	Net Interest Margin Ratio (%)		
- Pendapatan bunga bersih	29.593	32.707	35.786	33.283	34.557	34.857	35.518	35.784	36.176	36.455	36.150	36.621	36.710	36.880	35.106	- Interest income net		
- Rata-rata total aset produktif	444.769	491.269	557.558	561.122	570.475	579.127	582.501	583.570	583.144	582.431	575.680	579.098	582.922	583.671	584.778	- Average total earning assets		
LDR (%)	89,73	92,19	87,62	79,91	77,63	75,72	77,74	79,60	81,87	83,52	81,25	78,04	77,86	88,86	83,64	Loan to Deposits Ratio (%)		
- Total Kredit kepada pihak ketiga bukan Bank	301.456	328.759	377.525	372.049	377.918	381.148	386.344	387.988	390.843	394.769	394.050	393.721	395.505	403.549	395.258	- Total Credit to third party		
- Total Dana Pihak Ketiga	335.957	356.600	430.890	465.611	486.828	503.383	496.956	487.413	477.394	472.656	484.985	504.522	507.997	454.162	472.591	- Total Third Party Funds		
Rasio Aset Likuid (%)	18,38	15,72	20,14	19,22	21,20	21,65	20,35	20,59	18,61	18,14	19,26	19,83	18,96	17,79	17,77	Liquid Assets Ratio (%)		
- Aset Likuid Primer	72.996	63.680	105.716	99.926	116.998	121.826	112.136	111.996	98.528	95.316	104.868	112.986	109.175	99.854	96.402	- Primary Liquid Asset		
- Aset Likuid Sekunder	8.015	11.086	11.512	13.792	13.346	14.841	15.216	15.266	14.791	14.644	14.514	13.745	14.108	11.424	12.933	- Secondary Liquid assets		
- Total Aset	440.691	475.696	582.113	591.558	614.855	631.119	625.823	618.146	608.944	606.204	619.704	639.050	650.298	625.658	615.176	- Total Assets		
Ket: Data tidak termasuk BUS																		

Tabel 1.27.a. Kinerja Bank Campuran Konvensional (Joint Venture Banks Performance) Miliar Rp (Billion Rp)																
Keterangan	2014	2015	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Rasio Pemenuhan Kekuatan Modal Minimum (%)	19,14	20,39	21,71	22,08	21,56	21,20	20,59	19,99	22,01	21,71	21,27	21,15	22,29	21,76	21,58	Capital Adequacy Ratio (%)
- Modal	47.767	53.463	57.210	57.970	58.131	58.216	58.109	58.024	61.427	61.382	62.829	63.265	64.488	65.774	65.868	- Capital
- ATMR	249.533	262.156	263.521	262.581	269.586	274.664	282.157	290.326	279.076	282.758	295.362	299.155	289.363	302.227	305.209	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,44	16,01	17,71	18,05	17,61	17,25	16,75	16,13	17,98	17,66	16,87	16,71	17,45	16,71	16,69	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	41.030	41.968	46.658	47.396	47.466	47.392	47.248	46.844	50.183	49.943	49.827	49.991	50.507	50.490	50.932	- Core Capital (Tier I)
- ATMR	249.533	262.156	263.521	262.581	269.586	274.664	282.157	290.326	279.076	282.758	295.362	299.155	289.363	302.227	305.209	- Risk Weighted Assets
ROA (%)	2,11	1,01	1,43	2,46	1,92	1,81	1,54	1,30	1,29	1,18	1,21	1,24	1,23	1,13	2,11	Return On Assets Ratio (%)
- Laba sebelum pajak	6.171	3.453	4.583	8.313	6.575	6.233	5.357	4.551	4.594	4.215	4.373	4.522	4.515	4.185	8.195	- Profit
- Rata-rata total asset	292.029	341.931	320.332	337.435	341.944	344.877	347.032	351.212	355.575	358.504	362.146	365.574	366.967	368.859	388.388	- Average total assets
BOPO (%)	78,49	87,55	85,02	84,63	88,34	87,19	89,55	90,68	90,20	90,65	90,79	90,43	90,54	91,03	89,03	Operating Expenses/Operating Income (%)
- Biaya Operasional	24.353	28.741	28.789	5.561	9.005	11.957	15.043	18.423	21.117	24.463	27.624	30.568	33.155	36.947	5.159	- Operating Expenses
- Pendapatan Operasional	31.028	32.828	33.861	6.571	10.194	13.713	16.799	20.316	23.411	26.987	30.426	33.804	36.618	40.589	5.794	- Operating Income
NIM (%)	2,40	3,38	3,69	3,29	3,35	3,25	3,27	3,26	3,25	3,25	3,24	3,25	3,24	3,25	3,24	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	10.478	11.290	11.598	10.812	11.161	10.936	11.056	11.157	11.254	11.377	11.448	11.583	11.609	11.693	12.236	- Interest income net
- Rata-rata total aset produktif	437.111	333.773	314.498	329.096	333.030	336.088	338.260	342.283	346.738	349.669	353.310	356.836	358.286	360.257	377.527	- Average total earning assets
LDR (%)	123,61	132,77	129,02	126,67	125,64	132,52	132,80	135,55	126,80	134,73	136,64	134,83	137,22	138,67	140,14	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	221.383	230.993	224.628	224.517	232.029	237.225	242.736	249.359	244.086	253.675	263.692	265.623	255.163	261.631	265.194	- Total Credit to third party
- Total Dana Pihak Ketiga	179.104	173.985	174.099	177.245	184.670	179.006	182.788	183.967	192.499	188.285	192.983	197.010	185.958	188.674	189.233	- Total Third Party Funds
Rasio Aset Likuid (%)	13,33	15,92	15,41	17,24	17,18	16,50	15,96	16,21	18,81	15,44	15,36	16,19	15,71	15,72	12,94	Liquid Assets Ratio (%)
- Aset Likuid Primer	34.099	44.406	37.445	43.224	47.034	47.284	47.769	50.716	59.430	45.847	47.896	53.214	48.724	52.933	37.174	- Primary Liquid Asset
- Aset Likuid Sekunder	8.572	10.346	13.468	15.386	13.255	11.064	8.983	9.620	12.369	12.686	12.194	10.954	11.096	8.334	13.099	- Secondary Liquid assets
- Total Aset	320.067	343.845	330.320	339.894	350.963	353.677	355.653	372.112	381.750	379.007	391.284	396.430	380.895	389.668	388.388	- Total Assets
Ket: Data tidak termasuk BUS																

Tabel 1.28.a. Kinerja Bank Asing Konvensional (Foreign Owned Banks Performance) Miliar Rp (Billion Rp)																
Keterangan	2014	2015	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Rasio Pemenuhan Kecukupan Modal Minimum (%)	44,81	46,46	53,09	54,18	54,95	46,78	51,46	50,17	50,19	53,22	49,28	50,08	51,59	47,87	47,62	Capital Adequacy Ratio (%)
- Modal	151.336	164.452	165.478	168.255	169.128	165.884	170.466	174.842	175.949	178.203	180.859	184.177	176.582	175.308	167.254	- Capital
- ATMR	337.709	353.957	311.700	310.564	307.781	354.608	331.280	348.496	350.574	334.866	367.001	367.756	342.250	366.229	351.232	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	44,03	46,93	52,20	53,29	54,04	45,97	50,60	49,28	49,31	52,29	48,41	49,19	50,68	47,00	46,75	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	148.681	166.105	162.719	165.499	166.331	163.010	167.622	171.743	172.884	175.091	177.672	180.904	173.447	172.123	164.187	- Core Capital (Tier I)
- ATMR	337.709	353.957	311.700	310.564	307.781	354.608	331.280	348.496	350.574	334.866	367.001	367.756	342.250	366.229	351.232	- Risk Weighted Assets
ROA (%)	3,08	1,68	2,63	2,80	2,95	2,74	2,37	2,23	2,32	2,39	2,40	2,52	2,62	2,67	5,32	Return On Assets Ratio (%)
- Laba sebelum pajak	12.626	8.140	11.169	11.651	12.326	11.564	10.073	9.579	9.995	10.378	10.483	11.079	11.595	11.837	23.804	- Profit
- Rata-rata total aset	410.520	483.597	424.805	415.769	417.850	422.086	424.198	429.327	430.854	434.000	436.745	439.896	441.879	442.694	447.063	- Average total assets
BOPO (%)	79,30	92,69	89,94	89,88	88,74	89,27	89,97	91,24	90,92	90,70	90,37	89,57	88,64	88,43	94,61	Operating Expenses/Operating Income (%)
- Biaya Operasional	44.727	95.307	93.107	16.470	23.138	30.383	35.068	45.819	54.255	62.705	68.690	73.940	77.277	84.285	34.716	- Operating Expenses
- Pendapatan Operasional	56.405	102.827	103.524	18.326	26.074	34.034	38.977	50.220	59.676	69.133	76.005	82.553	87.182	95.307	36.695	- Operating Income
NIM (%)	2,12	3,59	3,72	3,31	3,38	3,43	3,52	3,51	3,57	3,60	3,60	3,65	3,65	3,76	4,31	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	14.814	16.626	15.240	13.181	13.528	13.860	14.293	14.428	14.677	14.883	14.964	15.288	15.374	15.864	18.246	- Interest income net
- Rata-rata total aset produktif	700.125	463.317	409.364	398.047	399.864	403.625	405.506	410.516	411.474	413.545	415.949	418.991	421.020	421.973	423.012	- Average total earning assets
LDR (%)	140,04	131,49	122,33	127,32	123,30	120,66	123,68	125,05	133,06	131,94	132,23	130,14	128,00	138,99	129,69	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	244.031	249.952	200.414	204.737	204.198	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	235.671	- Total Credit to third party
- Total Dana Pihak Ketiga	174.261	190.098	163.832	160.799	165.611	170.506	172.153	184.242	172.288	176.772	180.853	185.264	186.665	176.261	181.724	- Total Third Party Funds
Rasio Aset Likuid (%)	19,89	25,21	32,17	31,41	31,99	32,31	32,31	30,53	28,12	27,34	27,51	27,88	28,13	25,24	26,32	Liquid Assets Ratio (%)
- Aset Likuid Primer	54.969	80.725	90.174	89.368	96.628	104.905	108.595	106.998	90.902	89.548	88.574	92.188	93.753	79.021	77.897	- Primary Liquid Asset
- Aset Likuid Sekunder	31.089	38.590	42.181	41.868	38.382	35.590	31.183	31.918	32.840	35.118	37.625	38.372	36.102	34.966	39.779	- Secondary Liquid assets
- Total Aset	432.582	473.336	411.376	417.833	422.011	434.794	432.647	454.973	440.019	456.021	458.704	468.258	461.703	451.661	447.063	- 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	2014	2015	2016	2017	2018												<i>Group of Bank</i>
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
- Bank Persero	2.076.605	2.313.316	2.666.516	2.986.617	2.895.352	2.923.580	2.912.388	3.001.860	3.055.005	3.026.318	3.068.242	3.130.413	3.178.337	3.213.470	3.342.996	3.218.004	- State Owned Banks
- BUSN Devisa	2.200.142	2.363.516	2.672.238	2.964.855	3.012.262	3.005.468	3.011.529	3.013.683	3.032.543	3.020.937	3.019.126	3.038.886	3.066.900	3.042.940	3.126.359	3.117.048	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	186.817	193.149	73.684	88.231	88.810	90.302	90.145	92.245	93.072	93.177	93.222	95.316	95.474	95.743	101.036	97.969	- Non-Foreign Exchange Commercial Banks
- BPD	440.691	475.696	529.746	604.820	612.853	636.179	652.487	649.190	642.122	632.090	627.912	653.610	671.765	682.421	655.963	644.356	- Regional Development Banks
- Bank Campuran	278.312	313.570	319.328	331.734	341.335	352.351	354.958	356.646	372.828	382.450	379.667	391.944	397.095	381.559	390.331	389.050	- Joint Venture Banks
- Bank Asing	432.582	473.336	468.286	411.376	417.833	422.011	434.794	432.647	454.973	440.019	456.021	458.704	468.258	461.703	451.661	447.063	- Foreign Owned Banks
<b>Total</b>	<b>5.615.150</b>	<b>6.132.583</b>	<b>6.729.799</b>	<b>7.387.634</b>	<b>7.368.446</b>	<b>7.429.891</b>	<b>7.456.300</b>	<b>7.546.271</b>	<b>7.650.542</b>	<b>7.594.991</b>	<b>7.644.190</b>	<b>7.768.873</b>	<b>7.877.830</b>	<b>7.877.836</b>	<b>8.068.346</b>	<b>7.913.491</b>	<b>Total</b>

r) Angka-angka diperbaiki

r) Revised figures

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

Kelompok Bank	Desember 2014				Desember 2015				Desember 2016				Desember 2017				Januari 2018				Desember 2018				Januari 2019				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< 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	0	0	0	4	0	0	0	4	State Owned Banks	
BUSN Devisa	1	16	9	12	0	15	12	12	0	13	15	14	0	11	15	16	0	11	15	16	0	10	16	16	0	10	16	16	Foreign Exchange Commercial Banks
BUSN Non Devisa	5	21	2	1	5	19	2	1	4	17	0	0	4	16	1	0	4	16	1	0	3	16	2	0	3	16	2	0	Non-Foreign Exchange Commercial Banks
BPD	0	10	15	1	0	10	15	1	0	11	14	2	0	9	14	4	0	9	15	3	0	8	15	4	0	8	16	3	Regional Development Banks
Bank Campuran	0	4	7	1	0	2	8	2	0	2	8	2	0	2	8	2	0	2	8	2	1	1	7	3	1	1	7	3	Joint Venture Banks
Bank Asing	0	2	4	4	0	2	4	4	1	1	4	4	0	1	5	3	0	2	4	3	0	1	5	3	1	0	5	3	Foreign Owned Banks
<b>Total</b>	<b>6</b>	<b>53</b>	<b>37</b>	<b>23</b>	<b>5</b>	<b>48</b>	<b>41</b>	<b>24</b>	<b>5</b>	<b>44</b>	<b>41</b>	<b>26</b>	<b>4</b>	<b>39</b>	<b>43</b>	<b>29</b>	<b>4</b>	<b>40</b>	<b>43</b>	<b>28</b>	<b>4</b>	<b>36</b>	<b>45</b>	<b>30</b>	<b>5</b>	<b>35</b>	<b>46</b>	<b>29</b>	<b>Total</b>

**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	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Aset Produktif Neraca	4.531.435	5.002.520	5.518.889	6.128.486	6.203.110	6.289.816	6.279.620	6.291.559	6.380.741	6.371.903	6.439.727	6.551.890	6.651.733	6.643.223	6.668.813	6.643.397	Earning Assets
a. Lancar	4.306.971	4.719.729	5.209.001	5.799.860	5.809.952	5.912.417	5.900.725	5.915.108	5.986.304	5.989.839	6.044.410	6.162.699	6.273.022	6.252.438	6.317.761	6.249.804	a. Current
b. DPK	143.405	183.815	184.315	209.715	263.272	250.418	249.400	244.510	263.662	248.195	259.998	255.293	243.467	255.134	226.493	261.987	b. Special Mention
c. Kurang Lancar	12.864	18.446	26.195	20.855	22.449	18.970	21.825	23.048	19.587	22.489	22.339	21.679	22.454	24.345	21.216	23.853	c. Sub-Standard
d. Diragukan	14.395	12.754	14.853	16.540	22.655	23.458	19.957	20.294	21.453	19.137	20.981	20.291	17.594	16.535	15.858	17.250	d. Doubtful
e. Macet	51.799	67.775	84.525	81.516	84.782	84.553	87.713	88.599	89.735	92.243	91.999	91.928	95.196	94.772	87.486	90.503	e. Loss
Aset Produktif Transaksi Rekening Administratif <sup>1)</sup>	1.441.570	1.586.820	1.677.733	1.825.924	1.869.441	1.851.124	1.892.914	1.876.115	1.866.574	1.888.023	1.977.575	1.975.348	2.013.881	1.975.671	2.001.032	2.017.342	Earning Assets - Account Administrative Transactions <sup>1)</sup>
a. Lancar	1.422.274	1.560.089	1.651.573	1.800.549	1.839.911	1.820.348	1.863.208	1.844.990	1.835.211	1.855.490	1.946.874	1.944.194	1.983.873	1.945.875	1.971.636	1.987.452	a. Current
b. DPK	16.207	23.182	22.682	22.483	26.469	27.616	26.681	28.222	28.047	28.784	27.640	27.740	27.072	26.934	26.377	26.986	b. Special Mention
c. Kurang Lancar	1.986	1.731	1.648	1.553	1.562	1.357	1.464	1.425	1.662	2.338	1.542	1.666	1.373	1.335	1.254	935	c. Sub-Standard
d. Diragukan	402	248	1.003	383	369	646	447	344	365	284	423	282	276	256	281	869	d. Doubtful
e. Macet	701	1.570	827	956	1.130	1.155	1.114	1.133	1.288	1.128	1.098	1.465	1.288	1.271	1.485	1.100	e. Lost
Non Performing Earning Aset (Nominal)	82.148	102.525	129.051	121.803	132.948	130.140	132.519	134.843	134.090	137.618	138.381	137.310	138.180	138.513	127.579	134.509	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	32.192	34.200	36.220	43.987	41.676	45.546	49.073	51.185	54.632	54.692	52.011	54.953	56.421	58.069	63.130	62.593	Interbank Loans
a. Lancar	32.089	34.099	36.106	43.873	41.566	45.329	48.966	51.086	54.537	54.538	51.906	54.836	56.318	57.964	63.029	62.492	a. Current
b. DPK	11	16	19	14	8	122	7	1	1	59	9	21	8	14	9	11	b. Special Mention
c. Kurang Lancar	9	-	-	-	-	-	-	0	-	0	-	-	-	-	1	1	c. Sub-Standard
d. Diragukan	0	-	-	-	-	0	0	-	-	-	0	0	-	-	-	-	d. Doubtful
e. Macet	84	85	94	100	102	95	99	97	93	95	95	96	95	91	91	89	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	93	85	94	100	102	95	99	97	93	95	96	96	95	91	92	90	Interbank Non Performing Loan (Nominal)

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

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing asset pada neraca dan non performing 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 and 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 kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed and uncommitted), dan/atau kewajiban komitmen dan kontensi 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 Earnings 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 Earnings assets is the total of non-performing earnings assets on the balance sheet and non-performing earnings 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 Earnings 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 Earnings 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	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Aset Produktif Neraca	1.719.355	1.960.362	2.235.880	2.578.753	2.541.155	2.581.053	2.576.778	2.627.440	2.669.405	2.666.006	2.693.992	2.778.313	2.823.262	2.851.399	2.893.140	2.849.879	Earning Assets
a. Lancar	1.618.156	1.846.369	2.108.233	2.437.437	2.367.086	2.420.749	2.412.833	2.465.705	2.501.675	2.504.107	2.529.891	2.611.533	2.658.101	2.683.574	2.740.308	2.680.753	a. Current
b. DPK	73.414	75.823	74.946	89.621	117.099	104.206	107.909	104.631	111.064	105.447	106.747	108.795	106.058	109.157	98.144	111.334	b. Special Mention
c. Kurang Lancar	3.258	7.963	14.490	11.307	12.654	11.293	12.689	12.776	11.551	11.726	11.937	11.711	12.881	12.785	12.039	12.961	c. Sub-Standard
d. Diragukan	4.699	4.584	5.209	7.072	12.548	13.212	10.514	10.449	10.887	9.155	10.991	11.087	8.523	8.071	7.669	7.181	d. Doubtful
e. Macet	19.829	25.624	33.002	33.316	31.767	31.593	32.834	33.879	34.227	35.571	34.426	35.189	37.699	37.812	34.980	37.651	e. Loss
Aset Produktif Transaksi Rekening Administratif <sup>1)</sup>	398.351	463.182	510.689	545.767	559.764	538.114	564.863	545.933	539.837	545.036	583.572	590.390	604.113	602.773	613.343	605.624	Earning Assets - Account Administrative Transactions <sup>1)</sup>
a. Lancar	391.594	455.919	504.079	539.307	551.397	530.072	557.126	537.772	531.219	536.173	575.641	581.941	595.877	594.559	605.260	597.656	a. Current
b. DPK	6.187	6.553	5.326	5.991	7.745	7.415	7.188	7.584	7.810	8.316	7.363	7.708	7.417	7.389	7.237	7.165	b. Special Mention
c. Kurang Lancar	66	198	209	142	231	219	178	178	212	135	136	310	335	349	391	132	c. Sub-Standard
d. Diragukan	70	81	810	91	124	205	159	100	135	127	158	159	144	154	172	385	d. Doubtful
e. Macet	434	431	265	237	268	202	213	298	461	285	275	273	340	321	282	287	e. Loss
Non Performing Earning Aset (Nominal)	28.355	38.881	53.985	52.164	57.592	56.725	56.586	57.681	57.473	57.000	57.922	58.728	59.922	59.492	55.533	58.596	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	4.854	5.591	5.417	5.379	4.319	4.497	5.011	5.298	7.413	7.090	7.349	7.196	5.911	5.796	5.188	5.040	Interbank Loans
a. Lancar	4.774	5.520	5.342	5.304	4.242	4.419	4.933	5.222	7.335	7.012	7.270	7.116	5.832	5.720	5.112	4.966	a. Current
b. DPK	8	0	0	0	0	0	0	0	0	-	-	1	-	-	0	0	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	0	-	-	-	0	0	0	-	-	-	-	d. Doubtful
e. Macet	72	71	74	75	77	77	77	76	77	78	79	79	79	76	76	74	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	72	71	74	75	77	78	77	76	77	78	79	80	79	76	76	74	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 Earnings Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas yang belum ditarik, dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 and 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 kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed and uncommitted), dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 Earnings 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 Earnings assets is the total of non-performing earning assets on the balance sheet and non-performing earnings 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 Earnings 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 Earnings 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	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Aset Produktif Neraca	1.713.244	1.835.674	2.139.165	2.384.379	2.450.566	2.449.523	2.433.768	2.412.044	2.428.136	2.432.630	2.455.513	2.455.438	2.489.162	2.469.181	2.488.313	2.487.673	Earning Assets
a. Lancar	1.636.540	1.726.573	2.011.962	2.247.121	2.286.299	2.286.909	2.273.011	2.251.668	2.258.174	2.267.373	2.279.369	2.290.918	2.332.776	2.302.893	2.342.865	2.321.497	a. Current
b. DPK	46.023	73.507	76.417	90.308	112.842	112.975	109.001	107.503	118.779	111.624	121.614	111.682	102.838	111.961	96.716	114.831	b. Special Mention
c. Kurang Lancar	5.171	4.597	8.977	7.211	6.948	5.073	6.207	7.426	4.709	7.370	7.342	7.420	7.016	8.947	6.877	8.405	c. Sub-Standard
d. Diragukan	6.514	5.549	7.614	7.502	7.521	7.742	7.326	7.651	8.256	6.747	6.724	6.092	6.997	6.560	6.322	7.908	d. Doubtful
e. Macet	18.996	25.447	34.195	32.237	36.956	36.824	38.223	37.796	38.219	39.515	40.464	39.327	39.535	38.820	35.533	35.033	e. Loss
Aset Produktif Transaksi Rekening Administratif <sup>1)</sup>	519.087	544.346	594.287	728.017	746.363	758.978	766.101	767.029	753.914	760.719	783.978	776.690	789.019	771.304	781.812	805.491	Earning Assets - Account Administrative Transactions <sup>1)</sup>
a. Lancar	515.068	537.916	590.625	722.750	739.938	751.865	759.492	759.873	746.050	754.193	777.618	770.503	783.850	766.172	776.552	800.120	a. Current
b. DPK	3.715	5.638	3.354	4.520	5.786	6.302	5.971	6.541	7.248	5.922	5.742	5.367	4.586	4.586	4.329	4.494	b. Special Mention
c. Kurang Lancar	90	98	61	358	246	132	144	141	147	198	210	175	174	187	222	163	c. Sub-Standard
d. Diragukan	105	98	82	256	146	341	185	176	162	102	98	90	102	76	91	463	d. Doubtful
e. Macet	108	596	165	134	248	339	308	298	306	304	309	556	306	282	618	252	e. Loss
Non Performing Earning Aset (Nominal)	30.984	36.386	51.094	47.697	52.065	50.451	52.394	53.488	51.799	54.236	55.148	53.660	54.131	54.873	49.663	52.224	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	10.550	12.715	16.514	23.628	23.448	25.603	28.456	30.246	31.234	30.765	28.223	30.778	33.305	34.738	38.188	37.725	Interbank Loans
a. Lancar	10.532	12.695	16.492	23.605	23.438	25.482	28.445	30.240	31.234	30.728	28.214	30.758	33.297	34.724	38.179	37.716	a. Current
b. DPK	-	16	12	13	1	119	4	0	-	37	9	19	8	14	9	9	b. Special Mention
c. Kurang Lancar	7	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	11	5	9	9	9	1	6	6	0	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	18	5	9	9	9	1	6	6	0	0	0	0	0	0	0	0	Interbank Non Performing Loan (Nominal)

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

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 and 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 kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed and uncommitted), dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 Earnings 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 Earnings 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	2014	2015	2016	2017	2018												2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Aset Produktif Neraca	110.115	122.537	39.021	47.892	50.033	51.541	52.342	53.283	53.275	53.399	53.994	55.061	55.150	55.656	55.239	57.519	Earning Assets	
a. Lancar	104.585	115.522	36.581	44.904	46.445	47.864	48.418	49.313	49.224	49.511	50.030	51.320	51.053	51.449	51.408	53.431	a. Current	
b. DPK	3.796	5.332	1.777	2.028	2.551	2.634	2.785	2.766	2.780	2.598	2.665	2.410	2.768	2.845	2.717	2.418	b. Special Mention	
c. Kurang Lancar	331	418	129	162	127	92	148	174	191	152	158	171	168	193	163	234	c. Sub-Standard	
d. Diragukan	590	396	95	158	217	224	208	215	269	269	252	245	248	237	219	227	d. Doubtful	
e. Macet	813	869	439	640	694	727	784	816	810	869	888	914	913	931	731	1.209	e. Loss	
Aset Produktif Transaksi Rekening Administratif <sup>1)</sup>	7.715	9.387	2.926	3.333	3.380	3.151	3.142	3.080	3.010	3.262	3.340	3.327	3.368	3.468	3.147	3.411	Earning Assets - Account Administrative Transactions <sup>1)</sup>	
a. Lancar	7.699	9.344	2.909	3.271	3.319	3.094	3.078	3.028	2.956	3.211	3.288	3.272	3.313	3.411	3.096	3.354	a. Current	
b. DPK	14	40	15	58	56	52	14	3	7	5	6	9	9	10	4	9	b. Special Mention	
c. Kurang Lancar	-	0	0	0	-	-	45	0	0	0	0	0	0	1	0	-	c. Sub-Standard	
d. Diragukan	1	0	0	0	0	0	0	45	45	0	0	0	0	0	1	1	d. Doubtful	
e. Macet	1	2	2	4	5	5	5	5	1	46	46	46	47	47	47	47	e. Loss	
Non Performing Earning Aset (Nominal)	1.736	1.685	665	965	1.042	1.048	1.190	1.255	1.317	1.337	1.345	1.377	1.375	1.409	1.161	1.717	Non Performing Earning Asset (Nominal)	
Kredit kepada Bank Lain	944	1.025	783	813	735	703	786	865	849	832	798	775	762	730	730	684	Interbank Loans	
a. Lancar	939	1.021	779	811	733	701	784	863	847	831	797	774	760	728	729	681	a. Current	
b. DPK	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	b. Special Mention	
c. Kurang Lancar	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	1	4	4	2	2	2	2	2	2	2	1	1	1	1	-	-	e. Loss	
Non Performing Loan kepada Bank Lain (Nominal)	3	4	4	2	2	2	2	2	2	2	1	1	1	1	1	1	1	Interbank Non Performing Loan (Nominal)

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

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas yang belum ditarik, dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 and uncommitted (pemberian fasilitas yang dalam perjaniannya 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 kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed and uncommitted), dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 Earnings 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 Earnings 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	2014	2015	2016	2017	2018												2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Aset Produktif Neraca	367.146	406.618	412.277	472.111	502.860	530.498	535.511	534.100	527.034	526.867	524.676	533.719	548.149	552.296	516.071	530.290	Earning Assets	
a. Lancar	349.383	384.059	389.621	447.540	475.459	503.944	509.094	507.914	499.665	500.696	498.955	507.320	522.609	526.664	493.329	503.351	a. Current	
b. DPK	7.103	10.210	10.769	11.843	14.405	13.554	13.106	12.772	13.883	12.523	12.413	13.621	13.160	13.153	11.213	14.779	b. Special Mention	
c. Kurang Lancar	785	832	804	724	986	916	1.119	1.031	900	966	865	838	961	934	754	1.176	c. Sub-Standard	
d. Diragukan	1.378	974	739	1.046	1.147	1.129	1.082	1.022	1.027	1.031	959	912	768	844	793	794	d. Doubtful	
e. Macet	8.497	10.542	10.344	10.959	10.862	10.955	11.111	11.361	11.559	11.650	11.484	11.027	10.651	10.701	9.981	10.190	e. Loss	
Aset Produktif Transaksi Rekening Administratif <sup>1)</sup>	28.145	28.600	24.212	31.073	27.099	26.325	28.123	28.423	26.933	30.131	30.965	30.562	31.179	31.297	31.458	31.214	Earning Assets - Account Administrative Transactions <sup>1)</sup>	
a. Lancar	27.796	28.021	23.649	30.518	26.445	25.689	27.465	27.822	26.365	28.685	30.483	30.068	30.680	30.749	30.880	30.643	a. Current	
b. DPK	179	312	321	109	164	145	153	206	199	222	140	134	144	182	194	215	b. Special Mention	
c. Kurang Lancar	4	13	7	1	9	4	15	5	3	881	18	12	12	13	8	11	c. Sub-Standard	
d. Diragukan	26	2	4	11	31	40	89	7	7	5	7	12	16	11	4	6	d. Doubtful	
e. Macet	140	252	231	434	450	447	401	383	359	338	317	336	327	344	371	338	e. Loss	
Non Performing Earning Aset (Nominal)	10.829	12.615	12.129	13.175	13.486	13.491	13.816	13.810	13.855	14.871	13.650	13.137	12.735	12.847	11.912	12.516	Non Performing Earning Asset (Nominal)	
Kredit kepada Bank Lain	970	983	1.468	3.067	2.311	2.100	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	5.141	Interbank Loans	
a. Lancar	970	979	1.455	3.053	2.290	2.083	2.036	2.368	2.220	2.172	2.152	2.262	2.220	3.864	4.381	5.126	a. Current	
b. DPK	0	0	7	-	7	2	3	1	1	-	-	-	-	-	-	-	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	0	4	6	15	15	15	15	15	15	15	15	15	15	15	15	15	e. Loss	
Non Performing Loan kepada Bank Lain (Nominal)	0	4	6	15	15	15	15	15	15	15	15	15	15	15	15	15	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 Earnings Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas yang belum ditarik, dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 and 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 kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed and uncommitted), dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 Earnings 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 Earnings 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	2014	2015	2016	2017	2018												2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Aset Produktif Neraca	235.747	272.592	283.059	293.571	298.955	312.016	312.775	311.551	320.511	325.952	332.180	344.125	344.987	333.741	337.379	345.385	Earning Assets	
a. Lancar	225.126	258.717	268.848	282.493	286.351	298.962	299.841	299.023	307.192	313.628	319.139	330.498	331.503	320.551	324.325	331.797	a. Current	
b. DPK	6.827	8.033	9.335	7.393	8.740	9.270	9.096	8.670	9.076	8.043	8.765	9.083	9.013	8.759	8.776	9.184	b. Special Mention	
c. Kurang Lancar	982	2.039	786	513	643	555	603	749	906	913	688	820	706	703	860	622	c. Sub-Standard	
d. Diragukan	1.401	903	368	372	476	474	555	465	518	890	1.032	663	559	584	530	714	d. Doubtful	
e. Macet	1.411	2.900	3.722	2.800	2.745	2.756	2.680	2.643	2.820	2.477	2.557	3.061	3.207	3.144	2.887	3.067	e. Loss	
Aset Produktif Transaksi Rekening Administratif <sup>1)</sup>	149.283	189.653	200.708	230.884	238.598	232.316	236.407	234.397	241.003	241.271	251.872	254.999	266.788	264.304	265.062	258.411	Earning Assets - Account Administrative Transactions	
a. Lancar	147.626	186.746	197.370	226.735	233.390	226.929	230.655	228.617	235.570	235.967	246.207	249.265	260.873	258.546	259.369	252.869	a. Current	
b. DPK	1.563	2.710	3.007	3.826	4.859	5.025	5.336	5.338	4.906	4.809	5.079	5.203	5.329	5.188	5.337	5.176	b. Special Mention	
c. Kurang Lancar	56	134	218	193	203	219	294	315	387	328	313	292	340	317	215	214	c. Sub-Standard	
d. Diragukan	18	27	0	0	7	2	0	0	3	34	144	7	1	1	1	0	d. Doubtful	
e. Macet	20	36	113	129	139	141	122	127	138	132	129	232	244	253	141	151	e. Loss	
Non Performing Earning Aset (Nominal)	3.888	6.038	5.208	4.008	4.213	4.147	4.254	4.300	4.771	4.775	4.862	5.075	5.057	5.002	4.635	4.769	Non Performing Earning Asset (Nominal)	
Kredit kepada Bank Lain	388	435	153	28	23	23	24	23	22	21	462	467	476	748	1.029	1.007	Interbank Loans	
a. Lancar	388	435	153	28	23	23	24	23	22	21	462	467	476	748	1.029	1.007	a. Current	
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss	
Non Performing Loan kepada Bank Lain (Nominal)	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)	

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

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas yang belum ditarik, dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings Asset adalah total dari non performing asset pada neraca dan non performing 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 and 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 kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed and uncommitted), dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 Earnings 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 Earnings 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	2014	2015	2016	2017	2018												2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Aset Produktif Neraca	371.321	404.737	409.487	351.779	359.540	365.185	368.444	353.141	382.381	367.049	379.372	385.234	391.024	380.951	378.671	372.652	Earning Assets	
a. Lancar	360.433	388.489	393.756	340.364	348.310	353.990	357.529	341.486	370.374	354.523	367.025	371.111	376.980	367.307	365.524	358.975	a. Current	
b. DPK	7.201	10.910	11.072	8.522	7.635	7.778	7.503	8.169	8.081	7.959	7.795	9.703	9.630	9.260	8.928	9.442	b. Special Mention	
c. Kurang Lancar	1.648	2.597	1.009	939	1.090	1.041	1.059	892	1.330	1.362	1.350	718	723	783	522	456	c. Sub-Standard	
d. Diragukan	668	348	828	390	746	678	273	492	496	1.044	1.022	1.293	499	238	324	426	d. Doubtful	
e. Macet	1.371	2.393	2.823	1.564	1.758	1.698	2.081	2.103	2.100	2.161	2.180	2.410	3.191	3.363	3.373	3.353	e. Loss	
Aset Produktif Transaksi Rekening Administratif <sup>1)</sup>	302.064	351.652	344.910	286.849	294.236	292.240	294.277	297.252	301.877	307.604	323.849	319.379	319.414	302.524	306.210	313.190	Earning Assets - Account Administrative Transactions <sup>1)</sup>	
a. Lancar	295.096	342.143	332.941	277.968	285.422	282.700	285.392	287.878	293.050	297.261	313.638	309.147	309.280	292.439	296.479	302.811	a. Current	
b. DPK	5.380	7.928	10.659	7.980	7.860	8.678	8.018	8.551	7.878	9.511	9.309	9.319	9.588	9.578	9.275	9.926	b. Special Mention	
c. Kurang Lancar	1.432	1.288	1.154	859	873	783	788	786	913	795	865	877	511	469	418	414	c. Sub-Standard	
d. Diragukan	136	40	106	25	62	58	13	15	13	15	16	14	12	15	13	14	d. Doubtful	
e. Macet	19	253	51	18	20	21	66	22	22	22	21	22	23	23	25	25	e. Loss	
Non Performing Earning Aset (Nominal)	5.274	6.919	5.971	3.794	4.549	4.279	4.279	4.309	4.874	5.400	5.454	5.333	4.959	4.891	4.675	4.688	Non Performing Earning Asset (Nominal)	
Kredit kepada Bank Lain	14.360	13.450	11.885	11.073	10.841	12.621	12.745	12.370	12.879	12.774	13.011	13.458	13.733	12.179	13.598	12.995	Interbank Loans	
a. Lancar	14.360	13.450	11.885	11.073	10.841	12.621	12.745	12.370	12.879	12.752	13.011	13.458	13.733	12.179	13.598	12.995	a. Current	
b. DPK	-	-	-	-	-	-	-	-	-	22	-	-	-	-	-	-	b. Special Mention	
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard	
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful	
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss	
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)	

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

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas yang belum ditarik, dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 and uncommitted (pemberian fasilitas yang dalam perjaniannya 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 kontensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik (committed and uncommitted), dan/atau kewajiban komitmen dan kontensi lain, sehingga angka Non Performing Earnings 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 Earnings 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 Earnings 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 2014		Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	889.586	21,62	987.532	22,38	1.124.235	23,24	1.233.480	23,32	1.226.557	23,46	1.315.034	23,36	1.272.027	22,87	Demand Deposits
Rupiah	605.276	14,71	667.537	15,13	821.777	16,99	932.705	17,63	924.355	17,68	997.007	17,71	960.887	17,27	Rupiah
Valas	284.309	6,91	319.995	7,25	302.458	6,25	300.774	5,69	302.203	5,78	318.027	5,65	311.140	5,59	Foreign Exchange
Tabungan	1.284.458	31,22	1.396.011	31,63	1.551.809	32,08	1.701.224	32,16	1.652.200	31,60	1.825.259	32,42	1.762.455	31,68	Saving
Rupiah	1.187.559	28,86	1.274.588	28,88	1.413.351	29,22	1.573.402	29,75	1.525.210	29,17	1.690.086	30,02	1.632.865	29,35	Rupiah
Valas	96.899	2,36	121.423	2,75	138.459	2,86	127.822	2,42	126.990	2,43	135.173	2,40	129.590	2,33	Foreign Exchange
Simpanan Berjangka	1.940.376	47,16	2.029.513	45,99	2.160.714	44,67	2.354.673	44,52	2.350.029	44,94	2.490.155	44,23	2.528.680	45,45	Time Deposits
Rupiah	1.641.743	39,90	1.723.319	39,05	1.856.507	38,38	2.035.299	38,48	2.042.320	39,06	2.138.035	37,97	2.181.699	39,22	Rupiah
Valas	298.633	7,26	306.194	6,94	304.208	6,29	319.374	6,04	307.709	5,88	352.120	6,25	346.982	6,24	Foreign Exchange
- Jangka Waktu 1 bulan															- Period 1 Month
Rupiah	925.812	22,50	902.329	20,45	932.222	19,27	940.015	17,77	963.652	18,43	1.032.674	18,34	1.053.972	18,95	Rupiah
Valas	162.363	3,95	166.913	3,78	146.848	3,04	154.022	2,91	149.382	2,86	169.841	3,02	162.756	2,93	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	374.111	9,09	453.597	10,28	517.583	10,70	635.976	12,02	642.756	12,29	715.403	12,71	728.003	13,09	Rupiah
Valas	47.267	1,15	55.039	1,25	57.140	1,18	55.883	1,06	53.258	1,02	79.879	1,42	84.329	1,52	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	149.345	3,63	177.145	4,01	193.274	4,00	233.465	4,41	231.065	4,42	210.895	3,75	213.893	3,84	Rupiah
Valas	45.471	1,11	49.518	1,12	58.625	1,21	58.104	1,10	57.147	1,09	57.066	1,01	55.257	0,99	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	192.350	4,68	190.213	4,31	213.428	4,41	225.843	4,27	204.848	3,92	179.064	3,18	185.830	3,34	Rupiah
Valas	43.433	1,06	34.724	0,79	41.595	0,86	51.366	0,97	47.922	0,92	45.334	0,81	44.639	0,80	Foreign Exchange
Total DPK	4.114.420	100,00	4.413.056	100,00	4.836.758	100,00	5.289.377	100,00	5.228.787	100,00	5.630.448	100,00	5.563.162	100,00	Total Third Party Funds
Rupiah	3.434.579	83,48	3.665.444	83,06	4.091.634	84,59	4.541.406	85,86	4.491.886	85,91	4.825.128	85,70	4.775.451	85,84	Rupiah
Valas	679.841	16,52	747.612	16,94	745.124	15,41	747.971	14,14	736.901	14,09	805.320	14,30	787.711	14,16	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 2014		Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	318.259	20,11	400.515	23,08	487.793	24,58	534.722	24,15	502.272	23,86	591.681	24,53	521.347	22,52	Demand Deposits
Rupiah	214.126	13,53	269.903	15,56	364.103	18,35	405.812	18,33	377.626	17,94	459.295	19,04	396.430	17,12	Rupiah
Valas	104.133	6,58	130.612	7,53	123.690	6,23	128.911	5,82	124.646	5,92	132.385	5,49	124.917	5,39	Foreign Exchange
Tabungan	<b>601.858</b>	<b>38,03</b>	<b>672.347</b>	<b>38,75</b>	<b>755.490</b>	<b>38,08</b>	<b>857.283</b>	<b>38,72</b>	<b>817.837</b>	<b>38,85</b>	<b>911.346</b>	<b>37,78</b>	<b>868.159</b>	<b>37,49</b>	Saving
Rupiah	572.294	36,16	636.447	36,68	711.441	35,86	814.506	36,79	776.460	36,89	864.259	35,82	827.609	35,74	Rupiah
Valas	29.565	1,87	35.900	2,07	44.049	2,22	42.776	1,93	41.376	1,97	47.087	1,95	40.550	1,75	Foreign Exchange
Simpanan Berjangka	<b>662.370</b>	<b>41,86</b>	<b>662.100</b>	<b>38,16</b>	<b>740.891</b>	<b>37,34</b>	<b>821.897</b>	<b>37,12</b>	<b>784.765</b>	<b>37,28</b>	<b>909.427</b>	<b>37,70</b>	<b>925.953</b>	<b>39,99</b>	Time Deposits
Rupiah	566.153	35,78	560.637	32,31	618.862	31,19	695.737	31,43	663.004	31,50	764.481	31,69	778.635	33,63	Rupiah
Valas	96.217	6,08	101.462	5,85	122.028	6,15	126.160	5,70	121.761	5,78	144.946	6,01	147.318	6,36	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	297.812	18,82	289.817	16,70	311.680	15,71	296.386	13,39	263.518	12,52	342.753	14,21	345.570	14,92	Rupiah
Valas	56.968	3,60	52.476	3,02	51.613	2,60	57.929	2,62	55.159	2,62	60.130	2,49	58.568	2,53	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	137.470	8,69	157.965	9,10	196.294	9,89	275.741	12,45	280.130	13,31	346.798	14,38	355.749	15,36	Rupiah
Valas	7.816	0,49	15.738	0,91	19.092	0,96	22.575	1,02	20.919	0,99	35.595	1,48	41.409	1,79	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	43.608	2,76	36.035	2,08	47.153	2,38	64.164	2,90	60.816	2,89	36.315	1,51	35.390	1,53	Rupiah
Valas	16.905	1,07	22.060	1,27	36.918	1,86	26.324	1,19	26.402	1,25	30.475	1,26	28.974	1,25	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	87.264	5,51	76.820	4,43	63.736	3,21	59.447	2,69	58.540	2,78	38.615	1,60	41.927	1,81	Rupiah
Valas	14.529	0,92	11.189	0,64	14.404	0,73	19.332	0,87	19.282	0,92	18.745	0,78	18.368	0,79	Foreign Exchange
Total DPK	<b>1.582.488</b>	<b>100,00</b>	<b>1.734.961</b>	<b>100,00</b>	<b>1.984.174</b>	<b>100,00</b>	<b>2.213.902</b>	<b>100,00</b>	<b>2.104.874</b>	<b>100,00</b>	<b>2.412.453</b>	<b>100,00</b>	<b>2.315.459</b>	<b>100,00</b>	Total Third Party Funds
Rupiah	1.352.573	85,47	1.466.987	84,55	1.694.406	85,40	1.916.055	86,55	1.817.090	86,33	2.088.035	86,55	2.002.674	86,49	Rupiah
Valas	229.915	14,53	267.974	15,45	289.768	14,60	297.847	13,45	287.784	13,67	324.418	13,45	312.785	13,51	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 2014		Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	309.227	17,86	320.087	17,58	367.757	17,98	433.239	19,49	443.863	19,74	439.675	19,09	440.701	19,09	Demand Deposits
Rupiah	212.135	12,25	224.669	12,34	273.849	13,39	337.463	15,19	338.598	15,06	342.207	14,86	337.155	14,60	Rupiah
Valas	97.093	5,61	95.441	5,24	93.907	4,59	95.776	4,31	105.266	4,68	97.468	4,23	103.546	4,48	Foreign Exchange
Tabungan	522.792	30,20	544.137	29,88	611.159	29,88	653.945	29,43	661.541	29,43	702.622	30,51	706.708	30,61	Saving
Rupiah	483.010	27,90	488.571	26,83	549.423	26,86	591.105	26,60	597.392	26,57	635.920	27,61	639.173	27,68	Rupiah
Valas	39.782	2,30	55.566	3,05	61.737	3,02	62.840	2,83	64.149	2,85	66.702	2,90	67.534	2,93	Foreign Exchange
Simpanan Berjangka	898.991	51,93	956.911	52,54	1.066.783	52,15	1.135.133	51,08	1.142.601	50,83	1.160.918	50,40	1.161.336	50,30	Time Deposits
Rupiah	742.631	42,90	793.250	43,56	923.922	45,16	986.158	44,38	1.001.349	44,54	1.002.384	43,52	1.006.575	43,60	Rupiah
Valas	156.360	9,03	163.746	8,99	142.861	6,98	148.975	6,70	141.253	6,28	158.534	6,88	154.762	6,70	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	455.492	26,31	449.052	24,66	475.541	23,25	499.346	22,47	531.304	23,63	522.301	22,68	521.287	22,58	Rupiah
Valas	78.597	4,54	93.379	5,13	75.062	3,67	73.714	3,32	70.872	3,15	82.163	3,57	79.126	3,43	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	166.425	9,61	205.366	11,28	252.104	12,32	273.886	12,32	276.170	12,29	275.471	11,96	280.655	12,16	Rupiah
Valas	29.852	1,72	31.434	1,73	28.942	1,41	26.761	1,20	26.297	1,17	34.180	1,48	34.633	1,50	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	59.592	3,44	86.203	4,73	100.600	4,92	108.770	4,89	109.386	4,87	116.302	5,05	116.505	5,05	Rupiah
Valas	24.066	1,39	21.616	1,19	17.332	0,85	23.145	1,04	22.105	0,98	21.626	0,94	21.116	0,91	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	61.097	3,53	52.595	2,89	95.677	4,68	104.156	4,69	84.489	3,76	88.309	3,83	88.128	3,82	Rupiah
Valas	23.746	1,37	17.317	0,95	21.526	1,05	25.354	1,14	21.979	0,98	20.566	0,89	19.887	0,86	Foreign Exchange
Total DPK	1.731.019	100,00	1.821.244	100,00	2.045.699	100,00	2.222.317	100,00	2.248.006	100,00	2.303.215	100,00	2.308.745	100,00	Total Third Party Funds
Rupiah	1.437.776	83,06	1.506.490	82,72	1.747.194	85,41	1.914.726	86,16	1.937.338	86,18	1.980.510	85,99	1.982.902	85,89	Rupiah
Valas	293.243	16,94	314.753	17,28	298.505	14,59	307.591	13,84	310.668	13,82	322.705	14,01	325.842	14,11	Foreign Exchange

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

Keterangan	Desember 2014		Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	7.056	5,00	4.703	3,20	2.817	5,06	3.241	4,97	3.008	4,63	3.800	5,25	3.160	4,42	Demand Deposits
Rupiah	7.056	5,00	4.703	3,20	2.817	5,06	3.241	4,97	3.008	4,63	3.800	5,25	3.160	4,42	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	16.422	11,64	17.728	12,05	6.202	11,15	8.451	12,95	8.433	12,97	9.418	13,01	9.456	13,23	Saving
Rupiah	16.422	11,64	17.728	12,05	6.202	11,15	8.451	12,95	8.433	12,97	9.418	13,01	9.456	13,23	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	117.549	83,35	124.711	84,76	46.607	83,79	53.583	82,09	53.556	82,40	59.154	81,74	58.847	82,35	Time Deposits
Rupiah	117.549	83,35	124.711	84,76	46.607	83,79	53.583	82,09	53.556	82,40	59.154	81,74	58.847	82,35	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	64.013	45,39	56.752	38,57	22.060	39,66	21.883	33,52	21.999	33,85	28.222	39,00	27.821	38,93	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	28.290	20,06	36.881	25,06	14.207	25,54	16.811	25,75	15.986	24,60	17.992	24,86	16.790	23,49	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	16.041	11,37	20.371	13,84	6.441	11,58	8.686	13,31	9.014	13,87	6.952	9,61	8.049	11,26	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	9.123	6,47	10.707	7,28	3.899	7,01	6.203	9,50	6.557	10,09	5.987	8,27	6.188	8,66	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	141.027	100,00	147.143	100,00	55.626	100,00	65.276	100,00	64.998	100,00	72.372	100,00	71.464	100,00	Total Third Party Funds
Rupiah	141.027	100,00	147.143	100,00	55.626	100,00	65.276	100,00	64.998	100,00	72.372	100,00	71.464	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 2014		Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal		
Giro	120.899	35,99	110.344	30,94	103.183	26,90	109.265	24,31	130.458	27,41	116.814	24,47	141.906	28,58	Demand Deposits
Rupiah	120.531	35,88	110.080	30,87	102.914	26,83	108.911	24,24	130.046	27,33	116.439	24,39	141.553	28,51	Rupiah
Valas	368	0,11	264	0,07	270	0,07	353	0,08	412	0,09	375	0,08	353	0,07	Foreign Exchange
Tabungan	100.949	30,05	116.601	32,70	128.802	33,58	143.670	31,97	125.627	26,40	165.828	34,73	141.186	28,43	Saving
Rupiah	100.903	30,03	116.551	32,68	128.691	33,55	143.598	31,95	125.556	26,38	165.748	34,71	141.108	28,42	Rupiah
Valas	46	0,01	50	0,01	111	0,03	72	0,02	71	0,01	80	0,02	77	0,02	Foreign Exchange
Simpanan Berjangka	114.109	33,97	129.655	36,36	151.545	39,51	196.454	43,72	219.785	46,19	194.831	40,80	213.446	42,99	Time Deposits
Rupiah	113.270	33,72	127.088	35,64	149.190	38,90	195.502	43,50	219.097	46,04	193.298	40,48	213.054	42,91	Rupiah
Valas	839	0,25	2.567	0,72	2.355	0,61	952	0,21	688	0,14	1.533	0,32	392	0,08	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	53.562	15,94	56.407	15,82	64.217	16,74	77.898	17,33	100.342	21,09	84.649	17,73	98.929	19,92	Rupiah
Valas	795	0,24	1.410	0,40	1.916	0,50	684	0,15	279	0,06	1.346	0,28	183	0,04	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	19.129	5,69	23.640	6,63	28.841	7,52	49.068	10,92	50.518	10,62	44.550	9,33	43.897	8,84	Rupiah
Valas	8	0,00	697	0,20	187	0,05	82	0,02	191	0,04	17	0,00	56	0,01	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	15.889	4,73	12.221	3,43	19.940	5,20	26.273	5,85	26.622	5,59	26.733	5,60	29.577	5,96	Rupiah
Valas	15	0,00	425	0,12	17	0,00	87	0,02	118	0,02	71	0,01	53	0,01	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	24.670	7,34	34.820	9,76	36.192	9,44	42.264	9,40	41.615	8,75	37.366	7,83	40.650	8,19	Rupiah
Valas	21	0,01	35	0,01	235	0,06	100	0,02	100	0,02	100	0,02	99	0,02	Foreign Exchange
Total DPK	335.957	100,00	356.600	100,00	383.531	100,00	449.389	100,00	475.869	100,00	477.473	100,00	496.538	100,00	Total Third Party Funds
Rupiah	334.704	99,63	353.719	99,19	380.794	99,29	448.012	99,69	474.699	99,75	475.485	99,58	495.715	99,83	Rupiah
Valas	1.253	0,37	2.881	0,81	2.736	0,71	1.377	0,31	1.171	0,25	1.988	0,42	822	0,17	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 2014		Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	40.859	27,30	44.148	27,08	49.746	29,18	52.147	29,86	49.566	28,72	55.807	29,58	53.363	28,20	Demand Deposits
Rupiah	13.334	8,91	16.318	10,01	22.303	13,08	25.699	14,71	23.251	13,47	24.387	12,93	26.555	14,03	Rupiah
Valas	27.525	18,39	27.830	17,07	27.443	16,10	26.448	15,14	26.315	15,25	31.420	16,65	26.808	14,17	Foreign Exchange
Tabungan	20.925	13,98	23.107	14,17	25.266	14,82	24.006	13,74	24.535	14,22	23.719	12,57	24.303	12,84	Saving
Rupiah	7.548	5,04	8.340	5,12	9.224	5,41	9.554	5,47	10.751	6,23	9.722	5,15	10.167	5,37	Rupiah
Valas	13.377	8,94	14.767	9,06	16.041	9,41	14.452	8,27	13.785	7,99	13.996	7,42	14.136	7,47	Foreign Exchange
Simpanan Berjangka	87.883	58,72	95.757	58,74	95.466	56,00	98.507	56,40	98.485	57,06	109.148	57,85	111.567	58,96	Time Deposits
Rupiah	58.079	38,81	70.930	43,51	71.148	41,73	69.123	39,58	69.083	40,03	79.415	42,09	83.795	44,28	Rupiah
Valas	29.804	19,91	24.827	15,23	24.317	14,26	29.384	16,82	29.402	17,04	29.733	15,76	27.772	14,68	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	33.116	22,13	22.699	13,92	30.512	17,90	28.039	16,05	29.157	16,89	37.010	19,62	40.317	21,31	Rupiah
Valas	15.709	10,50	8.757	5,37	10.886	6,39	12.969	7,43	13.710	7,94	15.666	8,30	15.004	7,93	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	11.066	7,39	12.375	7,59	18.328	10,75	14.809	8,48	14.043	8,14	23.106	12,25	23.778	12,57	Rupiah
Valas	7.470	4,99	2.673	1,64	6.117	3,59	4.947	2,83	4.253	2,46	6.958	3,69	5.087	2,69	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	6.746	4,51	7.463	4,58	11.500	6,75	17.396	9,96	17.077	9,90	12.379	6,56	12.678	6,70	Rupiah
Valas	3.268	2,18	1.175	0,72	2.968	1,74	6.074	3,48	6.052	3,51	2.652	1,41	2.828	1,49	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	7.152	4,78	4.165	2,56	10.808	6,34	8.879	5,08	8.805	5,10	6.920	3,67	7.022	3,71	Rupiah
Valas	3.358	2,24	986	0,61	4.346	2,55	5.395	3,09	5.386	3,12	4.458	2,36	4.853	2,56	Foreign Exchange
Total DPK	149.668	100,00	163.012	100,00	170.477	100,00	174.660	100,00	172.586	100,00	188.674	100,00	189.233	100,00	Total Third Party Funds
Rupiah	78.962	52,76	95.588	58,64	102.675	60,23	104.376	59,76	103.085	59,73	113.524	60,17	120.517	63,69	Rupiah
Valas	70.706	47,24	67.424	41,36	67.802	39,77	70.285	40,24	69.502	40,27	75.150	39,83	68.716	36,31	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 2014		Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	93.276	53,53	107.713	56,66	112.939	57,26	100.866	61,57	97.390	59,95	107.257	60,85	111.549	61,38	Demand Deposits
Rupiah	38.094	21,86	41.864	22,02	55.791	28,28	51.579	31,48	51.826	31,90	50.880	28,87	56.034	30,83	Rupiah
Valas	55.182	31,67	65.849	34,64	57.148	28,97	49.287	30,08	45.564	28,05	56.378	31,99	55.515	30,55	Foreign Exchange
Tabungan	21.511	12,34	22.091	11,62	24.891	12,62	13.868	8,47	14.227	8,76	12.326	6,99	12.644	6,96	Saving
Rupiah	7.382	4,24	6.951	3,66	8.370	4,24	6.188	3,78	6.618	4,07	5.019	2,85	5.352	2,94	Rupiah
Valas	14.129	8,11	15.141	7,96	16.520	8,38	7.681	4,69	7.609	4,68	7.308	4,15	7.292	4,01	Foreign Exchange
Simpanan Berjangka	59.474	34,13	60.294	31,72	59.423	30,13	49.098	29,97	50.836	31,29	56.678	32,16	57.531	31,66	Time Deposits
Rupiah	44.062	25,28	46.702	24,57	46.777	23,71	35.195	21,48	36.232	22,30	39.304	22,30	40.793	22,45	Rupiah
Valas	15.413	8,84	13.591	7,15	12.646	6,41	13.903	8,49	14.605	8,99	17.374	9,86	16.738	9,21	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	21.817	12,52	22.699	11,94	28.212	14,30	16.463	10,05	17.332	10,67	17.739	10,06	20.049	11,03	Rupiah
Valas	10.294	5,91	8.757	4,61	7.371	3,74	8.726	5,33	9.361	5,76	10.537	5,98	9.875	5,43	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	11.731	6,73	12.375	6,51	7.809	3,96	5.662	3,46	5.909	3,64	7.485	4,25	7.135	3,93	Rupiah
Valas	2.122	1,22	2.673	1,41	2.801	1,42	1.518	0,93	1.598	0,98	3.129	1,78	3.145	1,73	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	7.470	4,29	7.463	3,93	7.640	3,87	8.177	4,99	8.149	5,02	12.213	6,93	11.694	6,43	Rupiah
Valas	1.218	0,70	1.175	0,62	1.390	0,70	2.474	1,51	2.469	1,52	2.242	1,27	2.287	1,26	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	3.043	1,75	4.165	2,19	3.116	1,58	4.894	2,99	4.842	2,98	1.867	1,06	1.916	1,05	Rupiah
Valas	1.779	1,02	986	0,52	1.084	0,55	1.185	0,72	1.175	0,72	1.465	0,83	1.431	0,79	Foreign Exchange
Total DPK	174.261	100,00	190.098	100,00	197.252	100,00	163.832	100,00	162.453	100,00	176.261	100,00	181.724	100,00	Total Third Party Funds
Rupiah	89.537	51,38	95.517	50,25	110.939	56,24	92.962	56,74	94.676	58,28	95.202	54,01	102.179	56,23	Rupiah
Valas	84.724	48,62	94.581	49,75	86.313	43,76	70.870	43,26	67.777	41,72	81.059	45,99	79.545	43,77	Foreign Exchange

**Tabel 1.45.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Januari 2019**  
*(Composition of Third Party Funds of Commercial Banks Based on Location - January 2019)*  
**Miliar Rp (Billion Rp)**

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%)	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
1. Jawa Barat	66.898	9.371	194.438	8.750	160.576	13.649	421.913	31.770	453.683	8,16	1. Jawa Barat
2. Banten	37.410	8.501	62.617	3.416	62.951	3.595	162.979	15.511	178.490	3,21	2. Banten
3. DKI Jakarta	553.307	249.836	395.109	80.169	1.257.928	271.138	2.206.344	601.143	2.807.488	50,47	3. DKI Jakarta
4. D.I Yogyakarta	7.250	513	32.976	732	17.058	500	57.283	1.746	59.029	1,06	4. D.I Yogyakarta
5. Jawa Tengah	32.089	4.017	144.352	3.902	91.190	8.235	267.632	16.154	283.786	5,10	5. Jawa Tengah
6. Jawa Timur	78.587	10.656	214.656	10.392	202.904	21.782	496.146	42.830	538.976	9,69	6. Jawa Timur
7. Bengkulu	2.307	100	7.046	36	3.375	7	12.727	143	12.870	0,23	7. Bengkulu
8. Jambi	4.232	139	16.078	297	10.636	92	30.946	528	31.474	0,57	8. Jambi
9. Aceh	7.702	61	20.431	114	10.043	295	38.175	469	38.645	0,69	9. Aceh
10. Sumatera Utara	24.873	5.471	84.624	4.524	88.413	13.146	197.911	23.142	221.052	3,97	10. Sumatera Utara
11. Sumatera Barat	6.088	428	21.350	350	12.322	717	39.760	1.495	41.255	0,74	11. Sumatera Barat
12. Riau	10.221	1.190	37.347	848	26.584	1.039	74.152	3.077	77.229	1,39	12. Riau
14. Sumatera Selatan	11.483	961	35.278	1.062	28.517	1.590	75.278	3.613	78.891	1,42	14. Sumatera Selatan
15. Bangka Belitung	2.500	224	8.801	290	6.260	398	17.561	912	18.473	0,33	15. Bangka Belitung
13. Kepulauan Riau	9.343	3.266	18.579	3.016	10.897	2.355	38.819	8.637	47.456	0,85	13. Kepulauan Riau
16. Lampung	6.943	194	23.131	377	10.649	257	40.723	828	41.551	0,75	16. Lampung
17. Kalimantan Selatan	9.815	680	26.259	515	13.344	312	49.418	1.507	50.925	0,92	17. Kalimantan Selatan
18. Kalimantan Barat	6.729	270	29.108	643	18.293	296	54.130	1.209	55.339	0,99	18. Kalimantan Barat
19. Kalimantan Timur	15.448	2.756	43.846	2.102	30.676	2.964	89.969	7.822	97.791	1,76	19. Kalimantan Timur
20. Kalimantan Tengah	5.418	225	12.998	50	6.441	127	24.856	401	25.258	0,45	20. Kalimantan Tengah
21. Sulawesi Tengah	3.697	59	11.557	114	5.210	38	20.464	211	20.675	0,37	21. Sulawesi Tengah
22. Sulawesi Selatan	11.324	685	50.448	1.120	28.812	529	90.583	2.334	92.917	1,67	22. Sulawesi Selatan
23. Sulawesi Utara	3.790	653	11.433	506	8.133	209	23.356	1.368	24.724	0,44	23. Sulawesi Utara
24. Gorontalo	967	325	2.771	33	1.184	4	4.922	361	5.284	0,09	24. Gorontalo
25. Sulawesi Barat	964	1	3.114	1	493	-	4.571	1	4.572	0,08	25. Sulawesi Barat
26. Sulawesi Tenggara	3.480	141	10.489	54	5.588	25	19.556	220	19.776	0,36	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	3.819	525	17.900	174	6.599	43	28.318	742	29.061	0,52	27. Nusa Tenggara Barat
28. Bali	12.269	2.395	42.917	3.128	32.215	720	87.401	6.243	93.644	1,68	28. Bali
29. Nusa Tenggara Timur	4.608	33	14.593	134	6.409	34	25.610	202	25.812	0,46	29. Nusa Tenggara Timur
30. Maluku	1.917	20	7.200	83	3.672	47	12.789	150	12.939	0,23	30. Maluku
31. Papua	9.994	884	20.451	272	9.348	79	39.793	1.234	41.027	0,74	31. Papua
32. Maluku Utara	1.384	28	4.243	16	1.581	9	7.208	53	7.261	0,13	32. Maluku Utara
33. Papua Barat	4.024	23	6.708	42	3.387	42	14.119	107	14.226	0,26	33. Papua Barat
34. Lainnya	8	6.508	20	2.327	10	2.712	38	11.546	11.584	0,21	34. Others
<b>Total</b>	<b>960.887</b>	<b>311.140</b>	<b>1.632.865</b>	<b>129.590</b>	<b>2.181.699</b>	<b>346.982</b>	<b>4.775.451</b>	<b>787.711</b>	<b>5.563.162</b>	<b>100</b>	<b>Total</b>

**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)

<b>Lokasi</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>										<b>2019</b>	<b>Location</b>	
					<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Ags</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>		
1. Jawa Barat	332.474	370.285	400.209	449.311	439.907	438.366	439.643	440.717	444.654	441.854	450.059	453.310	455.593	455.801	464.519	453.683	1. Jawa Barat
2. Banten	121.613	129.632	149.874	168.840	166.042	169.105	169.350	173.540	174.213	173.011	173.814	177.147	176.356	175.195	181.261	178.490	2. Banten
3. DKI Jakarta	2.100.489	2.219.848	2.472.780	2.682.094	2.655.306	2.668.403	2.674.619	2.660.404	2.697.135	2.682.082	2.687.298	2.735.976	2.784.212	2.808.882	2.853.010	2.807.488	3. DKI Jakarta
4. D.I Yogyakarta	41.483	45.655	49.905	55.926	55.870	56.348	56.790	57.208	57.811	58.884	58.513	58.704	58.936	58.861	58.946	59.029	4. D.I Yogyakarta
5. Jawa Tengah	188.114	216.174	240.399	262.972	264.030	270.388	276.390	276.017	279.532	278.568	278.236	282.040	283.599	281.544	285.670	283.786	5. Jawa Tengah
6. Jawa Timur	383.290	422.668	455.220	499.384	498.157	502.698	502.127	509.722	514.149	522.261	526.141	533.014	537.708	539.202	542.050	538.976	6. Jawa Timur
7. Bengkulu	8.556	9.697	10.737	12.148	12.403	12.746	12.959	12.978	13.235	13.347	13.293	13.298	13.650	13.535	12.639	12.870	7. Bengkulu
8. Jambi	21.965	23.440	26.189	29.579	30.417	30.840	31.100	31.099	31.333	31.419	31.312	31.073	31.130	31.403	31.129	31.474	8. Jambi
9. Aceh	26.694	31.054	32.372	38.593	36.738	36.458	36.230	38.456	39.453	38.448	37.095	39.908	39.957	39.357	39.673	38.645	9. Aceh
10. Sumatera Utara	178.653	184.659	201.536	217.961	220.736	221.704	219.397	224.951	226.474	224.741	225.912	225.935	224.652	224.226	220.694	221.052	10. Sumatera Utara
11. Sumatera Barat	29.985	33.553	35.465	38.969	40.128	40.145	41.287	41.547	42.033	42.440	42.584	43.110	43.243	42.764	41.291	41.255	11. Sumatera Barat
12. Riau	64.143	62.050	66.695	73.151	73.886	73.316	73.683	74.502	74.019	75.674	74.780	76.080	78.265	78.598	76.706	77.229	12. Riau
13. Sumatera Selatan*)	57.225	59.756	63.183	72.116	73.823	76.142	76.889	74.610	75.319	76.220	76.817	77.708	81.381	80.571	80.113	78.891	13. Sumatera Selatan
14. Bangka Belitung	13.145	14.233	15.884	17.464	17.427	17.516	17.744	18.020	18.140	18.486	18.391	18.654	19.015	18.699	18.407	18.473	14. Bangka Belitung
15. Kepulauan Riau*)	39.455	40.636	42.741	47.129	46.558	46.736	45.867	46.090	46.084	46.181	46.873	47.158	48.004	47.044	48.796	47.456	15. Kepulauan Riau
16. Lampung	28.640	32.260	35.133	38.564	38.670	38.999	39.979	40.326	41.434	41.692	41.087	41.810	41.359	42.157	41.433	41.551	16. Lampung
17. Kalimantan Selatan	37.494	38.871	41.907	44.881	46.837	47.427	47.887	48.474	47.996	48.494	48.527	49.274	49.958	50.098	50.654	50.925	17. Kalimantan Selatan
18. Kalimantan Barat	39.500	43.989	46.258	51.699	51.567	52.451	52.878	53.129	53.442	53.904	53.965	54.439	54.933	55.207	55.092	55.339	18. Kalimantan Barat
19. Kalimantan Timur	89.468	83.619	83.587	87.967	88.789	89.358	90.134	91.757	91.930	94.784	94.043	95.033	98.821	97.553	99.916	97.791	19. Kalimantan Timur
20. Kalimantan Tengah	16.771	17.856	19.983	22.513	23.016	23.395	23.346	24.468	25.075	24.294	22.940	24.774	26.351	26.203	25.374	25.258	20. Kalimantan Tengah
21. Sulawesi Tengah	12.938	15.765	16.064	18.227	17.735	19.062	18.762	18.988	19.250	18.994	19.276	19.508	20.491	21.024	20.234	20.675	21. Sulawesi Tengah
22. Sulawesi Selatan	67.026	79.249	83.261	88.136	85.783	86.413	86.381	87.566	88.730	90.239	90.181	91.373	92.083	92.175	93.605	92.917	22. Sulawesi Selatan
23. Sulawesi Utara	19.671	21.487	21.215	23.653	23.964	24.387	24.108	24.123	24.174	24.428	25.559	25.688	25.200	24.775	24.180	24.724	23. Sulawesi Utara
24. Gorontalo*)	3.489	4.204	4.447	5.166	5.155	5.425	5.427	5.421	5.757	5.632	5.683	5.841	5.878	5.418	5.177	5.284	24. Gorontalo
25. Sulawesi Barat*)	2.990	3.411	3.495	4.001	4.080	4.397	4.469	4.715	4.821	4.764	4.723	4.808	4.823	4.952	4.412	4.572	25. Sulawesi Barat
26. Sulawesi Tenggara*)	11.476	14.516	14.857	17.009	17.612	17.807	18.260	18.401	18.994	18.733	19.177	19.369	19.471	19.660	19.170	19.776	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	16.798	19.368	21.245	25.248	25.233	25.324	26.136	26.016	25.644	25.403	26.814	27.507	28.357	28.714	28.874	29.061	27. Nusa Tenggara Barat
28. Bali	70.510	75.505	79.530	86.735	86.703	87.322	88.216	88.015	89.689	91.022	92.717	94.762	95.287	94.988	93.605	93.644	28. Bali
29. Nusa Tenggara Timur	18.571	21.688	21.627	23.163	23.719	25.012	25.174	25.825	26.865	26.599	26.460	26.658	26.758	26.366	25.098	25.812	29. Nusa Tenggara Timur
30. Maluku	10.509	12.124	11.649	12.273	12.406	12.774	12.619	12.720	13.202	13.073	13.077	13.112	12.993	13.010	12.684	12.939	30. Maluku
31. Papua	33.717	36.232	38.647	39.482	37.911	40.478	39.885	39.383	39.944	40.166	41.176	41.415	42.380	41.274	41.179	41.027	31. Papua
32. Maluku Utara	5.217	6.230	6.307	6.827	6.828	6.859	6.794	6.825	6.991	6.997	7.102	7.096	7.230	7.142	7.261	32. Maluku Utara	
33. Papua Barat	12.385	12.407	12.591	13.734	12.588	12.572	13.590	13.520	13.621	13.285	12.838	13.740	13.571	13.927	14.852	14.226	33. Papua Barat
34. Lainnya	9.968	10.936	11.767	14.462	15.275	12.721	19.092	27.045	27.673	13.201	13.533	13.172	12.881	13.067	12.865	11.584	34. Others
<b>Total</b>	<b>4.114.420</b>	<b>4.413.056</b>	<b>4.836.758</b>	<b>5.289.377</b>	<b>5.255.301</b>	<b>5.293.098</b>	<b>5.317.212</b>	<b>5.336.577</b>	<b>5.398.817</b>	<b>5.379.318</b>	<b>5.399.993</b>	<b>5.482.493</b>	<b>5.554.526</b>	<b>5.573.389</b>	<b>5.630.448</b>	<b>5.563.162</b>	<b>Total</b>

**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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,31	2,19	2,24	2,16	2,19	2,19	2,19	2,14	2,13	2,11	2,11	2,10	2,11	2,09	2,20	2,10	- Rupiah	
Valas	0,46	0,36	0,35	0,37	0,39	0,37	0,37	0,36	0,35	0,40	0,42	0,43	0,49	0,60	0,50	0,47	- Foreign Exchange	
<b>Tabungan</b>																	<b>Saving</b>	
Rupiah	2,02	1,99	1,69	1,56	1,52	1,51	1,48	1,46	1,44	1,42	1,42	1,42	1,41	1,39	1,31	1,29	- Rupiah	
Valas	0,35	0,26	0,28	0,32	0,33	0,34	0,35	0,41	0,40	0,42	0,42	0,43	0,45	0,44	0,45	0,45	- Foreign Exchange	
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>	
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits	
Rupiah	8,56	7,58	6,45	5,74	5,65	5,63	5,62	5,59	5,69	5,96	6,16	6,28	6,50	6,66	6,92	6,87	Rupiah	
Valas	1,99	1,01	0,97	1,18	1,23	1,29	1,30	1,35	1,44	1,61	1,73	1,76	1,90	1,94	2,11	2,06	Foreign Exchange	
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits	
Rupiah	9,14	8,15	6,79	6,13	6,05	5,90	5,83	5,80	5,86	6,01	6,13	6,29	6,46	6,61	6,84	6,90	Rupiah	
Valas	2,29	1,23	1,17	1,56	1,58	1,62	1,74	1,86	1,92	2,10	2,31	2,33	2,43	2,53	2,61	2,74	Foreign Exchange	
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits	
Rupiah	9,22	8,54	7,08	6,57	6,36	6,24	6,19	6,18	6,10	6,19	6,28	6,42	6,57	6,76	7,00	7,15	Rupiah	
Valas	2,26	1,36	1,20	1,73	1,73	1,72	1,73	1,76	1,77	1,94	1,98	2,02	2,14	2,17	2,26	2,33	Foreign Exchange	
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits	
Rupiah	8,76	8,58	7,35	6,73	6,59	6,50	6,44	6,40	6,38	6,45	6,42	6,46	6,54	6,60	6,65	6,75	Rupiah	
Valas	2,24	1,72	1,17	1,39	1,39	1,38	1,40	1,47	1,47	1,49	1,48	1,50	1,52	1,62	1,75	1,79	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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,13	1,91	2,16	2,19	2,10	2,07	2,05	2,03	2,02	1,97	2,00	1,99	1,98	1,99	2,40	2,12	- Rupiah	
Valas	0,18	0,16	0,17	0,23	0,19	0,18	0,18	0,16	0,16	0,14	0,23	0,26	0,34	0,53	0,43	0,29	- Foreign Exchange	
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,48	1,49	1,28	1,27	1,24	1,24	1,22	1,20	1,21	1,20	1,19	1,21	1,20	1,20	1,21	1,18	- Rupiah	
Valas	0,23	0,24	0,28	0,29	0,29	0,29	0,29	0,44	0,44	0,44	0,44	0,44	0,43	0,44	0,45	0,44	- Foreign Exchange	
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	8,13	7,18	6,16	5,47	5,40	5,41	5,44	5,37	5,48	5,83	6,16	6,23	6,47	6,62	6,82	6,75	Rupiah	
Valas	1,81	0,73	1,02	1,32	1,37	1,39	1,38	1,45	1,48	1,74	1,87	1,88	1,90	1,93	2,12	2,07	Foreign Exchange	
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,74	7,19	6,35	5,85	5,73	5,62	5,57	5,57	5,63	5,82	5,93	6,09	6,21	6,27	6,45	6,49	Rupiah	
Valas	1,48	0,73	1,05	1,81	1,84	1,88	1,99	2,12	2,21	2,46	2,68	2,69	2,75	2,76	2,83	2,97	Foreign Exchange	
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	8,83	7,56	6,61	6,20	5,95	5,80	5,79	5,78	5,78	5,79	5,85	5,93	5,98	6,17	6,36	6,45	Rupiah	
Valas	2,00	1,21	1,18	1,91	1,84	1,84	1,86	1,86	1,91	2,14	2,17	2,21	2,30	2,23	2,29	2,31	Foreign Exchange	
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	9,06	8,60	7,02	6,43	6,37	6,34	6,31	6,28	6,26	6,28	6,29	6,32	6,28	6,44	6,65	6,76	Rupiah	
Valas	1,73	1,44	0,79	1,22	1,26	1,28	1,31	1,30	1,28	1,28	1,14	1,07	1,20	1,48	1,80	1,83	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	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,12	2,13	2,15	2,01	2,06	2,03	1,99	1,98	1,99	1,97	1,98	1,93	1,96	1,95	1,94	1,96	- Rupiah
Valas	0,56	0,52	0,48	0,50	0,56	0,52	0,52	0,50	0,48	0,53	0,53	0,53	0,58	0,65	0,61	0,65	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	2,22	2,25	1,88	1,64	1,56	1,54	1,51	1,49	1,46	1,43	1,43	1,41	1,40	1,39	1,35	1,33	- Rupiah
Valas	0,45	0,27	0,29	0,35	0,36	0,39	0,40	0,42	0,40	0,42	0,42	0,45	0,50	0,47	0,48	0,48	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	8,85	7,64	6,58	5,81	5,70	5,71	5,65	5,64	5,75	5,98	6,12	6,29	6,50	6,66	6,90	6,88	Rupiah
Valas	2,30	1,23	0,98	1,10	1,11	1,18	1,21	1,26	1,35	1,50	1,62	1,67	1,91	1,96	2,12	2,07	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	9,37	8,62	6,99	6,21	6,12	5,97	5,94	5,92	5,99	6,12	6,25	6,41	6,66	6,85	7,10	7,21	Rupiah
Valas	2,65	1,54	1,33	1,45	1,48	1,49	1,66	1,70	1,72	1,74	1,93	2,02	2,19	2,37	2,50	2,59	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	9,28	8,81	7,13	6,62	6,35	6,26	6,23	6,23	6,08	6,19	6,26	6,38	6,51	6,69	6,97	7,11	Rupiah
Valas	2,55	1,59	1,26	1,66	1,72	1,64	1,63	1,69	1,62	1,71	1,76	1,81	1,99	2,12	2,25	2,37	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,09	8,24	7,19	6,54	6,39	6,21	6,15	6,11	6,10	6,11	6,15	6,18	6,23	6,28	6,29	6,37	Rupiah
Valas	2,53	1,99	1,44	1,49	1,49	1,45	1,46	1,58	1,57	1,61	1,64	1,68	1,67	1,62	1,62	1,66	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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	3,60	2,88	2,32	2,24	2,38	2,44	2,34	2,23	2,21	2,38	2,33	2,40	2,78	2,62	2,71	2,66	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange	
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	3,23	3,03	3,25	3,06	2,86	2,91	2,83	2,78	2,76	2,69	2,75	2,66	2,56	2,63	2,54	2,61	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange	
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	9,55	9,01	7,50	6,64	6,57	6,36	6,35	6,05	6,32	6,39	6,57	6,77	6,81	6,98	7,43	7,18	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	9,87	9,44	7,79	7,01	6,95	6,76	6,72	6,50	6,58	6,53	6,72	6,91	7,11	7,32	7,66	7,72	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	9,82	9,00	8,06	7,40	7,19	7,09	7,06	7,02	7,06	7,00	7,06	7,13	7,29	7,48	7,69	7,94	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Simpanan Berjangka $\geq 12$ bln																		- 12 $\geq$ Month Time Deposits
Rupiah	9,20	8,44	8,05	7,43	7,30	7,29	7,24	7,14	7,08	8,36	7,08	7,16	7,28	7,35	7,54	7,65	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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,47	2,47	2,32	2,18	2,39	2,45	2,51	2,39	2,38	2,32	2,32	2,34	2,35	2,31	2,02	2,35	- Rupiah	
Valas	0,50	0,26	0,25	0,38	0,28	0,26	0,25	0,33	0,36	0,42	0,40	0,35	0,35	0,48	0,37	0,29	- Foreign Exchange	
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	2,18	2,06	1,91	1,80	1,78	1,78	1,75	1,72	1,72	1,71	1,72	1,72	1,70	1,68	1,69	1,64	- Rupiah	
Valas	0,57	0,23	0,23	0,21	0,21	0,21	0,21	0,21	0,20	0,18	0,20	0,20	0,21	0,22	0,22	0,22	- Foreign Exchange	
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	8,09	7,91	7,30	6,60	6,35	6,20	6,19	6,00	6,03	6,23	6,37	6,40	6,64	6,73	7,29	7,17	Rupiah	
Valas	2,77	1,25	2,44	1,58	1,04	1,65	0,93	0,88	0,87	0,64	0,73	0,75	0,76	1,88	3,17	1,05	Foreign Exchange	
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	9,09	8,19	7,50	7,09	6,98	6,68	6,39	6,27	6,36	6,45	6,43	6,63	6,82	7,15	7,58	7,65	Rupiah	
Valas	1,14	1,24	1,83	1,07	1,49	1,36	1,29	1,29	1,43	0,99	1,72	0,71	1,30	0,99	1,04	1,90	Foreign Exchange	
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	9,31	8,36	7,68	7,19	7,12	6,91	6,68	6,68	6,57	6,64	6,69	6,94	7,23	7,46	7,80	7,82	Rupiah	
Valas	1,59	0,99	1,67	0,81	1,05	0,91	1,40	1,23	1,11	1,09	1,74	1,28	1,49	1,33	1,27	1,56	Foreign Exchange	
- Simpanan Berjangka $\geq 12$ bln																		- 12 >= Month Time Deposits
Rupiah	8,97	9,03	8,26	7,60	7,22	7,10	7,02	6,99	6,94	6,99	6,97	7,03	7,26	7,25	7,33	7,40	Rupiah	
Valas	1,06	0,68	0,53	1,14	1,16	0,79	0,95	0,95	0,75	1,16	0,80	0,80	1,45	1,51	1,54	1,61	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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,27	2,17	2,23	1,90	1,96	2,14	2,05	1,92	2,10	2,44	2,28	2,31	2,41	2,18	2,34	2,14	- Rupiah	
Valas	0,89	0,39	0,28	0,32	0,30	0,34	0,39	0,38	0,45	0,48	0,46	0,51	0,63	0,51	0,47	0,47	- Foreign Exchange	
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	2,77	2,66	2,08	1,84	1,90	1,85	1,86	1,81	1,79	1,83	1,80	1,72	1,79	1,87	1,79	1,84	- Rupiah	
Valas	0,19	0,18	0,23	0,22	0,23	0,24	0,27	0,27	0,27	0,33	0,33	0,32	0,32	0,33	0,33	0,33	- Foreign Exchange	
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	8,61	8,08	6,38	5,40	5,44	5,32	5,50	5,70	5,92	6,09	6,15	6,36	6,66	6,85	7,23	7,23	Rupiah	
Valas	1,90	0,67	0,77	1,06	1,23	1,38	1,44	1,41	1,56	1,60	1,66	1,70	1,81	1,85	1,98	2,04	Foreign Exchange	
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	9,20	8,80	7,01	6,07	6,00	6,00	6,00	6,04	6,13	6,54	6,69	6,80	7,04	7,25	7,49	7,62	Rupiah	
Valas	2,02	0,87	1,04	1,30	1,36	1,50	1,50	1,63	1,67	1,80	1,90	1,94	2,16	2,27	2,33	2,44	Foreign Exchange	
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	9,41	8,95	7,09	6,37	6,22	6,15	6,10	6,13	6,19	6,30	6,48	6,57	6,72	6,92	7,14	7,43	Rupiah	
Valas	2,03	1,17	1,36	1,48	1,46	1,45	1,44	1,42	1,50	1,51	1,69	1,65	1,77	1,67	2,17	2,21	Foreign Exchange	
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	9,17	8,78	7,55	6,65	6,49	6,44	6,36	6,33	6,34	6,36	6,46	6,51	6,59	6,67	6,85	6,99	Rupiah	
Valas	2,68	1,73	1,26	1,55	1,51	1,53	1,54	1,58	1,63	1,70	1,76	1,83	1,81	1,98	2,04	2,10	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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,33	2,16	2,00	1,81	1,71	1,84	2,07	1,96	1,89	1,90	2,01	2,02	2,07	2,32	2,52	2,24	- Rupiah	
Valas	0,17	0,15	0,13	0,17	0,18	0,20	0,22	0,25	0,36	0,40	0,32	0,41	0,50	0,44	0,48	0,58	- Foreign Exchange	
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,09	1,26	1,71	2,04	1,98	1,88	1,70	1,55	1,59	1,35	1,37	1,36	1,30	1,24	1,28	1,24	- Rupiah	
Valas	0,11	0,10	0,13	0,18	0,18	0,18	0,17	0,17	0,19	0,19	0,21	0,20	0,21	0,18	0,20	0,18	- Foreign Exchange	
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,72	6,94	5,22	4,08	4,11	4,26	4,48	4,64	4,98	5,41	5,37	5,58	5,93	5,86	6,15	6,11	Rupiah	
Valas	0,60	0,56	0,55	1,18	1,22	1,37	1,35	1,50	1,68	1,75	1,76	1,86	1,85	2,00	2,07	2,01	Foreign Exchange	
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,68	7,87	6,26	5,80	5,71	5,65	5,65	5,69	5,74	5,84	6,07	6,21	6,33	6,51	6,90	6,94	Rupiah	
Valas	1,36	0,96	0,69	0,87	1,23	1,36	1,32	1,53	1,55	1,59	1,66	1,70	1,72	1,94	1,97	2,00	Foreign Exchange	
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	9,45	8,48	6,96	6,34	6,10	6,04	6,01	6,01	6,06	6,21	6,45	6,60	6,77	6,91	7,02	7,11	Rupiah	
Valas	0,99	0,62	0,77	1,29	1,23	1,30	1,36	1,59	1,68	1,78	1,80	1,89	1,99	2,08	2,16	2,23	Foreign Exchange	
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	9,61	8,69	7,20	6,35	6,29	6,32	6,31	6,31	6,27	6,28	6,13	6,14	6,23	6,22	6,61	6,72	Rupiah	
Valas	2,28	0,71	0,76	1,26	1,31	1,33	1,38	1,50	1,59	1,66	1,78	1,87	1,92	1,95	2,00	2,15	Foreign Exchange	

Keterangan	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		
1. Pertanian, perburuan dan Kehutanan																		<b>Credit Recipients Industrial Origin</b>
Rupiah	12,14	11,86	10,77	10,43	10,33	10,31	10,25	10,23	10,20	10,15	10,16	10,18	10,15	10,17	9,92	10,18	1. Agricultures, hunting and forestry	
Valas	4,25	4,42	4,36	4,00	4,05	4,08	4,17	4,11	4,24	4,25	4,32	4,40	4,48	4,47	4,32	4,56	2. Fisheries	
2. Perikanan																	Rupiah	
Rupiah	13,84	12,90	11,95	11,27	10,94	11,15	11,11	11,05	11,04	10,94	10,89	10,85	10,75	10,91	10,79	10,51	Foreign Exchange	
Valas	6,38	5,88	5,32	5,53	5,55	5,52	5,62	5,69	5,71	5,66	5,52	5,42	5,46	5,62	5,62	5,23	Rupiah	
3. Pertambangan dan Penggalian																	3. Mining and Quarrying	
Rupiah	12,68	12,46	11,86	11,46	11,44	11,35	11,32	11,01	10,78	10,80	10,76	10,72	10,60	10,65	10,68	10,67	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
4. Industri Pengolahan																	4. Processing industry	
Rupiah	11,63	11,49	10,52	9,65	9,72	9,67	9,62	9,64	9,68	9,73	9,78	9,82	9,84	9,90	9,77	9,91	Rupiah	
Valas	4,22	4,44	4,15	4,12	4,15	4,29	4,34	4,34	4,37	4,49	4,48	4,47	4,48	4,53	4,44	4,72	Foreign Exchange	
5. Listrik, gas dan air																	5. Electricity, gas and water	
Rupiah	10,60	10,61	9,71	9,22	9,14	9,03	8,46	8,53	8,71	8,77	9,15	9,14	9,01	9,26	9,16	9,09	Rupiah	
Valas	5,20	4,98	4,64	5,15	5,14	5,22	5,17	5,18	5,43	5,35	5,34	5,10	5,17	5,28	5,21	5,18	Foreign Exchange	
6. Konstruksi																	6. Construction	
Rupiah	12,88	12,50	11,58	10,83	10,71	10,65	10,62	10,57	10,58	10,57	10,61	10,85	10,57	10,60	10,57	10,51	Rupiah	
Valas	5,30	4,85	4,78	4,80	5,13	5,25	5,23	5,20	5,10	5,33	5,39	5,24	5,20	5,17	5,12	4,94	Foreign Exchange	
7. Perdagangan Besar dan Eceran																	7. Big and retail trade	
Rupiah	13,63	13,31	12,02	11,58	11,44	11,37	11,31	11,30	11,30	11,36	11,15	11,36	11,09	11,13	11,02	11,17	Rupiah	
Valas	4,83	4,77	4,31	4,36	4,35	4,43	4,50	4,62	4,71	4,37	4,41	4,85	4,73	4,66	4,72	4,84	Foreign Exchange	
8. Penyediaan akomodasi dan penyediaan makan																	8. Provision of accomodation and food supply	
Rupiah	13,18	12,76	11,66	11,08	10,92	10,95	10,90	10,86	10,83	10,80	10,79	11,20	10,75	10,73	10,74	10,73	Rupiah	
Valas	6,13	5,80	5,49	5,75	5,88	5,96	5,97	6,10	6,18	6,21	6,20	6,22	6,31	6,35	6,46	6,46	Foreign Exchange	
9. Transportasi, pergudangan dan komunikasi																	9. Transportation, warehousing and communications	
Rupiah	11,87	11,62	10,91	10,12	10,10	9,95	9,95	9,90	10,00	10,17	10,05	10,29	10,13	10,16	9,90	10,25	Rupiah	
Valas	4,70	4,64	4,72	4,99	5,10	5,16	5,16	5,21	5,24	5,31	5,28	5,43	5,47	5,40	5,43	5,53	Foreign Exchange	
10. Perantara Keuangan																	10. Transitional Finance	
Rupiah	12,11	11,83	10,66	9,51	9,59	9,38	9,31	9,34	9,38	9,42	9,46	9,47	9,52	9,61	9,51	9,63	Rupiah	
Valas	1,91	2,16	2,27	2,53	2,76	3,03	3,13	3,21	3,23	3,24	3,25	3,27	3,34	3,46	3,52	3,54	Foreign Exchange	
11. Real Estate, Usaha Persewaan, dan Jasa																	11. Real estate, Rental Business, and services	
Rupiah	12,63	12,44	11,66	10,86	10,77	10,71	10,68	10,67	10,64	10,73	10,74	10,89	10,79	10,77	10,68	10,69	Rupiah	
Valas	6,52	6,55	6,04	5,87	5,95	5,97	5,95	5,91	5,84	5,81	5,79	5,80	5,75	5,76	5,73	5,91	Foreign Exchange	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																	12. Government administration, the defense and compulsory social security	
Rupiah	12,01	11,14	9,47	9,22	9,81	9,31	9,20	9,26	9,58	9,61	9,93	10,17	10,55	10,74	10,60	10,52	Rupiah	
Valas	3,36	3,57	4,11	4,51	4,56	4,63	25,81	4,99	5,15	5,18	5,23	5,26	5,35	5,37	5,36	5,38	Foreign Exchange	
13. Jasa Pendidikan																	13. Education services	
Rupiah	13,28	13,04	12,68	12,06	11,96	11,94	11,75	11,78	11,74	11,54	11,66	11,66	11,51	11,59	11,45	11,42	Rupiah	
Valas	6,50	6,55	6,80	6,03	6,38	6,50	6,92	7,15	7,22	7,31	7,47	7,62	7,78	8,32	8,80	8,29	Foreign Exchange	
14. Jasa Kesehatan dan Kegiatan Sosial																	14. Health and social services	
Rupiah	13,10	11,49	12,27	11,51	11,42	11,28	11,23	11,26	11,19	11,06	10,99	11,04	11,04	11,03	10,94	11,05	Rupiah	
Valas	5,54	2,85	3,86	4,85	4,42	4,60	4,63	4,74	5,04	5,16	5,30	5,29	5,49	5,63	5,76	5,75	Foreign Exchange	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																	15. Community, Sociocultural,Entertainment and Other Individual Services	
Rupiah	13,75	13,30	12,62	11,40	11,82	11,72	11,71	11,61	11,56	11,50	11,46	11,43	11,25	11,25	11,01	11,15	Rupiah	
Valas	4,82	5,35	5,77	5,49	5,47	5,55	5,53	5,56	6,00	5,33	5,54	5,11	5,15	5,32	5,59	5,60	Foreign Exchange	
16. Jasa Perorangan yang Melayani Rumah Tangga																	16. Individual services which serve households	
Rupiah	15,46	16,09	16,29	16,13	16,00	16,08	15,98	15,99	16,18	16,16	16,14	16,34	16,39	16,88	16,68	16,86	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	9,98	11,89	13,04	13,12	13,35	13,36	13,37	13,37	13,11	13,23	13,03	9,98	12,72	12,83	12,86	13,14	Rupiah	
Valas	2,66	2,52	3,48	3,82	4,01	4,00	3,99	3,99	3,99	3,99	3,99	3,98	3,98	3,98	3,98	3,98	Foreign Exchange	
18. Kegiatan yang belum jelas batasannya																	18. Business Activities which are not clearly defined	
Rupiah	15,20	14,29	13,67	12,40	10,92	11,09	10,40	10,45	9,77	9,98	10,10	10,16	10,83	12,03	11,17	9,95	Rupiah	
Valas	43,04	3,98	4,34	2,73	4,93	6,21	5,60	4,35	4,22	5,03	5,30	5,02	5,10	7,47	5,26	3,76	Foreign Exchange	
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		
Rumah Tangga																		
- Untuk Pemilikan Rumah Tinggal																		
Rupiah	11,17	11,34	10,74	9,93	9,79	9,76	9,69	9,62	9,58	9,53	9,45	9,40	9,29	9,25	9,19	9,14	Rupiah	
Valas	6,90	6,31	6,96	2,95	2,91	2,84	2,85	2,82	2,89	2,88	3,17	3,27	3,12	3,60	3,56	3,19	Foreign Exchange	
- Untuk Pemilikan Flat atau Apartemen																		
Rupiah	10,82	11,56	11,45	10,19	9,91	9,86	9,73	9,62	9,58	9,51	9,45	9,37	9,25	9,20	9,15	9,10	Rupiah	
Valas	6,51	5,32	5,67	5,60	5,60	5,60	5,60	2,55	-	-	-	-	-	-	-	-	Foreign Exchange	
- Untuk Pemilikan Ruko atau Rukan																		
Rupiah	10,97	11,34	10,99	10,31	10,22	10,22	10,17	10,17	10,16	10,12	10,09	10,06	9,93	9,93	9,92	9,87	Rupiah	
Valas	6,44	6,57	6,58	6,61	6,62	6,63	6,63	6,50	6,39	6,39	6,39	6,40	6,39	6,40	6,40	6,41	Foreign Exchange	
- Untuk Pemilikan Kendaraan Bermotor																		
Rupiah	11,61	11,47	11,08	10,33	10,29	10,26	10,25	10,25	10,26	10,26	10,26	10,23	10,19	10,24	1			

**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	2014	2015	2016	2017	2018										2019	Type of Use	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>1. Jenis Penggunaan</b>																	<b>1. Type of Use</b>
- Modal Kerja																	- <b>Working Capital</b>
Rupiah	12,81	12,48	11,38	10,71	10,71	10,63	10,57	10,54	10,53	10,58	10,51	10,63	10,50	10,51	10,37	10,56	Rupiah
Valas	4,63	4,00	3,94	3,90	3,97	4,11	4,95	4,15	4,20	4,23	4,26	4,27	4,32	4,36	4,34	4,52	Foreign Exchange
- Investasi																	- <b>Investments</b>
Rupiah	12,36	12,12	11,21	10,56	10,43	10,38	10,30	10,29	10,35	10,36	10,37	10,54	10,38	10,51	10,38	10,38	Rupiah
Valas	5,08	5,16	4,97	4,94	4,98	5,09	5,16	5,16	5,27	5,29	5,35	5,61	5,33	5,37	5,30	5,46	Foreign Exchange
- Konsumsi																	- <b>Consumption</b>
Rupiah	13,58	13,88	13,59	12,66	12,60	12,48	12,40	12,34	12,30	12,20	11,96	11,90	11,83	11,80	11,73	11,72	Rupiah
Valas	3,00	2,65	2,82	3,21	3,04	4,22	3,93	3,17	4,06	3,74	3,98	4,02	4,53	3,55	3,59	3,55	Foreign Exchange
<b>2. Orientasi Penggunaan</b>																	<b>2. User Orientation</b>
- Ekspor																	- <b>Export</b>
Rupiah	11,55	11,09	10,03	10,38	10,24	10,28	10,17	10,43	10,23	10,23	10,28	10,25	10,09	10,16	9,88	10,17	Rupiah
Valas	4,44	3,79	3,75	3,86	3,94	4,08	4,20	4,12	4,43	4,49	4,46	4,54	4,66	4,66	4,44	4,74	Foreign Exchange
- Impor																	- <b>Import</b>
Rupiah	11,60	11,41	10,83	10,14	9,95	9,90	9,82	9,99	10,08	10,02	10,08	10,04	10,16	10,05	9,50	10,05	Rupiah
Valas	4,36	4,10	4,29	4,80	5,07	5,16	4,99	4,79	4,69	5,23	5,18	4,99	5,13	5,06	5,01	6,10	Foreign Exchange
- Lainnya																	- <b>Other</b>
Rupiah	12,98	12,87	12,08	11,34	11,32	11,22	11,15	11,11	11,09	11,08	10,97	11,05	10,93	10,95	10,84	10,92	Rupiah
Valas	4,83	4,59	4,45	4,36	4,39	4,51	5,12	4,58	4,64	4,63	4,68	4,79	4,70	4,74	4,72	4,85	Foreign Exchange

<sup>i)</sup> Angka-angka diperbaiki<sup>i)</sup> Revised figures

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

Kelompok Bank	2014	2015	2016	2017	2018												2019	Group of Bank
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Bank Persero</b>																		
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4		<b>State Owned Banks</b>
Jumlah Kantor	17.430	17.809	18.106	18.262	18.269	18.160	18.070	18.053	18.048	18.038	17.989	17.986	17.913	17.867	17.853	17.835		<b>Total Banks</b>
<b>BUSN Devisa</b>																		<b>Foreign Exchange Commercial Banks</b>
Jumlah Bank	38	39	42	42	42	42	42	42	42	42	42	42	42	42	42	42		<b>Total Banks</b>
Jumlah Kantor	9.154	8.825	9.658	8.997	8.965	8.935	8.899	8.855	8.833	8.761	8.724	8.659	8.584	8.567	8.564	8.633		<b>Total Bank Offices</b>
<b>BUSN Non Devisa</b>																		<b>Non-Foreign Exchange Commercial Banks</b>
Jumlah Bank	29	27	21	21	21	21	21	21	21	21	21	21	21	21	21	21		<b>Total Banks</b>
Jumlah Kantor	2.234	2.087	468	508	513	511	511	507	512	515	513	518	522	525	538	538		<b>Total Bank Offices</b>
<b>BPD</b>																		<b>Regional Development Banks</b>
Jumlah Bank	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27		<b>Total Banks</b>
Jumlah Kantor	3.524	3.781	4.052	4.130	4.147	4.143	4.157	4.167	4.171	4.184	4.198	4.201	4.217	4.224	4.288	4.295		<b>Total Bank Offices</b>
<b>Bank Campuran</b>																		<b>Joint Venture Banks</b>
Jumlah Bank	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12		<b>Total Banks</b>
Jumlah Kantor	285	359	355	340	341	346	336	336	333	332	329	327	325	325	328	328		<b>Total Bank Offices</b>
<b>Bank Asing</b>																		<b>Foreign Owned Bank</b>
Jumlah Bank	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9		<b>Total Banks</b>
Jumlah Kantor	112	102	91	48	49	49	49	48	47	47	47	47	47	47	47	47		<b>Total Bank Offices</b>
<b>Total</b>																		<b>Total</b>
<b>Jumlah Bank</b>	<b>119</b>	<b>118</b>	<b>116</b>	<b>115</b>		<b>Total Banks</b>												
<b>Jumlah Kantor</b>	<b>32.739</b>	<b>32.963</b>	<b>32.730</b>	<b>32.285</b>	<b>32.284</b>	<b>32.144</b>	<b>32.022</b>	<b>31.966</b>	<b>31.944</b>	<b>31.877</b>	<b>31.800</b>	<b>31.738</b>	<b>31.608</b>	<b>31.555</b>	<b>31.618</b>	<b>31.676</b>		<b>Total Bank Offices</b>

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	2014	2015	2016	2017	2018												2019	Location
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
1. Jawa Barat	384	397	412	413	413	412	412	413	413	415	415	415	415	416	416	416	416	1. Jawa Barat
2. Banten	95	93	96	101	104	104	104	104	104	104	105	105	105	105	105	105	105	2. Banten
3. DKI Jakarta	490	541	545	544	539	532	533	528	528	528	528	527	527	527	527	527	527	3. DKI Jakarta
4. D.I. Yogyakarta	60	60	62	61	62	62	62	62	62	62	62	62	63	63	63	63	63	4. D.I. Yogyakarta
5. Jawa Tengah	320	328	345	346	349	346	346	346	346	346	347	347	347	347	345	345	345	5. Jawa Tengah
6. Jawa Timur	406	415	430	432	433	429	429	429	428	428	430	430	432	432	433	433	433	6. Jawa Timur
7. Bengkulu	32	35	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	7. Bengkulu
8. Jambi	59	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	8. Jambi
9. Aceh	75	78	81	76	76	76	76	76	76	76	76	76	76	76	76	76	76	9. Aceh
10. Sumatera Utara	190	205	206	208	211	209	209	210	210	210	211	210	210	210	210	212	212	10. Sumatera Utara
11. Sumatera Barat	79	85	84	84	84	84	84	84	84	84	84	84	84	86	86	86	86	11. Sumatera Barat
12. Riau	95	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	12. Riau
13. Sumatera Selatan	95	102	104	107	108	107	107	107	107	107	107	107	107	107	107	107	107	13. Sumatera Selatan
14. Bangka Belitung	29	27	30	29	29	29	29	29	29	29	29	29	29	29	29	29	29	14. Bangka Belitung
15. Kepulauan Riau	59	59	59	61	62	62	62	62	62	62	62	62	62	62	62	62	62	15. Kepulauan Riau
16. Lampung	59	61	64	64	64	64	64	64	64	66	66	66	66	66	65	65	65	16. Lampung
17. Kalimantan Selatan	71	72	73	74	74	74	74	73	73	73	74	74	74	74	74	74	74	17. Kalimantan Selatan
18. Kalimantan Barat	74	73	75	77	77	77	77	78	78	78	78	78	78	78	78	78	78	18. Kalimantan Barat
19. Kalimantan Timur	118	114	114	113	114	113	113	113	113	113	113	113	114	114	114	114	114	19. Kalimantan Timur
20. Kalimantan Tengah	43	43	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	20. Kalimantan Tengah
21. Sulawesi Tengah	40	41	43	44	44	44	45	45	45	45	46	46	46	46	46	46	46	21. Sulawesi Tengah
22. Sulawesi Selatan	131	131	131	134	134	134	134	134	134	134	134	134	135	136	137	137	137	22. Sulawesi Selatan
23. Sulawesi Utara	54	58	62	64	65	64	64	64	64	65	65	65	64	64	64	64	64	23. Sulawesi Utara
24. Gorontalo	18	18	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	24. Gorontalo
25. Sulawesi Barat	15	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. Sulawesi Barat
26. Sulawesi Tenggara	41	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	50	52	53	53	53	53	53	53	53	53	53	53	53	53	54	54	54	27. Nusa Tenggara Barat
28. Bali	87	95	96	93	95	94	95	94	94	94	94	94	94	94	94	94	94	28. Bali
29. Nusa Tenggara Timur	54	56	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	29. Nusa Tenggara Timur
30. Maluku	32	32	32	34	34	34	34	35	35	35	35	35	35	35	35	35	35	30. Maluku
31. Papua	54	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	31. Papua
32. Maluku Utara	21	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	32. Maluku Utara
33. Irian Jaya Barat	24	23	25	26	26	26	26	26	26	26	26	26	26	26	26	27	27	33. Irian Jaya Barat
34. Lainnya	14	17	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	34. Others
<b>Total</b>	<b>3.468</b>	<b>3.605</b>	<b>3.694</b>	<b>3.708</b>	<b>3.720</b>	<b>3.698</b>	<b>3.701</b>	<b>3.698</b>	<b>3.697</b>	<b>3.702</b>	<b>3.709</b>	<b>3.707</b>	<b>3.712</b>	<b>3.715</b>	<b>3.717</b>	<b>3.718</b>	<b>Total</b>	

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

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

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

Indikator	2014	2015	2016	2017	2018												2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Fund Disbursements</b>
a. Kredit	68.391	74.807	81.684	89.482	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	a. Credits	
b. Antar Bank Aktiva	18.540	23.483	27.705	31.815	30.899	31.077	30.127	27.725	28.633	30.330	30.386	30.506	30.885	31.163	32.504	31.834	b. Inter-Bank Assets	
<b>Sumber Dana</b>																		<b>Source of Funds</b>
a. DPK	58.750	67.266	75.725	84.861	85.623	86.361	86.868	85.772	86.300	88.144	88.404	88.744	89.691	90.514	91.956	92.553	a. Third Party Funds	
Deposito	39.919	46.307	51.977	58.137	59.075	59.362	59.531	59.393	59.614	60.485	60.742	60.810	61.204	61.488	62.465	63.318	Time Deposits	
Tabungan	18.831	20.959	23.748	26.723	26.548	26.999	27.337	26.379	26.686	27.658	27.662	27.935	28.487	29.026	29.491	29.236	Savings Deposits	
b. Antar Bank Pasiva	2.006	2.973	3.617	4.417	4.671	4.717	4.717	4.830	4.932	5.046	5.068	5.051	4.933	4.937	5.111	5.232	b. Inter-Bank Liabilities	
c. Pinjaman yang Diterima	13.386	13.460	13.613	13.820	12.948	13.188	13.167	13.477	13.710	13.542	13.389	13.521	13.267	13.274	13.809	13.127	c. Loans received	
d. Kewajiban Segera	452	586	667	776	791	839	895	929	952	851	806	797	812	809	802	799	d. Immediate Liabilities	
<b>Beberapa Komponen Modal</b>																		<b>Several Components of Capital</b>
a. Modal Disetor	8.227	9.550	10.656	11.879	12.039	12.160	12.215	12.311	12.338	12.441	12.551	12.631	12.767	12.800	12.921	12.991	a. Paid In Capital	
b. Cadangan	1.819	2.079	2.351	2.708	2.794	2.859	2.949	3.000	3.033	3.114	3.121	3.028	3.012	3.011	3.015	3.030	b. Reserves	
c. L/R Tahun Berjalan	2.682	2.755	2.936	3.210	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	275	c. Current Earnings	
d. L/R Tahun Lalu	978	1.289	1.755	2.201	4.636	4.355	3.698	3.100	2.938	2.668	2.641	2.698	2.586	2.506	2.467	5.398	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 from other bank since November 2013, data Loans received include Loans received from other bank		

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

Indikator	2014	2015	2016	2017	2018												<i>Indicator</i>
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>LDR (%)</b>	<b>79,79</b>	<b>77,81</b>	<b>76,24</b>	<b>75,36</b>	<b>75,19</b>	<b>75,43</b>	<b>76,40</b>	<b>78,13</b>	<b>77,60</b>	<b>76,71</b>	<b>76,89</b>	<b>76,94</b>	<b>76,95</b>	<b>77,17</b>	<b>76,54</b>	<b>75,98</b>	<b>LDR (%)</b>
- Total Kredit	68.391	74.807	81.684	89.482	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	- Total Credit
- Penghimpunan Dana	72.914	81.908	90.997	100.632	100.935	101.992	102.549	101.845	102.700	104.473	104.673	105.212	105.912	106.600	108.627	108.669	- Funds collected
- Modal Inti	12.801	14.232	16.147	18.105	19.455	19.512	19.148	18.793	18.801	18.963	19.139	19.309	19.399	19.499	19.696	21.225	- Core Capital
<b>NPL (%)</b>	<b>4,75</b>	<b>5,37</b>	<b>5,83</b>	<b>6,15</b>	<b>6,83</b>	<b>6,81</b>	<b>6,96</b>	<b>6,91</b>	<b>7,15</b>	<b>7,09</b>	<b>7,15</b>	<b>7,16</b>	<b>7,15</b>	<b>7,03</b>	<b>6,37</b>	<b>6,82</b>	<b>NPL (%)</b>
- Kredit Non Lancar	3.252	4.018	4.765	5.500	6.179	6.246	6.469	6.515	6.740	6.710	6.808	6.858	6.892	6.837	6.261	6.734	- Non Current Credits
- Total Kredit	68.391	74.807	81.684	89.482	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	- Total Credit
<b>ROA (%)</b>	<b>2,98</b>	<b>2,71</b>	<b>2,59</b>	<b>2,55</b>	<b>2,49</b>	<b>2,68</b>	<b>2,59</b>	<b>2,58</b>	<b>2,48</b>	<b>2,49</b>	<b>2,47</b>	<b>2,49</b>	<b>2,53</b>	<b>2,54</b>	<b>2,48</b>	<b>2,44</b>	<b>ROA (%)</b>
- L/R Tahun Berjalan	2.682	2.755	2.936	3.210	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	275	- Current Earnings (Profit/Loss)
- Total Aktiva	89.878	101.713	113.501	125.945	126.211	127.528	127.877	127.058	128.005	130.165	130.664	131.508	132.474	133.678	135.693	135.570	- Total Aktiva
<b>ROE (%)</b>	<b>27,89</b>	<b>24,76</b>	<b>23,61</b>	<b>23,06</b>	<b>22,20</b>	<b>23,86</b>	<b>22,97</b>	<b>22,51</b>	<b>21,73</b>	<b>21,90</b>	<b>21,63</b>	<b>22,07</b>	<b>22,31</b>	<b>22,56</b>	<b>22,24</b>	<b>21,67</b>	<b>ROE (%)</b>
- L/R Tahun Berjalan	2.682	2.755	2.936	3.210	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	275	- Current Earnings (Profit/Loss)
- Modal Disetor	8.227	9.550	10.656	11.879	12.039	12.160	12.215	12.311	12.338	12.441	12.551	12.631	12.767	12.800	12.921	12.991	- Paid In Capital
- Cadangan Umum	1.389	1.579	1.778	2.038	2.099	2.147	2.209	2.237	2.253	2.336	2.342	2.219	2.237	2.237	2.241	2.249	- 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	2014	2015	2016	2017	2018												2019	Location
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
1. Jawa Barat	15.099	16.380	16.825	18.010	17.936	18.173	18.185	17.733	17.615	17.875	17.958	18.048	18.137	18.205	18.593	18.585	1. Jawa Barat	
2. Banten	1.833	2.250	2.633	3.553	3.574	3.656	3.823	3.886	3.893	3.960	3.971	4.036	4.099	4.110	4.383	4.347	2. Banten	
3. DKI Jakarta	1.889	2.124	2.593	2.524	2.517	2.517	2.520	2.558	2.545	2.555	2.543	2.527	2.559	2.626	2.737	2.730	3. DKI Jakarta	
4. D.I Yogyakarta	4.127	4.760	5.336	5.924	5.921	5.988	6.074	6.054	6.044	6.134	6.116	6.157	6.199	6.241	6.389	6.325	4. D.I Yogyakarta	
5. Jawa Tengah	19.234	22.060	24.876	28.328	28.508	28.890	29.068	28.846	29.212	29.954	30.123	30.372	30.828	31.273	31.269	31.232	5. Jawa Tengah	
6. Jawa Timur	10.226	11.361	12.140	13.264	13.297	13.349	13.322	13.140	13.329	13.565	13.538	13.604	13.759	13.830	14.002	14.038	6. Jawa Timur	
7. Bengkulu	55	64	72	83	85	87	85	89	91	90	89	91	89	93	91	96	7. Bengkulu	
8. Jambi	759	745	779	853	858	872	872	870	877	897	900	903	900	901	909	907	8. Jambi	
9. Aceh	168	222	251	273	262	260	263	258	254	253	254	253	254	256	262	261	9. Aceh	
10. Sumatera Utara	1.049	1.170	1.348	1.489	1.540	1.566	1.571	1.569	1.571	1.613	1.618	1.620	1.638	1.646	1.642	1.666	10. Sumatera Utara	
11. Sumatera Barat	1.346	1.434	1.562	1.698	1.704	1.705	1.682	1.630	1.627	1.679	1.696	1.716	1.727	1.741	1.768	1.754	11. Sumatera Barat	
12. Riau	1.134	1.202	1.295	1.368	1.366	1.350	1.324	1.316	1.351	1.355	1.348	1.353	1.340	1.336	1.340	1.337	12. Riau	
13. Kepulauan Riau	4.446	4.917	5.844	6.460	6.544	6.599	6.623	6.597	6.654	6.708	6.758	6.752	6.789	6.793	6.926	6.989	13. Kepulauan Riau	
14. Sumatera Selatan	1.156	1.202	1.339	1.433	1.437	1.476	1.460	1.472	1.476	1.511	1.508	1.513	1.515	1.510	1.526	1.526	14. Sumatera Selatan	
15. Bangka Belitung	89	115	122	140	144	143	145	148	148	153	156	156	155	158	159	159	15. Bangka Belitung	
16. Lampung	7.897	8.885	10.078	11.068	11.116	11.261	11.125	11.166	11.376	11.443	11.450	11.533	11.558	11.718	11.890	11.831	16. Lampung	
17. Kalimantan Selatan	533	554	573	588	590	599	593	581	579	583	578	585	601	598	609	611	17. Kalimantan Selatan	
18. Kalimantan Barat	1.020	1.066	1.208	1.335	1.349	1.323	1.298	1.306	1.301	1.302	1.320	1.291	1.278	1.260	1.266	1.242	18. Kalimantan Barat	
19. Kalimantan Timur	359	392	394	406	402	408	409	420	423	427	432	440	443	447	455	450	19. Kalimantan Timur	
20. Kalimantan Tengah	287	336	376	480	447	453	446	515	531	601	610	610	557	612	615	632	20. Kalimantan Tengah	
21. Sulawesi Tengah	1.535	1.878	2.209	2.640	2.597	2.590	2.554	2.505	2.571	2.561	2.581	2.610	2.565	2.556	2.559	2.537	21. Sulawesi Tengah	
22. Sulawesi Selatan	1.310	1.448	1.995	2.354	2.351	2.373	2.400	2.424	2.445	2.482	2.514	2.557	2.566	2.578	2.622	2.652	22. Sulawesi Selatan	
23. Sulawesi Utara	995	1.034	1.143	1.221	1.221	1.228	1.237	1.225	1.238	1.257	1.252	1.276	1.233	1.252	1.286	1.279	23. Sulawesi Utara	
24. Sulawesi Tenggara	187	261	293	293	284	290	285	290	295	301	290	290	290	289	290	290	24. Sulawesi Tenggara	
25. Sulawesi Barat	8	65	8	7	7	7	7	7	7	7	7	7	7	7	7	8	25. Sulawesi Barat	
26. Gorontalo	35	34	35	34	33	33	32	32	30	30	31	31	31	32	33	32	26. Gorontalo	
27. Nusa Tenggara Barat	1.062	1.240	1.343	1.398	1.390	1.411	1.424	1.379	1.361	1.387	1.410	1.424	1.436	1.437	1.466	1.487	27. Nusa Tenggara Barat	
28. Bali	9.380	11.313	13.074	14.078	14.182	14.350	14.492	14.423	14.504	14.753	14.888	14.993	15.165	15.396	15.571	15.627	28. Bali	
29. Nusa Tenggara Timur	415	493	594	668	684	680	683	699	705	718	724	724	720	718	727	732	29. Nusa Tenggara Timur	
30. Maluku	1.174	1.313	1.473	1.786	1.780	1.795	1.784	1.819	1.826	1.853	1.836	1.900	1.879	1.892	1.987	1.980	30. Maluku	
31. Papua	754	911	1.010	1.337	1.255	1.255	1.247	1.255	1.280	1.272	1.291	1.302	1.311	1.311	1.394	1.313	31. Papua	
32. Maluku Utara	35	45	59	103	113	116	122	130	133	170	172	145	148	155	165	162	32. Maluku Utara	
33. Papua Barat	280	437	619	750	719	726	724	717	712	719	707	690	700	705	753	752	33. Papua Barat	
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others	
<b>Total</b>	<b>89.878</b>	<b>101.713</b>	<b>113.501</b>	<b>125.945</b>	<b>126.211</b>	<b>127.528</b>	<b>127.877</b>	<b>127.058</b>	<b>128.005</b>	<b>130.165</b>	<b>130.664</b>	<b>131.508</b>	<b>132.474</b>	<b>133.678</b>	<b>135.693</b>	<b>135.570</b>	<b>Total</b>	

Ket: \*) Angka-angka diperbaiki

\*) Revised figures

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

<b>Total Aset</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>												<b>Total Asset</b>
					<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Ags</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	
Total Aset BPR	12	5	10	11	10	10	12	11	8	8	7	7	8	9	10	11	Total Asset Rural bank
< 1 Miliar																	< 1 Billion
Total Aset BPR	190	146	126	107	107	103	100	101	105	103	100	98	96	92	90	86	Total Asset Rural bank
1 s.d 5 Miliar																	1 up to 5 Billion
Total Aset BPR	245	226	210	181	173	172	172	177	171	173	168	165	164	165	173	169	Total Asset Rural bank
5 s.d 10 Miliar																	5 up to 10 Billion
Total Aset BPR	1.196	1.260	1.287	1.320	1.325	1.330	1.325	1.318	1.319	1.319	1.323	1.328	1.331	1.331	1.324	1.327	Total Asset Rural bank
> 10 Miliar																	> 10 Billion
<b>Total</b>	<b>1.643</b>	<b>1.637</b>	<b>1.633</b>	<b>1.619</b>	<b>1.615</b>	<b>1.615</b>	<b>1.609</b>	<b>1.607</b>	<b>1.603</b>	<b>1.603</b>	<b>1.598</b>	<b>1.598</b>	<b>1.599</b>	<b>1.597</b>	<b>1.597</b>	<b>1.593</b>	<b>Total</b>

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

Kolektibilitas	2014	2015	2016	2017	2018												<b>Collectibility</b>
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Kredit</b>	<b>68.391</b>	<b>74.807</b>	<b>81.684</b>	<b>89.482</b>	<b>90.527</b>	<b>91.655</b>	<b>92.972</b>	<b>94.253</b>	<b>94.279</b>	<b>94.683</b>	<b>95.202</b>	<b>95.800</b>	<b>96.433</b>	<b>97.313</b>	<b>98.220</b>	<b>98.689</b>	<b>Credit</b>
a. Lancar	65.139	70.789	76.919	83.982	84.348	85.409	86.503	87.738	87.539	87.973	88.395	88.942	89.541	90.476	91.959	91.956	a. Current
b. Kurang Lancar	773	889	925	1.058	1.581	1.594	1.691	1.651	1.671	1.532	1.514	1.533	1.515	1.408	1.137	1.513	b. Sub-Standard
c. Diragukan	713	879	974	1.102	1.113	1.115	1.192	1.255	1.279	1.328	1.378	1.396	1.379	1.380	1.287	1.270	c. Doubtful
d. Macet	1.766	2.250	2.866	3.341	3.486	3.536	3.586	3.609	3.791	3.850	3.916	3.929	3.998	4.048	3.837	3.950	d. Lost
<b>Non Performing Loan (Nominal)</b>	<b>3.252</b>	<b>4.018</b>	<b>4.765</b>	<b>5.500</b>	<b>6.179</b>	<b>6.246</b>	<b>6.469</b>	<b>6.515</b>	<b>6.740</b>	<b>6.710</b>	<b>6.808</b>	<b>6.858</b>	<b>6.892</b>	<b>6.837</b>	<b>6.261</b>	<b>6.734</b>	<b>Non Performing Loan (Nominal)</b>
<b>Rasio Non Performing Loan (%)</b>	<b>4,75</b>	<b>5,37</b>	<b>5,83</b>	<b>6,15</b>	<b>6,83</b>	<b>6,81</b>	<b>6,96</b>	<b>6,91</b>	<b>7,15</b>	<b>7,09</b>	<b>7,15</b>	<b>7,16</b>	<b>7,15</b>	<b>7,03</b>	<b>6,37</b>	<b>6,82</b>	<b>Non Performing Loan Ratio (%)</b>

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

<b>Lokasi</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2018</b>												<b>2019</b>	<b>Location</b>
				<b>Des</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Ags</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>		
1. Jawa Barat	700	814	858	980	1.050	1.087	1.092	1.056	1.099	1.067	1.084	1.091	1.109	1.099	1.004	1.058	1. Jawa Barat
2. Banten	101	110	147	146	172	178	187	174	190	203	207	209	206	197	170	191	2. Banten
3. DKI Jakarta	66	87	105	99	108	106	98	96	111	115	120	120	115	102	91	95	3. DKI Jakarta
4. D.I Yogyakarta	144	189	182	198	233	228	238	244	252	255	252	248	247	250	228	254	4. D.I Yogyakarta
5. Jawa Tengah	825	989	1.129	1.342	1.550	1.567	1.623	1.680	1.729	1.704	1.721	1.759	1.760	1.763	1.611	1.757	5. Jawa Tengah
6. Jawa Timur	374	536	621	664	713	719	745	764	790	787	787	791	788	797	722	769	6. Jawa Timur
7. Bengkulu	2	4	4	4	4	5	5	4	5	5	5	5	4	5	5	5	7. Bengkulu
8. Jambi	64	81	67	58	64	63	66	70	72	75	76	72	73	72	69	78	8. Jambi
9. Aceh	11	12	12	15	18	17	17	18	19	19	20	20	19	19	19	20	9. Aceh
10. Sumatera Utara	55	65	81	71	75	77	82	82	86	85	84	85	86	88	80	83	10. Sumatera Utara
11. Sumatera Barat	83	83	94	98	108	108	112	110	110	109	106	105	105	103	89	98	11. Sumatera Barat
12. Riau	112	115	125	123	128	117	109	114	112	110	111	108	104	106	100	108	12. Riau
13. Kepulauan Riau	80	107	148	245	291	292	305	305	316	309	324	319	334	331	303	321	13. Kepulauan Riau
14. Sumatera Selatan	58	108	154	147	149	146	137	127	131	128	122	122	108	105	102	99	14. Sumatera Selatan
15. Bangka Belitung	3	9	6	6	5	6	6	6	6	7	7	6	5	5	5	6	15. Bangka Belitung
16. Lampung	77	96	108	118	126	126	122	124	127	126	123	125	122	126	115	125	16. Lampung
17. Kalimantan Selatan	44	45	46	39	43	45	45	46	47	44	44	45	43	43	39	40	17. Kalimantan Selatan
18. Kalimantan Barat	27	36	60	62	84	97	100	95	101	85	82	81	83	82	84	84	18. Kalimantan Barat
19. Kalimantan Timur	32	27	29	25	27	25	26	25	25	24	25	25	25	25	23	23	19. Kalimantan Timur
20. Kalimantan Tengah	7	4	12	23	16	16	16	19	19	19	20	22	21	18	18	20	20. Kalimantan Tengah
21. Sulawesi Tengah	16	13	20	25	25	26	27	28	30	31	34	33	43	44	44	42	21. Sulawesi Tengah
22. Sulawesi Selatan	22	32	28	31	35	37	41	40	38	38	40	43	41	42	39	47	22. Sulawesi Selatan
23. Sulawesi Utara	59	89	102	76	82	86	95	99	97	96	96	98	95	94	90	94	23. Sulawesi Utara
24. Sulawesi Tenggara	11	14	24	44	49	43	45	46	48	51	50	48	47	46	42	45	24. Sulawesi Tenggara
25. Sulawesi Barat	0	0	0	0	1	1	0	0	0	0	1	1	1	1	0	0	25. Sulawesi Barat
26. Gorontalo	5	5	6	5	5	5	5	5	5	5	5	5	5	5	5	5	26. Gorontalo
27. Nusa Tenggara Barat	66	73	103	128	144	147	155	157	159	161	175	169	165	172	162	170	27. Nusa Tenggara Barat
28. Bali	168	223	444	652	762	761	824	831	847	883	920	934	962	908	846	900	28. Bali
29. Nusa Tenggara Timur	22	24	24	23	41	31	41	40	34	37	34	30	28	27	20	36	29. Nusa Tenggara Timur
30. Maluku	4	5	3	5	6	6	5	6	6	6	7	7	8	7	4	5	30. Maluku
31. Papua	10	16	13	20	22	25	31	31	30	32	36	38	38	41	38	39	31. Papua
32. Maluku Utara	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	32. Maluku Utara
33. Papua Barat	3	5	7	27	45	50	68	70	87	92	90	93	99	114	92	115	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
<b>Total</b>	<b>3.252</b>	<b>4.018</b>	<b>4.765</b>	<b>5.500</b>	<b>6.179</b>	<b>6.246</b>	<b>6.469</b>	<b>6.515</b>	<b>6.731</b>	<b>6.710</b>	<b>6.808</b>	<b>6.858</b>	<b>6.892</b>	<b>6.837</b>	<b>6.261</b>	<b>6.734</b>	<b>Total</b>

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

<b>Indikator</b>	Desember 2014		Desember 2015		Desember 2016		Desember 2017		Januari 2018		Desember 2018		Januari 2019		<b>Indicator</b>
	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		
Deposito	39.919	67,95	46.307	68,84	51.977	68,64	58.137	68,51	58.857	69,05	62.465	67,93	63.317,50	68,41	<i>Time Deposits</i>
Tabungan	18.831	32,05	20.959	31,16	23.748	31,36	26.723	31,49	26.377	30,95	29.491	32,07	29.235,70	31,59	<i>Saving</i>
<b>Total DPK</b>	<b>58.750</b>	<b>100,00</b>	<b>67.266</b>	<b>100,00</b>	<b>75.725</b>	<b>100,00</b>	<b>84.861</b>	<b>100,00</b>	<b>85.234</b>	<b>100,00</b>	<b>91.956</b>	<b>100,00</b>	<b>92.553,20</b>	<b>100,00</b>	<b>Total Third Party Funds</b>

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

<b>Lokasi</b>	<b>Tabungan (Saving Deposits)</b>	<b>Deposito (Time Deposits)</b>	<b>Total DPK (Total of Third Party Funds)</b>	<b>Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%)</b>	<b>Location</b>
	<b>Miliar Rp (Billion Rp)</b>				
1. Jawa Barat	4.072	8.461	12.533	13,54%	1. Jawa Barat
2. Banten	718	2.019	2.738	2,96%	2. Banten
3. DKI Jakarta	120	1.790	1.911	2,06%	3. DKI Jakarta
4. D.I Yogyakarta	1.599	3.232	4.831	5,22%	4. D.I Yogyakarta
5. Jawa Tengah	10.297	13.380	23.676	25,58%	5. Jawa Tengah
6. Jawa Timur	2.997	6.348	9.346	10,10%	6. Jawa Timur
7. Bengkulu	27	24	51	0,06%	7. Bengkulu
8. Jambi	111	548	659	0,71%	8. Jambi
9. Aceh	57	91	147	0,16%	9. Aceh
10. Sumatera Utara	643	634	1.277	1,38%	10. Sumatera Utara
11. Sumatera Barat	809	569	1.378	1,49%	11. Sumatera Barat
12. Riau	376	596	972	1,05%	12. Riau
13. Kepulauan Riau	622	5.013	5.635	6,09%	13. Kepulauan Riau
14. Sumatera Selatan	224	685	909	0,98%	14. Sumatera Selatan
15. Bangka Belitung	25	100	125	0,13%	15. Bangka Belitung
16. Lampung	1.106	4.849	5.955	6,43%	16. Lampung
17. Kalimantan Selatan	167	197	364	0,39%	17. Kalimantan Selatan
18. Kalimantan Barat	352	634	986	1,07%	18. Kalimantan Barat
19. Kalimantan Timur	99	123	222	0,24%	19. Kalimantan Timur
20. Kalimantan Tengah	282	193	475	0,51%	20. Kalimantan Tengah
21. Sulawesi Tengah	95	839	934	1,01%	21. Sulawesi Tengah
22. Sulawesi Selatan	280	1.356	1.636	1,77%	22. Sulawesi Selatan
23. Sulawesi Utara	203	881	1.084	1,17%	23. Sulawesi Utara
24. Sulawesi Tenggara	73	43	116	0,13%	24. Sulawesi Tenggara
25. Sulawesi Barat	10	3	13	0,01%	25. Sulawesi Barat
26. Gorontalo	11	7	18	0,02%	26. Gorontalo
27. Nusa Tenggara Barat	551	472	1.023	1,11%	27. Nusa Tenggara Barat
28. Bali	2.764	8.303	11.066	11,96%	28. Bali
29. Nusa Tenggara Timur	172	380	552	0,60%	29. Nusa Tenggara Timur
30. Maluku	136	639	775	0,84%	30. Maluku
31. Papua	130	394	523	0,57%	31. Papua
32. Maluku Utara	12	79	91	0,10%	32. Maluku Utara
33. Papua Barat	97	434	531	0,57%	33. Papua Barat
34. Lainnya	-	-	-	0,00%	34. Others
<b>Total</b>	<b>29.236</b>	<b>63.318</b>	<b>92.553</b>	<b>100,00%</b>	<b>Total</b>

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

Lokasi	2014	2015	2016	2017	2018												2019	Location
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
1. Jawa Barat	10.754	11.424	11.501	12.327	12.290	12.405	12.447	11.814	11.652	11.890	11.973	11.981	12.110	12.165	12.472	12.533	1. Jawa Barat	
2. Banten	1.114	1.373	1.641	2.334	2.321	2.346	2.418	2.407	2.404	2.424	2.421	2.470	2.534	2.559	2.763	2.738	2. Banten	
3. DKI Jakarta	1.209	1.410	1.754	1.777	1.799	1.814	1.822	1.844	1.833	1.849	1.838	1.806	1.838	1.857	1.910	1.911	3. DKI Jakarta	
4. D.I Yogyakarta	2.934	3.580	4.079	4.536	4.486	4.547	4.617	4.608	4.603	4.690	4.675	4.700	4.737	4.769	4.883	4.831	4. D.I Yogyakarta	
5. Jawa Tengah	13.909	16.416	18.666	21.355	21.485	21.755	21.923	21.675	22.001	22.653	22.674	22.870	23.223	23.654	23.726	23.676	5. Jawa Tengah	
6. Jawa Timur	6.241	6.999	7.703	8.576	8.637	8.688	8.716	8.520	8.684	8.880	8.874	8.914	9.069	9.158	9.304	9.346	6. Jawa Timur	
7. Bengkulu	32	44	45	40	40	41	44	47	49	48	47	48	46	50	47	51	7. Bengkulu	
8. Jambi	567	573	580	616	624	630	630	626	633	647	655	656	650	646	654	659	8. Jambi	
9. Aceh	85	112	129	148	143	141	145	142	141	141	141	141	142	143	149	147	9. Aceh	
10. Sumatera Utara	774	889	1.038	1.148	1.193	1.212	1.230	1.223	1.221	1.258	1.248	1.240	1.250	1.251	1.254	1.277	10. Sumatera Utara	
11. Sumatera Barat	973	1.103	1.238	1.354	1.362	1.356	1.334	1.276	1.272	1.323	1.334	1.354	1.361	1.372	1.391	1.378	11. Sumatera Barat	
12. Riau	787	854	951	1.027	1.020	1.005	979	969	1.003	1.008	998	998	982	976	979	972	12. Riau	
13. Kepulauan Riau	3.610	3.982	4.769	5.291	5.401	5.441	5.450	5.406	5.463	5.488	5.501	5.473	5.517	5.478	5.521	5.635	13. Kepulauan Riau	
14. Sumatera Selatan	715	731	831	860	856	866	866	869	877	906	907	908	908	887	916	909	14. Sumatera Selatan	
15. Bangka Belitung	70	93	102	117	119	116	119	118	120	119	124	125	124	123	123	125	15. Bangka Belitung	
16. Lampung	3.724	4.362	4.881	5.368	5.610	5.539	5.495	5.498	5.528	5.620	5.654	5.643	5.679	5.697	5.704	5.955	16. Lampung	
17. Kalimantan Selatan	338	344	348	341	348	356	354	341	339	343	338	344	355	353	362	364	17. Kalimantan Selatan	
18. Kalimantan Barat	770	810	910	1.015	1.056	1.044	1.032	1.044	1.043	1.058	1.072	1.046	1.046	1.027	1.004	1.009	986	18. Kalimantan Timur
19. Kalimantan Timur	191	205	193	187	190	194	196	197	200	203	206	212	218	222	228	222	19. Kalimantan Tengah	
20. Kalimantan Tengah	232	263	277	353	314	323	317	383	395	462	465	465	410	460	460	475	20. Kalimantan Tengah	
21. Sulawesi Tengah	412	565	693	840	867	880	872	857	861	872	867	861	869	884	905	934	21. Sulawesi Tengah	
22. Sulawesi Selatan	721	899	1.227	1.511	1.517	1.517	1.514	1.551	1.580	1.592	1.601	1.594	1.578	1.591	1.607	1.636	22. Sulawesi Selatan	
23. Sulawesi Utara	772	847	965	1.045	1.049	1.048	1.062	1.054	1.063	1.076	1.065	1.080	1.046	1.051	1.076	1.084	23. Sulawesi Utara	
24. Sulawesi Tenggara	94	123	122	110	102	106	106	107	114	122	112	111	112	117	119	116	24. Sulawesi Tenggara	
25. Sulawesi Barat	3	42	8	10	11	10	10	10	11	11	11	11	11	12	13	13	25. Sulawesi Barat	
26. Gorontalo	20	20	17	18	17	16	17	17	16	16	17	16	16	17	18	18	26. Gorontalo	
27. Nusa Tenggara Barat	690	824	888	922	912	924	942	897	879	904	927	949	964	972	1.003	1.023	27. Nusa Tenggara Barat	
28. Bali	5.905	7.007	8.354	9.368	9.567	9.746	9.911	9.884	10.000	10.194	10.353	10.435	10.581	10.725	10.921	11.066	28. Bali	
29. Nusa Tenggara Timur	309	382	469	523	523	522	525	536	534	551	553	554	551	541	555	552	29. Nusa Tenggara Timur	
30. Maluku	329	365	555	633	696	694	696	756	759	770	737	735	742	732	773	775	30. Maluku	
31. Papua	251	294	346	495	487	493	492	497	501	486	476	473	494	492	496	523	31. Papua	
32. Maluku Utara	17	22	31	59	67	68	68	73	71	78	75	76	81	83	94	91	32. Maluku Utara	
33. Papua Barat	198	312	413	555	513	517	521	529	447	459	463	453	468	475	521	531	33. Papua Barat	
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others	
<b>Total</b>	<b>58.750</b>	<b>67.266</b>	<b>75.725</b>	<b>84.861</b>	<b>85.623</b>	<b>86.361</b>	<b>86.868</b>	<b>85.772</b>	<b>86.300</b>	<b>88.144</b>	<b>88.404</b>	<b>88.744</b>	<b>89.691</b>	<b>90.514</b>	<b>91.956</b>	<b>92.553</b>	<b>Total</b>	

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

Indikator	2014	2015	2016	2017	2018										2019	Indicator	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Tabungan	4,56	5,17	3,95	3,71	3,68	3,57	3,57	3,52	3,49	3,49	3,49	3,50	3,47	3,43	3,44	3,47	Saving
Deposito	10,10	9,69	9,80	8,12	7,97	7,99	7,99	8,17	7,85	7,90	7,92	8,58	8,06	8,10	8,14	8,19	Time Deposits

**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	2014	2015	2016	2017	2018										2019	Economic Sector	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
1 Pertanian, Perburuhan, dan Kehutanan	33,78	33,77	31,28	29,83	29,83	29,73	29,75	29,68	29,56	29,49	29,70	29,80	29,59	29,55	29,48	29,50	1. Agriculture, hunting, and forestry
2 Perikanan	30,22	29,42	27,58	27,60	27,31	27,12	26,81	26,52	26,64	26,36	26,42	26,36	26,54	26,49	26,13	26,14	2. Fisheries
3 Pertambangan dan Penggalian	25,17	25,66	25,28	24,54	24,80	24,79	24,62	24,56	24,42	24,64	24,32	24,48	24,49	24,64	24,76	24,39	3. Mining and quarrying
4 Industri Pengolahan	27,68	27,98	26,31	24,90	24,57	24,09	23,77	23,90	23,66	23,56	23,55	23,63	23,66	23,40	23,26	23,17	4. Processing industry
5 Listrik, Gas dan Air	29,06	28,56	27,39	26,86	27,66	27,78	27,65	27,72	27,58	27,33	26,76	26,70	26,53	26,42	24,06	23,74	5. Electricity, gas and water
6 Konstruksi	26,31	26,72	26,35	25,05	25,10	24,86	24,73	24,79	24,64	24,68	24,68	24,52	24,66	24,48	24,31	24,06	6. Construction
7 Perdagangan Besar dan Eceran	28,91	29,27	27,93	26,86	26,78	26,65	26,55	26,50	26,38	26,28	26,20	26,29	26,15	25,96	25,84	25,82	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyedian Makan Minum	26,04	26,18	25,05	23,24	23,17	23,09	22,88	22,99	22,91	22,82	22,53	22,74	22,84	22,54	22,00	21,90	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	26,85	26,72	25,62	24,54	24,70	24,58	24,41	24,38	24,24	24,38	24,19	24,21	24,23	24,22	23,54	24,16	9. Transportation, warehousing and communications
10 Perantara Keuangan	22,19	19,84	19,23	18,27	17,93	17,76	17,43	17,28	17,08	17,26	17,47	16,96	17,26	16,92	17,12	17,46	10. Transitional finance
11 Real Estate	22,76	22,76	22,22	20,61	20,55	20,48	20,45	20,35	20,33	20,19	20,11	20,40	20,26	20,02	20,05	19,95	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	26,44	25,87	26,13	26,31	26,72	26,45	26,76	26,92	26,90	27,13	26,48	26,35	26,44	25,38	25,75	25,84	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	27,97	27,73	26,95	24,91	24,69	24,56	24,41	23,93	24,80	24,58	24,67	24,73	24,43	24,33	23,90	23,62	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	27,46	27,51	27,06	25,92	25,83	25,44	25,11	25,11	24,95	24,95	24,62	24,81	24,84	24,43	24,40	24,12	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	29,43	30,05	28,56	26,62	26,20	26,05	25,81	25,83	25,63	25,41	25,47	25,64	25,66	25,32	25,15	25,25	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	28,71	28,01	27,17	26,80	27,47	26,99	26,80	26,66	26,72	26,48	26,55	27,11	26,59	26,87	26,90	26,90	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	28,92	28,94	27,47	26,23	25,91	25,95	25,89	25,64	25,60	25,58	25,59	25,58	25,50	25,42	25,29	25,21	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	24,90	24,95	24,95	23,74	23,70	23,58	23,57	23,54	23,47	23,42	23,33	28,95	23,47	23,35	23,32	23,35	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	25,55	26,36	25,49	24,21	23,97	23,81	23,73	23,68	23,63	23,54	23,53	24,42	23,48	23,34	23,21	23,23	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	2014	2015	2016	2017	2018												2019	Type of Use
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Modal Kerja	29,45	29,52	28,12	26,81	26,72	26,56	26,43	26,37	26,25	26,16	26,12	26,17	26,07	25,88	25,73	25,73	Total Working Capital	
Investasi	25,88	26,26	25,07	24,09	24,08	24,01	23,97	23,92	23,84	23,79	23,72	23,94	23,78	23,68	23,58	23,53	Total Investment	
Konsumsi	25,50	26,24	25,44	24,17	23,94	23,79	23,71	23,67	23,61	23,53	23,51	24,85	23,48	23,34	23,22	23,24	Total Consumption	

Ket: Data tersedia mulai Desember 2008  
r) Angka-angka diperbaiki

Note: Data available on December 2008  
r) Revised figures

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

Keterangan	2014	2015	2016	2017	2018												2019	<i>Information</i>
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Jumlah BPR	1.643	1.637	1.633	1.619	1.615	1.615	1.609	1.607	1.603	1.603	1.603	1.598	1.599	1.597	1.597	1.593	Total Rural Banks	
Jumlah Kantor	4.895	5.100	6.075	6.192	6.231	6.226	6.191	6.225	6.226	6.214	6.258	6.242	6.252	6.260	6.273	6.014	Total Bank Offices	

**Tabel 2.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Januari 2019**  
**(Growth of Total Rural Bank and Rural Banks Offices Based on Location - January 2019)**

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	277	349	415	1.041	1. Jawa Barat
2. Banten	58	57	62	177	2. Banten
3. DKI Jakarta	23	12	17	52	3. DKI Jakarta
4. D.I Yogyakarta	53	43	143	239	4. D.I Yogyakarta
5. Jawa Tengah	253	532	785	1.570	5. Jawa Tengah
6. Jawa Timur	299	263	822	1.384	6. Jawa Timur
7. Bengkulu	5	5	2	12	7. Bengkulu
8. Jambi	19	8	5	32	8. Jambi
9. Aceh	5	14	19	38	9. Aceh
10. Sumatera Utara	54	42	44	140	10. Sumatera Utara
11. Sumatera Barat	89	41	91	221	11. Sumatera Barat
12. Riau	30	13	22	65	12. Riau
13. Kepulauan Riau	43	29	6	78	13. Kepulauan Riau
14. Sumatera Selatan	24	14	9	47	14. Sumatera Selatan
15. Bangka Belitung	4	3	10	17	15. Bangka Belitung
16. Lampung	26	31	18	75	16. Lampung
17. Kalimantan Selatan	26	5	3	34	17. Kalimantan Selatan
18. Kalimantan Barat	21	6	3	30	18. Kalimantan Barat
19. Kalimantan Timur	15	10	26	51	19. Kalimantan Timur
20. Kalimantan Tengah	6	6	4	16	20. Kalimantan Tengah
21. Sulawesi Tengah	8	19	20	47	21. Sulawesi Tengah
22. Sulawesi Selatan	22	11	10	43	22. Sulawesi Selatan
23. Sulawesi Utara	18	27	21	66	23. Sulawesi Utara
24. Sulawesi Tenggara	16	4	6	26	24. Sulawesi Tenggara
25. Sulawesi Barat	1	1	-	2	25. Sulawesi Barat
26. Gorontalo	4	3	1	8	26. Gorontalo
27. Nusa Tenggara Barat	29	47	38	114	27. Nusa Tenggara Barat
28. Bali	135	55	116	306	28. Bali
29. Nusa Tenggara Timur	12	4	2	18	29. Nusa Tenggara Timur
30. Maluku	2	9	10	21	30. Maluku
31. Papua	8	15	3	26	31. Papua
32. Maluku Utara	3	5	-	8	32. Maluku Utara
33. Papua Barat	5	3	2	10	33. Papua Barat
34. Lainnya	-	-	-	-	34. Others
<b>Total</b>	<b>1.593</b>	<b>1.686</b>	<b>2.735</b>	<b>6.014</b>	<b>Total</b>

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

Indikator	2014	2015	2016	2017	2018											2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana iB</b>	<b>6.287</b>	<b>7.367</b>	<b>8.689</b>	<b>10.289</b>	<b>10.410</b>	<b>10.530</b>	<b>10.633</b>	<b>10.529</b>	<b>10.586</b>	<b>10.953</b>	<b>11.076</b>	<b>11.234</b>	<b>11.262</b>	<b>11.506</b>	<b>11.766</b>	<b>11.675</b>	<i>Disbursement of Fund iB</i>
Pembiayaan iB	5.005	5.765	6.663	7.764	7.894	8.078	8.298	8.536	8.521	8.576	8.615	8.680	8.791	8.934	9.084	9.037	<i>Financing iB</i>
Antar Bank Aktiva iB	1.282	1.602	2.027	2.525	2.517	2.452	2.336	1.993	2.065	2.377	2.461	2.554	2.471	2.572	2.682	2.638	<i>Interbank Assets iB</i>
<b>Sumber Dana iB</b>	<b>5.439</b>	<b>6.456</b>	<b>7.678</b>	<b>9.046</b>	<b>9.292</b>	<b>9.458</b>	<b>9.544</b>	<b>9.479</b>	<b>9.519</b>	<b>9.879</b>	<b>9.975</b>	<b>10.124</b>	<b>10.121</b>	<b>10.314</b>	<b>10.538</b>	<b>10.442</b>	<i>Source of Funds iB</i>
Dana Pihak Ketiga	4.028	4.802	5.824	6.987	7.148	7.243	7.274	7.150	7.166	7.486	7.598	7.739	7.752	7.977	8.135	8.103	<i>Third Party Funds</i>
Tabungan iB Wadiah	790	997	1.179	1.458	1.434	1.440	1.428	1.384	1.386	1.524	1.556	1.571	1.517	1.651	1.739	1.706	<i>Wadiah Savings iB</i>
Tabungan iB Mudharabah	750	861	983	1.120	1.123	1.137	1.135	1.071	1.064	1.113	1.130	1.160	1.177	1.213	1.260	1.253	<i>Mudharabah Savings iB</i>
Deposito iB Mudharabah	2.488	2.944	3.663	4.409	4.592	4.666	4.710	4.694	4.716	4.849	4.911	5.009	5.058	5.113	5.137	5.145	<i>Deposit Mudharabah iB</i>
Antar Bank Passiva	1.265	1.480	1.655	1.965	1.852	1.893	1.927	1.990	2.011	2.038	2.035	2.057	2.153	2.127	2.160	2.122	<i>Interbank Liabilities</i>
Pinjaman yang Diterima	92	120	129	115	198	217	229	238	248	260	252	232	119	118	124	122	<i>Loan received</i>
Kewajiban Lainnya	54	54	69	93	94	105	114	101	94	96	90	95	97	92	119	94	<i>Other Liabilities</i>
<b>Beberapa Komponen Modal</b>	<b>844</b>	<b>1.028</b>	<b>1.181</b>	<b>1.398</b>	<b>1.407</b>	<b>1.347</b>	<b>1.363</b>	<b>1.375</b>	<b>1.390</b>	<b>1.403</b>	<b>1.437</b>	<b>1.455</b>	<b>1.494</b>	<b>1.470</b>	<b>1.508</b>	<b>1.606</b>	<i>Some Components of Capital</i>
Modal Disetor	646	840	908	1.062	1.075	1.084	1.104	1.116	1.118	1.117	1.133	1.137	1.151	1.169	1.177	1.165	<i>Paid-In Capital</i>
Cadangan	109	121	154	180	185	193	194	200	201	201	201	201	200	200	201	201	<i>Reserves</i>
L/R Tahun berjalan	122	138	159	213	36	60	73	88	104	119	137	154	181	143	174	27	<i>Current Earnings (Profit/Loss)</i>
L/R Tahun Lalu	(32)	(70)	(40)	(57)	111	10	(7)	(30)	(33)	(34)	(33)	(37)	(37)	(41)	(43)	212	<i>Current Earnings (Profit/Loss)</i>

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	2014	2015	2016	2017	2018												<i>Indicator</i>
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
Aset	6.573	7.739	9.158	10.840	11.000	11.115	11.217	11.169	11.223	11.602	11.721	11.895	11.929	12.120	12.362	12.370	Assets
Pembiayaan iB	5.005	5.765	6.663	7.764	7.894	8.078	8.298	8.536	8.521	8.576	8.615	8.680	8.791	8.934	9.084	9.037	Financing iB
<i>Lancar</i>	4.610	5.292	6.087	7.012	7.008	7.192	7.338	7.550	7.518	7.564	7.603	7.673	7.793	7.957	8.239	8.228	<i>Current</i>
<i>Kurang Lancar</i>	136	135	109	159	230	219	269	279	268	253	240	253	250	241	148	190	<i>Sub Standard</i>
<i>Diragukan</i>	81	95	101	123	152	157	164	163	185	176	186	168	158	161	146	135	<i>Doubtful</i>
<i>Macet</i>	177	243	365	470	504	511	527	544	551	583	587	585	590	575	551	484	<i>Lost</i>
Non Performing Financing (Nominal)	395	473	575	752	885	887	959	986	1.004	1.012	1.013	1.007	998	977	845	808	Non Performing Financing (Nominal)
Non Performing Financing (%)	7,89	8,20	8,63	9,68	11,21	10,98	11,56	11,55	11,78	11,80	11,75	11,60	11,35	10,94	9,30	8,94	Non Performing Financing (%)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018										2019	Items		
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	254.954	283.827	317.373	314.957	319.600	322.685	329.490	334.522	339.258	340.574	338.567	344.096	345.383	354.878	350.218	1. Agricultures, Hunting and Forestry	
NPL	4.853	6.286	4.332	4.059	4.182	4.646	4.552	4.544	4.557	5.229	5.092	5.058	5.090	4.672	4.996	NPL	
2. Perikanan	8.843	9.479	11.273	10.880	10.639	10.773	11.008	11.214	11.240	11.426	11.519	11.609	11.674	12.137	12.065	2. Fishery	
NPL	262	242	302	256	256	251	271	276	270	260	254	250	249	221	638	NPL	
3. Pertambangan dan Penggalian	135.273	126.335	113.615	102.507	104.750	98.968	105.319	113.514	116.178	129.143	137.179	139.649	132.933	137.912	129.440	3. Mining and Quarrying	
NPL	5.582	9.043	7.019	6.359	6.572	5.869	5.172	4.929	5.282	5.307	5.119	6.774	6.595	6.423	6.271	NPL	
4. Industri Pengolahan	760.048	781.765	824.111	782.934	793.325	798.313	813.860	843.890	832.268	840.810	868.916	874.216	859.480	899.088	869.183	4. Processing Industry	
NPL	18.977	26.924	22.287	23.795	23.578	24.262	23.875	24.031	25.257	25.384	25.145	22.894	23.414	22.724	24.051	NPL	
5. Listrik, gas dan air	99.447	135.461	146.133	152.369	154.238	158.695	160.514	164.681	161.783	170.011	173.478	169.265	159.257	170.190	175.688	5. Electricity, Gas and Water	
NPL	2.289	2.218	1.573	2.173	1.984	1.827	2.025	1.828	1.817	1.876	2.035	2.168	2.138	2.259	2.045	NPL	
6. Konstruksi	172.934	214.757	258.931	244.129	254.714	256.441	267.356	277.219	282.394	287.139	290.871	305.327	310.312	316.097	307.027	6. Construction	
NPL	7.005	8.279	9.491	12.441	11.973	12.234	12.369	12.085	12.254	12.324	11.919	11.469	11.722	9.919	10.873	NPL	
7. Perdagangan Besar dan Eceran	792.503	841.384	885.462	873.234	885.838	905.220	919.799	930.037	926.183	934.039	961.465	961.334	964.806	975.995	949.880	7. Wholesale and Retail Trade	
NPL	27.948	35.789	36.083	38.824	37.066	37.259	37.510	37.508	37.737	38.500	38.131	39.232	39.269	35.285	37.459	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	85.861	93.390	97.886	97.381	97.367	97.968	98.019	97.773	97.756	98.890	97.800	99.275	98.999	99.751	98.757	8. Provision of accommodation and theprovision of eating and drinking	
NPL	1.967	2.533	4.239	5.492	5.377	6.357	6.431	4.773	4.517	4.837	4.731	5.028	5.983	5.516	5.734	NPL	
9. Transportasi, pergudangan dan komunikasi	177.546	171.795	182.628	183.379	192.105	194.208	208.440	214.226	208.724	209.696	210.082	212.928	210.777	217.323	212.240	9. Transportation, Warehousing	
NPL	6.815	8.303	6.836	6.892	6.704	6.633	6.440	6.409	6.425	6.126	6.317	6.103	5.972	5.825	5.261	NPL	
10. Perantara Keuangan	164.681	193.946	214.182	206.814	211.490	215.017	222.242	230.761	226.854	223.313	225.948	228.456	227.379	244.486	228.622	10. Financial intermediaries	
NPL	1.052	2.415	1.640	2.166	1.955	1.739	3.650	3.622	3.649	3.641	3.529	3.626	3.526	2.863	2.983	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	184.755	209.999	221.922	220.557	225.520	221.724	225.117	229.839	233.915	236.835	238.363	244.822	246.872	248.218	245.187	11. Real Estate, Business, Ownership, and Business Services	
NPL	4.817	5.470	5.473	5.581	4.942	5.446	6.068	5.237	5.862	5.952	5.947	6.615	6.308	4.606	4.990	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.914	14.702	21.822	21.948	21.981	21.826	21.801	22.528	23.129	23.648	24.597	23.211	22.907	25.068	24.942	12. Government administration, Defense and Compulsory social security	
NPL	11	4	3	6	7	6	6	5	5	5	5	4	3	3	3	NPL	
13. Jasa Pendidikan	8.129	8.553	10.104	10.185	10.166	10.346	10.497	10.750	10.973	11.189	11.227	11.299	11.364	12.322	12.186	13. Education Services	
NPL	140	127	128	136	97	117	113	127	127	124	126	116	120	100	124	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	21.488	16.966	19.092	19.410	19.799	19.840	19.273	19.351	19.365	19.908	20.282	20.627	21.016	22.698	22.498	14. Health Services and Social Activities	
NPL	157	134	318	364	342	364	371	344	368	412	409	404	409	381	392	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	57.989	58.707	72.365	67.642	70.715	71.770	72.785	72.154	74.184	74.498	75.223	75.882	76.622	79.914	75.784	15. Community, Sociocultural,Entertainment and Other Individual Services	
NPL	2.175	1.775	1.828	2.176	2.101	2.736	2.658	2.331	2.354	2.368	2.206	2.015	1.801	1.474	1.727	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	2.708	2.644	2.744	2.708	2.703	2.735	2.746	2.717	2.688	2.704	2.692	2.694	2.652	2.715	2.685	16. Individual Services which Serve Households	
NPL	54	68	57	69	73	76	81	77	76	68	71	71	71	59	78	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	110	231	156	158	152	141	127	112	122	126	134	170	172	173	169	17. International Agency and Other Extra International Agency	
NPL	2	31	14	14	10	13	11	0	0	0	0	0	0	0	0	NPL	
18. Kegiatan yang belum jelas batasannya	11.960	10.611	2.752	5.462	3.488	3.193	2.788	2.890	2.681	2.716	2.544	2.142	2.835	2.257	2.348	18. Business Activities which are not clearly defined	
NPL	240	73	157	265	193	155	159	142	140	129	152	289	309	282	224	NPL	
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	
Rumah Tinggal	326.327	353.648	392.914	394.826	401.484	403.451	411.629	414.964	419.306	425.321	430.732	431.607	437.921	445.196	445.204	- For Home Ownership	
NPL	7.555	8.666	9.958	10.977	10.722	10.924	11.442	11.413	11.728	11.617	11.611	11.422	11.489	10.274	11.244	NPL	
- Untuk Pemilikan Rumah Tinggal	13.017	12.922	15.440	16.240	16.793	17.174	17.052	17.021	17.272	17.570	18.125	19.163	19.465	19.913	19.977	- For Apartement Ownership	
NPL	176	290	329	405	346	342	323	366	411	413	399	380	407	364	364	NPL	
- Untuk Pemilikan Ruko atau Rukan	26.579	27.421	27.117	26.674	26.532	26.356	26.221	25.950	25.829	25.677	25.553	25.602	25.498	25.548	25.405	- For Shop House Ownership	
NPL	827	1.063	1.157	1.292	1.272	1.227	1.294	1.326	1.310	1.300	1.279	1.305	1.289	1.227	1.354	NPL	
- Untuk Pemilikan Kendaraan Bermotor	120.557	118.133	124.510	128.619	129.563	130.932	133.175	135.157	136.482	137.294	139.403	138.780	140.240	140.449	141.166	- For Vehicles Ownership	
NPL	1.691	1.561	1.630	1.782	1.724	1.817	1.929	2.044	2.061	2.212	2.072	1.984	1.914	1.919	2.060	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	429.773	468.215	542.095	552.589	561.744	562.265	567.007	568.851	572.541	575.249	580.021	590.090	594.383	606.712	600.838	- Others	
NPL	3.917	3.976	5.089	5.879	6.018	6.241	6.180	6.302	6.414	6.332	6.294	6.389	6.458	5.856	6.382	NPL	
Bukan Lapangan Usaha Lainnya	189.508	222.306	233.317	226.739	228.530	228.121	233.031	233.991	234.825	234.720	235.382	236.533	237.207	235.841	235.106	Non Industrial Origin Others	
NPL	2.419	2.864	2.978	2.944	2.962	2.954	3.245	3.305	3.371	3.342	3.218	3.318	3.070	3.011	3.323	NPL	

(r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.2. Kredit dan NPL Bank Umum Konvensional - BUKU 1

Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 1 )  
Miliar Rp (Billion Rp)

Keterangan	2015	2016	2017	2018										2019	Items		
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin	
1. Pertanian, Perburuan dan Kehutanan	2.032	1.080	678	675	687	688	693	702	696	689	699	713	722	729	723	1. Agricultures, Hunting and Forestry	
NPL	94	58	61	67	70	76	62	58	56	55	53	51	55	56	59	NPL	
2. Perikanan	192	98	68	84	81	83	90	91	91	92	93	94	94	107	102	2. Fishery	
NPL	10	5	4	4	4	4	4	4	4	3	3	3	3	3	4	NPL	
3. Pertambangan dan Penggalian	999	177	156	140	168	169	156	158	154	154	158	157	168	225	185	3. Mining and Quarrying	
NPL	23	33	8	8	8	8	9	9	8	8	9	8	8	9	8	NPL	
4. Industri Pengolahan	5.837	3.734	2.307	2.288	2.348	2.350	2.447	2.464	2.442	2.365	2.429	2.529	2.548	2.654	2.518	4. Procesing Industry	
NPL	120	97	77	106	103	106	129	125	88	88	88	84	88	87	90	NPL	
5. Listrik, gas dan air	223	134	53	18	17	16	16	15	15	17	18	17	13	12	11	5. Electricity, Gas and Water	
NPL	1	0	1	1	1	1	1	1	1	1	1	1	1	0	0	NPL	
6. Konstruksi	3.039	2.102	2.328	2.293	2.408	2.514	2.533	2.591	2.695	2.695	2.870	2.870	2.815	2.762	2.630	2.510	6. Construction
NPL	95	113	120	129	126	153	159	167	158	166	171	175	238	224	235	NPL	
7. Perdagangan Besar dan Eceran	16.456	11.426	7.398	7.264	7.453	7.558	7.546	7.624	7.529	7.597	7.609	7.600	7.596	7.440	7.456	7. Wholesale and Retail Trade	
NPL	599	306	429	445	453	475	497	522	440	448	445	441	437	322	799	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	2.636	1.230	639	671	669	646	660	652	648	691	718	722	722	679	653	8. Provision of accomodation and theprovision of eating and drinking	
NPL	94	28	18	19	18	19	18	52	49	49	49	48	47	46	26	NPL	
9. Transportasi, pergudangan dan komunikasi	1.907	1.185	778	796	792	794	823	835	834	830	845	843	843	866	850	9. Transportation, Warehousing and Communications	
NPL	39	22	43	51	51	54	53	46	46	43	43	42	38	37	36	NPL	
10. Perantara Keuangan	4.927	2.559	2.159	2.046	2.130	2.217	2.368	2.402	2.335	2.245	2.265	2.257	2.205	2.144	2.108	10. Financial intermediaries	
NPL	73	103	22	23	30	32	28	29	30	30	30	30	27	21	82	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.446	1.804	1.448	1.410	1.459	1.451	1.443	1.437	1.591	1.630	1.654	1.637	1.579	1.661	1.639	11. Real Estate, Business, Ownership, and Business Services	
NPL	97	39	38	56	53	55	54	61	49	50	49	49	43	36	61	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	30	0	0	0	0	0	0	0	0	0	5	6	14	27	27	12. Government administration, Defense and Compulsory social security	
NPL	-	-	-	0	0	-	0	-	-	0	0	-	-	-	-	NPL	
13. Jasa Pendidikan	199	108	62	64	66	65	65	111	67	68	68	66	67	71	60	13. Education Services	
NPL	2	6	5	3	3	3	4	5	4	3	3	3	4	1	1	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	508	246	50	52	52	52	53	93	92	94	96	99	97	96	97	14. Health Services and Social Activities	
NPL	3	4	0	2	2	3	3	3	3	2	2	2	2	2	2	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.599	2.868	770	712	746	753	748	699	716	738	699	678	688	651	622	15. Community, Sociocultural,Entertainment and Other Individual Services	
NPL	78	55	53	43	44	39	35	37	25	32	28	29	35	44	40	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	87	77	30	28	28	27	28	28	29	29	27	27	34	33	32	16. Individual Services which Serve Households	
NPL	2	1	2	2	2	2	2	2	1	1	1	1	2	2	4	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	0	0	0	-	-	-	0	-	-	-	-	17. International Agency and Other Extra International Agency	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	30	90	20	21	8	8	9	9	9	10	11	8	7	4	5	18. Business Activities which are not clearly defined	
NPL	2	2	0	0	0	0	0	0	0	0	0	1	0	0	0	NPL	
<b>Penerima Kredit Bukan Lapangan Usaha</b>																<b>Loans to Non Industrial Origin</b>	
Rumah Tangga																House Hold	
- Untuk Pemilikan Rumah Tinggal	2.308	2.156	796	792	784	809	809	806	834	829	825	836	849	867	864	- For Home Ownership	
NPL	44	60	67	70	72	76	65	69	177	178	181	176	151	124	49	NPL	
- Untuk Pemilikan Flat atau Apartemen	32	202	135	131	126	124	124	124	121	118	117	113	112	111	94	- For Apartement Ownership	
NPL	0	5	14	15	14	17	13	15	55	53	54	55	45	36	9	NPL	
- Untuk Pemilikan Ruko atau Rukan	68	38	8	8	7	6	8	8	10	10	10	10	9	9	9	- For Shop House Ownership	
NPL	9	3	0	1	0	0	0	0	0	0	0	0	0	0	0	NPL	
- Untuk Pemilikan Kendaraan Bermotor	277	77	19	18	17	12	12	12	11	11	10	9	8	7	7	- For Vehicles Ownership	
NPL	2	8	10	10	9	6	6	6	6	6	5	6	5	4	4	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16.245	15.858	11.372	11.668	12.379	12.851	13.064	13.116	13.196	13.296	13.362	13.402	13.384	13.326	13.400	- Others	
NPL	83	89	140	139	153	160	173	179	187	192	171	183	189	207	243	NPL	
Bukan Lapangan Usaha Lainnya	22.017	19.654	11.715	11.812	11.901	12.002	12.057	12.030	12.037	12.102	12.166	12.324	12.436	12.537	12.588	Non Industrial Origin Others	
NPL	122	112	106	110	113	116	121	120	120	120	119	122	123	124	129	NPL	

(r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.3. Kredit dan NPL Bank Umum Konvensional - BUKU 2

Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 2)  
Miliar Rp (Billion Rp)

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	19.091	20.778	21.300	20.918	22.133	23.410	24.665	25.025	24.843	23.785	23.516	25.181	24.796	27.120	27.327	1. Agricultures, Hunting and Forestry
NPL	1.230	1.224	991	867	866	891	790	816	828	864	905	934	954	865	901	NPL
2. Perikanan	1.382	1.662	1.719	1.512	1.564	1.577	1.605	1.679	1.634	1.666	1.702	1.709	1.634	1.702	1.679	2. Fishery
NPL	46	52	72	39	38	39	41	39	39	39	39	42	45	34	44	NPL
3. Pertambangan dan Penggalian	15.532	17.570	7.370	7.101	6.752	6.953	7.039	9.845	9.656	10.159	10.205	10.032	8.904	8.116	9.035	3. Mining and Quarrying
NPL	655	1.241	519	206	201	203	191	193	201	183	160	166	286	261	153	NPL
4. Industri Pengolahan	107.512	97.790	83.183	77.806	79.135	82.290	83.216	85.337	87.327	87.879	82.027	82.996	84.615	86.056	83.072	4. Processing Industry
NPL	2.449	3.620	1.951	2.265	2.208	2.310	2.295	2.249	2.865	2.991	3.092	3.092	3.039	2.964	3.095	NPL
5. Listrik, gas dan air	10.203	8.653	5.496	5.803	5.699	5.778	5.614	5.493	5.783	5.889	7.150	7.514	7.732	8.579	8.391	5. Electricity, Gas and Water
NPL	48	20	70	69	69	58	58	58	58	59	52	55	55	54	56	NPL
6. Konstruksi	33.623	44.563	25.262	22.435	22.853	22.861	24.277	25.459	25.672	27.456	25.108	25.898	26.728	26.289	24.666	6. Construction
NPL	2.231	2.259	2.340	1.842	1.843	1.841	1.942	1.925	1.963	1.923	1.830	1.893	1.905	1.862	1.941	NPL
7. Perdagangan Besar dan Eceran	80.874	78.759	79.353	75.829	77.156	77.743	78.575	79.247	79.128	79.475	80.823	81.552	82.296	81.999	81.421	7. Wholesale and Retail Trade
NPL	3.665	4.567	4.178	4.314	4.167	4.163	4.433	4.422	4.561	4.716	4.301	4.581	4.549	4.130	4.423	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	14.608	17.814	18.345	17.995	18.258	18.703	18.670	18.704	18.730	18.862	19.014	18.656	18.287	18.260	18.191	8. Provision of accommodation and the provision of eating and drinking
NPL	357	710	947	1.421	1.435	1.522	1.543	1.502	1.384	1.577	1.628	1.245	1.284	1.302	1.304	NPL
9. Transportasi, pergudangan dan komunikasi	16.657	16.717	13.112	11.985	11.643	13.168	13.945	14.926	14.931	15.262	14.826	15.082	14.619	15.409	14.951	9. Transportation, Warehousing and Communications
NPL	1.156	735	604	426	417	458	460	476	535	574	622	584	512	456	452	NPL
10. Perantara Keuangan	21.839	28.207	24.687	21.666	23.281	23.395	23.310	23.141	22.781	22.669	22.521	21.746	21.622	23.015	22.101	10. Financial intermediaries
NPL	196	369	371	512	581	597	720	887	1.022	1.012	926	968	947	394	396	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	42.427	50.603	30.657	30.985	31.244	29.499	29.446	30.145	29.916	30.053	30.078	30.445	30.194	29.683	29.018	11. Real Estate, Business, Ownership, and Business Services
NPL	608	667	1.340	1.138	1.026	1.119	1.149	946	937	986	1.000	1.243	1.117	1.162	1.176	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	601	620	1.117	677	753	735	665	666	655	643	770	914	1.267	1.547	1.132	12. Government administration, Defense and Compulsory social security
NPL	-	0	0	1	1	0	0	0	0	0	-	-	-	-	0	NPL
13. Jasa Pendidikan	1.076	1.226	1.277	851	859	885	895	924	954	937	956	950	948	1.067	1.025	13. Education Services
NPL	18	28	19	15	17	18	18	17	18	22	24	22	22	18	27	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	2.539	3.587	3.380	2.411	2.490	2.485	2.460	2.445	2.435	2.482	2.487	2.439	2.521	2.760	2.733	14. Health Services and Social Activities
NPL	23	18	23	21	19	20	19	19	19	20	24	26	29	25	26	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.465	8.347	14.346	14.016	15.091	14.938	15.124	15.144	14.966	14.755	14.287	13.775	13.427	13.317	13.232	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	713	487	489	484	490	868	864	847	837	884	696	558	369	307	324	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	141	210	253	246	242	239	238	239	256	276	304	328	345	355	406	16. Individual Services which Serve Households
NPL	8	6	11	12	12	14	13	11	12	12	13	15	15	13	14	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	71	192	60	53	46	33	17	0	0	0	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	1	30	14	13	10	13	11	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	748	754	647	1.017	696	649	661	689	729	761	692	603	594	914	909	18. Business Activities which are not clearly defined
NPL	10	4	4	9	9	10	13	14	14	14	37	36	36	35	35	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	17.829	16.108	14.703	14.030	13.994	13.996	14.124	14.225	14.074	14.330	13.952	14.071	14.156	14.589	14.157	- For Home Ownership
NPL	711	832	969	994	994	1.042	1.130	1.167	1.185	1.125	1.131	1.128	1.117	1.004	1.026	NPL
- Untuk Pemilikan Flat atau Apartemen	833	685	1.183	1.667	1.898	2.041	2.090	2.090	2.113	2.109	2.264	2.249	2.260	2.245	2.215	- For Apartment Ownership
NPL	15	46	14	71	18	21	28	74	75	71	39	23	71	17	17	NPL
- Untuk Pemilikan Ruko atau Rukan	1.177	1.108	1.052	1.049	1.041	1.051	1.056	1.047	1.045	1.014	1.020	1.025	1.006	1.023	1.021	- For Shop House Ownership
NPL	74	82	95	105	103	108	107	109	109	106	115	114	108	98	103	NPL
- Untuk Pemilikan Kendaraan Bermotor	9.305	8.835	8.197	8.693	8.148	8.496	8.747	8.682	8.642	8.525	8.519	8.358	8.353	8.531	8.777	- For Vehicles Ownership
NPL	278	182	256	316	306	318	332	334	322	316	313	253	250	257	266	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	74.753	68.280	88.082	89.093	91.394	91.484	91.586	92.009	91.855	92.963	93.117	95.147	96.341	97.086	97.106	- Others
NPL	382	334	620	698	701	686	731	746	753	761	770	792	998	786	872	NPL
Bukan Lapangan Usaha Lainnya	46.829	67.532	78.530	51.578	51.244	51.987	52.775	51.994	52.862	52.552	49.358	48.203	47.911	47.469	47.695	Non Industrial Origin Others
NPL	160	293	476	421	432	467	495	502	525	527	504	483	319	380	524	NPL

Tabel 3.4. Kredit dan NPL Bank Umum Konvensional - BUKU 3

Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 3)  
Miliar Rp (Billion Rp)

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	60.282	58.456	47.271	51.427	50.841	52.790	56.438	56.434	58.008	56.469	55.998	55.616	56.071	55.650	55.118	1. Agricultures, Hunting and Forestry
NPL	1.654	2.414	925	978	998	994	1.045	1.035	992	999	956	962	962	919	1.059	NPL
2. Perikanan	2.066	1.737	1.788	1.864	1.844	1.859	1.789	1.833	1.796	1.796	1.731	1.815	1.870	2.145	2.180	2. Fishery
NPL	87	45	40	65	64	64	76	92	93	84	78	79	79	76	91	NPL
3. Pertambangan dan Penggalian	57.005	49.308	46.986	45.966	44.358	44.253	45.016	49.152	51.381	59.505	64.133	65.249	64.475	62.483	57.510	3. Mining and Quarrying
NPL	1.958	3.499	2.622	2.492	2.743	2.915	2.592	2.548	3.358	3.386	2.574	2.887	2.794	2.580	2.629	NPL
4. Industri Pengolahan	299.274	311.611	290.923	287.591	290.872	291.196	292.105	302.689	301.322	311.592	324.533	323.476	316.318	327.804	326.684	4. Processing Industry
NPL	8.745	10.633	6.167	7.042	7.019	7.014	6.996	7.624	7.426	7.664	7.133	7.140	7.053	6.808	7.220	NPL
5. Listrik, gas dan air	23.437	25.626	29.589	30.317	30.907	31.249	31.237	32.705	32.582	37.986	42.022	42.718	36.501	40.958	41.016	5. Electricity, Gas and Water
NPL	1.302	1.233	1.362	738	746	624	232	323	327	329	332	334	336	328	329	NPL
6. Konstruksi	71.509	85.844	125.085	123.036	125.308	126.300	131.263	135.523	138.523	141.907	141.899	147.640	146.381	145.610	142.401	6. Construction
NPL	3.342	3.457	4.119	4.910	4.738	5.170	5.178	4.971	5.132	5.271	5.152	4.639	4.822	3.672	4.526	NPL
7. Perdagangan Besar dan Eceran	255.327	256.217	252.346	256.461	256.419	257.351	259.907	266.586	266.627	255.631	271.532	261.403	260.286	263.634	258.523	7. Wholesale and Retail Trade
NPL	10.947	12.566	10.565	11.693	11.135	10.971	11.288	11.240	11.757	11.764	11.960	12.337	12.970	11.921	12.581	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	32.785	35.568	27.708	28.151	27.726	27.413	27.344	27.357	27.055	27.303	25.811	27.536	27.084	27.539	27.063	8. Provision of accommodation and the provision of eating and drinking
NPL	725	950	1.262	1.813	1.866	1.834	1.842	1.830	1.785	1.774	1.727	1.708	1.689	1.776	1.848	NPL
9. Transportasi, pergudangan dan komunikasi	65.287	59.447	60.462	63.201	70.504	69.453	75.851	76.963	72.744	72.646	69.068	72.193	73.849	76.449	74.298	9. Transportation, Warehousing and Communications
NPL	2.708	2.161	1.542	2.040	2.049	2.147	2.126	2.189	2.186	2.064	2.032	1.918	1.718	1.565	1.216	NPL
10. Perantara Keuangan	89.699	100.089	113.011	116.172	118.495	121.784	126.566	131.709	131.117	130.025	133.630	134.018	132.660	145.714	135.227	10. Financial intermediaries
NPL	304	576	297	444	443	433	586	696	606	601	586	607	473	597	501	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	72.282	80.441	89.487	90.097	91.847	93.222	95.536	97.601	99.925	100.727	100.432	104.703	106.316	105.670	104.268	11. Real Estate, Business, Ownership, and Business Services
NPL	2.481	2.652	1.094	1.300	1.302	1.725	2.212	1.797	2.309	2.379	2.341	2.638	2.451	1.696	1.820	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.109	1.102	740	1.104	1.079	1.132	1.132	857	1.133	1.173	1.189	1.057	938	1.292	1.710	12. Government administration, Defense and Compulsory social security
NPL	1	0	-	-	-	-	-	0	0	0	0	0	0	0	-	NPL
13. Jasa Pendidikan	2.063	1.982	2.482	2.908	2.976	3.050	3.111	3.195	3.155	3.276	3.150	3.072	3.032	3.086	2.999	13. Education Services
NPL	37	47	31	34	31	44	35	39	44	38	36	46	48	42	48	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4.743	4.204	4.284	5.453	5.606	5.762	5.200	5.194	4.918	4.840	4.926	5.111	5.165	5.512	5.148	14. Health Services and Social Activities
NPL	61	47	62	72	93	100	99	72	76	61	69	70	78	66	67	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	20.908	16.362	11.233	12.612	12.232	12.734	13.087	11.544	12.211	12.460	12.261	12.677	12.587	11.827	12.357	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	810	705	444	629	506	563	458	413	472	475	475	503	495	429	465	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	133	85	80	90	92	92	100	95	97	98	91	100	102	112	113	16. Individual Services which Serve Households
NPL	4	7	2	1	1	1	1	2	1	1	2	2	2	2	7	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	36	1	13	4	4	3	4	3	4	4	4	4	3	3	3	17. International Agency and Other Extra International Agency
NPL	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	2.431	1.220	1.235	2.399	1.410	2.119	1.702	1.894	1.650	1.646	1.520	1.097	1.417	755	715	18. Business Activities which are not clearly defined
NPL	10	1	1	2	3	4	5	5	4	5	5	31	31	22	27	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	178.730	198.924	207.041	207.963	212.348	214.789	218.578	219.876	222.383	226.393	229.405	233.235	237.410	242.140	242.934	- For Home Ownership
NPL	4.292	4.838	5.030	5.541	5.411	5.536	5.635	5.732	5.755	5.730	5.719	5.686	5.670	5.241	5.832	NPL
- Untuk Pemilikan Flat atau Apartemen	7.063	6.871	6.869	7.027	7.181	7.291	7.430	7.508	7.629	7.758	7.896	8.045	8.140	8.338	8.426	- For Apartment Ownership
NPL	94	147	147	157	156	156	161	175	167	169	183	176	171	193	212	NPL
- Untuk Pemilikan Ruko atau Rukan	11.740	12.186	11.289	11.141	11.123	11.125	11.158	11.106	11.097	11.053	10.997	11.013	11.012	11.098	11.062	- For Shop House Ownership
NPL	450	576	494	523	517	483	508	539	540	538	516	525	513	502	540	NPL
- Untuk Pemilikan Kendaraan Bermotor	48.460	43.081	41.147	42.475	43.212	43.243	43.870	44.577	45.320	46.163	47.507	47.386	47.772	48.363	48.424	- For Vehicles Ownership
NPL	566	548	505	533	496	539	579	629	635	666	664	668	644	663	677	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	122.318	128.385	129.988	133.945	132.043	132.433	128.915	126.574	126.577	126.974	128.299	129.082	130.673	137.423	135.582	- Others
NPL	1.508	1.677	1.852	2.238	2.372	2.513	2.398	2.562	2.526	2.507	2.437	2.378	2.293	2.258	2.323	NPL
Bukan Lapangan Usaha Lainnya	79.147	88.741	81.756	102.461	103.027	103.438	107.462	107.998	107.285	106.859	107.293	107.102	107.731	105.106	105.283	Non Industrial Origin Others
NPL	1.215	1.385	1.185	1.136	1.139	1.106	1.396	1.440	1.453	1.413	1.324	1.244	1.195	1.116	1.226	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.5. Kredit dan NPL Bank Umum Konvensional - BUKU 4

Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 4)  
Miliar Rp (Billion Rp)

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	167.003	196.628	240.499	234.486	238.297	238.006	239.696	243.441	246.945	251.125	249.623	253.927	255.330	263.317	259.459	1. Agricultures, Hunting and Forestry
NPL	1.525	2.303	2.149	1.936	1.985	2.472	2.466	2.452	2.466	3.073	2.946	2.943	2.974	2.695	2.833	NPL
2. Perikanan	4.205	4.743	6.402	6.137	6.265	6.374	6.480	6.569	6.700	6.827	6.947	6.946	7.035	7.123	7.059	2. Fishery
NPL	103	112	142	100	98	94	106	107	102	102	99	96	92	79	470	NPL
3. Pertambangan dan Penggalian	56.915	54.294	54.068	44.478	48.719	42.954	48.736	50.974	51.602	55.913	59.319	60.841	56.294	64.060	59.720	3. Mining and Quarrying
NPL	2.560	3.708	3.569	3.333	3.302	2.394	2.066	2.095	1.647	1.660	2.333	3.663	3.458	3.548	3.455	NPL
4. Industri Pengolahan	333.026	352.894	431.107	399.446	404.842	406.214	419.787	436.586	424.253	422.132	443.116	448.842	439.422	465.498	439.568	4. Processing Industry
NPL	6.896	11.814	12.819	12.940	13.115	13.796	13.349	13.114	13.880	13.629	13.791	11.661	12.275	11.988	12.475	NPL
5. Listrik, gas dan air	59.588	93.339	102.809	107.842	109.283	113.437	115.690	119.335	115.975	117.909	116.229	110.334	106.732	112.395	118.319	5. Electricity, Gas and Water
NPL	514	455	240	836	830	755	865	877	871	921	923	933	886	1.049	1.056	NPL
6. Konstruksi	57.072	73.852	95.675	86.303	93.453	93.933	98.437	102.779	104.441	103.297	108.864	116.320	121.171	127.393	123.916	6. Construction
NPL	887	2.068	2.024	4.597	4.542	4.310	4.339	4.350	4.330	4.304	4.346	4.357	4.309	3.833	3.843	NPL
7. Perdagangan Besar dan Eceran	417.673	469.101	520.220	508.038	519.316	536.828	547.282	550.027	557.340	565.802	575.841	585.625	589.282	597.682	577.409	7. Wholesale and Retail Trade
NPL	10.885	16.550	19.201	20.466	19.413	19.732	19.297	19.502	19.170	19.776	19.718	19.795	19.490	17.071	17.838	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	34.150	36.830	49.154	48.516	48.579	48.986	48.958	48.668	48.825	49.545	49.697	49.825	50.362	50.491	49.844	8. Provision of accommodation and the provision of eating and drinking
NPL	763	773	1.941	2.164	2.000	2.918	2.962	1.318	1.231	1.362	1.255	1.952	2.890	2.343	2.507	NPL
9. Transportasi, pergudangan dan komunikasi	84.041	85.000	99.443	99.060	100.628	102.364	109.563	113.247	111.856	112.681	117.136	117.223	114.250	117.179	115.022	9. Transportation, Warehousing and Communications
NPL	2.453	4.877	3.881	3.778	3.676	3.448	3.365	3.360	3.331	3.142	3.088	3.249	3.377	3.463	3.287	NPL
10. Perantara Keuangan	36.273	51.362	63.052	56.193	56.409	56.334	58.491	63.059	59.606	57.365	56.856	59.445	59.505	62.095	57.906	10. Financial intermediaries
NPL	296	960	490	643	630	423	2.057	1.924	1.896	1.889	1.887	1.928	1.924	1.700	1.853	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	57.974	67.835	90.979	88.917	91.926	88.852	90.046	92.167	93.990	95.938	97.455	99.440	99.850	102.866	102.104	11. Real Estate, Business, Ownership, and Business Services
NPL	1.250	1.217	2.049	2.118	1.618	1.583	1.638	1.652	1.763	1.735	1.769	1.744	1.740	1.512	1.736	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	10.908	12.971	19.959	20.160	20.144	19.955	20.000	21.002	21.336	21.826	22.627	21.233	20.685	22.199	22.065	12. Government administration, Defense and Compulsory social security
NPL	7	3	1	4	5	4	4	4	4	4	4	4	3	3	2	NPL
13. Jasa Pendidikan	1.908	1.841	2.069	2.151	2.195	2.246	2.263	2.317	2.357	2.539	2.673	2.974	3.064	3.436	3.408	13. Education Services
NPL	15	23	22	26	15	16	19	24	22	22	24	20	22	14	20	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	11.497	6.214	7.731	7.913	8.076	8.085	8.060	8.122	8.404	8.716	9.000	9.132	9.317	9.982	9.998	14. Health Services and Social Activities
NPL	20	50	176	205	181	186	189	189	207	214	203	209	204	209	214	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	23.614	27.197	41.944	36.235	36.839	37.435	37.917	39.228	40.911	41.241	42.773	43.770	45.218	49.684	45.073	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	570	325	698	827	746	836	847	869	847	800	794	721	691	517	655	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.077	1.939	2.055	2.026	2.018	2.047	2.040	2.009	1.963	1.956	1.916	1.884	1.811	1.857	1.776	16. Individual Services which Serve Households
NPL	37	41	31	43	47	47	51	49	50	43	43	43	41	33	41	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3	38	83	102	103	105	106	108	119	122	130	166	168	169	166	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	7.420	8.015	457	970	1.048	94	94	97	93	117	137	139	139	138	352	18. Business Activities which are not clearly defined
NPL	0	10	1	39	39	0	0	0	0	3	2	2	2	2	2	NPL
Penerima Kredit Bukan Lapangan Usaha Rumah Tangga																Loans to Non Industrial Origin House Hold
- Untuk Pemilikan Rumah Tinggal	103.340	108.896	140.194	142.076	144.139	142.692	146.733	149.122	150.578	152.198	154.446	151.271	153.032	154.921	154.808	- For Home Ownership
NPL	1.767	2.252	3.122	3.488	3.429	3.326	3.629	3.760	3.831	3.818	3.815	3.694	3.721	3.146	3.488	NPL
- Untuk Pemilikan Flat atau Apartemen	4.315	4.279	6.424	6.596	6.769	6.893	6.566	6.490	6.604	6.785	7.052	7.957	8.158	8.416	8.447	- For Apartment Ownership
NPL	40	70	117	125	126	108	81	78	90	96	98	104	98	96	103	NPL
- Untuk Pemilikan Ruko atau Rukan	12.147	12.743	13.436	13.175	13.059	12.920	12.768	12.581	12.457	12.372	12.265	12.296	12.276	12.213	12.102	- For Shop House Ownership
NPL	241	353	507	574	562	547	595	606	582	583	568	586	588	553	623	NPL
- Untuk Pemilikan Kendaraan Bermotor	58.007	61.880	71.246	73.510	74.161	75.082	76.364	77.689	78.285	78.274	78.950	78.518	79.578	78.836	79.094	- For Vehicles Ownership
NPL	760	777	807	869	863	902	956	1.012	1.042	1.057	1.036	972	970	954	1.070	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	200.029	228.138	280.508	285.633	293.078	292.764	300.307	304.340	307.771	308.517	310.357	316.993	318.146	322.086	317.944	- Others
NPL	1.446	1.461	2.015	2.305	2.352	2.428	2.412	2.399	2.520	2.462	2.512	2.671	2.606	2.265	2.591	NPL
Bukan Lapangan Usaha Lainnya	38.704	44.693	59.528	58.656	60.435	58.847	58.810	60.344	60.708	61.271	61.381	63.816	64.203	65.820	64.902	Non Industrial Origin Others
NPL	794	983	1.170	1.208	1.212	1.194	1.165	1.186	1.209	1.213	1.180	1.377	1.350	1.312	1.314	NPL

Tabel 3.6. Pembiayaan dan NPF Bank Umum Syariah - BUKU 1

Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 1)

Miliar Rp (Billion Rp)

Keterangan	2015	2016	2017	2018										2019	Items		
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin	
1. Pertanian, Perburuan dan Kehutanan	397	53	59	43	43	44	42	41	41	109	113	92	107	115	114	1. Agricultures, Hunting and Forestry	
NPF	11	11	11	12	11	11	11	11	11	31	31	11	11	6	6	NPF	
2. Perikanan	71	3	21	30	30	29	29	28	28	27	26	25	23	23	22	2. Fishery	
NPF	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	NPF	
3. Pertambangan dan Penggalian	201	43	84	80	79	77	72	107	95	111	85	85	84	90	87	3. Mining and Quarrying	
NPF	32	28	25	29	25	32	25	25	25	25	0	1	1	5	5	NPF	
4. Industri Pengolahan	1.103	446	560	510	509	479	494	489	420	427	499	498	496	398	424	4. Processing Industry	
NPF	48	74	133	114	113	113	113	111	113	113	114	111	111	14	14	NPF	
5. Listrik, gas dan air	180	220	334	335	333	264	264	258	258	232	231	230	229	230	214	5. Electricity, Gas and Water	
NPF	2	2	2	2	2	40	40	38	38	38	37	37	37	0	0	NPF	
6. Konstruksi	815	785	644	605	594	607	644	598	597	653	645	645	672	741	639	6. Construction	
NPF	96	85	99	112	104	114	104	101	101	100	98	93	95	65	67	NPF	
7. Perdagangan Besar dan Eceran	3.149	1.277	1.041	1.005	986	1.019	1.028	939	957	953	929	949	956	902	868	7. Wholesale and Retail Trade	
NPF	287	146	119	124	232	234	269	273	271	267	266	269	265	216	216	NPF	
8. Penyediaan akomodasi dan penyediaan makan minum	214	175	141	173	182	181	242	241	239	258	266	265	265	243	242	8. Provision of accommodation and the provision of eating and drinking	
NPF	6	24	25	25	25	25	26	27	27	35	35	35	35	14	14	NPF	
9. Transportasi, pergudangan dan komunikasi	1.109	631	554	541	454	512	507	434	427	434	425	417	423	446	440	9. Transportation, Warehousing and Communications	
NPF	68	88	246	245	160	164	164	60	60	61	59	24	25	24	24	NPF	
10. Perantara Keuangan	1.379	987	813	758	764	765	773	766	772	899	619	579	558	580	560	10. Financial intermediaries	
NPF	23	32	34	34	43	37	37	19	18	18	13	8	6	5	5	NPF	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.342	1.465	1.596	1.412	1.459	1.354	1.314	1.251	1.260	1.253	1.508	1.566	1.542	986	950	11. Real Estate, Business, Ownership, and Business Services	
NPF	61	598	632	633	634	636	636	596	595	595	596	609	603	27	19	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	513	674	845	834	832	833	836	862	894	864	861	846	845	829	813	13. Education Services	
NPF	2	1	2	2	2	2	1	1	4	5	5	5	5	5	6	NPF	
14. Jasa Kesehatan dan Kegiatan Sosial	203	361	517	501	499	478	482	475	474	481	449	532	534	533	585	14. Health Services and Social Activities	
NPF	0	1	22	21	21	27	27	26	28	28	26	26	25	12	12	NPF	
15. Jasa Kemasayarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	281	140	102	90	83	86	83	82	82	81	81	79	81	79	73	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPF	5	5	9	9	3	4	4	4	6	7	7	7	7	6	7	NPF	
16. Jasa Perorangan yang Melayani Rumah Tangga	3	2	3	2	2	2	3	2	2	2	2	2	2	2	2	16. Individual Services which Serve Households	
NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
18. Kegiatan yang belum jelas batasannya	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	NPF
Penerima Pembiayaan Bukan Lapangan Usaha Rumah Tangga																Financing to Non Industrial Origin	
- Untuk Pemilikan Rumah Tinggal	292	284	526	550	562	592	609	633	654	684	708	729	752	793	793	- For Home Ownership	
NPF	21	25	25	28	27	35	30	31	34	36	33	33	32	27	30	NPF	
- Untuk Pemilikan Flat atau Apartemen	24	17	22	22	23	26	26	27	28	28	30	35	36	40	41	- For Apartment Ownership	
NPF	0	0	1	1	1	1	1	1	1	1	2	2	2	2	2	NPF	
- Untuk Pemilikan Ruko atau Rukan	13	12	15	16	16	15	15	15	15	15	14	15	15	14	16	- For Shop House Ownership	
NPF	-	0	0	0	0	0	2	2	3	3	0	0	0	0	0	NPF	
- Untuk Pemilikan Kendaraan Bermotor	3.174	537	104	67	67	67	67	66	65	65	64	62	62	61	59	- For Vehicles Ownership	
NPF	39	1	1	1	1	1	1	4	4	4	3	3	3	3	5	NPF	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	2.983	3.249	3.238	3.121	3.120	3.101	3.065	3.027	3.010	3.013	3.022	3.046	3.063	3.087	3.097	- Others	
NPF	42	43	77	78	82	82	81	83	79	79	78	78	72	73	73	NPF	
Bukan Lapangan Usaha Lainnya	48	34	15	15	15	15	15	14	14	14	14	13	14	14	13	Non Industrial Origin Others	
NPF	1	1	1	0	1	1	1	1	1	1	1	1	2	2	2	NPF	

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

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.061	2.777	3.528	3.437	3.628	3.838	3.907	4.874	4.800	4.418	4.666	4.677	4.526	4.474	4.263	1. Agricultures, Hunting and Forestry
NPF	131	145	129	137	195	141	113	108	141	149	152	110	86	82	88	NPF
2. Perikanan	879	1.155	1.215	1.195	798	795	960	958	936	963	967	969	966	986	972	2. Fishery
NPF	12	16	40	44	49	48	44	30	29	29	31	27	27	26	27	NPF
3. Pertambangan dan Penggalian	3.112	3.219	3.109	2.964	2.925	2.919	2.873	1.871	1.958	1.970	1.994	2.000	1.817	1.752	1.702	3. Mining and Quarrying
NPF	196	375	258	271	272	295	269	39	40	42	42	49	47	20	21	NPF
4. Industri Pengolahan	8.831	11.071	12.554	12.184	12.245	12.420	12.523	12.622	12.837	12.739	12.724	12.362	12.807	13.282	13.523	4. Processing Industry
NPF	423	425	674	862	560	442	511	326	407	420	451	345	385	399	482	NPF
5. Listrik, gas dan air	3.202	3.383	3.801	4.041	4.033	3.998	3.780	2.962	3.289	3.480	3.338	3.971	3.700	3.710	3.704	5. Electricity, Gas and Water
NPF	35	35	251	248	200	326	327	119	115	115	4	3	3	3	4	NPF
6. Konstruksi	4.787	5.388	6.756	6.322	6.840	7.039	7.124	6.782	7.029	7.285	7.238	7.299	7.518	7.990	7.763	6. Construction
NPF	227	190	334	381	310	350	352	306	305	302	303	298	313	228	228	NPF
7. Perdagangan Besar dan Eceran	13.183	18.848	20.637	20.355	20.266	20.609	21.480	21.630	20.682	20.688	20.857	20.453	20.925	20.892	20.810	7. Wholesale and Retail Trade
NPF	759	1.020	1.083	1.227	1.113	1.192	1.226	1.074	1.072	1.063	972	1.402	1.375	1.463	1.441	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	1.127	1.268	1.085	1.088	1.054	1.151	1.172	1.197	1.315	1.297	1.377	1.375	1.403	1.700	1.931	8. Provision of accommodation and the provision of eating and drinking
NPF	24	22	34	39	25	26	27	28	26	26	25	27	26	23	25	NPF
9. Transportasi, pergudangan dan komunikasi	4.452	4.783	4.940	4.837	5.024	4.986	4.964	4.931	5.102	5.054	5.069	4.576	4.258	4.531	4.411	9. Transportation, Warehousing and Communications
NPF	215	185	43	80	83	90	81	92	96	108	348	139	133	205	171	NPF
10. Perantara Keuangan	6.609	6.053	5.010	4.711	4.959	4.922	5.054	4.260	4.438	4.308	4.189	4.106	4.527	4.779	4.673	10. Financial intermediaries
NPF	60	260	370	441	166	152	150	16	12	22	19	21	20	20	34	NPF
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.585	5.852	5.553	5.592	5.412	5.192	5.266	5.178	5.169	5.038	5.096	4.949	5.126	5.084	4.974	11. Real Estate, Business, Ownership, and Business Services
NPF	279	268	301	306	281	286	337	147	153	168	171	309	311	129	132	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	16	9	6	7	4	4	4	3	2	2	2	3	3	3	8	12. Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	2	0	0	0	0	0	0	0	0	0	NPF
13. Jasa Pendidikan	1.689	1.888	1.993	1.993	1.796	1.807	1.819	1.811	1.779	1.807	1.807	1.672	1.689	2.001	2.055	13. Education Services
NPF	40	15	48	40	14	16	19	19	15	19	18	17	16	16	19	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.109	1.159	1.454	1.460	1.280	1.195	1.153	1.171	1.193	1.392	1.427	1.420	1.403	1.414	1.458	14. Health Services and Social Activities
NPF	9	4	30	38	23	24	22	23	23	26	23	10	11	9	15	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.849	2.476	2.396	2.412	4.131	4.201	4.177	3.814	3.698	3.656	3.579	3.405	3.147	3.072	3.184	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	62	117	89	134	268	378	400	111	119	126	159	157	161	132	196	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	155	247	277	273	283	289	299	310	308	309	319	323	329	331	333	16. Individual Services which Serve Households
NPF	2	7	7	7	8	8	8	9	8	8	9	8	8	6	7	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	0	0	0	-	-	17. International Agency and Other Extra International Agency
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1.311	531	390	1.054	326	323	321	201	200	182	184	293	678	445	364	18. Business Activities which are not clearly defined
NPF	218	56	150	214	141	140	141	122	121	107	107	219	240	223	159	NPF
Penerima Pembiayaan Bukan Lapangan Usaha Rumah Tangga																Financing to Non Industrial Origin House Hold
- Untuk Pemilikan Rumah Tinggal	17.431	20.044	21.888	21.588	21.730	22.009	22.123	21.721	22.138	22.176	22.634	22.640	22.831	22.844	22.603	- For Home Ownership
NPF	563	488	613	710	658	743	772	473	561	550	571	556	637	553	632	NPF
- Untuk Pemilikan Flat atau Apartemen	469	621	594	586	586	588	606	570	566	561	557	560	556	554	546	- For Apartment Ownership
NPF	16	16	32	33	27	35	35	17	17	18	19	17	16	17	18	NPF
- Untuk Pemilikan Ruko atau Rukan	1.269	1.148	1.146	1.118	1.116	1.124	1.101	1.078	1.090	1.097	1.126	1.124	1.063	1.066	1.076	- For Shop House Ownership
NPF	41	38	56	83	83	84	78	68	74	69	78	78	78	71	85	NPF
- Untuk Pemilikan Kendaraan Bermotor	1.125	3.567	3.166	3.112	3.137	3.077	3.032	2.964	2.907	2.859	2.866	2.846	2.738	2.702	2.689	- For Vehicles Ownership
NPF	41	42	50	50	47	50	54	57	51	160	48	79	40	36	36	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	3.757	13.744	15.002	14.879	15.114	15.104	15.150	14.837	14.878	14.913	15.927	16.116	16.025	16.258	16.112	- Others
NPF	144	127	192	215	175	195	196	148	163	168	170	158	158	138	157	NPF
Bukan Lapangan Usaha Lainnya	2.765	1.652	1.772	2.217	1.908	1.833	1.912	1.611	1.918	1.922	5.170	5.074	4.911	4.895	4.626	Non Industrial Origin Others
NPF	126	90	40	69	66	71	66	56	63	69	90	91	82	77	128	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)

Keterangan	2015	2016	2017	2018										2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.088	4.054	4.038	3.972	3.970	3.909	4.049	4.005	3.925	3.979	3.952	3.890	3.831	3.472	3.214	1. Agricultures, Hunting and Forestry
NPF	208	131	66	63	57	60	65	63	63	59	48	47	49	50	50	NPF
2. Perikanan	47	81	59	57	57	56	56	56	55	54	53	52	51	51	51	2. Fishery
NPF	4	11	3	3	2	2	2	3	2	2	2	2	2	2	2	NPF
3. Pertambangan dan Penggalian	1.500	1.725	1.841	1.777	1.750	1.644	1.426	1.407	1.332	1.330	1.286	1.286	1.191	1.186	1.202	3. Mining and Quarrying
NPF	148	160	18	21	21	21	21	20	3	3	0	1	1	1	1	NPF
4. Industri Pengolahan	4.466	4.218	3.477	3.108	3.374	3.363	3.288	3.703	3.667	3.676	3.588	3.512	3.274	3.396	3.393	4. Procesing Industry
NPF	295	262	466	465	461	482	482	482	478	478	476	460	463	463	676	NPF
5. Listrik, gas dan air	2.615	4.106	4.051	4.013	3.966	3.951	3.913	3.913	3.880	4.498	4.490	4.480	4.351	4.308	4.033	5. Electricity, Gas and Water
NPF	388	474	272	273	257	415	410	408	405	411	684	803	829	826	600	NPF
6. Konstruksi	2.089	2.222	3.181	3.135	3.259	3.187	3.078	3.488	3.437	3.846	4.247	4.710	5.079	5.443	5.133	6. Construction
NPF	128	107	454	469	309	296	297	265	265	259	19	15	40	34	32	NPF
7. Perdagangan Besar dan Eceran	5.841	5.756	4.466	4.280	4.242	4.111	3.981	3.984	3.920	3.892	3.875	3.752	3.466	3.446	3.392	7. Wholesale and Retail Trade
NPF	870	633	509	555	554	492	500	475	467	466	470	409	183	164	161	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	341	504	815	788	900	888	974	955	944	933	916	895	876	839	833	8. Provision of accomodation and the provision of eating and drinking
NPF	19	26	11	13	10	14	14	15	15	14	12	13	12	11	10	NPF
9. Transportasi, pergudangan dan komunikasi	4.094	4.032	3.340	2.958	3.060	2.932	2.788	2.889	2.829	2.789	2.712	2.537	2.442	2.270	2.270	9. Transportation, Warehousing and Communications
NPF	176	235	478	271	268	272	191	186	171	133	124	147	168	75	76	NPF
10. Perantara Keuangan	3.956	4.689	5.450	5.267	5.451	5.602	5.680	5.423	5.805	5.802	5.865	6.305	6.302	6.159	6.047	10. Financial intermediaries
NPF	99	116	55	68	62	65	73	52	65	70	67	65	129	127	111	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.437	2.000	2.202	2.144	2.174	2.154	2.066	2.060	2.063	2.196	2.140	2.083	2.266	2.268	2.236	11. Real Estate, Business, Ownership, and Business Services
NPF	40	30	19	30	28	43	43	39	57	38	21	23	43	44	45	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	250	-	-	-	-	-	-	-	3	3	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	681	834	1.375	1.384	1.442	1.460	1.508	1.530	1.767	1.698	1.713	1.719	1.719	1.833	1.827	13. Education Services
NPF	27	8	1	15	15	18	18	22	21	16	16	4	4	4	1	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	889	1.195	1.677	1.620	1.796	1.783	1.866	1.851	1.849	1.904	1.897	1.893	1.979	2.401	2.479	14. Health Services and Social Activities
NPF	41	12	5	5	3	5	12	12	12	62	61	60	60	59	57	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.534	1.317	1.574	1.565	1.594	1.624	1.650	1.643	1.600	1.567	1.544	1.500	1.473	1.284	1.243	15. Community, Sociocultural,Entertainment and Other Individual Services
NPF	144	81	46	50	44	49	50	49	48	46	46	40	42	38	40	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	113	84	46	41	39	37	38	34	32	33	32	30	28	25	23	16. Individual Services which Serve Households
NPF	1	5	4	4	3	4	5	4	4	3	4	2	3	3	3	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	19	-	-	-	-	-	-	-	-	-	-	-	-	-	1	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha Rumah Tangga																Financing to Non Industrial Origin
- Untuk Pemilikan Rumah Tinggal	6.396	7.236	7.766	7.827	7.927	8.564	8.653	8.582	8.645	8.711	8.761	8.825	8.891	9.043	9.045	- For Home Ownership
NPF	158	170	132	146	129	165	181	182	185	180	161	149	161	179	187	NPF
- Untuk Pemilikan Flat atau Apartemen	280	246	213	210	210	210	209	213	210	210	209	204	203	210	209	- For Apartement Ownership
NPF	11	7	4	4	4	4	4	5	5	5	4	4	4	4	4	NPF
- Untuk Pemilikan Ruko atau Rukan	166	187	171	168	170	115	114	115	114	116	121	119	117	124	120	- For Shop House Ownership
NPF	12	11	4	6	5	4	4	1	2	1	2	2	3	2	3	NPF
- Untuk Pemilikan Kendaraan Bermotor	210	156	630	744	820	954	1.083	1.167	1.252	1.398	1.487	1.600	1.729	1.948	2.117	- For Vehicles Ownership
NPF	5	3	2	3	2	2	2	2	2	2	2	2	2	2	3	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	9.688	10.561	13.906	14.251	14.617	14.528	14.921	14.948	15.253	15.572	15.937	16.304	16.752	17.447	17.597	- Others
NPF	313	246	191	207	187	176	189	187	182	164	156	128	135	130	123	NPF
Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Non Industrial Origin Others
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF

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

Keterangan	2015	2016	2017	2018											2019	Items	
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
<b>Jenis Penggunaan</b>																	
Kredit kepada Pihak Ketiga																	
1. Modal Kerja	1.916.256	2.049.098	2.222.823	2.137.840	2.185.021	2.209.472	2.275.952	2.344.924	2.329.057	2.353.260	2.423.637	2.436.850	2.432.748	2.512.476	2.386.513	Type of Use Credit to Third Party	
NPL	57.302	73.591	70.732	75.876	73.088	74.352	76.142	74.997	76.461	77.958	77.648	76.615	77.203	70.785	74.772	NPL	
2. Investasi	1.035.889	1.125.467	1.179.728	1.178.813	1.193.570	1.200.388	1.215.232	1.233.254	1.240.645	1.263.414	1.267.245	1.290.153	1.272.692	1.308.747	1.332.406	2. Investments	
NPL	27.045	36.123	31.048	35.190	34.326	35.638	35.621	33.270	34.234	34.583	33.540	35.502	35.776	31.829	33.077	NPL	
3. Konsumsi	1.105.759	1.202.630	1.335.393	1.345.688	1.364.646	1.368.304	1.388.115	1.395.935	1.406.250	1.415.821	1.429.217	1.441.775	1.454.714	1.473.659	1.467.697	3. Consumption	
NPL	16.586	18.422	21.141	23.279	23.044	23.506	24.412	24.755	25.295	25.216	24.873	24.799	24.627	22.650	24.728	NPL	
<b>Total Kredit</b>	<b>4.057.904</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>4.662.341</b>	<b>4.743.237</b>	<b>4.778.165</b>	<b>4.879.299</b>	<b>4.974.113</b>	<b>4.975.952</b>	<b>5.032.495</b>	<b>5.120.099</b>	<b>5.168.778</b>	<b>5.160.155</b>	<b>5.294.882</b>	<b>5.186.616</b>	<b>Total Credit</b>	
NPL	100.933	128.135	122.922	134.346	130.458	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	132.577	NPL	
<b>Orientasi Penggunaan</b>																	
Kredit kepada Pihak Ketiga																	
1. Eksport	93.281	96.852	121.345	116.115	112.912	112.438	116.670	121.469	119.816	124.047	124.324	130.523	125.816	131.582	124.098	1. Eksport	
NPL	2.327	2.059	2.044	2.516	2.491	2.459	2.480	2.400	2.623	2.623	2.657	2.637	2.542	2.294	2.303	NPL	
2. Impor	62.694	44.759	61.598	60.493	61.425	59.920	67.748	68.515	66.917	66.364	72.061	74.434	78.509	77.129	75.217	2. Impor	
NPL	2.325	1.189	1.459	1.485	1.380	1.384	2.625	1.156	793	782	845	855	1.023	1.203	1.247	NPL	
3. Lainnya	3.901.930	4.235.584	4.555.001	4.485.733	4.568.900	4.605.806	4.694.881	4.784.129	4.789.219	4.842.084	4.923.715	4.963.821	4.955.830	5.086.171	4.987.302	3. Other	
NPL	96.281	124.888	119.419	130.344	126.587	129.654	131.070	129.466	132.575	134.353	132.559	133.425	134.041	121.766	129.026	NPL	
<b>Total Kredit</b>	<b>4.057.904</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>4.662.341</b>	<b>4.743.237</b>	<b>4.778.165</b>	<b>4.879.299</b>	<b>4.974.113</b>	<b>4.975.952</b>	<b>5.032.495</b>	<b>5.120.099</b>	<b>5.168.778</b>	<b>5.160.155</b>	<b>5.294.882</b>	<b>5.186.616</b>	<b>Total Credit</b>	
NPL	100.933	128.135	122.922	134.346	130.458	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	132.577	NPL	
(r) Angka-angka diperbaiki																	
(r) Revised figures																	

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	<b>Type of Use</b>
1. Modal Kerja	29.951	21.534	14.585	14.271	14.793	15.077	15.190	15.413	15.498	15.474	15.588	15.544	15.405	15.228	14.807	1. Working Capital	
NPL	863	623	602	637	639	689	720	777	693	715	709	706	743	614	1.162	NPL	
2. Investasi	15.195	7.383	4.358	4.292	4.318	4.317	4.487	4.500	4.446	4.469	4.673	4.724	4.753	4.800	4.791	2. Investments	
NPL	470	249	281	321	329	339	337	346	269	267	267	262	285	276	286	NPL	
3. Konsumsi	40.947	37.985	24.045	24.428	25.215	25.803	26.074	26.095	26.210	26.367	26.489	26.694	26.799	26.857	26.962	3. Consumption	
NPL	260	277	337	344	361	376	379	388	545	549	531	542	513	495	435	NPL	
<b>Total Kredit</b>	<b>86.092</b>	<b>66.902</b>	<b>42.987</b>	<b>42.991</b>	<b>44.326</b>	<b>45.197</b>	<b>45.751</b>	<b>46.008</b>	<b>46.154</b>	<b>46.310</b>	<b>46.750</b>	<b>46.962</b>	<b>46.957</b>	<b>46.886</b>	<b>46.559</b>	<b>Total Credit</b>	
NPL	1.594	1.149	1.221	1.302	1.329	1.404	1.436	1.510	1.507	1.530	1.507	1.511	1.541	1.385	1.883	NPL	
<b>Orientasi Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	<b>User Orientation</b>
1. Ekspor	28	60	61	62	64	66	66	61	62	62	66	68	79	82	97	1. Ekspor	
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
2. Impor	41	55	40	32	33	26	23	30	22	21	27	8	15	2	20	2. Impor	
NPL	3	-	13	13	13	13	13	13	13	13	13	-	-	-	-	NPL	
3. Lainnya	86.024	66.787	42.886	42.896	44.229	45.105	45.663	45.917	46.070	46.228	46.657	46.886	46.862	46.802	46.442	3. Other	
NPL	1.591	1.149	1.207	1.289	1.316	1.391	1.423	1.497	1.494	1.517	1.494	1.511	1.541	1.385	1.883	NPL	
<b>Total Kredit</b>	<b>86.092</b>	<b>66.902</b>	<b>42.987</b>	<b>42.991</b>	<b>44.326</b>	<b>45.197</b>	<b>45.751</b>	<b>46.008</b>	<b>46.154</b>	<b>46.310</b>	<b>46.750</b>	<b>46.962</b>	<b>46.957</b>	<b>46.886</b>	<b>46.559</b>	<b>Total Credit</b>	
NPL	1.594	1.149	1.221	1.302	1.329	1.404	1.436	1.510	1.507	1.530	1.507	1.511	1.541	1.385	1.883	NPL	
(r) Angka-angka diperbaiki												r) Revised figures					

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																	
Kredit kepada Pihak Ketiga																	Type of Use
1. Modal Kerja	257.439	266.758	214.490	201.294	208.287	211.791	216.232	221.424	221.433	223.422	220.735	223.380	225.614	229.186	221.702	Credit to Third Party	
NPL	9.596	10.779	9.256	8.822	8.700	9.084	9.456	9.470	10.293	10.561	10.097	10.497	10.523	9.327	9.779	NPL	
2. Investasi	119.949	131.294	117.075	112.013	111.606	113.551	114.190	117.685	118.961	119.587	115.732	116.439	114.916	117.002	117.587	Investments	
NPL	3.819	5.258	4.687	4.830	4.708	5.060	5.101	4.953	5.001	5.314	5.253	4.962	4.639	4.554	4.590	NPL	
3. Konsumsi	150.725	162.548	191.747	166.112	167.719	169.055	170.378	170.047	170.592	171.493	168.231	169.055	170.026	170.943	170.971	Consumption	
NPL	1.619	1.770	2.431	2.606	2.554	2.642	2.823	2.932	2.968	2.904	2.872	2.792	2.862	2.543	2.807	NPL	
<b>Total Kredit</b>	<b>528.114</b>	<b>560.600</b>	<b>523.311</b>	<b>479.419</b>	<b>487.612</b>	<b>494.397</b>	<b>500.801</b>	<b>509.156</b>	<b>510.986</b>	<b>514.502</b>	<b>504.698</b>	<b>508.874</b>	<b>510.556</b>	<b>517.132</b>	<b>510.260</b>	<b>Total Credit</b>	
NPL	15.034	17.806	16.374	16.259	15.962	16.785	17.380	17.355	18.262	18.779	18.221	18.250	18.025	16.424	17.175	NPL	
<b>Orientasi Penggunaan</b>																	
Kredit kepada Pihak Ketiga																	User Orientation
1. Ekspor	17.960	14.543	12.032	10.293	8.972	9.463	9.970	13.049	13.902	13.850	13.603	13.640	13.179	15.573	12.798	Credit to Third Party	
NPL	515	303	97	97	97	98	98	100	99	98	120	120	93	54	50	1. Ekspor	
2. Impor	7.503	5.544	4.237	4.554	4.577	4.416	4.679	5.001	4.713	4.831	4.549	4.570	4.655	4.642	4.391	2. Impor	
NPL	190	165	6	10	10	10	10	10	10	10	9	9	9	217	215	NPL	
3. Lainnya	502.651	540.512	507.043	464.571	474.063	480.518	486.152	491.106	492.371	495.821	486.545	490.664	492.722	496.916	493.070	3. Other	
NPL	14.329	17.338	16.271	16.153	15.856	16.678	17.272	17.246	18.154	18.671	18.092	18.121	17.923	16.153	16.911	NPL	
<b>Total Kredit</b>	<b>528.114</b>	<b>560.600</b>	<b>523.311</b>	<b>479.419</b>	<b>487.612</b>	<b>494.397</b>	<b>500.801</b>	<b>509.156</b>	<b>510.986</b>	<b>514.502</b>	<b>504.698</b>	<b>508.874</b>	<b>510.556</b>	<b>517.132</b>	<b>510.260</b>	<b>Total Credit</b>	
NPL	15.034	17.806	16.374	16.259	15.962	16.785	17.380	17.355	18.262	18.779	18.221	18.250	18.025	16.424	17.175	NPL	
(r) Angka-angka diperbaiki									r) Revised figures								

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																	
Kredit kepada Pihak Ketiga																	Type of Use
1. Modal Kerja	701.323	734.389	769.286	773.511	781.350	791.124	810.259	840.532	837.959	858.513	888.455	886.071	875.132	898.203	862.840	1. Working Capital	
NPL	22.742	25.236	20.024	23.024	22.620	23.293	23.937	24.217	24.669	25.009	24.565	25.000	24.795	23.184	24.836	NPL	
2. Investasi	359.052	354.927	335.438	345.343	351.169	350.638	357.131	360.801	356.290	360.573	365.474	373.413	369.924	378.041	384.493	2. Investments	
NPL	12.435	15.758	9.887	11.239	10.996	10.917	10.925	10.665	11.901	11.887	10.896	10.903	11.197	9.316	9.597	NPL	
3. Konsumsi	447.456	478.174	478.090	505.011	508.935	512.320	517.413	517.638	520.292	525.201	531.398	535.862	542.739	552.468	551.711	3. Consumption	
NPL	8.127	9.171	9.213	10.129	10.094	10.334	10.676	11.077	11.023	10.842	10.678	10.485	9.973	10.809	NPL		
<b>Total Kredit</b>	<b>1.507.831</b>	<b>1.567.489</b>	<b>1.582.814</b>	<b>1.623.865</b>	<b>1.641.454</b>	<b>1.654.081</b>	<b>1.684.803</b>	<b>1.718.971</b>	<b>1.714.540</b>	<b>1.744.286</b>	<b>1.785.327</b>	<b>1.795.346</b>	<b>1.787.795</b>	<b>1.828.712</b>	<b>1.799.044</b>	<b>Total Credit</b>	
NPL	43.304	50.164	39.124	44.391	43.709	44.545	45.538	45.958	47.647	47.919	46.303	46.580	46.478	42.473	45.243	NPL	
<b>Orientasi Penggunaan</b>																	
Kredit kepada Pihak Ketiga																	User Orientation
1. Ekspor	59.473	66.089	63.810	63.649	62.222	62.758	60.452	63.905	67.631	71.966	73.673	80.284	76.916	77.094	75.096	1. Eksport	
NPL	1.353	1.357	636	654	673	653	566	581	799	837	866	862	871	851	1.014	NPL	
2. Impor	49.644	34.000	46.944	45.601	46.884	46.042	38.490	42.595	54.643	53.382	56.404	56.626	57.600	55.398	53.267	2. Impor	
NPL	2.033	965	574	563	490	521	455	556	707	694	747	768	940	911	957	NPL	
3. Lainnya	1.398.715	1.467.401	1.472.060	1.514.615	1.532.348	1.545.281	1.585.862	1.612.471	1.592.266	1.618.939	1.655.251	1.658.437	1.653.278	1.696.220	1.670.681	3. Other	
NPL	39.918	47.843	37.915	43.174	42.546	43.370	44.517	44.822	46.141	46.387	44.690	44.949	44.667	40.710	43.271	NPL	
<b>Total Kredit</b>	<b>1.507.831</b>	<b>1.567.489</b>	<b>1.582.814</b>	<b>1.623.865</b>	<b>1.641.454</b>	<b>1.654.081</b>	<b>1.684.803</b>	<b>1.718.971</b>	<b>1.714.540</b>	<b>1.744.286</b>	<b>1.785.327</b>	<b>1.795.346</b>	<b>1.787.795</b>	<b>1.828.712</b>	<b>1.799.044</b>	<b>Total Credit</b>	
NPL	43.304	50.164	39.124	44.391	43.709	44.545	45.538	45.958	47.647	47.919	46.303	46.580	46.478	42.473	45.243	NPL	
(r) Angka-angka diperbaiki									r) Revised figures								

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																	
Kredit kepada Pihak Ketiga																	Type of Use
1. Modal Kerja	863.669	957.997	1.152.275	1.079.124	1.108.832	1.119.019	1.161.192	1.196.080	1.182.678	1.183.912	1.226.942	1.240.416	1.244.904	1.297.434	1.216.200	1. Working Capital	
NPL	20.288	32.964	36.587	38.683	37.042	37.031	37.649	37.260	37.453	38.374	39.137	37.715	38.347	35.142	36.343	NPL	
2. Investasi	501.678	596.095	675.432	669.849	679.309	685.223	692.453	703.655	714.047	731.148	733.395	747.650	734.731	760.130	776.964	2. Investments	
NPL	8.493	12.322	12.847	15.374	15.198	15.983	15.971	14.626	14.362	14.302	14.092	15.605	16.031	14.917	15.944	NPL	
3. Konsumsi	416.541	460.629	571.337	579.646	591.641	589.205	601.549	610.566	616.398	619.407	624.452	630.852	635.393	642.291	637.297	3. Consumption	
NPL	5.048	5.896	7.739	8.569	8.544	8.505	8.838	9.042	9.273	9.229	9.209	9.405	9.334	8.326	9.190	NPL	
<b>Total Kredit</b>	<b>1.781.889</b>	<b>2.004.722</b>	<b>2.399.043</b>	<b>2.328.619</b>	<b>2.379.781</b>	<b>2.393.447</b>	<b>2.455.194</b>	<b>2.510.301</b>	<b>2.513.123</b>	<b>2.534.468</b>	<b>2.584.789</b>	<b>2.618.918</b>	<b>2.615.029</b>	<b>2.699.854</b>	<b>2.630.461</b>	<b>Total Credit</b>	
NPL	33.829	51.182	57.172	62.627	60.785	61.519	62.458	60.928	61.089	61.905	62.438	62.726	63.713	58.384	61.477	NPL	
<b>Orientasi Penggunaan</b>																	
Kredit kepada Pihak Ketiga																	User Orientation
1. Ekspor	15.351	16.015	45.348	41.943	41.327	39.826	39.666	38.900	37.852	37.803	36.766	36.315	35.422	38.661	35.937	1. Eksport	
NPL	459	399	1.312	1.765	1.721	1.708	1.817	1.720	1.726	1.687	1.671	1.654	1.579	1.388	1.240	NPL	
2. Impor	5.051	4.959	10.112	9.960	9.587	9.089	8.696	7.943	7.100	7.674	10.595	12.726	15.771	16.544	17.011	2. Impor	
NPL	57	58	777	811	779	751	753	57	62	65	75	77	74	76	75	NPL	
3. Lainnya	1.761.487	1.983.748	2.343.583	2.276.716	2.328.867	2.344.531	2.406.832	2.463.458	2.468.170	2.488.991	2.537.428	2.569.877	2.563.835	2.644.649	2.577.513	3. Other	
NPL	33.313	50.725	55.084	60.051	58.284	59.061	59.887	59.151	59.301	60.153	60.691	60.995	62.060	56.920	60.162	NPL	
<b>Total Kredit</b>	<b>1.781.889</b>	<b>2.004.722</b>	<b>2.399.043</b>	<b>2.328.619</b>	<b>2.379.781</b>	<b>2.393.447</b>	<b>2.455.194</b>	<b>2.510.301</b>	<b>2.513.123</b>	<b>2.534.468</b>	<b>2.584.789</b>	<b>2.618.918</b>	<b>2.615.029</b>	<b>2.699.854</b>	<b>2.630.461</b>	<b>Total Credit</b>	
NPL	33.829	51.182	57.172	62.627	60.785	61.519	62.458	60.928	61.089	61.905	62.438	62.726	63.713	58.384	61.477	NPL	

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																	
Pembiayaan kepada Pihak Ketiga																	Type of Use Financing to Third Party
1. Modal Kerja	6.202	3.699	3.442	3.061	2.975	3.000	3.085	2.932	2.868	3.027	3.021	3.003	3.012	2.980	2.843	1. Working Capital	
NPF	348	331	391	382	485	519	538	494	495	505	487	437	436	304	298	NPF	
2. Investasi	4.759	3.565	3.875	3.862	3.875	3.730	3.728	3.642	3.678	3.757	3.719	3.809	3.806	3.218	3.189	2. Investments	
NPF	293	764	968	979	891	921	918	799	803	817	802	798	791	95	98	NPF	
3. Konsumsi	6.534	4.133	3.921	3.790	3.802	3.816	3.797	3.782	3.785	3.819	3.852	3.901	3.940	4.009	4.020	3. Consumption	
NPF	104	71	105	107	108	120	116	120	126	124	119	118	118	106	111	NPF	
<b>Total Pembiayaan</b>	<b>17.495</b>	<b>11.396</b>	<b>11.237</b>	<b>10.713</b>	<b>10.652</b>	<b>10.546</b>	<b>10.611</b>	<b>10.356</b>	<b>10.332</b>	<b>10.603</b>	<b>10.592</b>	<b>10.713</b>	<b>10.759</b>	<b>10.206</b>	<b>10.052</b>	<b>Total Financing</b>	
NPF	746	1.165	1.465	1.468	1.484	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	506	NPF	
<b>Orientasi Penggunaan</b>																	
Pembiayaan kepada Pihak Ketiga																	User Orientation Financing to Third Party
1. Ekspor	-	0	0	0	-	-	-	-	-	68	68	68	67	67	66	66	1. Eksport
NPF	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Impor	24	-	-	-	-	-	-	-	-	-	-	-	0	0	-	2. Impor	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
3. Lainnya	17.472	11.396	11.237	10.713	10.652	10.546	10.611	10.356	10.332	10.535	10.524	10.645	10.692	10.139	9.986	3. Other	
NPF	746	1.165	1.465	1.468	1.484	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	506	NPF	
<b>Total Pembiayaan</b>	<b>17.495</b>	<b>11.396</b>	<b>11.237</b>	<b>10.713</b>	<b>10.652</b>	<b>10.546</b>	<b>10.611</b>	<b>10.356</b>	<b>10.332</b>	<b>10.603</b>	<b>10.592</b>	<b>10.713</b>	<b>10.759</b>	<b>10.206</b>	<b>10.052</b>	<b>Total Financing</b>	
NPF	746	1.165	1.465	1.468	1.484	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	506	NPF	

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																	
Pembiayaan kepada Pihak Ketiga																	Type of Use
1. Modal Kerja	40.616	46.048	49.478	48.335	49.611	50.466	51.424	49.860	49.865	49.587	49.348	48.289	48.808	49.531	48.988	Financing to Third Party	
NPF	1.924	2.458	2.815	3.194	2.677	2.860	2.953	1.954	2.056	2.005	2.046	1.721	1.699	1.580	1.607	1. Working Capital	
2. Investasi	18.340	24.060	25.226	25.591	25.392	25.220	25.451	24.713	24.871	25.005	25.485	25.564	26.012	26.917	27.139	2. Investments	
NPF	771	683	1.027	1.276	1.034	1.056	1.075	612	624	725	789	1.420	1.464	1.405	1.443	NPF	
3. Konsumsi	26.815	40.776	43.568	43.501	43.591	43.735	43.925	42.783	43.498	43.528	48.280	48.360	48.123	48.319	47.652	3. Consumption	
NPF	932	801	983	1.159	1.057	1.178	1.200	818	928	1.034	975	980	1.011	891	1.057	NPF	
<b>Total Pembiayaan</b>	<b>85.771</b>	<b>110.883</b>	<b>118.272</b>	<b>117.426</b>	<b>118.594</b>	<b>119.422</b>	<b>120.800</b>	<b>117.355</b>	<b>118.234</b>	<b>118.119</b>	<b>123.113</b>	<b>122.213</b>	<b>122.943</b>	<b>124.766</b>	<b>123.778</b>	<b>Total Financing</b>	
NPF	3.627	3.942	4.824	5.629	4.767	5.094	5.228	3.385	3.609	3.764	3.810	4.121	4.174	3.876	4.107	NPF	
<b>Orientasi Penggunaan</b>																	
Pembiayaan kepada Pihak Ketiga																	User Orientation
1. Ekspor	469	145	94	168	327	324	6.516	5.553	369	298	148	148	154	105	104	Financing to Third Party	
NPF	-	0	0	0	0	-	0	0	0	0	0	0	0	0	0	1. Eksport	
2. Impor	442	200	265	345	344	347	15.861	12.946	440	457	485	504	467	542	527	2. Impor	
NPF	42	0	88	88	88	88	1.393	521	-	-	-	-	-	-	-	NPF	
3. Lainnya	84.860	110.538	117.913	116.913	117.923	118.750	98.423	98.856	117.426	117.364	122.481	121.561	122.323	124.119	123.147	3. Other	
NPF	3.584	3.941	4.736	5.540	4.679	5.006	3.836	2.865	3.609	3.764	3.810	4.121	4.174	3.876	4.107	NPF	
<b>Total Pembiayaan</b>	<b>85.771</b>	<b>110.883</b>	<b>118.272</b>	<b>117.426</b>	<b>118.594</b>	<b>119.422</b>	<b>120.800</b>	<b>117.355</b>	<b>118.234</b>	<b>118.119</b>	<b>123.113</b>	<b>122.213</b>	<b>122.943</b>	<b>124.766</b>	<b>123.778</b>	<b>Total Financing</b>	
NPF	3.627	3.942	4.824	5.629	4.767	5.094	5.228	3.385	3.609	3.764	3.810	4.121	4.174	3.876	4.107	NPF	

\*) Angka-angka Sementara

\*) Provisional figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018												2019	Items
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																	
Pembiayaan kepada Pihak Ketiga																	Type of Use
1. Modal Kerja	16.821	18.674	19.268	18.245	19.172	18.995	18.569	18.683	18.757	19.325	19.548	20.148	19.873	19.914	19.132	Financing to Third Party	
NPF	1.610	1.201	1.057	1.133	925	875	888	825	803	790	609	538	659	634	748	NPF	
2. Investasi	17.140	18.143	18.326	17.864	17.901	17.710	17.791	18.258	18.352	18.875	18.767	18.552	18.550	18.639	18.243	2. Investments	
NPF	977	1.088	1.351	1.171	1.170	1.362	1.295	1.269	1.273	1.271	1.440	1.552	1.368	1.266	1.118	NPF	
3. Konsumsi	16.740	18.385	22.686	23.200	23.744	24.370	24.979	25.024	25.474	26.006	26.515	27.052	27.694	28.773	29.086	3. Consumption	
NPF	499	437	334	365	327	351	380	378	377	353	325	285	305	317	319	NPF	
Total Pembiayaan	<b>50.701</b>	<b>55.202</b>	<b>60.280</b>	<b>59.309</b>	<b>60.817</b>	<b>61.074</b>	<b>61.339</b>	<b>61.965</b>	<b>62.583</b>	<b>64.206</b>	<b>64.831</b>	<b>65.752</b>	<b>66.117</b>	<b>67.326</b>	<b>66.462</b>	Total Financing	
NPF	<b>3.085</b>	<b>2.727</b>	<b>2.741</b>	<b>2.669</b>	<b>2.422</b>	<b>2.588</b>	<b>2.562</b>	<b>2.472</b>	<b>2.454</b>	<b>2.413</b>	<b>2.374</b>	<b>2.376</b>	<b>2.332</b>	<b>2.217</b>	<b>2.185</b>	NPF	
<b>Orientasi Penggunaan</b>																	
Pembiayaan kepada Pihak Ketiga																	User Orientation
1. Ekspor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Ekspor	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
3. Lainnya	50.701	55.202	60.280	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	66.462	3. Other	
NPF	3.085	2.727	2.741	2.669	2.422	2.588	2.562	2.472	2.454	2.413	2.374	2.376	2.332	2.217	2.185	NPF	
Total Pembiayaan	<b>50.701</b>	<b>55.202</b>	<b>60.280</b>	<b>59.309</b>	<b>60.817</b>	<b>61.074</b>	<b>61.339</b>	<b>61.965</b>	<b>62.583</b>	<b>64.206</b>	<b>64.831</b>	<b>65.752</b>	<b>66.117</b>	<b>67.326</b>	<b>66.462</b>	Total Financing	
NPF	<b>3.085</b>	<b>2.727</b>	<b>2.741</b>	<b>2.669</b>	<b>2.422</b>	<b>2.588</b>	<b>2.562</b>	<b>2.472</b>	<b>2.454</b>	<b>2.413</b>	<b>2.374</b>	<b>2.376</b>	<b>2.332</b>	<b>2.217</b>	<b>2.185</b>	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	2015	2016	2017	2018												2019	Group of Banks
				Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
1. BUKU 1	-	0	-	-	-	-	-	-	-	-	-	0	-	0	-	1. BUKU 1	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
2. BUKU 2	103	265	450	481	493	513	509	534	527	554	588	585	605	617	607	2. BUKU 2	
NPL	7	12	19	18	19	19	20	21	23	26	26	25	24	24	24	NPL	
3. BUKU 3	41.914	44.684	36.461	36.036	32.992	33.181	31.427	33.675	32.682	32.683	32.880	32.542	33.151	33.248	33.059	3. BUKU 3	
NPL	1.098	1.253	1.012	1.064	1.113	1.093	1.138	1.238	1.246	1.226	1.171	1.072	966	972	999	NPL	
4. BUKU 4	28.523	30.691	42.267	42.594	42.639	43.049	42.797	43.781	39.030	44.413	44.605	45.013	45.349	46.431	46.277	4. BUKU 4	
NPL	712	746	1.006	1.021	1.038	1.030	1.014	1.040	931	1.013	1.016	969	962	1.001	1.016	NPL	
5 BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 BUKU 1 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
6 BUKU 2 SYARIAH	385	368	349	356	380	387	386	387	392	381	394	389	395	332	345	6 BUKU 2 SYARIAH	
NPF	19	18	33	22	13	16	20	23	26	23	21	19	19	11	14	NPF	
7 BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 BUKU 3 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
8 Bank Umum	70.926	76.007	79.526	79.467	76.504	77.129	75.118	78.378	72.631	78.031	78.467	78.529	79.500	80.628	80.289	8 Commercial Bank	
NPL	1.836	2.029	2.070	2.125	2.182	2.158	2.192	2.322	2.226	2.287	2.234	2.085	1.970	2.009	2.053	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	2014	2015	2016	2017	2018										2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																
1. Pertanian, Perburuan dan Kehutanan	212.386	254.954	283.827	317.373	314.957	319.600	322.685	329.490	334.522	339.258	340.574	338.567	344.096	345.383	354.878	350.218
NPL	3.827	4.853	6.286	4.332	4.059	4.182	4.646	4.552	4.544	4.557	5.229	5.092	5.058	5.090	4.672	4.996
2. Perikanan	7.698	8.843	9.479	11.273	10.880	10.639	10.773	11.008	11.214	11.240	11.426	11.519	11.609	11.674	12.137	12.065
NPL	195	262	242	302	256	256	251	271	276	270	260	254	250	249	221	638
3. Pertambangan dan Penggalian	141.824	135.273	126.335	113.615	102.507	104.750	98.968	105.319	113.514	116.178	129.143	137.179	139.649	132.933	137.912	129.440
NPL	3.574	5.582	9.043	7.019	6.359	6.572	5.869	5.172	4.929	5.282	5.307	5.119	6.774	6.595	6.423	6.271
4. Industri Pengolahan	660.536	760.048	781.765	824.111	782.934	793.325	798.313	813.860	843.890	832.268	840.810	868.916	874.216	859.480	899.088	869.183
NPL	12.267	18.977	26.924	22.287	23.795	23.578	24.262	23.875	24.031	25.257	25.384	25.145	22.894	23.414	22.724	24.051
5. Listrik, gas dan air	81.130	99.447	135.461	146.133	152.369	154.238	158.695	160.514	164.681	161.783	170.011	173.478	169.265	159.257	170.190	175.688
NPL	1.547	2.289	2.218	1.573	2.173	1.984	1.827	2.025	1.828	1.817	1.876	2.035	2.168	2.138	2.259	2.045
6. Konstruksi	147.266	172.934	214.757	258.931	244.129	254.714	256.441	267.356	277.219	282.394	287.139	290.871	305.327	310.312	316.097	307.027
NPL	6.784	7.005	8.279	9.491	12.441	11.973	12.234	12.369	12.085	12.254	12.324	11.919	11.469	11.722	9.919	10.873
7. Perdagangan Besar dan Eceran	716.733	792.503	841.384	885.462	873.234	885.838	905.220	919.799	930.037	926.183	934.039	961.465	961.334	964.806	975.995	949.880
NPL	22.782	27.948	35.789	36.083	38.824	37.066	37.259	37.510	37.508	37.737	38.500	38.131	39.232	39.269	35.285	37.459
8. Penyediaan akomodasi dan penyediaan makan minum	73.583	85.861	93.390	97.886	97.381	97.367	97.968	98.019	97.773	97.756	98.890	97.800	99.275	98.999	99.751	98.757
NPL	1.057	1.967	2.533	4.239	5.492	5.377	6.357	6.431	4.773	4.517	4.837	4.731	5.028	5.983	5.516	5.734
9. Transportasi, perdagangan dan komunikasi	171.805	177.546	171.795	182.628	183.379	192.105	194.208	208.440	214.226	208.724	209.696	210.082	212.928	210.777	217.323	212.240
NPL	5.516	6.815	8.303	6.836	6.892	6.704	6.633	6.440	6.409	6.425	6.126	6.317	6.103	5.972	5.825	5.261
10. Perantara Keuangan	166.182	164.681	193.946	214.182	206.814	211.490	215.017	222.242	230.761	226.854	223.313	225.945	228.456	227.379	244.486	228.622
NPL	1.559	1.052	2.415	1.640	2.166	1.955	1.730	3.650	3.622	3.649	3.641	3.529	3.626	3.526	2.863	2.983
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	165.466	184.755	209.999	221.922	220.557	225.520	221.724	225.117	229.839	233.915	236.835	238.363	244.822	246.872	248.218	245.187
NPL	3.391	4.817	5.470	5.473	5.581	4.942	5.446	6.068	5.237	5.862	5.952	5.947	6.615	6.308	4.606	4.990
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11.002	12.914	14.702	21.822	21.948	21.981	21.826	21.801	22.528	23.129	23.648	24.597	23.211	22.907	25.068	24.942
NPL	7	11	4	3	6	7	6	6	5	5	5	5	4	3	3	3
13. Jasa Pendidikan	6.648	8.129	8.553	10.104	10.185	10.166	10.346	10.497	10.750	10.973	11.189	11.227	11.299	11.364	12.322	12.186
NPL	69	140	127	128	136	97	117	113	127	127	124	126	116	120	100	124
14. Jasa Kesehatan dan Kegiatan Sosial	12.325	21.488	16.966	19.092	19.410	19.799	19.840	19.273	19.351	19.365	19.908	20.282	20.627	21.016	22.698	22.498
NPL	197	157	134	318	364	342	364	371	344	368	412	409	404	409	381	392
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	67.744	57.989	58.707	72.365	67.642	70.715	71.770	72.785	72.154	74.184	74.498	75.223	75.882	76.622	79.914	75.784
NPL	1.929	2.175	1.775	1.828	2.176	2.101	2.736	2.658	2.331	2.354	2.368	2.206	2.015	1.801	1.474	1.727
16. Jasa Perorangan yang Melayani Rumah Tangga	2.220	2.708	2.644	2.744	2.708	2.703	2.735	2.746	2.717	2.688	2.704	2.692	2.694	2.652	2.715	2.685
NPL	53	54	68	57	69	73	76	81	77	76	68	71	71	59	78	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	211	110	231	156	158	152	141	127	112	122	126	134	170	172	173	169
NPL	7	2	31	14	14	10	13	11	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	15.889	11.960	10.611	2.752	5.462	3.488	3.193	2.788	2.890	2.681	2.716	2.544	2.142	2.835	2.257	2.348
NPL	304	240	73	157	265	193	155	159	142	140	129	152	289	309	282	224
<b>Penerima Kredit Bukan Lapangan Usaha</b>																
Rumah Tangga																
- Untuk Pemilikan Rumah Tinggal	302.916	326.327	353.648	392.914	394.826	401.484	403.451	411.629	414.964	419.306	425.321	430.732	431.607	437.921	445.196	445.204
NPL	6.533	7.555	8.666	9.958	10.977	10.722	10.924	11.442	11.413	11.728	11.617	11.611	11.422	11.489	10.274	11.244
- Untuk Pemilikan Flat atau Apartemen	13.236	13.017	12.922	15.440	16.240	16.793	17.174	17.052	17.021	17.272	17.570	18.125	19.163	19.465	19.913	19.977
NPL	144	176	290	329	405	346	342	323	366	411	413	399	380	407	364	364
- Untuk Pemilikan Ruko atau Rukan	25.969	26.579	27.421	27.117	26.674	26.532	26.356	26.221	25.950	25.829	25.677	25.553	25.602	25.498	25.548	25.405
NPL	651	827	1.063	1.157	1.292	1.272	1.227	1.294	1.326	1.310	1.300	1.279	1.305	1.289	1.227	1.354
- Untuk Pemilikan Kendaraan Bermotor	123.165	120.557	118.133	124.510	128.619	129.563	130.932	133.175	135.157	136.482	137.294	139.403	138.780	140.240	140.449	141.166
NPL	1.312	1.691	1.561	1.630	1.782	1.724	1.817	1.929	2.044	2.061	2.212	2.072	1.984	1.914	1.919	2.060
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	367.466	429.773	468.215	542.095	552.589	561.744	562.265	567.007	568.851	572.541	575.249	580.021	590.090	594.383	606.712	600.838
NPL	3.667	3.917	3.976	5.089	5.879	6.018	6.241	6.180	6.302	6.414	6.332	6.294	6.389	6.458	5.856	6.382
Bukan Lapangan Usaha Lainnya	180.908	189.508	222.306	233.317	226.739	228.530	228.121	233.031	233.991	234.825	234.720	235.382	236.533	237.207	235.841	235.106
NPL	2.017	2.419	2.864	2.978	2.944	2.962	2.954	3.245	3.305	3.371	3.342	3.218	3.318	3.070	3.011	3.323

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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Keutanahan	124.393	149.120	175.746	199.270	193.459	195.811	194.642	197.276	198.466	202.817	207.694	205.340	208.102	211.253	217.110	214.076	1. Agricultures, Hunting and Forestry	
NPL	1.291	1.432	2.182	1.746	1.532	1.571	1.989	2.007	1.972	1.948	2.576	2.591	2.578	2.612	2.438	2.590	NPL	
2. Perikanan	3.208	3.616	4.204	5.093	4.997	5.031	5.160	5.260	5.315	5.410	5.473	5.594	5.630	5.697	5.766	5.701	2. Fishery	
NPL	88	105	115	145	103	100	96	107	108	104	104	102	99	95	81	473	NPL	
3. Pertambangan dan Penggalian	55.977	51.148	52.953	51.276	41.283	45.719	39.890	45.238	48.166	48.879	52.146	55.540	56.556	51.267	58.614	55.023	3. Mining and Quarrying	
NPL	881	2.592	3.661	3.215	2.986	2.954	1.865	1.714	1.732	1.275	1.284	1.905	3.234	3.056	3.196	3.104	NPL	
4. Industri Pengolahan	199.191	248.139	261.154	297.636	273.177	278.361	277.679	289.843	302.058	289.874	283.655	301.357	310.071	299.758	317.241	298.603	4. Procesing Industry	
NPL	3.388	6.729	11.273	11.572	11.519	11.776	12.435	11.973	11.707	12.535	12.242	12.387	10.347	10.997	10.876	10.849	NPL	
5. Listrik, gas dan air	41.458	51.217	83.715	88.544	92.450	94.019	98.426	100.774	100.511	97.185	95.067	93.422	87.555	86.080	89.927	95.457	5. Electricity, Gas and Water	
NPL	441	494	434	217	812	811	735	747	740	792	794	804	758	921	933	NPL		
6. Konstruksi	56.121	68.129	87.889	106.403	97.599	105.484	106.818	112.128	117.207	117.725	118.443	124.352	131.409	134.678	139.135	135.474	6. Construction	
NPL	2.012	1.910	2.924	2.114	5.017	4.919	4.985	5.019	5.024	5.118	5.239	5.070	5.476	5.334	4.675	5.042	NPL	
7. Perdagangan Besar dan Eceran	282.359	330.005	378.547	384.361	375.642	385.030	401.450	407.923	411.916	421.745	425.150	431.985	439.343	441.826	450.251	433.234	7. Wholesale and Retail Trade	
NPL	8.537	10.603	14.873	15.404	15.797	15.469	15.738	15.619	15.825	15.071	15.480	15.683	15.993	15.466	13.622	14.284	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	17.052	21.408	25.306	28.728	28.419	28.748	28.877	28.933	28.967	28.770	29.310	29.598	29.799	30.141	30.296	30.139	8. Provision of accomodation and the provision of eating and drinking	
NPL	378	734	772	886	1.160	1.027	1.140	1.170	767	686	750	693	599	524	451	579	NPL	
9. Transportasi, pergudangan dan komunikasi	60.622	62.562	64.111	75.486	75.032	75.788	76.625	82.886	86.325	84.524	85.436	87.453	87.677	83.985	89.258	89.089	9. Transportation, Warehousing and Communications	
NPL	1.005	1.752	3.838	2.409	2.373	2.285	2.072	2.104	2.092	2.068	1.865	1.835	2.000	2.164	2.305	2.283	NPL	
10. Perantara Keuangan	26.878	27.051	35.644	35.511	29.569	28.988	29.790	32.036	34.502	33.628	32.868	33.022	33.010	33.098	36.537	32.591	10. Financial intermediaries	
NPL	78	311	982	439	598	592	385	1.786	1.650	1.616	1.615	1.614	1.619	1.621	1.603	1.604	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	37.668	46.231	56.971	64.100	61.818	65.140	61.614	62.509	64.358	66.334	67.669	70.578	72.559	72.691	76.076	75.046	11. Real Estate, Business, Ownership, and Business Services	
NPL	633	1.257	1.020	1.198	1.202	953	916	981	966	1.084	1.072	1.103	1.187	1.028	823	1.144	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9.551	10.898	12.971	19.964	20.160	20.144	19.955	20.000	21.002	21.336	21.826	22.627	21.233	20.685	22.199	22.065	12. Government administration, Defense and Compulsory social security	
NPL	3	7	3	1	4	5	4	4	4	4	4	4	3	3	3	2	NPL	
13. Jasa Pendidikan	1.164	1.324	1.389	1.584	1.680	1.737	1.757	1.777	1.806	1.845	2.060	2.145	2.455	2.540	2.836	2.780	13. Education Services	
NPL	16	18	25	27	29	27	31	28	27	32	28	29	33	39	27	40	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	3.305	10.381	5.210	5.756	5.824	6.223	6.304	5.882	5.883	6.339	6.559	6.928	7.027	7.163	8.058	7.680	14. Health Services and Social Activities	
NPL	45	32	58	213	241	218	227	229	204	227	235	224	231	225	223	226	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	26.366	21.721	24.461	33.586	27.591	28.478	28.675	29.066	30.177	31.625	32.360	34.221	35.146	36.521	41.075	36.677	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	474	613	356	521	634	601	699	712	729	715	668	663	620	591	526	616	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	1.762	2.077	1.940	2.027	1.989	1.979	2.004	2.001	1.969	1.934	1.925	1.892	1.862	1.790	1.837	1.757	16. Individual Services which Serve Households	
NPL	34	37	41	29	42	45	46	50	48	49	42	42	43	41	33	47	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	4	3	38	83	102	102	105	106	108	119	122	124	166	167	169	166	17. International Agency and Other Extra International Agency	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	7.084	8.194	8.200	584	1.095	1.171	256	269	291	354	372	288	288	286	274	474	18. Business Activities which are not clearly defined	
NPL	7	6	11	1	41	42	4	5	5	4	4	4	31	30	22	26	NPL	
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	<b>Loans to Non Industrial Origin House Hold</b>	
Rumah Tangga																		
- Untuk Pemilikan Rumah Tinggal	152.583	171.736	197.197	229.922	232.419	237.786	237.969	243.992	247.715	250.442	254.386	258.299	258.049	263.191	268.935	270.084	- For Home Ownership	
NPL	3.572	3.957	4.402	4.976	5.603	5.438	5.384	5.620	5.759	5.791	5.868	5.800	5.689	5.697	4.886	5.637	NPL	
- Untuk Pemilikan Flat atau Apartemen	5.309	5.213	5.134	6.004	6.129	6.271	6.317	5.910	5.798	5.850	5.927	6.062	6.837	6.897	7.082	7.110	- For Apartement Ownership	
NPL	58	86	110	154	167	163	146	127	127	133	135	137	165	151	138	172	NPL	
- Untuk Pemilikan Ruko atau Rukan	4.942	5.376	6.235	6.935	6.923	6.973	6.923	6.871	6.795	6.762	6.747	6.721	6.849	6.901	6.921	6.930	- For Shop House Ownership	
NPL	221	298	383	456	504	485	475	513	517	505	531	512	533	539	508	555	NPL	
- Untuk Pemilikan Kendaraan Bermotor	24.568	25.807	26.379	30.632	31.779	31.957	32.432	33.177	34.566	34.807	34.879	34.894	34.837	35.852	36.275	36.276	- For Vehicles Ownership	
NPL	320	418	434	485	534	508	518	548	604	609	617	603	524	519	594	NPL		
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	158.388	186.020	210.299	249.800	254.595	262.028	261.223	267.982	272.355	275.166	275.158	276.341	282.875	284.058	289.609	284.184	- Others	
NPL	1.770	1.730	1.666	2.030	2.227	2.253	2.301	2.239	2.208	2.194	2.204	2.218	2.365	2.368	2.043	2.271	NPL	
Bukan Lapangan Usaha Lainnya	25.134	29.477	34.087	39.754	38.495	40.250	38.645	38.540	39.722	40.286	40.542	40.788	42.712	42.991	44.116	43.320	Non Industrial Origin Others	
NPL	392	624	776	757	797	805	787	756	768	785	788	751	966	942	900	895	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	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	58.658	74.054	80.256	90.109	93.906	95.214	97.966	99.034	103.671	103.496	99.699	100.583	103.638	101.801	104.822	102.194	
NPL	1.385	1.719	2.651	1.253	1.273	1.358	1.394	1.400	1.393	1.430	1.445	1.305	1.312	1.321	1.131	1.285	
2. Perikanan	3.068	3.203	3.930	4.754	4.512	4.241	4.214	4.377	4.506	4.486	4.588	4.542	4.609	4.604	4.971	4.999	
NPL	41	78	84	99	93	96	95	103	104	105	95	95	92	94	86	102	
3. Pertambangan dan Penggalian	43.657	44.830	39.673	41.586	40.952	39.725	39.686	39.290	38.368	38.147	41.264	39.344	44.601	44.688	45.454	42.435	
NPL	1.889	1.590	4.278	3.192	2.854	3.107	3.480	3.055	2.771	3.572	3.614	2.826	3.181	3.187	2.876	2.755	
4. Industri Pengolahan	271.943	311.728	331.052	357.410	344.688	349.295	355.439	359.154	370.530	368.673	379.378	386.965	379.952	379.174	395.685	386.255	
NPL	5.126	6.562	10.555	7.555	8.645	8.323	8.275	8.384	8.300	8.443	8.874	8.454	8.237	8.107	7.908	9.170	
5. Listrik, gas dan air	28.408	30.123	31.686	40.491	42.632	42.188	40.609	40.356	43.434	43.480	51.328	50.922	51.959	47.750	50.415	50.578	
NPL	957	1.637	1.535	1.101	1.104	912	804	909	699	693	696	858	980	1.005	1.002	778	
6. Konstruksi	62.013	72.123	92.473	111.051	108.940	109.884	108.885	110.902	113.257	116.943	116.459	114.529	121.319	122.895	126.882	125.292	
NPL	1.840	2.023	3.078	4.905	5.084	4.670	4.801	4.882	4.606	4.610	4.432	3.518	3.777	2.772	3.238		
7. Perdagangan Besar dan Eceran	319.318	343.801	358.041	391.871	385.485	389.921	392.864	399.361	400.377	393.905	397.968	415.881	407.380	409.438	408.723	398.915	
NPL	9.143	9.818	14.341	15.306	17.204	15.860	15.778	15.851	15.512	16.224	16.539	16.048	16.839	17.316	15.670	16.556	
8. Penyediaan akomodasi dan penyediaan makan minum	47.078	54.093	59.801	59.431	58.756	58.292	58.749	58.675	58.300	58.440	58.659	58.945	58.009	57.406	57.949	57.128	
NPL	464	673	1.298	2.512	2.998	2.992	3.818	3.867	2.577	2.475	2.822	2.702	3.568	4.583	4.190	4.298	
9. Transportasi, pergudangan dan komunikasi	78.969	78.764	79.871	82.875	82.500	83.481	85.591	88.021	88.739	89.654	90.345	90.145	91.840	92.201	92.163	88.809	
NPL	2.632	3.573	3.679	3.517	3.751	3.755	3.865	3.628	3.723	3.756	3.687	3.900	3.550	3.357	3.107	2.569	
10. Perantara Keuangan	66.962	73.240	86.994	100.021	98.241	102.548	101.656	105.129	107.174	104.190	101.854	101.537	103.943	105.751	108.231	103.784	
NPL	1.106	524	1.123	998	1.240	1.002	1.024	1.533	1.482	1.510	1.518	1.426	1.523	1.431	841	983	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	107.844	114.910	130.031	132.246	132.138	132.078	131.400	134.069	135.776	136.296	138.543	136.419	140.807	142.216	142.944	140.913	
NPL	1.966	2.852	3.216	2.489	2.885	2.500	2.962	3.660	2.927	3.394	3.551	3.539	4.087	3.947	3.182	3.191	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	32	274	172	319	209	302	304	311	326	344	360	367	371	443	433	298	
NPL	4	2	1	2	2	2	2	1	1	1	1	1	1	0	0	0	
13. Jasa Pendidikan	4.018	4.858	5.296	6.314	6.307	6.236	6.400	6.496	6.621	6.782	6.808	6.745	6.707	6.690	7.307	7.290	
NPL	35	83	83	77	84	45	59	55	68	65	68	66	55	53	52	60	
14. Jasa Kesehatan dan Kegiatan Sosial	7.025	8.599	9.083	10.045	10.351	10.313	10.375	10.508	10.529	10.068	10.357	10.359	10.505	10.632	11.232	11.371	
NPL	118	94	57	60	77	78	82	89	87	86	122	128	114	126	116	123	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	32.145	27.352	26.220	25.659	26.674	28.392	28.828	28.277	27.852	27.899	27.518	26.675	26.571	25.983	25.741	25.422	
NPL	970	867	862	742	969	920	1.448	1.344	1.048	1.042	1.091	1.089	946	756	582	674	
16. Jasa Perorangan yang Melayani Rumah Tangga	173	273	299	237	243	237	239	244	232	217	218	200	200	192	188	181	
NPL	6	8	17	13	12	13	13	15	12	9	9	11	8	8	8	8	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	54	75	27	13	4	4	4	4	4	4	4	10	4	4	3	3	
NPL	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Kegiatan yang belum jelas batasannya	589	884	1.079	963	2.626	1.230	1.156	728	765	777	879	861	991	2.021	1.456	1.355	
NPL	23	33	58	152	216	143	140	141	123	122	110	110	222	242	225	161	
<b>Penerima Kredit Bukan Lapangan Usaha</b>	<b>Loans to Non Industrial Origin House Hold</b>																
Rumah Tinggal	- Untuk Pemilikan Rumah Tinggal	122.500	124.040	129.322	138.773	138.418	139.626	141.289	143.390	142.995	144.814	146.780	148.396	149.401	150.485	151.686	151.035
NPL	- Untuk Pemilikan Rumah Tinggal	2.048	2.365	2.919	3.473	3.768	3.677	3.849	4.087	3.902	4.037	3.899	3.989	3.924	4.010	3.786	3.979
- Untuk Pemilikan Flat atau Apartemen	7.066	6.866	6.874	8.718	9.396	9.816	10.161	10.446	10.529	10.741	10.980	11.401	11.661	11.898	12.067	12.125	
NPL	- Untuk Pemilikan Flat atau Apartemen	78	78	126	116	180	126	137	134	174	174	176	158	110	162	139	131
- Untuk Pemilikan Ruko atau Rukan	20.032	20.100	20.320	19.471	19.046	18.851	18.726	18.645	18.489	18.407	18.278	18.174	18.094	17.958	17.987	17.834	
NPL	- Untuk Pemilikan Ruko atau Rukan	350	420	561	602	682	678	645	666	695	690	653	648	656	638	603	676
- Untuk Pemilikan Kendaraan Bermotor	92.918	91.251	87.802	90.114	93.154	93.966	94.929	96.471	97.118	98.257	99.061	101.141	100.712	101.214	100.921	101.641	- For Vehicles Ownership
NPL	- Untuk Pemilikan Kendaraan Bermotor	959	1.246	1.107	1.116	1.216	1.185	1.274	1.354	1.410	1.420	1.563	1.440	1.432	1.369	1.440	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	67.585	83.431	133.214	152.415	150.857	150.407	150.490	151.701	148.667	149.380	150.218	151.910	152.749	154.415	155.279	153.793	- Others
NPL	- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	1.214	1.363	1.666	2.128	2.379	2.409	2.490	2.679	2.789	2.914	2.829	2.805	2.725	2.626	2.549	2.717
Bukan Lapangan Usaha Lainnya	39.753	27.907	33.564	34.711	36.005	35.475	35.476	35.102	35.604	35.554	35.305	35.282	35.554	35.623	36.437	37.395	Non Industrial Origin Others
NPL	Bukan Lapangan Usaha Lainnya	808	793	914	828	860	847	841	861	890	887	881	826	798	801	938	NPL

\*) 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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Penerima Kredit Lapangan Usaha																		Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.185	2.659	1.621	1.942	1.880	1.915	1.931	1.971	2.061	2.142	2.266	2.397	2.509	2.701	2.904	2.930	1. Agricultures, Hunting and Forestry	
NPL	77	124	59	50	51	48	53	55	56	58	77	77	54	58	59	63	NPL	
2. Perikanan	374	837	165	226	237	242	242	274	274	238	237	237	242	253	253	253	2. Fishery	
NPL	24	31	1	3	3	4	2	2	2	2	2	2	2	1	2	2	NPL	
3. Pertambangan dan Penggalian	1.104	737	207	257	265	258	267	252	296	287	301	293	285	364	367	401	3. Mining and Quarrying	
NPL	45	102	59	32	35	32	39	32	32	32	32	7	9	9	13	13	NPL	
4. Industri Pengolahan	9.473	10.843	3.409	3.784	3.635	3.820	3.779	3.793	3.877	3.724	3.704	3.651	3.718	3.711	3.720	3.646	4. Processing Industry	
NPL	287	449	143	194	169	167	168	178	167	162	169	171	161	163	61	62	NPL	
5. Listrik, gas dan air	445	291	246	391	362	358	289	288	282	283	358	356	355	350	350	334	5. Electricity, Gas and Water	
NPL	3	3	2	4	3	3	41	41	38	39	39	39	40	40	2	2	NPL	
6. Konstruksi	3.980	4.433	2.197	2.609	2.533	2.715	2.774	2.803	2.776	2.802	2.836	2.875	2.812	2.839	2.867	2.745	6. Construction	
NPL	125	166	106	152	159	149	181	180	187	180	189	189	172	176	141	144	NPL	
7. Perdagangan Besar dan Eceran	25.140	29.580	15.373	16.959	16.796	17.087	17.518	17.707	17.924	18.009	18.473	18.759	18.944	19.360	19.559	19.603	7. Wholesale and Retail Trade	
NPL	809	948	414	593	631	752	776	833	877	907	920	892	885	862	689	1.184	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	3.214	3.425	1.243	1.277	1.346	1.369	1.317	1.327	1.369	1.484	1.674	1.860	1.940	2.078	2.179	2.262	8. Provision of accomodation and the provision of eating and drinking	
NPL	91	77	36	40	39	39	40	41	77	78	88	88	87	87	68	49	NPL	
9. Transportasi, pergudangan dan komunikasi	3.539	3.924	2.030	2.154	2.103	2.012	2.110	2.148	2.081	2.070	2.056	2.046	2.051	2.058	2.099	2.085	9. Transportation, Warehousing and Communications	
NPL	111	264	117	304	305	210	215	217	102	104	98	100	65	71	59	59	NPL	
10. Perantara Keuangan	10.287	9.160	5.579	5.312	5.113	5.169	5.388	5.767	5.631	5.688	5.700	5.322	5.270	5.202	5.062	10. Financial intermediaries		
NPL	334	94	135	90	127	142	137	133	116	115	114	125	120	115	41	41	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.403	6.624	3.501	3.966	3.894	3.966	3.904	3.841	3.809	4.167	4.298	4.614	4.672	4.620	4.218	4.182	11. Real Estate, Business, Ownership, and Business Services	
NPL	95	147	617	653	670	669	672	681	640	628	627	627	650	639	54	73	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	67	7	0	0	0	0	0	0	0	0	0	0	0	0	2	2	12. Government administration, Defense and Compulsory social security	
NPL	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
13. Jasa Pendidikan	709	1.054	777	958	946	943	943	946	1.017	1.007	973	968	951	946	946	918	13. Education Services	
NPL	1	10	6	7	5	7	8	7	8	10	11	11	11	11	7	9	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	699	923	602	713	706	705	688	693	725	725	737	705	788	829	810	861	14. Health Services and Social Activities	
NPL	4	6	9	24	25	24	31	31	30	32	34	34	33	33	17	17	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.369	2.885	2.349	7.156	8.065	8.507	8.907	9.314	9.313	9.147	8.991	8.854	8.731	8.599	8.513	8.355	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	77	76	14	41	41	36	41	42	45	47	49	50	52	67	61	58	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	165	221	223	255	253	263	270	282	300	322	346	383	414	452	468	493	16. Individual Services which Serve Households	
NPL	4	3	4	6	6	6	6	6	7	8	7	9	8	9	7	7	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency	
NPL	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	6.182	1.038	33	25	27	13	13	14	14	14	14	15	13	11	67	65	18. Business Activities which are not clearly defined	
NPL	272	197	1	0	0	0	0	0	0	0	1	1	1	1	1	1	NPL	
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin	
Rumah Tangga																	House Hold	
- Untuk Pemilikan Rumah Tinggal	4.144	4.029	1.235	1.391	1.408	1.411	1.441	1.461	1.472	1.513	1.528	1.551	1.620	1.606	1.681	1.672	- For Home Ownership	
NPL	153	151	67	62	67	66	83	76	77	78	81	82	84	81	72	75	NPL	
- Untuk Pemilikan Flat atau Apartemen	251	368	150	157	165	160	166	168	171	170	163	169	178	178	185	166	- For Apartement Ownership	
NPL	0	5	3	1	1	1	1	7	7	7	8	10	9	9	9	9	NPL	
- Untuk Pemilikan Ruko atau Rukan	162	164	31	32	30	29	30	30	30	33	33	39	39	38	36	42	- For Shop House Ownership	
NPL	3	3	1	1	1	1	1	2	2	3	3	1	1	1	1	1	NPL	
- Untuk Pemilikan Kendaraan Bermotor	3.052	1.825	987	462	428	433	431	444	450	474	492	548	550	564	582	583	- For Vehicles Ownership	
NPL	15	13	9	11	10	10	6	6	10	10	9	9	8	7	9	9	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	42.588	46.263	7.338	8.467	8.579	8.748	8.800	8.882	8.898	8.997	9.187	9.477	9.703	9.791	9.807	9.833	- Others	
NPL	196	211	100	197	191	198	209	220	224	235	238	222	236	257	242	293	NPL	
Bukan Lapangan Usaha Lainnya	469	543	866	916	899	907	911	915	928	944	963	1.135	1.219	1.235	1.140	1.130	Non Industrial Origin Others	
NPL	5	14	14	62	64	67	70	71	70	70	66	66	67	68	68	68	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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	11.231	10.324	10.040	10.487	10.324	10.484	10.609	10.871	10.910	10.798	10.832	10.925	10.993	11.185	11.528	12.267	1. Agricultures, Hunting and Forestry	
NPL	1.073	1.218	1.320	1.206	1.127	1.129	1.157	1.033	1.065	1.062	1.073	1.062	1.058	1.042	1.001	1.013	NPL	
2. Perikanan	499	524	606	792	760	772	821	841	839	856	858	853	859	884	860		2. Fishery	
NPL	42	49	40	51	53	52	51	55	57	54	55	55	57	57	51	60	NPL	
3. Pertambangan dan Penggalian	1.129	979	858	662	591	620	655	1.102	1.094	1.060	1.062	519	526	685	785	742	3. Mining and Quarrying	
NPL	146	422	335	138	95	94	95	96	96	108	101	101	99	108	100	103	NPL	
4. Industri Pengolahan	7.645	8.105	8.367	9.038	9.096	9.013	8.884	8.520	8.427	8.993	8.970	9.999	9.561	9.204	9.414	9.643	4. Procesing Industry	
NPL	525	610	696	474	438	450	460	459	462	461	444	443	453	453	443	481	NPL	
5. Listrik, gas dan air	3.302	4.501	3.548	3.032	2.997	2.879	2.864	2.845	3.736	4.029	4.021	4.070	4.289	4.241	4.077	3.000	5. Electricity, Gas and Water	
NPL	146	155	126	222	225	224	213	213	213	213	206	206	206	205	204	206	NPL	
6. Konstruksi	16.682	17.878	19.491	25.126	21.263	22.558	22.926	25.292	26.742	28.298	30.821	30.586	30.042	31.014	29.854	25.420	6. Construction	
NPL	2.366	2.657	2.126	2.241	2.092	2.152	2.185	2.204	2.161	2.199	2.130	2.073	2.138	2.265	2.160	2.274	NPL	
7. Perdagangan Besar dan Eceran	28.531	29.051	30.436	31.630	30.972	31.270	31.390	31.639	31.700	31.606	31.600	31.632	31.721	31.995	32.163	31.278	7. Wholesale and Retail Trade	
NPL	2.490	2.896	2.962	2.993	3.104	3.088	3.095	3.176	3.202	3.133	3.119	2.959	2.953	2.957	2.637	2.752	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	4.936	5.151	4.938	5.748	6.049	6.077	6.115	6.175	6.175	6.165	6.211	6.210	6.232	6.237	6.253	6.262	8. Provision of accomodation and the provision of eating and drinking	
NPL	123	481	426	723	1.215	1.238	1.277	1.279	1.277	1.274	1.172	1.173	699	714	630	632	NPL	
9. Transportasi, pergudangan dan komunikasi	3.323	2.629	2.820	3.520	3.256	3.259	3.326	3.337	3.315	3.326	3.329	3.355	3.379	3.390	3.393	3.316	9. Transportation, arehousing and Communications	
NPL	977	598	474	394	241	234	260	261	261	260	237	242	243	237	215	218	NPL	
10. Perantara Keuangan	6.105	6.586	7.862	8.172	6.334	6.795	7.793	7.768	9.274	7.492	7.508	9.516	8.611	7.107	14.914	10.597	10. Financial intermediaries	
NPL	38	67	94	52	69	87	61	66	159	63	48	49	49	49	200	176	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.054	5.775	6.892	8.193	8.399	8.932	8.459	8.605	7.995	8.790	8.662	8.986	8.627	8.875	6.872	7.507	11. Real Estate, Business, Ownership, and Business Services	
NPL	618	521	550	879	622	621	691	623	580	633	582	558	569	579	440	476	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Janinian Sosial Wajib	761	1.064	1.052	1.315	1.352	1.306	1.336	1.316	1.021	1.272	1.281	1.419	1.421	1.661	2.316	2.462	12. Government administration, Defense and Compulsory social security	
NPL	0	0	0	-	0	0	0	0	0	0	0	0	0	-	-	0	NPL	
13. Jasa Pendidikan	639	729	986	1.192	1.193	1.198	1.192	1.216	1.238	1.288	1.276	1.291	1.150	1.154	1.199	1.165	13. Education Services	
NPL	12	25	9	14	14	15	15	19	19	16	14	16	14	14	14	14	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	1.057	1.384	1.951	2.201	2.132	2.156	2.064	2.093	2.113	2.125	2.143	2.171	2.186	2.253	2.454	2.442	14. Health Services and Social Activities	
NPL	28	24	10	21	21	24	22	23	22	23	23	25	24	26	26	26	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.432	4.075	3.870	4.665	4.003	4.056	4.080	4.102	3.332	4.101	4.180	4.051	4.022	4.057	3.095	3.897	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	397	563	519	511	511	523	526	540	489	535	541	387	386	377	293	369	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	118	138	182	225	223	224	221	219	215	214	214	217	217	217	222	222	16. Individual Services which Serve Households	
NPL	10	6	6	9	9	10	10	10	10	10	10	10	13	12	12	14	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	133	19	158	58	52	46	33	18	0	0	1	0	0	0	0	0	17. International Agency and Other Extra International Agency	
NPL	6	1	30	14	13	10	13	11	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	112	101	286	131	413	335	306	284	199	225	183	140	31	28	20	21	18. Business Activities which are not clearly defined	
NPL	0	3	3	2	4	4	4	4	4	3	3	4	2	2	2	2	NPL	
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	<b>Loans to Non Industrial Origin</b>	
Rumah Tangga																	House Hold	
- Untuk Pemilikan Rumah Tinggal	20.451	22.867	22.336	20.164	20.023	20.124	20.223	20.268	20.277	20.094	20.226	20.115	20.149	20.247	20.500	20.035	- For Home Ownership	
NPL	714	1.025	1.239	1.375	1.476	1.480	1.545	1.596	1.608	1.753	1.697	1.667	1.657	1.633	1.464	1.483	NPL	
- Untuk Pemilikan Flat atau Apartemen	470	450	550	378	372	371	357	353	349	342	334	331	326	328	410	407	- For Apartement Ownership	
NPL	9	7	51	57	57	56	58	55	57	96	95	96	95	84	76	53	NPL	
- Untuk Pemilikan Ruko atau Rukan	586	721	609	487	486	484	472	468	432	427	418	415	411	391	395	390	- For Shop House Ownership	
NPL	70	95	105	82	88	92	91	94	93	93	97	96	91	86	93	NPL		
- Untuk Pemilikan Kendaraan Bermotor	499	468	493	439	444	442	434	433	426	419	416	409	400	397	514	514	- For Vehicles Ownership	
NPL	5	6	5	6	6	5	4	5	6	6	4	5	5	3	3	3	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	92.864	102.497	109.550	124.934	126.157	128.372	129.673	130.871	130.762	131.309	132.033	133.446	135.701	136.867	142.625	143.481	- Others	
NPL	364	389	376	569	654	653	680	721	718	711	700	704	732	898	716	775	NPL	
Bukan Lapangan Usaha Lainnya	90.896	102.745	119.977	127.785	127.890	128.906	129.668	130.530	130.194	130.376	130.987	131.380	130.510	130.808	127.769	127.143	Non Industrial Origin Others	
NPL	247	253	297	560	649	646	694	704	687	693	701	678	687	525	518	707	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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	11.265	12.960	11.848	12.068	10.984	11.864	12.962	14.943	14.925	15.184	14.195	13.653	14.053	13.634	13.708	13.481	1. Agricultures, Hunting and Forestry	
NPL	1	361	75	76	76	75	54	57	57	58	58	56	56	57	45	45	NPL	
2. Perikanan	466	589	476	380	353	330	339	251	250	246	257	262	243	236	254	243	2. Fishery	
NPL	-	-	1	6	5	5	5	5	5	4	4	-	1	1	1	1	NPL	
3. Pertambangan dan Penggalian	15.124	16.604	16.934	8.352	8.810	8.509	8.403	8.446	8.704	8.858	14.833	16.326	14.703	14.806	15.973	15.413	3. Mining and Quarrying	
NPL	547	704	566	381	265	265	268	153	172	169	148	150	119	114	114	176	NPL	
4. Industri Pengolahan	77.632	85.052	84.674	83.806	84.389	86.771	85.489	84.159	84.761	85.332	88.498	89.914	91.570	87.378	90.959	92.725	4. Procesing Industry	
NPL	1.329	1.846	2.083	1.007	1.125	978	1.047	1.021	1.149	860	851	1.000	1.099	1.124	1.137	1.168	NPL	
5. Listrik, gas dan air	1.655	3.621	7.742	3.306	3.416	4.241	5.708	5.563	5.697	5.719	7.658	11.529	11.666	7.960	9.469	10.765	5. Electricity, Gas and Water	
NPL	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	NPL	
6. Konstruksi	2.517	2.860	4.001	8.386	7.489	7.557	8.881	9.266	9.237	8.679	9.713	10.206	10.939	9.714	9.512	9.578	6. Construction	
NPL	440	249	43	78	89	83	83	85	86	150	156	154	165	170	171	175	NPL	
7. Perdagangan Besar dan Eceran	35.324	34.970	31.970	38.928	39.339	37.663	37.588	38.916	40.438	36.334	36.221	37.597	38.434	38.265	37.929	39.425	7. Wholesale and Retail Trade	
NPL	1.097	2.130	1.679	1.062	1.134	1.099	1.062	1.222	1.282	1.477	1.515	1.623	1.638	1.642	1.665	NPL		
8. Penyediaan akomodasi dan penyediaan makan minum	594	582	344	539	571	588	585	602	587	520	538	619	644	614	608	585	8. Provision of accomodation and the provision of eating and drinking	
NPL	-	3	0	79	80	81	82	75	75	4	4	75	74	74	72	72	NPL	
9. Transportasi, pergudangan dan komunikasi	8.467	9.229	7.825	8.745	9.248	14.307	14.673	17.389	18.909	17.199	16.635	16.840	16.803	16.449	16.860	17.363	9. Transportation, Warehousing and Communications	
NPL	645	424	148	171	179	179	179	188	189	196	197	199	204	102	98	91	NPL	
10. Perantara Keuangan	21.383	16.489	21.243	25.686	25.683	25.915	27.036	27.336	29.462	29.783	29.605	31.120	30.637	29.798	29.874	29.125	10. Financial intermediaries	
NPL	4	56	82	61	132	132	132	132	216	345	347	314	314	310	179	179	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.667	6.765	7.402	8.341	8.400	9.104	9.963	9.628	10.813	10.767	9.873	10.020	10.289	10.422	10.679	10.578	11. Real Estate, Business, Ownership, and Business Services	
NPL	44	33	54	250	197	196	202	120	120	118	115	115	117	110	102	100	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Janinran Sosial Wajib	179	170	124	1	2	2	2	2	2	0	0	0	-	-	-	-	12. Government administration, Defense and Compulsory social security	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
13. Jasa Pendidikan	118	125	64	47	45	43	45	52	56	40	52	60	36	35	35	33	13. Education Services	
NPL	4	4	4	3	4	4	4	4	4	4	4	4	4	1	1	1	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	235	195	115	338	333	332	333	14	15	13	14	14	12	11	11	11	14. Health Services and Social Activities	
NPL	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	471	811	967	1.123	1.150	1.121	1.136	1.882	1.157	1.167	1.182	1.146	1.115	1.154	1.148	1.132	15. Community, ociocultural, Entertainment and Other Individual Services	
NPL	11	56	24	12	21	21	21	21	20	15	18	16	12	10	12	11	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	2	0	0	0	0	1	1	1	1	1	1	1	1	0	0	32	16. Individual Services which Serve Households	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	20	14	8	2	1	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	265	179	150	57	63	46	47	79	67	85	63	48	77	76	34	34	18. Business Activities which are not clearly defined	
NPL	-	-	-	1	3	4	7	9	10	11	11	33	34	34	33	33	NPL	
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	<b>Loans to Non Industrial Origin</b>	
Rumah Tangga																	House Hold	
- Untuk Pemilikan Rumah Tinggal	2.668	3.020	2.477	2.238	2.148	2.131	2.125	2.113	2.099	2.046	2.016	1.992	2.010	2.013	2.014	1.999	- For Home Ownership	
NPL	47	57	37	69	60	58	61	61	65	65	69	70	66	64	63	69	NPL	
- Untuk Pemilikan Flat atau Apartemen	129	107	139	137	134	130	129	130	128	124	122	121	118	126	131	129	- For Apartement Ownership	
NPL	0	-	-	0	1	0	0	0	0	-	-	-	-	1	-	-	NPL	
- Untuk Pemilikan Ruko atau Rukan	244	218	210	192	186	193	204	205	203	199	201	204	209	209	207	209	- For Shop House Ownership	
NPL	7	12	13	17	16	16	16	18	18	18	20	20	20	29	29	29	NPL	
- Untuk Pemilikan Kendaraan Bermotor	2.104	1.181	2.398	2.798	2.750	2.700	2.641	2.586	2.545	2.463	2.386	2.351	2.222	2.155	2.102	2.098	- For Vehicles Ownership	
NPL	12	8	7	13	15	15	16	16	15	17	16	16	15	13	14	14	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	1.423	6.914	3.492	6.014	11.936	11.741	11.624	7.103	7.717	7.224	8.185	8.354	8.551	8.731	8.858	9.014	- Others	
NPL	38	112	68	141	402	481	531	290	330	323	326	309	294	277	275	288	NPL	
Bukan Lapangan Usaha Lainnya	7.974	11.073	16.318	13.629	7.453	7.098	7.549	12.183	11.665	12.182	11.503	11.388	11.366	11.449	11.339	11.297	Non Industrial Origin Others	
NPL	232	299	410	259	59	91	70	380	429	445	417	389	331	304	289	285	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)**

Keterangan	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Keutanahan	4.654	5.836	4.315	3.498	4.404	4.313	4.576	5.394	4.489	4.821	5.888	5.669	4.801	4.809	4.807	5.270	1. Agricultures, Hunting and Forestry	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
2. Perikanan	83	75	97	28	21	24	26	25	29	22	17	26	31	25	10	9	2. Fishery	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
3. Pertambangan dan Penggalian	24.833	20.975	15.711	11.484	10.605	9.919	10.066	10.992	16.886	18.947	19.537	25.157	22.977	21.123	16.719	15.426	3. Mining and Quarrying	
NPL	65	172	145	62	123	121	121	122	126	126	128	130	133	122	123	119	NPL	
4. Industri Pengolahan	94.653	96.181	93.110	72.438	67.949	66.064	67.043	68.392	74.237	75.674	76.605	77.029	79.344	80.254	82.068	78.310	4. Processing Industry	
NPL	1.612	2.781	2.172	1.485	1.899	1.884	1.878	1.859	2.246	2.796	2.804	2.689	2.687	2.570	2.299	2.322	NPL	
5. Listrik, gas dan air	5.861	9.694	8.524	10.368	10.511	10.553	10.800	10.688	11.023	11.086	11.578	13.178	13.440	12.876	15.952	15.554	5. Electricity, Gas and Water	
NPL	-	-	121	29	30	33	34	126	130	132	136	137	139	130	131	127	NPL	
6. Konstruksi	5.954	7.512	8.704	5.355	6.304	6.515	6.157	6.964	7.999	7.948	8.866	8.322	8.806	9.171	7.847	8.519	6. Construction	
NPL	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
7. Perdagangan Besar dan Eceran	26.062	25.096	27.016	21.713	25.000	24.867	24.410	24.253	27.683	24.583	24.627	25.612	25.512	23.923	27.369	27.425	7. Wholesale and Retail Trade	
NPL	706	1.552	1.520	724	954	809	810	810	925	926	926	925	925	1.024	1.025	1.018	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	709	1.202	1.756	2.162	2.240	2.294	2.326	2.307	2.374	2.378	2.497	2.567	2.652	2.524	2.466	2.381	8. Provision of accommodation and the provision of eating and drinking	
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
9. Transportasi, pergudangan dan komunikasi	16.885	20.439	15.138	9.847	11.239	13.259	11.883	14.659	14.857	11.951	11.896	10.243	11.178	12.694	13.550	11.579	9. Transportation, Warehousing and Communications	
NPL	145	205	47	41	41	41	41	41	41	41	41	41	41	41	41	41	NPL	
10. Perantara Keuangan	34.568	32.156	36.623	39.480	41.874	42.074	43.354	44.207	44.719	46.072	45.778	45.427	46.985	46.422	49.728	47.464	10. Financial intermediaries	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.830	4.450	5.203	5.076	5.908	6.301	6.385	6.466	7.089	7.561	7.791	7.746	7.868	8.048	7.429	6.961	11. Real Estate, Business, Ownership, and Business Services	
NPL	35	7	13	5	4	4	3	3	4	5	5	4	4	4	5	5	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	413	502	383	222	225	226	228	171	176	177	181	183	187	117	118	114	12. Government administration, Defense and Compulsory social security	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
13. Jasa Pendidikan	0	39	41	10	14	9	8	11	12	12	20	17	0	0	0	0	13. Education Services	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	4	5	5	39	63	69	76	82	86	95	99	106	109	128	133	132	14. Health Services and Social Activities	
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	961	1.146	840	176	159	161	145	145	322	244	266	276	298	307	342	301	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	17. International Agency and Other Extra International Agency	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	1.655	1.563	862	992	1.239	693	1.415	1.415	1.554	1.225	1.205	1.192	742	412	406	399	18. Business Activities which are not clearly defined	
NPL	1	2	0	-	-	-	-	0	0	0	0	-	-	0	2	NPL		
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	<b>Loans to Non Industrial Origin</b>	
Rumah Tangga																	<b>House Hold</b>	
- Untuk Pemilikan Rumah Tinggal	570	635	1.082	426	410	406	403	405	405	398	384	378	379	379	379	379	- For Home Ownership	
NPL	-	0	2	2	2	2	2	2	2	4	3	3	3	3	3	3	NPL	
- Untuk Pemilikan Flat atau Apartemen	11	13	75	45	45	44	44	46	46	45	43	42	42	39	39	40	- For Apartment Ownership	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
- Untuk Pemilikan Ruko atau Rukan	2	1	16	1	1	1	1	1	1	1	1	1	1	1	1	1	- For Shop House Ownership	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
- Untuk Pemilikan Kendaraan Bermotor	24	24	74	65	64	65	66	63	62	61	61	60	59	58	56	54	- For Vehicles Ownership	
NPL	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.617	4.648	4.322	466	465	448	454	467	474	466	469	494	513	521	535	533	- Others	
NPL	85	113	100	24	26	26	30	31	33	38	35	36	37	33	29	39	NPL	
Bukan Lapangan Usaha Lainnya	16.682	17.762	17.494	16.522	15.997	15.893	15.874	15.760	15.879	15.482	15.420	15.409	15.171	15.103	15.042	14.822	Non Industrial Origin Others	
NPL	333	436	453	513	515	506	493	492	489	488	469	454	443	434	436	429	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 - Januari 2019**  
**Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - January 2019**

Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha																	Bukan Lapangan Usaha							Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Pengolahan	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 Persetwaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	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		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	
Jawa Barat	6.191	572	776	55.156	791	20.431	83.922	6.944	11.120	3.264	14.206	121	1.223	2.651	6.580	412	0	79	96.087	2.223	2.414	4.884	61.548	41.878	Jawa Barat
NPL	155	29	11	3.965	6	716	3.248	472	152	56	457	0	12	33	195	15	0	26	2.231	39	112	77	706	250	NPL
Banten	876	60	269	20.787	613	9.175	18.015	1.275	3.826	3.884	9.120	36	401	488	2.132	81	0	56	33.386	1.044	944	9.810	19.530	9.827	Banten
NPL	7	5	14	515	1	352	489	17	37	159	63	0	2	14	68	2	0	3	473	13	22	75	209	64	NPL
DKI Jakarta	174.277	4.106	101.921	506.159	162.057	199.222	339.206	49.016	147.358	204.150	178.412	6.733	3.922	7.527	32.251	334	169	1.410	110.322	12.265	7.731	106.234	114.619	84.512	DKI Jakarta
NPL	2.360	623	5.168	9.276	1.590	5.510	12.965	3.809	3.620	2.415	2.688	0	42	22	500	8	0	54	2.733	199	296	1.610	1.955	917	NPL
D.I Yogyakarta	563	117	26	2.667	25	1.251	10.536	2.093	911	766	1.078	4	723	621	1.333	53	0	3	4.475	156	232	356	7.814	648	D.I Yogyakarta
NPL	8	2	0	64	0	13	419	235	35	7	22	0	0	0	27	2	0	0	99	1	8	1	58	3	NPL
Jawa Tengah	8.389	1.184	302	51.047	485	12.885	89.415	5.829	6.180	3.830	4.940	490	1.179	2.290	5.348	420	0	173	21.989	352	1.047	2.904	26.042	30.676	Jawa Tengah
NPL	150	27	7	1.752	1	308	3.344	75	135	36	143	0	10	13	129	12	0	3	424	6	36	36	253	144	NPL
Jawa Timur	14.996	1.746	1.142	125.367	5.286	20.776	122.502	6.422	11.692	2.207	11.221	67	1.383	1.955	7.337	489	0	165	45.264	2.157	2.406	4.550	74.014	3.985	Jawa Timur
NPL	296	19	107	6.230	63	727	4.445	86	284	185	388	0	13	13	180	9	0	10	1.043	34	120	41	594	98	NPL
Bengkulu	2.123	45	7	370	6	276	3.651	201	85	30	165	98	95	334	486	11	0	2	2.302	15	147	59	4.923	3.808	Bengkulu
NPL	23	1	0	8	0	34	177	7	4	0	2	0	3	2	7	0	0	2	36	0	7	0	23	15	NPL
Jambi	6.808	79	152	1.421	13	1.092	7.396	691	292	80	444	56	118	126	856	24	0	5	4.033	65	282	132	12.106	159	Jambi
NPL	50	1	5	31	0	83	565	41	7	2	10	0	0	1	11	1	0	4	107	3	23	1	77	6	NPL
Aceh	2.989	87	38	2.731	135	6.177	238	214	18	335	50	34	160	659	62	0	5	2.675	63	125	271	16.664	862	Aceh	
NPL	39	4	2	18	2	68	289	4	5	2	5	0	1	2	37	0	0	3	29	1	9	1	59	8	NPL
Sumatera Utara	46.582	344	196	36.057	205	9.152	49.824	2.016	6.126	1.298	3.013	70	411	1.344	2.405	136	0	81	15.441	418	1.702	4.260	28.050	1.825	Sumatera Utara
NPL	532	14	1	861	2	451	2.070	28	147	4	80	1	17	227	86	6	0	41	559	6	78	58	287	27	NPL
Sumatera Barat	7.405	167	138	1.953	17	587	12.495	573	429	299	501	10	101	153	757	21	0	3	3.622	40	183	141	7.712	11.901	Sumatera Barat
NPL	143	8	3	33	1	18	1.136	7.396	691	292	80	0	4	1	18	0	0	3	88	1	22	1	75	40	NPL
Riau	13.143	82	183	2.983	154	2.260	11.334	1.254	980	306	1.670	25	147	644	1.138	28	0	18	9.420	59	605	276	17.407	572	Riau
NPL	402	5	4	33	1	125	516	87	35	4	151	0	0	8	34	1	0	5	273	5	27	1	150	5	NPL
Sumatera Selatan	12.352	168	278	7.897	250	4.041	15.842	1.255	949	208	1.531	72	315	409	1.122	36	0	14	9.123	94	793	693	21.132	824	Sumatera Selatan
NPL	267	4	44	168	1	697	936	56	19	1	131	0	4	5	25	0	0	1	274	2	80	9	184	13	NPL
Bangka Belitung	708	125	1.767	726	43	174	2.957	203	97	56	109	14	8	45	153	5	0	0	1.763	20	117	69	3.550	30	Bangka Belitung
NPL	7	4	22	18	1	9	70	1	3	0	2	0	0	1	5	0	0	0	44	0	6	0	13	0	NPL
Kepulauan Riau	123	147	42	3.580	756	1.644	6.130	1.136	4.393	34	1.940	3	100	110	373	15	0	12	6.858	60	652	171	6.914	937	Kepulauan Riau
NPL	1	2	1	95	65	72	104	25	242	1	69	0	0	1	8	0	0	1	170	4	25	1	46	8	NPL
Lampung	8.531	466	119	4.307	94	1.050	14.148	422	2.830	900	698	26	470	328	735	36	0	5	4.456	65	231	195	5.926	4.952	Lampung
NPL	64	7	0	86	0	28	892	9	24	10	7	0	2	11	13	1	0	4	109	1	6	1	66	34	NPL
Kalimantan Selatan	10.279	166	1.361	1.801	283	1.702	9.578	431	1.886	317	1.308	84	100	310	807	19	0	9	9.450	39	473	173	10.396	431	Kalimantan Selatan
NPL	77	7	80	15	152	73	463	10	45	1	45	0	0	5	25	2	0	7	290	2	44	2	70	12	NPL
Kalimantan Barat	8.640	203	152	1.304	112	1.066	10.960	741	1.041	1.250	704	52	85	236	709	11	0	5	5.821	53	686	432	14.144	140	Kalimantan Barat
NPL	41	7	0	65	0	95	459	35	10	1	14	0	0	2	11	1	0	105	1	26	4	71	4	NPL	
Kalimantan Timur	4.855	236	2.376	4.731	696	4.018	13.067	1.878	3.844	760	3.892	25	82	223	1.380	42	0	52	8.104	142	727	1.344	16.071	470	Kalimantan Timur
NPL	53	5	748	304	7	502	773	64	201	5	327	0	1	16	137	1	0	45	584	7	99	15	195	7	NPL
Kalimantan Tengah	4.757	72	54	2.030	102	567	5.110	238	296	102	333	204	78	96	456	18	0	0	3.404	70	102	41	8.571	76	Kalimantan Tengah
NPL	16	1	0	5	0	13	137	5	3	0	5	0	0	6	0	0	0	53	0	1	0	32	0	NPL	
Sulawesi Tengah	1.848	130	109	303	22	656	6.650	359	168	6	185	296	210	70	307	17	0	1	2.341	36	241	63	13.409	51	Sulawesi Tengah
NPL	27	4	2	12	0	36	363	61	40	0	14	0	0	0	16	0	0	0	85	0	41	6	173	2	NPL
Sulawesi Selatan	4.457	675	393	7.275	220	5.503	31.307	3.386	2.249	1.869	3.508	100	367	480	2.156	119	0	11	15.071	142	1.610	2.764	22.890	9.448	Sulawesi Selatan
NPL	55	16	31	163	1	1.714	1.269	223	99	66	182														

**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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	1.757.449	1.916.256	2.049.098	2.222.823	2.137.840	2.185.021	2.209.472	2.275.952	2.344.924	2.329.057	2.353.260	2.423.637	2.436.850	2.432.748	2.512.476	2.386.513	1. Working Capital	
NPL	43.840	57.302	73.591	70.732	75.876	73.088	74.352	76.142	74.997	76.461	77.958	77.648	76.615	77.203	70.785	74.772	NPL	
2. Investasi	903.194	1.035.889	1.125.467	1.179.728	1.178.813	1.193.570	1.200.388	1.215.232	1.233.254	1.240.645	1.263.414	1.267.245	1.290.153	1.272.692	1.308.747	1.332.406	2. Investments	
NPL	21.223	27.045	36.123	31.048	35.190	34.326	35.638	35.621	33.270	34.234	34.583	33.540	35.502	35.776	31.829	33.077	NPL	
3. Konsumsi	1.013.666	1.105.759	1.202.630	1.335.393	1.345.688	1.364.646	1.368.304	1.388.115	1.395.935	1.406.250	1.415.821	1.429.217	1.441.775	1.454.714	1.473.659	1.467.697	3. Consumption	
NPL	14.324	16.586	18.422	21.141	23.279	23.044	23.506	24.412	24.755	25.295	25.216	24.873	24.799	24.627	22.650	24.728	NPL	
Total Kredit	<b>3.674.308</b>	<b>4.057.904</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>4.662.341</b>	<b>4.743.237</b>	<b>4.778.165</b>	<b>4.879.299</b>	<b>4.974.113</b>	<b>4.975.952</b>	<b>5.032.495</b>	<b>5.120.099</b>	<b>5.168.778</b>	<b>5.160.155</b>	<b>5.294.882</b>	<b>5.186.616</b>	<b>Total Credit</b>	
NPL	<b>79.388</b>	<b>100.933</b>	<b>128.135</b>	<b>122.922</b>	<b>134.346</b>	<b>130.458</b>	<b>133.497</b>	<b>136.175</b>	<b>133.022</b>	<b>135.991</b>	<b>137.757</b>	<b>136.061</b>	<b>136.916</b>	<b>137.606</b>	<b>125.264</b>	<b>132.577</b>	<b>NPL</b>	
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	61.014	93.281	96.852	121.345	116.115	112.912	112.438	116.670	121.469	119.816	124.047	124.324	130.523	125.816	131.582	124.098	1. Export	
NPL	2.224	2.327	2.059	2.044	2.516	2.491	2.459	2.480	2.400	2.623	2.623	2.657	2.637	2.542	2.294	2.303	NPL	
2. Impor	56.049	62.694	44.759	61.598	60.493	61.425	59.920	67.748	68.515	66.917	66.364	72.061	74.434	78.509	77.129	75.217	2. Import	
NPL	636	2.325	1.189	1.459	1.485	1.380	1.384	2.625	1.156	793	782	845	855	1.023	1.203	1.247	NPL	
3. Lainnya	3.557.246	3.901.930	4.235.584	4.555.001	4.485.733	4.568.900	4.605.806	4.694.881	4.784.129	4.789.219	4.842.084	4.923.715	4.963.821	4.955.830	5.086.171	4.987.302	3. Others	
NPL	76.528	96.281	124.888	119.419	130.344	126.587	129.654	131.070	129.466	132.575	134.353	132.559	133.425	134.041	121.766	129.026	NPL	
Total Kredit	<b>3.674.308</b>	<b>4.057.904</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>4.662.341</b>	<b>4.743.237</b>	<b>4.778.165</b>	<b>4.879.299</b>	<b>4.974.113</b>	<b>4.975.952</b>	<b>5.032.495</b>	<b>5.120.099</b>	<b>5.168.778</b>	<b>5.160.155</b>	<b>5.294.882</b>	<b>5.186.616</b>	<b>Total Credit</b>	
NPL	<b>79.388</b>	<b>100.933</b>	<b>128.135</b>	<b>122.922</b>	<b>134.346</b>	<b>130.458</b>	<b>133.497</b>	<b>136.175</b>	<b>133.022</b>	<b>135.991</b>	<b>137.757</b>	<b>136.061</b>	<b>136.916</b>	<b>137.606</b>	<b>125.264</b>	<b>132.577</b>	<b>NPL</b>	

(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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		
<b>Kredit kepada Pihak Ketiga</b>																		<i>Type of Use</i>
1. Modal Kerja	629.678	714.270	798.563	880.751	821.505	848.090	856.612	894.987	921.467	913.696	911.042	947.561	959.220	962.478	1.008.823	941.154	1. Working Capital	
NPL	14.936	20.476	31.054	30.548	32.008	31.454	31.326	32.240	32.259	32.206	33.187	33.971	33.156	33.159	30.747	32.099	NPL	
2. Investasi	324.486	398.953	481.889	519.241	510.379	519.864	523.410	528.919	537.560	546.746	557.092	558.905	570.666	557.150	577.838	594.880	2. Investments	
NPL	4.375	8.156	11.514	9.590	12.081	11.939	12.042	12.003	11.348	11.069	10.814	10.774	11.742	11.427	11.078	11.741	NPL	
3. Konsumsi	370.924	423.630	479.330	563.047	570.340	585.265	583.513	596.471	606.922	613.314	617.639	623.106	632.159	639.889	652.939	647.905	3. Consumption	
NPL	6.333	7.113	7.772	8.858	9.832	9.652	9.610	9.802	9.982	10.016	10.144	10.021	10.242	10.216	8.994	10.123	NPL	
<b>Total Kredit</b>	<b>1.325.087</b>	<b>1.536.852</b>	<b>1.759.782</b>	<b>1.963.039</b>	<b>1.902.224</b>	<b>1.953.219</b>	<b>1.963.535</b>	<b>2.020.377</b>	<b>2.065.948</b>	<b>2.073.756</b>	<b>2.085.774</b>	<b>2.129.573</b>	<b>2.162.045</b>	<b>2.159.517</b>	<b>2.239.600</b>	<b>2.183.939</b>	<b>Total Credit</b>	
NPL	25.643	35.745	50.339	48.995	53.922	53.046	52.977	54.045	53.589	53.292	54.144	54.767	55.140	54.801	50.819	53.964	NPL	
<b>Orientasi Penggunaan</b>																		
<b>Kredit kepada Pihak Ketiga</b>																		<i>User Orientation</i>
1. Ekspor	11.572	14.113	14.783	43.670	39.928	39.055	37.492	37.368	36.575	35.273	35.234	34.195	33.531	32.931	36.001	33.361	1. Export	
NPL	796	459	399	1.302	1.748	1.704	1.691	1.800	1.702	1.708	1.669	1.653	1.635	1.561	1.371	1.223	NPL	
2. Impor	1.995	2.017	2.463	6.301	5.653	4.925	4.476	4.024	2.896	1.961	2.397	5.063	7.155	9.852	9.699	9.147	2. Import	
NPL	8	57	58	701	704	704	706	706	2	1	1	1	0	0	0	1	NPL	
3. Lainnya	1.311.520	1.520.722	1.742.536	1.913.069	1.856.642	1.909.239	1.921.567	1.978.985	2.026.477	2.036.521	2.048.142	2.090.314	2.121.359	2.116.733	2.193.900	2.141.431	3. Others	
NPL	24.839	35.230	49.883	46.993	51.470	50.638	50.580	51.539	51.885	51.583	52.475	53.113	53.504	53.240	49.448	52.740	NPL	
<b>Total Kredit</b>	<b>1.325.087</b>	<b>1.536.852</b>	<b>1.759.782</b>	<b>1.963.039</b>	<b>1.902.224</b>	<b>1.953.219</b>	<b>1.963.535</b>	<b>2.020.377</b>	<b>2.065.948</b>	<b>2.073.756</b>	<b>2.085.774</b>	<b>2.129.573</b>	<b>2.162.045</b>	<b>2.159.517</b>	<b>2.239.600</b>	<b>2.183.939</b>	<b>Total Credit</b>	
NPL	25.643	35.745	50.339	48.995	53.922	53.046	52.977	54.045	53.589	53.292	54.144	54.767	55.140	54.801	50.819	53.964	NPL	
r) Angka-angka diperbaiki										r) Revised figures								

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

*Miliar Rp (Billion Rp)*

Keterangan	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		
<b>Kredit kepada Pihak Ketiga</b>																		<i>Type of Use</i>
1. Modal Kerja	714.698	783.624	857.336	957.520	935.688	949.926	957.006	973.038	994.730	987.596	999.456	1.015.105	1.016.360	1.018.377	1.039.684	1.003.544	<i>Credit to Third Party</i>	
NPL	16.570	19.374	27.758	28.583	31.714	29.478	30.617	31.398	29.618	30.361	30.917	30.007	29.720	30.203	27.259	29.045	<i>NPL</i>	
2. Investasi	417.254	459.562	478.663	497.876	503.476	503.655	507.360	511.896	515.730	516.209	526.784	527.925	537.047	535.513	544.916	543.679	<i>2. Investments</i>	
NPL	11.139	12.762	19.159	15.390	16.779	16.297	17.423	17.518	15.836	17.172	17.935	16.983	18.513	19.109	16.489	16.909	<i>NPL</i>	
3. Konsumsi	349.856	353.596	411.081	444.202	446.877	448.141	451.072	455.755	453.402	457.148	460.611	466.304	468.171	471.593	474.376	473.823	<i>3. Consumption</i>	
NPL	5.456	6.264	7.293	8.264	9.086	8.922	9.236	9.762	9.831	10.125	10.017	9.922	9.672	9.603	9.253	9.881	<i>NPL</i>	
<b>Total Kredit</b>	<b>1.481.808</b>	<b>1.596.781</b>	<b>1.747.080</b>	<b>1.899.598</b>	<b>1.886.041</b>	<b>1.901.723</b>	<b>1.915.438</b>	<b>1.940.690</b>	<b>1.963.862</b>	<b>1.960.952</b>	<b>1.986.850</b>	<b>2.009.334</b>	<b>2.021.578</b>	<b>2.025.482</b>	<b>2.058.976</b>	<b>2.021.046</b>	<b>Total Credit</b>	
NPL	33.165	38.401	54.210	52.237	57.579	54.698	57.275	58.678	55.285	57.658	58.869	56.911	57.906	58.915	53.001	55.834	<i>NPL</i>	
<b>Orientasi Penggunaan</b>																		
<b>Kredit kepada Pihak Ketiga</b>																		<i>User Orientation</i>
1. Ekspor	18.501	14.018	13.476	13.625	14.221	14.381	14.879	18.609	18.092	17.889	17.441	18.463	18.018	17.497	18.846	18.532	<i>Credit to Third Party</i>	
NPL	740	286	834	215	216	215	191	160	161	164	219	219	228	281	225	397	<i>NPL</i>	
2. Impor	21.058	22.074	19.098	40.956	39.589	41.405	41.150	49.407	47.822	45.972	47.784	47.253	47.939	50.188	52.286	50.426	<i>2. Import</i>	
NPL	398	964	165	668	700	597	552	1.793	1.008	644	639	701	723	900	941	955	<i>NPL</i>	
3. Lainnya	1.442.249	1.560.690	1.714.506	1.845.017	1.832.232	1.845.937	1.859.409	1.872.674	1.897.948	1.897.092	1.921.626	1.943.618	1.955.621	1.957.797	1.987.844	1.952.088	<i>3. Others</i>	
NPL	32.027	37.150	53.211	51.354	56.663	53.886	56.532	56.725	54.116	56.850	58.011	55.991	56.954	57.735	51.835	54.483	<i>NPL</i>	
<b>Total Kredit</b>	<b>1.481.808</b>	<b>1.596.781</b>	<b>1.747.080</b>	<b>1.899.598</b>	<b>1.886.041</b>	<b>1.901.723</b>	<b>1.915.438</b>	<b>1.940.690</b>	<b>1.963.862</b>	<b>1.960.952</b>	<b>1.986.850</b>	<b>2.009.334</b>	<b>2.021.578</b>	<b>2.025.482</b>	<b>2.058.976</b>	<b>2.021.046</b>	<b>Total Credit</b>	
NPL	33.165	38.401	54.210	52.237	57.579	54.698	57.275	58.678	55.285	57.658	58.869	56.911	57.906	58.915	53.001	55.834	<i>NPL</i>	
r) Angka-angka diperbaiki										r) Revised figures								

Tabel 3.12.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit and NPL of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)																		
Keterangan	2014	2015	2016	2017	2018										2019	Items		
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
Jenis Penggunaan																	Type of Use	
Kredit kepada Pihak Ketiga																	Credit to Third Party	
1. Modal Kerja	51.507	53.759	28.702	35.538	35.872	37.045	38.075	39.007	39.352	39.658	40.365	40.717	41.007	41.636	42.152	42.033	1. Working Capital	
NPL	1.509	1.715	810	992	1.043	1.156	1.245	1.292	1.311	1.314	1.354	1.340	1.289	1.287	926	1.425	NPL	
2. Investasi	23.828	24.882	10.853	12.446	12.290	12.297	12.263	12.413	12.395	12.451	12.598	12.617	12.690	12.737	12.371	12.164	2. Investments	
NPL	850	982	914	1.202	1.227	1.132	1.167	1.187	1.075	1.087	1.100	1.083	1.059	1.055	353	359	NPL	
3. Konsumsi	50.666	53.193	10.608	11.425	11.510	11.691	11.779	11.901	11.948	12.130	12.367	12.918	13.308	13.412	13.430	13.426	3. Consumption	
NPL	373	397	194	333	335	342	370	383	391	403	409	387	405	422	399	454	NPL	
Total Kredit	126.001	131.833	50.163	59.409	59.673	61.032	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	67.623	Total Credit	
NPL	2.732	3.093	1.917	2.526	2.605	2.629	2.782	2.862	2.777	2.805	2.864	2.809	2.753	2.764	1.678	2.238	NPL	
Orientasi Penggunaan																	User Orientation	
Kredit kepada Pihak Ketiga																	Credit to Third Party	
1. Eksport	5	0	51	61	155	315	311	309	311	310	309	163	164	185	187	201	1. Export	
NPL	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	NPL	
2. Impor	293	68	63	40	69	69	60	56	61	90	87	105	84	81	82	98	2. Import	
NPL	-	3	-	13	13	13	13	13	13	13	13	-	-	-	-	-	NPL	
3. Lainnya	125.703	131.765	50.049	59.307	59.449	60.649	61.746	62.955	63.324	63.840	64.934	65.985	66.757	67.519	67.684	67.324	3. Others	
NPL	2.732	3.091	1.917	2.513	2.591	2.616	2.769	2.849	2.764	2.791	2.850	2.796	2.753	2.764	1.678	2.238	NPL	
Total Kredit	126.001	131.833	50.163	59.409	59.673	61.032	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	67.623	Total Credit	
NPL	2.732	3.093	1.917	2.526	2.605	2.629	2.782	2.862	2.777	2.805	2.864	2.809	2.753	2.764	1.678	2.238	NPL	
r) Angka-angka diperbaiki														r) Revised figures				

Tabel 3.13.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit and NPL of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)																				
Keterangan	2014	2015	2016	2017	2018										2019	Items				
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des					
<b>Jenis Penggunaan</b>																Type of Use				
<b>Kredit kepada Pihak Ketiga</b>																Credit to Third Party				
1. Modal Kerja	59.395	63.930	65.060	75.296	68.448	71.126	72.353	74.694	77.065	78.452	80.950	84.549	82.757	81.775	84.407	74.321 1. Working Capital				
NPL	6.172	7.658	6.922	6.967	6.568	6.653	6.771	6.811	6.813	6.858	6.734	6.355	6.439	6.559	6.022	6.308 NPL				
2. Investasi	36.290	35.082	39.284	40.889	40.962	40.854	40.693	41.529	41.263	42.171	42.199	41.396	41.104	42.388	45.035	46.780 2. Investments				
NPL	2.826	2.637	2.806	2.975	3.284	3.299	3.369	3.260	3.264	3.190	3.032	3.009	2.523	2.537	2.405	2.507 NPL				
3. Konsumsi	205.771	229.748	253.514	274.187	275.372	278.699	280.826	282.924	282.440	282.968	284.414	286.096	287.498	289.037	292.212	291.970 3. Consumption				
NPL	1.408	1.775	2.073	2.650	2.929	2.933	3.072	3.175	3.168	3.352	3.290	3.246	3.271	3.237	2.864	3.114 NPL				
<b>Total Kredit</b>	<b>301.456</b>	<b>328.759</b>	<b>357.859</b>	<b>390.372</b>	<b>384.782</b>	<b>390.679</b>	<b>393.872</b>	<b>399.147</b>	<b>400.768</b>	<b>403.590</b>	<b>407.563</b>	<b>412.041</b>	<b>411.359</b>	<b>413.200</b>	<b>421.655</b>	<b>413.071 Total Credit</b>				
NPL	10.406	12.070	11.801	12.592	12.782	12.885	13.212	13.246	13.245	13.400	13.056	12.610	12.234	12.332	11.291	11.929 NPL				
<b>Orientasi Penggunaan</b>																User Orientation				
<b>Kredit kepada Pihak Ketiga</b>																Credit to Third Party				
1. Ekspor	51	25	16	6	7	9	12	11	7	8	7	7	7	7	6	5 1. Export				
NPL	11	8	2	2	2	2	2	2	2	2	2	2	2	2	2	NPL				
2. Impor	3	2	1	1	1	1	2	2	1	1	1	1	2	2	2	2 2. Import				
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL				
3. Lainnya	301.402	328.733	357.842	390.365	384.774	390.669	393.859	399.134	400.760	403.581	407.555	412.033	411.350	413.191	421.647	413.064 3. Others				
NPL	10.395	12.062	11.800	12.591	12.780	12.883	13.210	13.244	13.243	13.398	13.055	12.608	12.232	12.330	11.289	11.927 NPL				
<b>Total Kredit</b>	<b>301.456</b>	<b>328.759</b>	<b>357.859</b>	<b>390.372</b>	<b>384.782</b>	<b>390.679</b>	<b>393.872</b>	<b>399.147</b>	<b>400.768</b>	<b>403.590</b>	<b>407.563</b>	<b>412.041</b>	<b>411.359</b>	<b>413.200</b>	<b>421.655</b>	<b>413.071 Total Credit</b>				
NPL	10.406	12.070	11.801	12.592	12.782	12.885	13.212	13.246	13.245	13.400	13.056	12.610	12.234	12.332	11.291	11.929 NPL				
r) Angka-angka diperbaiki								r) Revised figures												

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

**Miliar Rp (Billion Rp)**

Keterangan	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		
<b>Kredit kepada Pihak Ketiga</b>																		<b>Type of Use</b>
1. Modal Kerja	131.308	131.643	136.727	145.397	143.831	146.648	152.475	156.147	161.207	157.650	167.945	175.147	176.638	167.102	171.757	173.026	1. Working Capital	
NPL	3.111	4.951	4.245	2.265	2.469	2.426	2.467	2.463	2.675	2.849	2.884	3.092	3.126	3.138	3.042	3.092	NPL	
2. Investasi	50.075	59.572	59.160	54.707	56.446	61.745	60.715	62.381	63.874	62.277	61.393	64.210	64.584	63.450	65.296	67.496	2. Investments	
NPL	1.011	916	514	923	842	697	679	629	710	564	544	648	621	614	563	626	NPL	
3. Konsumsi	14.542	22.512	25.034	25.008	24.607	23.993	24.273	24.322	24.357	24.237	24.412	24.409	24.475	24.683	24.650	24.745	3. Consumption	
NPL	336	488	535	498	553	661	693	765	858	867	848	804	725	679	672	685	NPL	
<b>Total Kredit</b>	<b>195.925</b>	<b>213.727</b>	<b>220.921</b>	<b>225.112</b>	<b>224.885</b>	<b>232.386</b>	<b>237.463</b>	<b>242.850</b>	<b>249.438</b>	<b>244.165</b>	<b>253.750</b>	<b>263.766</b>	<b>265.698</b>	<b>255.235</b>	<b>261.703</b>	<b>265.266</b>	<b>Total Credit</b>	
NPL	4.458	6.355	5.294	3.685	3.864	3.784	3.838	3.858	4.243	4.280	4.276	4.544	4.472	4.431	4.278	4.403	NPL	
<b>Orientasi Penggunaan</b>																		
<b>Kredit kepada Pihak Ketiga</b>																		<b>User Orientation</b>
1. Ekspor	20.269	33.237	32.529	33.947	34.080	34.362	33.293	31.827	34.382	33.751	37.441	36.320	41.532	38.743	41.526	40.452	1. Export	
NPL	366	760	288	297	299	299	301	245	256	472	457	489	479	343	348	346	NPL	
2. Impor	16.213	17.106	10.073	9.953	10.542	10.082	9.996	10.418	10.823	10.202	10.352	10.948	10.740	10.413	11.494	11.885	2. Import	
NPL	221	417	359	75	67	65	112	112	133	134	129	130	132	123	262	259	NPL	
3. Lainnya	159.444	163.383	178.319	181.212	180.263	187.942	194.174	200.604	204.233	200.211	205.957	216.499	213.425	206.079	208.683	212.929	3. Others	
NPL	3.870	5.178	4.646	3.313	3.498	3.419	3.425	3.501	3.854	3.675	3.691	3.925	3.861	3.965	3.668	3.797	NPL	
<b>Total Kredit</b>	<b>195.925</b>	<b>213.727</b>	<b>220.921</b>	<b>225.112</b>	<b>224.885</b>	<b>232.386</b>	<b>237.463</b>	<b>242.850</b>	<b>249.438</b>	<b>244.165</b>	<b>253.750</b>	<b>263.766</b>	<b>265.698</b>	<b>255.235</b>	<b>261.703</b>	<b>265.266</b>	<b>Total Credit</b>	
NPL	4.458	6.355	5.294	3.685	3.864	3.784	3.838	3.858	4.243	4.280	4.276	4.544	4.472	4.431	4.278	4.403	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)																				
Keterangan	2014	2015	2016	2017	2018										2019	Items				
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des					
<b>Jenis Penggunaan</b>																Type of Use				
<b>Kredit kepada Pihak Ketiga</b>																Credit to Third Party				
1. Modal Kerja	170.863	169.031	162.710	128.321	132.495	132.187	132.951	138.078	151.103	152.005	153.503	160.558	160.868	161.379	165.653	152.435	1. Working Capital			
NPL	1.542	3.126	2.803	1.378	2.074	1.921	1.927	1.937	2.321	2.872	2.882	2.883	2.885	2.858	2.789	2.804	NPL			
2. Investasi	51.261	57.839	55.618	54.568	55.260	55.154	55.947	58.094	62.431	60.791	63.348	62.192	64.062	61.455	63.290	67.407	2. Investments			
NPL	1.023	1.592	1.216	968	978	961	959	1.024	1.037	1.153	1.157	1.044	1.044	1.034	940	935	NPL			
3. Konsumsi	21.907	23.082	23.063	17.525	16.982	16.857	16.841	16.743	16.866	16.453	16.378	16.383	16.164	16.101	16.051	15.828	3. Consumption			
NPL	418	549	555	539	543	534	526	525	525	531	508	492	484	470	469	471	NPL			
<b>Total Kredit</b>	<b>244.031</b>	<b>249.952</b>	<b>241.391</b>	<b>200.414</b>	<b>204.737</b>	<b>204.198</b>	<b>205.740</b>	<b>212.915</b>	<b>230.401</b>	<b>229.250</b>	<b>233.229</b>	<b>239.133</b>	<b>241.094</b>	<b>238.935</b>	<b>244.994</b>	<b>235.671</b>	<b>Total Credit</b>			
NPL	2.984	5.268	4.574	2.885	3.594	3.416	3.412	3.486	3.883	4.556	4.547	4.419	4.413	4.362	4.197	4.209	NPL			
<b>Orientasi Penggunaan</b>																User Orientation				
<b>Kredit kepada Pihak Ketiga</b>																Credit to Third Party				
1. Ekspor	10.616	31.888	35.997	30.036	27.724	24.792	26.451	28.545	32.104	32.585	33.615	35.176	37.271	36.453	35.016	31.547	1. Export			
NPL	311	814	536	229	251	272	274	274	279	278	275	293	292	356	348	336	NPL			
2. Impor	16.486	21.428	13.061	4.347	4.639	4.943	4.236	3.842	6.910	8.691	5.743	8.691	8.514	7.972	3.567	3.659	2. Import			
NPL	8	884	607	1	1	-	-	-	-	-	-	-	-	-	-	32	NPL			
3. Lainnya	216.928	196.636	192.333	166.031	172.374	174.463	175.053	180.528	191.387	187.974	193.870	195.266	195.310	194.510	206.412	200.466	3. Others			
NPL	2.665	3.570	3.431	2.655	3.342	3.144	3.138	3.212	3.604	4.278	4.272	4.126	4.121	4.006	3.849	3.842	NPL			
<b>Total Kredit</b>	<b>244.031</b>	<b>249.952</b>	<b>241.391</b>	<b>200.414</b>	<b>204.737</b>	<b>204.198</b>	<b>205.740</b>	<b>212.915</b>	<b>230.401</b>	<b>229.250</b>	<b>233.229</b>	<b>239.133</b>	<b>241.094</b>	<b>238.935</b>	<b>244.994</b>	<b>235.671</b>	<b>Total Credit</b>			
NPL	2.984	5.268	4.574	2.885	3.594	3.416	3.412	3.486	3.883	4.556	4.547	4.419	4.413	4.362	4.197	4.209	NPL			
r) Angka-angka diperbaiki																r) Revised figures				

**Tabel 3.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Januari 2019  
(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 January 2019)**

**Miliar Rp (Billion Rp)**

<b>Lokasi</b>	<b>Modal Kerja (Working Capital)</b>	<b>Investasi (Investment)</b>	<b>Konsumsi (Consumption)</b>	<b>Orientasi Penggunaan (User Orientation)</b>			<b>Location</b>
				<b>Ekspor</b>	<b>Impor</b>	<b>Lainnya</b>	
1. Jawa Barat	159.639	54.800	209.033	3.017	1.248	419.206	1. Java Barat
NPL	6.794	2.753	3.416	166	84	12.713	NPL
2. Banten	47.556	23.538	74.541	462	208	144.966	2. Banten
NPL	1.474	276	856	3	-	2.603	NPL
3. DKI Jakarta	1.278.155	840.073	435.683	84.718	62.914	2.406.280	3. DKI Jakarta
NPL	30.098	19.309	8.953	676	1.038	56.645	NPL
4. D.I Yogyakarta	13.973	8.796	13.681	223	36	36.191	4. D.I Yogyakarta
NPL	482	351	170	9	-	995	NPL
5. Jawa Tengah	146.620	47.766	83.010	3.073	1.146	273.176	5. Jawa Tengah
NPL	5.113	1.034	899	162	37	6.846	NPL
6. Jawa Timur	262.145	72.609	132.377	14.207	5.588	447.336	6. Jawa Timur
NPL	11.326	1.728	1.929	236	38	14.710	NPL
7. Bengkulu	5.029	2.957	11.254	108	-	19.131	Bengkulu
NPL	199	73	82	8	-	346	NPL
8. Jambi	11.092	8.563	16.776	481	5	35.945	Jambi
NPL	660	151	217	64	-	964	NPL
9. Aceh	10.443	4.266	20.659	123	1	35.244	Aceh
NPL	390	90	106	21	-	565	NPL
10. Sumatera Utara	97.963	61.295	51.694	8.466	2.058	200.429	10. Sumatera Utara
NPL	3.466	1.103	1.015	373	4	5.208	NPL
11. Sumatera Barat	17.780	7.830	23.599	829	1	48.380	11. Sumatera Barat
NPL	836	177	227	68	-	1.172	NPL
12. Riau	19.935	16.411	28.339	528	324	63.833	12. Riau
NPL	885	527	461	75	0	1.798	NPL
13. Sumatera Selatan	27.576	19.163	32.660	681	67	78.652	13. Sumatera Selatan
NPL	1.682	677	560	77	-	2.842	NPL
14. Bangka Belitung	5.713	1.477	5.550	308	-	12.432	Bangka Belitung
NPL	109	33	63	11	-	194	NPL
15. Kepulauan Riau	10.849	9.690	15.592	110	171	35.851	Kepulauan Riau
NPL	207	480	254	1	-	939	NPL
16. Lampung	23.414	11.753	15.825	1.164	115	49.713	16. Lampung
NPL	953	205	216	42	3	1.330	NPL
17. Kalimantan Selatan	14.635	15.805	20.962	425	62	50.915	17. Kalimantan Selatan
NPL	582	423	419	10	0	1.415	NPL
18. Kalimantan Barat	14.809	12.462	21.275	467	49	48.030	18. Kalimantan Barat
NPL	592	150	211	40	37	877	NPL
19. Kalimantan Timur	23.314	18.843	26.858	458	11	68.545	19. Kalimantan Timur
NPL	1.799	1.390	907	55	6	4.035	NPL
20. Kalimantan Tengah	7.427	7.087	12.264	306	1	26.470	20. Kalimantan Tengah
NPL	159	34	87	7	-	272	NPL
21. Sulawesi Tengah	8.292	3.044	16.140	319	0	27.157	Sulawesi Tengah
NPL	397	178	306	24	-	857	NPL
22. Sulawesi Selatan	43.495	20.581	51.926	1.122	102	114.777	22. Sulawesi Selatan
NPL	2.633	723	1.078	45	-	4.389	NPL
23. Sulawesi Utara	9.216	5.271	22.015	515	1	35.986	23. Sulawesi Utara
NPL	464	142	682	34	-	1.254	NPL
26. Gorontalo	3.106	1.894	7.170	112	-	12.057	Gorontalo
NPL	249	79	95	20	-	403	NPL
25. Sulawesi Barat	2.262	827	4.400	94	0	7.395	Sulawesi Barat
NPL	83	21	21	8	-	118	NPL
24. Sulawesi Tenggara	5.939	2.339	14.590	118	1	22.749	Sulawesi Tenggara
NPL	292	114	151	8	0	549	NPL
27. Nusa Tenggara Barat	10.734	8.195	19.116	153	1	37.890	Nusa Tenggara Barat
NPL	271	68	177	11	-	505	NPL
28. Bali	27.369	17.787	29.803	541	1	74.417	Bali
NPL	1.123	516	486	26	-	2.099	NPL
29. Nusa Tenggara Timur	8.537	2.370	17.415	94	1	28.227	Nusa Tenggara Timur
NPL	429	63	134	2	-	623	NPL
30. Maluku	2.930	1.097	6.767	59	2	10.733	Maluku
NPL	78	23	48	2	-	147	NPL
31. Papua	8.579	4.133	14.087	337	1	26.461	Papua
NPL	398	143	270	3	-	808	NPL
32. Maluku Utara	2.025	490	5.808	157	0	8.167	Maluku Utara
NPL	83	16	33	10	-	122	NPL
33. Papua Barat	3.530	1.340	6.742	241	-	11.371	Papua Barat
NPL	102	26	198	6	-	320	NPL
34. Lainnya	52.430	17.855	86	82	1.101	69.189	Others
NPL	365	0	-	-	-	365	NPL
<b>Total</b>	<b>2.386.513</b>	<b>1.332.406</b>	<b>1.467.697</b>	<b>124.098</b>	<b>75.217</b>	<b>4.987.302</b>	<b>Total</b>
<b>NPL</b>	<b>74.772</b>	<b>33.077</b>	<b>24.728</b>	<b>2.303</b>	<b>1.247</b>	<b>129.026</b>	<b>NPL</b>

(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	2014	2015	2016	2017	2018										2019	Items	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
1. Jawa Barat	304,196	333,595	364,038	395,749	394,425	400,448	402,636	409,442	410,099	418,802	417,565	420,035	424,229	429,832	423,471	1. Jawa Barat	
NPL	8,094	8,724	12,932	14,625	16,412	15,946	16,160	16,500	16,393	16,068	16,233	15,908	14,351	14,356	12,963	NPL	
2. Banten	89,177	97,056	112,602	123,285	125,362	132,331	134,555	135,820	140,102	139,716	139,983	143,257	143,133	145,572	146,537	145,635	2. Banten
NPL	1,645	2,054	2,373	2,587	2,781	2,966	2,804	2,738	2,720	2,802	2,756	2,547	2,547	2,480	2,606	NPL	
3. DKI Jakarta	1.782,027	1.981,495	2.117,143	2.271,848	2.230,280	2.260,090	2.279,294	2.349,281	2.426,126	2.416,057	2.452,113	2.507,652	2.545,313	2.521,842	2.616,299	2.553,912	3. DKI Jakarta
NPL	34,143	46,765	63,315	51,450	55,496	53,050	54,969	56,500	54,747	55,969	57,670	56,886	60,466	61,497	55,968	58,360	NPL
4. D.I Yogyakarta	25,734	27,162	29,938	33,545	33,845	34,340	34,723	35,238	35,281	35,880	36,202	36,511	36,609	36,676	36,914	36,450	4. D.I Yogyakarta
NPL	461	471	700	701	1,034	1,093	1,207	1,271	1,268	1,245	1,297	1,265	1,245	1,236	964	1,004	NPL
5. Jawa Tengah	196,929	215,788	235,966	256,993	255,868	258,684	260,783	265,262	266,303	266,752	269,700	270,328	273,046	275,137	278,257	277,396	5. Jawa Tengah
NPL	4,414	6,531	6,716	5,727	6,357	6,328	6,164	6,596	6,515	6,526	6,897	7,066	7,384	7,334	6,858	7,045	NPL
6. Jawa Timur	342,988	374,106	399,479	433,493	418,833	427,978	431,561	435,715	441,546	445,916	450,414	460,151	462,880	465,900	478,778	467,131	6. Jawa Timur
NPL	6,277	6,824	10,567	13,124	14,322	14,230	15,357	14,940	14,711	15,491	15,473	15,567	15,428	14,665	13,869	14,983	NPL
7. Bengkulu	12,601	14,345	15,891	17,399	17,609	17,891	18,057	18,252	18,282	18,355	18,507	18,713	18,922	19,037	19,288	19,239	7. Bengkulu
NPL	283	321	254	241	327	328	338	344	333	333	343	336	337	348	303	354	NPL
8. Jambi	26,225	28,729	30,651	33,059	33,214	33,561	33,931	34,448	34,327	34,715	35,160	35,454	35,813	36,141	36,581	36,431	8. Jambi
NPL	654	809	805	687	766	718	776	975	947	1,025	1,072	1,030	1,080	963	1,028	NPL	
9. Aceh	25,221	27,219	29,949	33,159	32,713	33,587	33,721	33,951	34,012	34,294	34,570	35,083	35,068	35,229	35,890	35,368	9. Aceh
NPL	1,101	993	789	634	716	688	710	725	705	709	691	683	679	681	551	586	NPL
10. Sumatera Utara	166,025	178,387	187,937	203,975	200,749	202,952	204,882	209,188	208,761	210,213	209,165	209,140	210,039	210,463	218,458	210,953	10. Sumatera Utara
NPL	4,140	4,821	4,704	5,278	5,652	5,694	5,714	5,835	5,770	5,987	5,947	5,651	5,669	5,630	5,235	5,585	NPL
11. Sumatera Barat	37,682	41,309	44,436	47,600	47,463	48,049	48,289	48,505	48,510	48,641	47,762	48,264	48,770	49,101	49,804	49,210	11. Sumatera Barat
NPL	987	1,201	1,232	1,125	1,283	1,260	1,243	1,270	1,203	1,176	1,173	1,231	1,236	1,289	1,108	1,240	NPL
12. Riau	52,114	56,425	58,333	60,558	59,673	60,836	61,260	62,149	62,226	62,190	62,670	63,284	63,580	64,264	65,316	64,686	12. Riau
NPL	1,688	2,101	2,007	1,754	2,083	1,988	1,965	2,042	1,982	1,919	1,895	1,837	1,844	1,846	1,743	1,873	NPL
13. Sumatera Selatan	60,193	64,873	70,848	76,314	76,022	77,541	78,842	78,689	79,547	78,514	79,128	78,947	79,157	80,737	81,602	79,399	13. Sumatera Selatan
NPL	1,995	1,992	2,288	2,395	2,651	2,636	2,710	2,668	2,582	2,675	2,688	2,848	2,895	2,940	2,796	2,920	NPL
14. Bangka Belitung	8,767	9,397	10,578	10,933	10,556	11,329	10,809	11,157	11,024	11,650	11,862	12,160	12,027	12,435	12,444	12,740	14. Bangka Belitung
NPL	147	234	359	644	649	266	261	246	250	254	252	243	246	171	205	NPL	
15. Kepulauan Riau	29,785	31,980	33,712	35,310	34,053	34,422	34,452	34,865	35,169	35,115	35,345	35,726	35,918	35,862	36,704	36,132	15. Kepulauan Riau
NPL	484	549	625	1,145	1,207	1,172	1,049	1,040	1,017	989	1,004	791	763	971	895	940	NPL
16. Lampung	38,488	41,410	44,526	49,467	48,306	49,211	49,729	50,282	50,366	50,419	50,277	50,677	51,073	51,281	51,661	50,992	16. Lampung
NPL	859	850	1,098	1,025	1,182	1,217	1,212	1,305	1,263	1,303	1,289	1,308	1,401	1,412	1,272	1,375	NPL
17. Kalimantan Selatan	34,920	39,640	43,057	49,675	49,228	49,793	49,664	50,031	50,112	50,006	50,608	51,300	50,999	51,305	51,846	51,402	17. Kalimantan Selatan
NPL	848	1,224	1,254	1,378	1,437	1,452	1,456	1,490	1,448	1,432	1,394	1,380	1,421	1,488	1,373	1,425	NPL
18. Kalimantan Barat	34,790	38,257	44,472	47,712	47,985	49,118	49,712	50,247	50,236	50,398	50,867	50,910	51,174	51,300	49,357	48,546	18. Kalimantan Barat
NPL	412	665	1,309	873	933	913	938	975	980	997	962	957	979	980	901	954	NPL
19. Kalimantan Timur	65,898	67,023	67,602	70,111	67,995	70,006	70,454	69,903	70,614	71,234	71,862	71,900	71,981	72,160	72,625	69,015	19. Kalimantan Timur
NPL	3,076	4,125	4,922	4,610	4,804	4,448	3,996	3,991	3,931	4,739	4,581	4,598	4,180	4,215	3,814	4,096	NPL
20. Kalimantan Tengah	17,356	17,990	19,618	24,533	21,103	21,483	21,774	23,135	23,722	24,096	23,286	24,687	25,369	26,281	26,831	26,777	20. Kalimantan Tengah
NPL	205	229	281	276	322	300	310	318	305	295	299	302	283	283	243	279	NPL
21. Sulawesi Tengah	18,806	20,702	23,044	25,657	25,401	26,719	26,437	26,705	26,743	26,869	27,132	27,523	27,522	27,555	27,708	27,476	21. Sulawesi Tengah
NPL	353	407	621	633	598	642	698	669	659	662	673	684	642	540	881	881	NPL
22. Sulawesi Selatan	83,568	95,041	103,891	113,134	112,126	114,103	114,101	114,857	115,217	113,999	114,934	116,274	115,961	116,496	117,924	116,002	22. Sulawesi Selatan
NPL	2,620	3,034	2,376	3,904	5,020	4,967	5,132	5,183	5,182	5,161	5,156	5,130	4,214	4,337	4,153	4,434	NPL
23. Sulawesi Utara	25,997	29,529	31,420	34,512	34,520	35,624	35,270	35,402	35,224	35,293	34,189	34,318	36,353	36,470	36,883	36,503	23. Sulawesi Utara
NPL	788	984	1,070	1,137	1,183	1,155	1,152	1,166	1,108	1,096	1,114	1,105	1,097	1,099	1,087	1,288	NPL
24. Gorontalo	8,184	9,040	9,717	11,278	11,279	11,567	11,616	11,687	11,712	11,722	11,836	11,952	11,950	11,930	12,179	12,169	24. Gorontalo
NPL	292	348	326	361	405	404	420	420	388	394	400	398	395	382	355	423	NPL
25. Sulawesi Barat	4,280	4,598	5,684	6,674	6,736	6,859	6,906	7,011	7,071	7,122	7,188	7,284	7,350	7,437	7,525	7,489	25. Sulawesi Barat
NPL	147	74	79	87	109	96	114	126	125	130	136	129	123	125	114	125	NPL
26. Sulawesi Tenggara	14,186	16,090	18,262	20,600	20,572	21,326	21,603	21,801	21,824	21,952	22,157	22,400	22,511	22,684	22,926	22,868	26. Sulawesi Tenggara
NPL	335	393	491	561	554	524	538	569	558	549	526	543	530	542	502	557	NPL
27. Nusa Tenggara Barat	21,242	23,977	31,392	35,844	35,981	36,221	36,635	37,004	36,735	37,009	37,122	37,553	37,909	37,830	38,322	38,045	27. Nusa Tenggara Barat
NPL	370	476	496	463	520	516	545	560	522	543	569	546	557	551	472	516	NPL
28. Bali	55,483	60,973	67,033	71,317	71,009	71,647	71,908	72,293	72,438	72,675	73,489	74,127	74,352	74,769	75,386	74,958	28. Bali
NPL	520																

**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	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
Kredit Kepada Pihak Tidak Terkait	<b>3.639.181</b>	<b>4.012.012</b>	<b>4.320.302</b>	<b>4.675.396</b>	<b>4.596.820</b>	<b>4.674.515</b>	<b>4.710.787</b>	<b>4.811.985</b>	<b>4.905.654</b>	<b>4.908.621</b>	<b>4.965.828</b>	<b>5.049.592</b>	<b>5.097.128</b>	<b>5.089.813</b>	<b>5.215.150</b>	<b>5.119.757</b>	<i>Loan for Unconnected Parties</i>	
a. Lancar	3.407.570	3.715.373	3.996.019	4.328.991	4.181.951	4.278.756	4.311.789	4.415.370	4.492.322	4.508.095	4.551.277	4.642.441	4.703.581	4.683.646	4.853.549	4.714.517	<i>a. Current</i>	
b. DPK	152.304	195.983	196.928	223.734	281.194	266.001	265.611	260.571	280.435	264.750	276.995	271.296	256.823	268.755	236.528	272.851	<i>b. Special Mention</i>	
c. Kurang Lancar	14.273	19.320	26.997	22.374	24.045	20.151	23.349	24.234	20.544	22.670	22.860	22.114	22.320	24.151	20.363	23.273	<i>c. Sub-Standard</i>	
d. Diragukan	15.282	13.423	15.842	18.277	23.899	24.635	21.186	21.602	22.404	20.568	22.188	21.992	19.155	17.712	16.686	17.920	<i>d. Doubtful</i>	
e. Macet	49.751	67.912	84.516	82.019	85.731	84.972	88.853	90.209	89.949	92.538	92.507	91.749	95.249	95.549	88.024	91.197	<i>e. Lost</i>	
Non Performing Loan Pihak Tidak Terkait	79.306	100.655	127.355	122.670	133.675	129.759	133.388	136.045	132.897	135.776	137.556	135.856	136.724	137.412	125.073	132.390	<i>Non Performing Loan of Non Connected Parties</i>	
<b>Kredit Kepada Pihak Terkait</b>	<b>35.128</b>	<b>45.893</b>	<b>56.893</b>	<b>62.548</b>	<b>65.522</b>	<b>68.721</b>	<b>67.377</b>	<b>67.313</b>	<b>68.460</b>	<b>67.332</b>	<b>66.667</b>	<b>70.507</b>	<b>71.650</b>	<b>70.342</b>	<b>79.732</b>	<b>66.858</b>	<i>Loan for Connected Parties</i>	
a. Lancar	34.920	44.462	55.454	61.629	64.615	67.648	66.859	66.641	67.632	66.841	65.909	68.275	69.506	68.240	77.804	64.892	<i>a. Current</i>	
b. DPK	126	1.153	659	668	236	374	410	543	702	275	557	2.027	1.952	1.907	1.737	1.779	<i>b. Special Mention</i>	
c. Kurang Lancar	5	246	123	32	36	7	9	25	5	125	131	3	7	13	6	8	<i>c. Sub-Standard</i>	
d. Diragukan	5	3	3	6	11	4	4	5	62	25	5	9	3	2	4	7	<i>d. Doubtful</i>	
e. Macet	71	28	655	214	624	688	96	100	58	65	65	193	182	179	180	172	<i>e. Lost</i>	
Non Performing Loan Pihak Terkait	82	277	780	251	671	699	109	130	125	215	201	205	192	194	191	187	<i>Non Performing Loan of Connected Parties</i>	

**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	2014	2015	2016	2017	2018												2019	Group of Banks
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
1. Bank Persero	16.261	19.114	19.998	22.681	22.628	22.650	23.047	23.128	23.780	23.612	24.310	24.617	24.708	24.810	25.445	25.408	1. State Owned Banks	
NPL	320	548	546	612	625	645	636	620	640	614	607	605	581	573	609	617	NPL	
2. BUSN Devisa	30.898	35.308	39.990	44.197	44.486	41.856	42.047	40.191	42.518	37.372	42.085	37.822	42.288	42.992	43.382	43.190	2. Foreign Exchange Commercial Banks	
NPL	554	874	1.012	1.078	1.097	1.080	1.071	1.067	1.133	1.066	1.155	1.054	1.073	1.002	1.014	1.056	NPL	
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-	3. Non-Foreign Exchange Commercial Banks	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
4. BPD	0	0	0	0	0	-	0	0	0	-	-	-	0	0	1	-	4. Regional Development Banks	
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
5. Bank Campuran	4.382	5.133	4.764	4.435	4.267	4.084	4.084	3.906	3.985	3.862	3.831	3.800	3.745	3.825	3.855	3.897	5. Joint Venture Banks	
NPL	113	151	192	144	169	227	227	279	323	317	301	271	216	189	178	172	NPL	
6. Bank Asing	11.791	11.457	11.255	8.212	8.086	7.915	7.950	7.893	8.095	7.786	7.805	7.873	7.788	7.872	7.945	7.795	6. Foreign Owned Banks	
NPL	213	264	279	236	234	230	224	226	226	229	224	216	215	207	208	208	NPL	
7. Bank Umum	63.332	71.013	76.007	79.526	79.467	76.504	77.129	75.118	78.378	72.631	78.031	74.111	78.529	79.500	80.628	80.289	7. Commercial Bank	
NPL	1.200	1.836	2.029	2.070	2.125	2.182	2.158	2.192	2.322	2.226	2.287	2.146	2.085	1.970	2.009	2.053	NPL	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

**Miliar Rp (Billion Rp)**

Keterangan	2014	2015	2016	2017	2018												2019	Items
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loan by Industrial Origin</b>
1. Pertanian, Perburuan dan NPL	2.922	2.812	2.651	3.759	3.760	3.788	3.831	3.816	3.851	3.834	3.882	4.081	4.196	4.213	4.191	4.507	1. Agricultures, Hunting and Forestry NPL	
2. Perikanan NPL	2.005	1.902	1.891	2.221	2.222	2.280	2.281	2.278	2.279	2.279	2.288	2.265	2.266	2.318	2.271	2.291	2. Fishery NPL	
3. Pertambangan dan Penggalian NPL	101	102	100	99	104	104	105	106	107	107	111	110	111	111	112	113	3. Mining and Quarrying NPL	
4. Industri Pengolahan NPL	69	68	70	68	73	68	68	68	67	68	67	68	67	67	69	69	4. Procesing Industry NPL	
5. Listrik, gas dan air NPL	1	159	2	27	27	27	27	27	2	2	2	2	2	2	3	3	5. Electricity, Gas and Water NPL	
6. Konstruksi NPL	3.276	3.373	248	249	249	249	249	560	560	853	852	852	852	852	852	852	852	
7. Perdagangan Besar dan Eceran NPL	325	406	41	40	245	245	245	245	245	245	245	245	245	246	246	246	246	
8. Penyediaan akomodasi dan penyediaan makan minum NPL	7.093	7.048	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
9. Transportasi, pergudangan dan komunikasi NPL	291	225	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
10. Perantara Keuangan NPL	1.037	1.133	31	36	36	36	36	36	16	16	16	16	16	16	16	16	6. Construction NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	1.001	1.110	11	16	36	36	36	36	16	16	16	16	16	16	16	16	7. Big and Retail Trade NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	844	715	584	597	596	616	605	605	582	602	580	631	579	579	579	579	8. Provision of accomodation and Food Supply Drinking NPL	
13. Jasa Pendidikan NPL	374	369	351	386	549	549	552	540	540	539	539	539	539	539	539	539	9. Transportation, Warehousing and Communications NPL	
14. Jasa Kesehatan dan Kegiatan Sosial NPL	91	39	39	35	35	29	29	36	36	35	35	35	35	36	36	36	10. Transitional Finance NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	51	50	32	32	31	30	30	39	39	39	39	39	39	39	39	39	11. Real Estate, Business, Ownership, and Business Services NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	355	453	480	601	593	546	539	540	540	539	528	539	539	491	540	543	12. Government administration, Defese and Compulsory Social Security NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	330	427	455	577	590	537	536	537	537	536	526	537	538	488	537	540	13. Education Services NPL	
18. Kegiatan yang belum jelas batasannya NPL	600	222	176	160	160	160	161	162	162	163	163	159	160	160	160	157	14. Health Services and Social Activities NPL	
Total	141	140	37	37	39	39	39	39	39	39	39	39	39	39	39	39	15. Community, Sociocultural,Entertainment and Other Individual Services NPL	
NPL	13.	13	12	12	12	12	12	12	12	12	12	12	12	12	12	12	16. Individual Services which Serve Households NPL	
	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	17. International Agency and Other Extra Agency International NPL	
	80	79	77	74	74	71	79	83	83	83	82	83	83	83	83	83	18. Business Activities which are not clearly defined NPL	
	79	79	77	73	73	70	78	81	81	81	80	81	81	81	81	81		
	4.300	4.253	4.326	4.048	4.030	3.568	4.260	4.305	4.314	4.340	4.359	4.397	4.416	4.710	4.754	4.720		
	3.749	3.765	3.682	3.584	3.573	3.108	3.833	3.774	3.781	3.782	3.783	3.772	3.777	3.778	3.779	3.775		
	23.301	23.059	9.441	10.422	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	12.353	<b>Total</b>	
	9.220	9.372	7.467	7.828	8.274	7.793	8.525	8.484	8.447	8.448	8.428	8.430	8.431	8.436	8.452		<b>NPL</b>	

(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	2014	2015	2016	2017	2018												2019	Indicator
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Berdasarkan Jenis Kredit</b>																		
1. Kredit Usaha Kecil																		<i>Based on the type of credit</i>
a. Dalam rangka penerusan kredit dari BI	2.425	2.437	2.451	2.736	2.767	2.770	2.775	2.762	2.762	2.760	2.760	2.759	2.760	2.759	2.759	2.759	2.759	1. Small Business Loans
NPL	2.375	2.387	2.401	2.702	2.713	2.713	2.718	2.705	2.705	2.703	2.703	2.702	2.704	2.702	2.702	2.702	2.729	NPL
b. Lainnya	1.201	1.164	1.134	1.299	1.283	1.272	1.268	1.282	1.282	1.283	1.289	1.288	1.287	1.287	1.287	1.286	1.286	b. Other
NPL	972	988	974	1.117	1.125	1.118	1.115	1.127	1.128	1.129	1.129	1.128	1.127	1.128	1.128	1.128	1.127	NPL
2. Bukan KUK																		2. Not Small Business Loans
a. Kredit kelolaan	13.841	14.461	934	929	917	927	931	936	939	940	941	941	940	941	943	943	943	a. Loans
NPL	1.957	2.067	224	238	225	225	222	222	223	221	222	225	225	225	229	230	230	NPL
b. Dalam rangka penerusan kredit dari BI	40	44	41	44	44	44	44	44	44	44	45	31	31	31	31	31	31	b. Channeling Credit from BI
NPL	40	44	41	44	44	44	44	44	44	44	45	31	31	31	31	31	31	NPL
c. Bantuan Proyek	6	6	6	7	7	7	7	7	7	6	6	6	6	6	6	6	6	c. Aid Project
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
d. Kredit Kelolaan di luar bantuan proyek	4	10	17	4	4	4	4	4	4	4	4	4	4	4	4	4	4	d. Credit Channeling
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	NPL
e. Lainnya	5.783	4.937	4.858	5.403	5.376	4.897	5.616	5.987	5.962	6.284	6.317	6.630	6.712	6.972	7.042	7.324	7.324	e. Others
NPL	3.872	3.882	3.823	3.722	4.164	3.689	4.422	4.381	4.344	4.345	4.346	4.337	4.338	4.337	4.341	4.330	4.330	NPL
<b>Berdasarkan Golongan Penyalur</b>																		
1. Koperasi	2.149	2.144	2.148	2.561	2.560	2.565	2.561	2.576	2.574	2.577	2.576	2.570	2.568	2.569	2.569	2.569	2.569	1. Cooperation
NPL	2.063	2.065	2.068	2.478	2.476	2.482	2.478	2.493	2.491	2.494	2.493	2.488	2.487	2.486	2.486	2.513	2.513	NPL
2. Lembaga Swadaya Masyarakat	4.014	4.008	3.990	4.005	4.005	3.543	4.274	4.357	4.380	4.408	4.446	4.479	4.518	4.559	4.611	4.589	4.589	2. Non-Governmental Organization
NPL	3.960	3.956	3.910	3.827	3.808	3.334	4.050	4.009	4.016	4.017	4.016	4.015	4.021	4.006	4.010	4.003	4.003	NPL
3. Swasta Lainnya	17.138	16.907	3.302	3.855	3.834	3.812	3.811	4.089	4.045	4.336	4.338	4.610	4.653	4.871	4.893	5.195	5.195	3. Other Private
NPL	3.197	3.351	1.488	1.524	1.989	1.977	1.997	1.982	1.940	1.935	1.939	1.924	1.923	1.938	1.940	1.935	1.935	NPL
<b>Total</b>	<b>23.301</b>	<b>23.059</b>	<b>9.441</b>	<b>10.422</b>	<b>10.399</b>	<b>9.921</b>	<b>10.645</b>	<b>11.022</b>	<b>10.999</b>	<b>11.321</b>	<b>11.360</b>	<b>11.659</b>	<b>11.740</b>	<b>12.000</b>	<b>12.072</b>	<b>12.353</b>	<b>Total</b>	

(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)**

<b>Sektor Ekonomi</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>										<b>2019</b>	<b>Economic Sector</b>	
					<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Ags</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>		
1 Pertanian, Perburuhan, dan Kehutanan	4.477	4.573	4.908	5.430	5.510	5.493	5.465	5.542	5.502	5.521	5.452	5.507	5.570	5.585	5.635	5.684	1. Agriculture, Hunting, and Forestry
2 Perikanan	196	228	289	336	360	368	373	381	385	397	398	401	403	410	426	449	2. Fishery
3 Pertambangan dan Penggalian	138	118	162	212	226	232	236	233	235	234	244	245	269	276	282	265	3. Mining and Quarrying
4 Industri Pengolahan	881	943	1.044	1.194	1.248	1.292	1.326	1.314	1.353	1.378	1.391	1.414	1.434	1.452	1.494	1.490	4. Processing industry
5 Listrik, Gas dan Air	52	61	73	89	93	95	99	100	106	101	112	114	122	128	137	133	5. Electricity, Gas and Water
6 Konstruksi	1.469	1.797	2.112	2.657	2.622	2.729	2.875	3.006	3.016	3.151	3.292	3.461	3.511	3.625	3.644	3.541	6. Construction
7 Perdagangan Besar dan Eceran	17.593	19.151	21.021	22.712	22.871	23.178	23.611	24.009	23.987	24.136	24.161	24.322	24.133	24.446	24.681	24.833	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyedian Makan Minum	495	571	696	877	905	910	908	916	916	949	970	995	995	1.029	1.089	1.106	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	1.339	1.439	1.650	1.922	1.949	1.961	1.968	1.981	2.046	2.075	2.056	2.076	2.109	2.131	2.296	2.255	9. Transportation, Warehousing and communications
10 Perantara Keuangan	96	170	173	219	222	242	266	283	303	294	304	336	373	381	379	362	10. Financial Intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa	1.406	1.891	1.909	2.374	2.394	2.429	2.482	2.505	2.523	2.530	2.574	2.622	2.647	2.741	2.693	2.746	11. Real Estate, Business, Ownership, and Business
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	90	113	105	133	152	164	174	159	160	157	166	154	156	148	148	147	12. Government administration, Defense and Compulsory Social Security
13 Jasa Pendidikan	159	197	208	257	272	278	283	304	309	301	305	307	317	331	342	357	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	138	184	193	246	240	242	246	249	250	248	254	255	258	269	275	278	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	3.087	2.642	2.070	2.300	2.382	2.394	2.430	2.455	2.480	2.493	2.496	2.502	2.494	2.520	2.549	2.554	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	870	919	985	1.058	1.014	1.073	1.149	1.194	1.197	1.185	1.202	1.148	1.252	1.190	1.212	1.207	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	2.905	3.416	4.001	4.225	4.209	4.243	4.297	4.523	4.392	4.379	4.430	4.350	4.379	4.387	4.382	4.368	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	2.726	3.192	3.733	4.012	4.042	4.084	4.114	4.141	4.113	4.130	4.162	4.287	4.349	4.317	4.369	4.398	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	30.273	33.200	36.352	39.229	39.816	40.249	40.671	40.955	41.006	41.025	41.231	41.303	41.663	41.946	42.187	42.515	19. Non Industrial Origin-Others
<b>Total</b>	<b>68.391</b>	<b>74.807</b>	<b>81.684</b>	<b>89.482</b>	<b>90.527</b>	<b>91.655</b>	<b>92.972</b>	<b>94.253</b>	<b>94.279</b>	<b>94.683</b>	<b>95.202</b>	<b>95.800</b>	<b>96.433</b>	<b>97.313</b>	<b>98.220</b>	<b>98.689</b>	<b>Total</b>

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

<b>Sektor Ekonomi</b>	2014	2015	2016	2017	2018										2019	<b>Economic Sector</b>	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Modal Kerja</b>																	<b>Working Capital</b>
- Pertanian, Perburuhan, dan Kehutanan	3.833	3.911	4.248	4.736	4.825	4.792	4.749	4.812	4.776	4.788	4.715	4.761	4.823	4.826	4.878	4.924	- Agricultures, hunting and forestry
- Perikanan	183	209	262	301	325	331	334	344	347	355	352	358	362	369	383	404	- Fishery
- Pertambangan dan Penggalian	126	101	143	179	187	189	191	189	191	191	198	193	215	222	229	207	- Mining and Quarrying
- Industri Pengolahan	774	828	904	1.034	1.075	1.100	1.117	1.110	1.149	1.173	1.181	1.194	1.201	1.219	1.250	1.244	- Procesing industry
- Listrik, Gas dan Air	46	51	64	80	81	84	88	89	95	89	99	101	108	114	123	120	- Electricity, gas and water
- Konstruksi	1.307	1.619	1.959	2.429	2.392	2.496	2.639	2.758	2.766	2.890	3.016	3.165	3.215	3.326	3.340	3.236	- Construction
- Perdagangan Besar dan Eceran	16.243	17.592	19.183	20.604	20.760	21.086	21.508	21.895	21.846	21.961	21.963	22.050	21.938	22.177	22.370	22.486	- Big and retail trade
- Penyediaan Akomodasi dan Penyedian Makan Minum	375	422	506	650	666	666	656	662	665	692	710	725	725	748	801	797	- Provision of accomodation and food supply
- Transportasi, Pergudangan dan Komunikasi	854	939	1.011	1.139	1.162	1.174	1.181	1.191	1.266	1.277	1.280	1.287	1.296	1.306	1.444	1.380	- Transportation, warehousing and
- Perantara Keuangan	84	149	151	195	198	218	243	259	281	269	281	305	332	342	348	332	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	1.235	1.657	1.635	2.050	2.077	2.105	2.149	2.175	2.172	2.172	2.209	2.254	2.276	2.367	2.327	2.377	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	66	78	77	100	116	127	138	122	122	121	131	121	122	113	114	113	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	107	118	123	155	169	173	174	183	194	183	186	182	186	199	201	215	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	102	132	137	167	161	163	166	167	170	167	172	172	177	180	183	188	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.815	2.311	1.691	1.860	1.937	1.945	1.975	1.992	2.018	2.027	2.007	2.001	1.991	1.992	2.005	2.015	- Community, Sociocultural,Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	687	691	745	794	786	801	873	911	906	903	915	901	946	928	943	937	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	2.361	2.705	3.119	3.302	3.239	3.281	3.336	3.542	3.396	3.393	3.439	3.360	3.340	3.347	3.340	3.326	- International Agency and Other Extra International Agency
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
<b>Total Modal Kerja</b>	<b>31.198</b>	<b>33.514</b>	<b>35.958</b>	<b>39.773</b>	<b>40.154</b>	<b>40.732</b>	<b>41.517</b>	<b>42.401</b>	<b>42.360</b>	<b>42.651</b>	<b>42.854</b>	<b>43.130</b>	<b>43.252</b>	<b>43.774</b>	<b>44.279</b>	<b>44.302</b>	<b>Total Working Capital</b>
<b>Investasi</b>																	<b>Investment</b>
- Pertanian, Perburuhan, dan Kehutanan	644	662	659	695	685	701	715	730	726	734	737	746	747	759	756	760	- Agricultures, hunting and forestry
- Perikanan	13	19	27	35	36	37	38	38	38	42	45	43	41	41	44	45	- Fishery
- Pertambangan dan Penggalian	12	17	19	33	40	43	45	44	44	44	46	52	54	54	53	58	- Mining and Quarrying
- Industri Pengolahan	107	116	140	161	173	191	209	204	205	205	210	220	232	233	244	247	- Procesing industry
- Listrik, Gas dan Air	6	10	10	9	12	11	11	12	11	11	13	14	14	14	14	13	- Electricity, gas and water
- Konstruksi	162	178	153	229	230	233	236	247	250	261	276	296	296	299	304	305	- Construction
- Perdagangan Besar dan Eceran	1.350	1.559	1.838	2.108	2.112	2.092	2.103	2.114	2.141	2.176	2.199	2.272	2.195	2.269	2.311	2.347	- Big and retail trade
- Penyediaan Akomodasi dan Penyedian Makan Minum	17.787	149	190	227	239	244	252	254	251	257	260	271	269	281	288	309	- Provision of accomodation and food supply
- Transportasi, Pergudangan dan Komunikasi	484	500	639	783	787	787	787	790	780	798	776	789	813	825	853	874	- Transportation, warehousing and communications
- Perantara Keuangan	13	22	22	24	24	24	23	23	23	24	24	31	41	39	31	30	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	171	234	274	323	317	323	333	330	351	359	365	368	371	374	367	368	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	24	35	28	33	36	37	36	37	38	35	35	33	34	35	34	34	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	52	79	85	102	103	105	108	122	114	118	118	125	131	132	141	143	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	36	52	56	79	79	79	81	81	80	81	82	82	82	89	92	91	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	272	331	379	440	444	449	455	463	462	466	489	500	504	528	544	539	- Community, Sociocultural,Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	183	228	240	263	229	273	276	283	290	282	287	247	306	262	269	271	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	544	711	882	923	970	962	961	981	996	986	991	990	1.039	1.040	1.041	1.042	- International Agency and Other Extra International Agency
- Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
<b>Total Investasi</b>	<b>4.194</b>	<b>4.900</b>	<b>5.641</b>	<b>6.467</b>	<b>6.515</b>	<b>6.590</b>	<b>6.670</b>	<b>6.755</b>	<b>6.800</b>	<b>6.877</b>	<b>6.954</b>	<b>7.080</b>	<b>7.169</b>	<b>7.275</b>	<b>7.385</b>	<b>7.475</b>	<b>Total Investment</b>
<b>Konsumsi</b>																	<b>Consumption</b>
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	1.239	1.511	1.695	1.715	1.739	1.748	1.769	1.788	1.805	1.830	1.837	1.861	1.850	1.870	1.910	1.928	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.926	1.917	1.723	930	914	961	950	961	961	970	1.020	1.033	1.045	1.047	1.069	1.085	- Vehicle Loans
- Kredit konsumsi lainnya	29.834	32.965	36.668	40.596	41.205	41.624	42.066	42.347	42.354	42.355	42.537	42.697	43.118	43.346	43.578	43.900	- Other consumer credit
<b>Total Konsumsi</b>	<b>32.999</b>	<b>36.393</b>	<b>40.085</b>	<b>43.241</b>	<b>43.858</b>	<b>44.333</b>	<b>44.785</b>	<b>45.097</b>	<b>45.120</b>	<b>45.155</b>	<b>45.393</b>	<b>45.590</b>	<b>46.012</b>	<b>46.263</b>	<b>46.556</b>	<b>46.913</b>	<b>Total consumption</b>
<b>Total</b>	<b>68.391</b>	<b>74.807</b>	<b>81.684</b>	<b>89.482</b>	<b>90.527</b>	<b>91.655</b>	<b>92.972</b>	<b>94.253</b>	<b>94.279</b>	<b>94.683</b>	<b>95.202</b>	<b>95.800</b>	<b>96.433</b>	<b>97.313</b>	<b>98.220</b>	<b>98.689</b>	<b>Total</b>

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	2014	2015	2016	2017	2018										2019	Location	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
1. Jawa Barat	11.172	11.018	10.794	11.637	11.783	11.975	12.151	12.282	12.195	12.196	12.247	12.331	12.398	12.517	12.554	1. Jawa Barat	
2. Banten	1.437	1.676	2.016	2.631	2.763	2.844	2.922	2.984	3.010	3.048	3.074	3.148	3.208	3.237	3.393	3.356	2. Banten
3. DKI Jakarta	1.164	1.343	1.493	1.408	1.360	1.370	1.388	1.407	1.406	1.422	1.445	1.466	1.507	1.539	1.571	1.571	3. DKI Jakarta
4. D.I Yogyakarta	3.245	3.559	3.938	4.349	4.401	4.468	4.526	4.592	4.610	4.635	4.662	4.691	4.696	4.686	4.724	4.733	4. D.I Yogyakarta
5. Jawa Tengah	14.967	16.660	18.605	21.014	21.344	21.669	22.102	22.582	22.587	22.746	22.903	22.988	23.159	23.394	23.620	23.769	5. Jawa Tengah
6. Jawa Timur	7.754	8.230	8.788	9.271	9.375	9.479	9.626	9.838	9.797	9.774	9.764	9.745	9.734	9.761	9.836	9.836	6. Jawa Timur
7. Bengkulu	39	42	46	54	57	59	63	66	66	66	67	68	68	69	71	72	7. Bengkulu
8. Jambi	525	510	535	596	613	622	636	642	651	660	669	680	678	685	687	699	8. Jambi
9. Aceh	126	131	160	161	159	161	162	162	158	158	157	155	153	153	153	153	9. Aceh
10. Sumatera Utara	769	840	914	1.022	1.030	1.047	1.067	1.080	1.078	1.082	1.088	1.096	1.109	1.121	1.128	1.121	10. Sumatera Utara
11. Sumatera Barat	1.002	1.022	1.090	1.157	1.160	1.174	1.197	1.208	1.198	1.201	1.203	1.209	1.217	1.231	1.238	1.244	11. Sumatera Barat
12. Riau	818	889	936	910	894	893	891	905	903	906	914	919	931	932	939	935	12. Riau
13. Kepulauan Riau	3.358	3.783	4.301	4.504	4.549	4.633	4.702	4.737	4.833	4.844	4.915	4.982	5.034	5.080	5.094	5.217	13. Kepulauan Riau
14. Sumatera Selatan	868	868	937	972	965	968	978	995	994	1.005	1.007	1.045	1.093	1.145	1.206	1.227	14. Sumatera Selatan
15. Bangka Belitung	56	67	75	86	93	96	100	101	99	95	95	95	94	94	94	95	15. Bangka Belitung
16. Lampung	6.454	7.142	7.787	8.590	8.692	8.765	8.817	8.847	8.842	8.876	8.879	8.886	8.988	9.063	9.111	9.163	16. Lampung
17. Kalimantan Selatan	348	327	332	339	331	331	332	333	326	327	328	333	341	348	360	362	17. Kalimantan Selatan
18. Kalimantan Barat	537	598	626	637	610	603	601	603	609	581	585	602	606	597	630	621	18. Kalimantan Barat
19. Kalimantan Timur	231	241	246	225	225	226	228	233	234	236	235	240	241	243	252	250	19. Kalimantan Timur
20. Kalimantan Tengah	182	220	258	319	327	349	370	385	354	368	386	435	432	435	436	433	20. Kalimantan Tengah
21. Sulawesi Tengah	1.337	1.680	1.927	2.187	2.183	2.165	2.166	2.174	2.170	2.175	2.187	2.186	2.177	2.174	2.165	2.162	21. Sulawesi Tengah
22. Sulawesi Selatan	1.067	1.190	1.707	2.010	2.050	2.078	2.112	2.140	2.148	2.165	2.191	2.213	2.223	2.227	2.226	2.249	22. Sulawesi Selatan
23. Sulawesi Utara	677	728	793	841	853	863	871	881	883	903	916	933	950	967	977	996	23. Sulawesi Utara
24. Sulawesi Tenggara	136	176	214	215	220	221	221	222	219	218	220	221	218	219	226	229	24. Sulawesi Tenggara
25. Sulawesi Barat	5	38	10	13	13	14	14	15	15	15	15	16	16	17	17	17	25. Sulawesi Barat
26. Gorontalo	27	26	26	23	25	25	25	26	25	25	25	26	25	25	24	25	26. Gorontalo
27. Nusa Tenggara Barat	820	900	983	1.025	1.030	1.041	1.053	1.043	1.020	1.027	1.021	1.018	1.027	1.047	1.056	1.060	27. Nusa Tenggara Barat
28. Bali	7.120	8.279	9.032	9.633	9.703	9.749	9.821	9.902	9.975	10.029	10.072	10.118	10.125	10.310	10.431	10.425	28. Bali
29. Nusa Tenggara Timur	319	369	449	514	514	520	538	545	546	552	554	557	559	561	567	562	29. Nusa Tenggara Timur
30. Maluku	945	1.112	1.274	1.494	1.525	1.553	1.574	1.595	1.594	1.610	1.629	1.641	1.658	1.670	1.671	1.686	30. Maluku
31. Papua	643	778	858	1.004	1.021	1.030	1.046	1.051	1.052	1.058	1.062	1.060	1.058	1.054	1.048	1.049	31. Papua
32. Maluku Utara	23	29	38	75	83	86	92	99	98	102	106	109	112	115	115	118	32. Maluku Utara
33. Papua Barat	222	337	495	566	576	579	581	580	583	579	583	590	596	597	600	601	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
<b>Total</b>	<b>68.391</b>	<b>74.807</b>	<b>81.684</b>	<b>89.482</b>	<b>90.527</b>	<b>91.655</b>	<b>92.972</b>	<b>94.253</b>	<b>94.279</b>	<b>94.683</b>	<b>95.202</b>	<b>95.800</b>	<b>96.433</b>	<b>97.313</b>	<b>98.220</b>	<b>98.689</b>	<b>Total</b>

Sektor Ekonomi	2014	2015	2016	2017	2018												2019	Economic Sector
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
<b>UMKM</b>																		<b>UMKM</b>
1. Pertanian, Perburuan dan Baki Debet NPL	54.506 2.146	61.083 2.520	67.014 2.587	78.731 2.424	79.928 2.547	81.509 2.592	82.132 2.512	82.927 2.506	83.439 2.519	84.437 2.503	84.984 2.339	83.881 2.229	85.821 2.247	87.412 2.302	89.560 2.073	89.631 2.235	1. Agriculture, hunting, and forestry	
2. Perikanan Baki Debet NPL	4.153 157	4.447 180	4.762 150	5.928 192	5.993 196	6.168 189	6.353 215	6.439 218	6.616 213	6.565 201	6.612 197	6.761 199	6.926 197	6.987 197	7.200 171	7.145 195	2. Fishery	
3. Pertambangan dan Penyalian Baki Debet NPL	4.763 258	4.838 429	4.703 306	5.380 1.116	5.135 1.178	5.433 901	4.892 353	4.604 752	4.547 359	4.367 299	4.483 291	4.538 286	6.782 358	6.237 278	6.608 272	6.429 272	6.429 249	3. Mining and quarrying
4. Industri Penolahan Baki Debet NPL	67.558 2.140	76.518 2.759	84.196 3.177	93.175 3.122	88.192 3.439	90.551 3.534	90.706 3.452	91.211 3.811	93.234 3.674	92.028 3.573	93.236 3.640	94.648 3.693	96.330 3.696	97.007 3.696	99.028 3.392	97.076 3.550	4. Processing industry	
5. Listrik, Gas dan Air Baki Debet NPL	2.187 26	2.079 99	2.501 72	3.577 168	2.751 192	3.457 708	3.408 632	3.389 641	3.497 698	3.430 691	2.926 110	2.891 123	3.622 140	3.673 142	4.307 142	4.194 135	4.194 141	5. Electricity, gas and water
6. Konstruksi Baki Debet NPL	40.614 2.990	43.246 3.197	48.190 3.277	55.802 3.594	50.202 5.309	51.707 5.244	54.190 5.473	56.215 5.521	57.924 5.506	59.509 5.608	57.802 4.210	60.240 4.059	63.855 4.190	63.906 4.198	62.521 3.947	56.990 4.299	6. Construction	
7. Perdagangan Besar dan Eceran Baki Debet NPL	355.198 13.004	395.843 15.125	432.560 16.555	462.729 17.498	456.536 19.175	462.998 18.914	472.578 19.377	479.863 20.061	480.540 19.896	478.407 19.270	479.374 19.201	487.080 18.960	493.331 18.988	495.762 18.969	499.248 17.170	493.623 18.812	7. Wholesale and retail trade	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet NPL	21.144 550	26.170 764	30.914 1.101	33.290 1.097	33.345 1.143	33.591 1.163	33.449 1.317	33.765 1.361	34.225 1.342	34.756 1.291	34.477 1.362	34.332 1.324	36.901 1.357	37.084 1.340	37.877 1.193	37.197 1.215	8. Provision of accommodation and the provision of eating and drinking	
9. Transportasi, Pergudangan dan Komunikasi Baki Debet NPL	24.658 964	26.112 1.292	27.403 1.303	31.441 2.628	31.274 2.536	31.471 2.467	32.466 2.264	33.807 2.353	34.013 2.374	33.142 1.313	33.355 1.333	33.447 1.243	36.228 1.254	36.195 1.264	37.975 1.171	37.721 1.236	9. Transportation, warehousing and communications	
10. Perantara Keuangan Baki Debet NPL	14.578 447	14.340 339	13.707 355	14.715 438	14.099 451	13.976 446	14.318 248	14.490 273	15.551 367	14.184 272	14.076 274	13.987 279	13.904 316	13.704 270	16.267 336	14.109 280	10. Financial intermediaries	
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan Baki Debet NPL	33.462 1.189	36.894 1.477	38.504 1.400	42.981 1.422	39.169 1.476	40.870 1.491	41.241 1.530	42.198 1.597	42.436 1.613	42.700 1.797	43.072 1.773	44.442 1.813	47.449 1.857	48.092 1.843	48.371 1.495	48.248 1.638	11. Real estate, Business Ownership, and Business Services	
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet NPL	221 4	233 8	222 3	176 -	169 4	187 4	203 3	243 3	296 4	426 4	408 4	461 4	515 3	480 3	532 2	554 2	12. Government administration, defense and compulsory social security	
13. Jasa Pendidikan Baki Debet NPL	2.301 47	2.852 53	2.895 74	2.865 60	2.902 60	3.037 48	3.061 63	3.097 57	3.173 66	3.097 67	3.196 61	3.214 65	3.464 69	3.410 74	3.612 60	3.496 76	13. Education services	
14. Jasa Kesehatan dan Kesiatan Sosial Baki Debet NPL	4.803 122	5.595 84	6.045 112	6.574 93	6.535 132	6.674 110	6.882 124	6.962 126	7.079 100	7.163 104	7.217 113	7.272 107	7.561 115	7.726 115	8.131 120	7.970 127	14. Health services and social activities	
15. Jasa Kemasarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet NPL	38.015 1.052	36.835 1.407	35.782 1.164	42.690 1.267	43.193 1.415	43.913 1.347	44.918 1.513	45.430 1.456	45.040 1.446	45.970 1.456	46.218 1.459	45.806 1.285	46.606 1.204	46.848 1.190	46.281 923	46.237 1.066	15. Community, Sociocultural, Entertainment and Other Individual	
16. Jasa Perorangan yang Melayani Rumah Tangga Baki Debet NPL	2.090 52	2.388 52	2.247 55	2.309 43	2.274 55	2.263 59	2.289 61	2.280 65	2.243 62	2.231 61	2.239 53	2.227 57	2.227 58	2.166 58	2.199 48	2.166 59	16. Individual services which serve households	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet NPL	140 6	24 2	165 31	65 14	58 14	51 10	39 13	24 11	4 -	4 -	5 -	10 -	4 -	4 -	4 -	4 -	17. International Agency and Other Extra International Agency	
18. Kegiatan yang Belum Jelas Batasannya Baki Debet NPL	1.330 5	303 7	288 13	553 1	1.067 42	1.126 3	179 3	209 3	219 3	228 3	233 3	212 2	249 2	234 2	252 12	244 12	18. Business activities are not clearly defined	
19. Penerima Kredit Bukan Lapangan Baki Debet NPL	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	19. Debtor is not the business field - Total NPL		
20. Tidak Teridentifikasi Baki Debet NPL	0 -	1 (0)	14 -	- -	20. Un-identified Total NPL													
<b>Jumlah</b>	<b>Baki Debet NPL</b>	<b>671.721 25.159</b>	<b>739.801 29.792</b>	<b>802.113 31.734</b>	<b>882.982 35.178</b>	<b>862.820 39.365</b>	<b>878.983 39.272</b>	<b>893.307 39.129</b>	<b>907.153 40.855</b>	<b>914.077 40.383</b>	<b>912.649 38.626</b>	<b>913.922 36.362</b>	<b>925.451 35.674</b>	<b>951.775 36.049</b>	<b>956.928 35.947</b>	<b>969.972 32.421</b>	<b>953.034 35.193</b>	<b>Total Baki Debet NPL</b>

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  
2) Data Kredit MKM terakhir dapat dilihat pada SPI periode  
r) Angka-angka diperbaiki

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

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

Jenis Penggunaan	2014	2015	2016	2017	2018												2019	Type of Use
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>UMKM</b>																		<b>UMKM</b>
1. Modal Kerja																		1. Working Capital
Baki Debet	490.262	537.186	587.340	659.102	639.006	651.413	662.787	672.743	678.119	677.082	679.975	690.698	704.198	723.030	728.191	695.825	Total	
NPL	18.761	22.351	23.525	25.451	27.610	27.280	27.389	28.564	28.407	27.762	27.884	27.417	27.844	28.022	25.125	27.113	NPL	
2. Investasi																		2. Investment
Baki Debet	181.459	202.615	214.773	223.880	223.814	227.570	230.520	234.410	235.958	235.567	233.947	234.753	247.577	233.898	241.781	257.209	Total	
NPL	6.398	7.441	8.209	9.726	11.754	11.992	11.740	12.292	11.976	10.864	8.478	8.256	8.205	7.925	7.296	8.080	NPL	
3. Konsumsi																		3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
3. Tidak Teridentifikasi																		4. Un-identified
Baki Debet	-	0	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	Total	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
<b>Jumlah</b>																		<b>Total</b>
<b>Baki Debet</b>	<b>671.721</b>	<b>739.801</b>	<b>802.113</b>	<b>882.982</b>	<b>862.820</b>	<b>878.983</b>	<b>893.307</b>	<b>907.153</b>	<b>914.077</b>	<b>912.649</b>	<b>913.922</b>	<b>925.451</b>	<b>951.775</b>	<b>956.928</b>	<b>969.972</b>	<b>953.034</b>	<b>Baki Debet</b>	
<b>NPL</b>	<b>25.159</b>	<b>29.792</b>	<b>31.734</b>	<b>35.178</b>	<b>39.365</b>	<b>39.272</b>	<b>39.129</b>	<b>40.855</b>	<b>40.383</b>	<b>38.626</b>	<b>36.362</b>	<b>35.674</b>	<b>36.049</b>	<b>35.947</b>	<b>32.421</b>	<b>35.193</b>	<b>NPL</b>	

1) Sejak bulan April 2013 data yang disajikan hanya data UMKM  
mengingat data MKM masih berdasarkan plafon, sedangkan data

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

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

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

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

Kelompok Bank	2014	2015	2016	2017	2018										2019	Category of Bank	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>UMKM<sup>1)</sup></b>																<b>UMKM</b>	
1. Bank Persero																1. State Owned Banks	
Baki Debet	<b>341.804</b>	<b>383.166</b>	<b>446.774</b>	<b>495.186</b>	<b>491.417</b>	<b>503.402</b>	<b>514.676</b>	<b>523.166</b>	<b>527.800</b>	<b>527.265</b>	<b>527.888</b>	<b>532.987</b>	<b>539.204</b>	<b>543.560</b>	<b>551.935</b>	<b>545.078</b>	Total
Mikro	106.269	131.573	156.962	175.296	179.185	183.462	187.837	192.290	190.910	193.591	195.623	199.330	203.591	203.014	202.279	202.675	Micro
Kecil	136.580	146.373	175.938	195.643	194.957	199.243	201.800	204.493	205.575	205.318	207.201	209.798	211.355	213.358	215.481	212.506	Small
Menengah	98.956	105.221	113.874	124.247	117.275	120.696	125.039	126.383	131.315	128.356	125.064	123.860	124.257	127.188	134.175	129.898	Medium
NPL	<b>12.138</b>	<b>13.437</b>	<b>14.668</b>	<b>17.460</b>	<b>21.347</b>	<b>21.207</b>	<b>20.869</b>	<b>22.192</b>	<b>21.309</b>	<b>19.516</b>	<b>17.059</b>	<b>16.723</b>	<b>16.367</b>	<b>16.276</b>	<b>13.998</b>	<b>16.082</b>	NPL
Mikro	1.829	2.223	2.354	2.702	3.435	3.323	3.414	3.491	3.521	3.370	3.268	3.214	3.158	3.175	2.719	3.364	Micro
Kecil	5.552	5.733	6.094	6.612	7.871	7.727	8.139	8.706	8.320	8.155	8.177	8.112	7.862	7.810	6.619	7.628	Small
Menengah	4.757	5.481	6.220	8.147	10.041	10.158	9.316	9.995	9.468	7.991	5.614	5.397	5.346	5.291	4.660	5.089	Medium
2. BPD																2. Regional Development Banks	
Baki Debet	<b>50.837</b>	<b>51.858</b>	<b>60.466</b>	<b>70.366</b>	<b>61.288</b>	<b>62.705</b>	<b>63.443</b>	<b>65.281</b>	<b>66.172</b>	<b>67.463</b>	<b>68.668</b>	<b>70.952</b>	<b>70.903</b>	<b>71.232</b>	<b>70.089</b>	<b>65.538</b>	Total
Mikro	8.733	9.187	9.191	15.516	12.131	12.307	12.416	12.897	12.953	13.065	13.279	13.456	13.471	13.790	13.891	13.518	Micro
Kecil	23.456	23.843	25.314	27.858	26.049	26.556	27.050	27.616	27.726	28.165	28.708	29.550	29.674	29.632	28.774	27.110	Small
Menengah	18.647	18.829	25.962	26.992	23.109	23.841	23.977	24.768	25.492	26.233	26.680	27.947	27.759	27.809	27.423	24.909	Medium
NPL	<b>5.015</b>	<b>5.851</b>	<b>6.421</b>	<b>6.636</b>	<b>6.362</b>	<b>6.478</b>	<b>6.592</b>	<b>6.671</b>	<b>6.690</b>	<b>6.626</b>	<b>6.489</b>	<b>6.104</b>	<b>6.107</b>	<b>6.132</b>	<b>5.603</b>	<b>5.872</b>	NPL
Mikro	1.013	780	361	560	648	664	653	688	685	559	553	535	532	531	479	525	Micro
Kecil	1.647	1.949	1.854	1.971	2.114	2.153	2.159	2.210	2.240	2.203	2.230	2.181	2.174	2.187	2.002	2.121	Small
Menengah	2.354	3.123	4.206	4.105	3.601	3.662	3.780	3.773	3.765	3.864	3.706	3.388	3.402	3.414	3.122	3.226	Medium
3. Bank Swasta Nasional																3. Foreign Exchange Commercial Banks	
Baki Debet	<b>261.365</b>	<b>289.578</b>	<b>280.379</b>	<b>310.222</b>	<b>302.767</b>	<b>305.460</b>	<b>307.675</b>	<b>311.190</b>	<b>312.628</b>	<b>310.451</b>	<b>309.883</b>	<b>313.857</b>	<b>331.898</b>	<b>332.523</b>	<b>338.455</b>	<b>333.011</b>	Total
Mikro	25.077	24.032	16.661	15.918	15.908	15.891	16.451	17.727	17.878	17.019	16.796	15.333	21.302	19.617	20.047	19.881	Micro
Kecil	41.458	44.953	39.505	44.847	45.530	45.985	46.879	46.807	46.844	48.159	48.452	48.830	51.594	51.720	53.004	52.942	Small
Menengah	194.831	220.593	224.213	249.457	241.329	243.583	244.345	246.655	247.906	245.273	244.636	249.694	259.003	261.186	265.404	260.187	Medium
NPL	<b>7.666</b>	<b>9.690</b>	<b>9.772</b>	<b>10.570</b>	<b>11.033</b>	<b>10.959</b>	<b>11.080</b>	<b>11.393</b>	<b>11.776</b>	<b>11.667</b>	<b>11.998</b>	<b>12.008</b>	<b>12.657</b>	<b>12.633</b>	<b>11.892</b>	<b>12.305</b>	NPL
Mikro	775	748	731	579	579	580	594	625	606	633	717	788	964	936	698	733	Micro
Kecil	2.248	2.519	2.012	1.973	1.979	1.977	1.942	1.922	1.953	1.952	1.936	1.880	1.936	1.918	1.871	1.843	Small
Menengah	4.643	6.423	7.028	8.018	8.475	8.402	8.544	8.846	9.217	9.082	9.345	9.340	9.757	9.779	9.324	9.729	Medium
4. Bank Asing dan Campuran																4. Joint Venture Banks and Foreign Owned Banks	
Baki Debet	<b>17.714</b>	<b>15.199</b>	<b>14.494</b>	<b>7.208</b>	<b>7.348</b>	<b>7.416</b>	<b>7.512</b>	<b>7.517</b>	<b>7.478</b>	<b>7.470</b>	<b>7.482</b>	<b>7.654</b>	<b>9.770</b>	<b>9.613</b>	<b>9.493</b>	<b>9.407</b>	Total
Mikro	192	77	62	952	976	961	1.002	1.018	1.008	991	1.037	1.048	731	691	651	613	Micro
Kecil	482	756	716	814	835	813	796	791	812	762	721	724	822	807	806	695	Small
Menengah	17.040	14.366	13.715	5.443	5.537	5.641	5.715	5.708	5.658	5.717	5.725	5.882	8.216	8.116	8.037	8.099	Medium
NPL	<b>341</b>	<b>815</b>	<b>873</b>	<b>512</b>	<b>624</b>	<b>627</b>	<b>588</b>	<b>600</b>	<b>608</b>	<b>817</b>	<b>816</b>	<b>838</b>	<b>918</b>	<b>907</b>	<b>928</b>	<b>934</b>	NPL
Mikro	7	9	4	10	9	9	9	9	9	9	8	8	8	7	8	Micro	
Kecil	13	26	34	196	258	256	233	232	236	230	233	242	242	237	243	239	Small
Menengah	321	780	835	306	356	363	346	358	364	578	574	595	668	663	678	687	Medium
<b>Jumlah</b>																<b>Total</b>	
<b>Baki Debet</b>	<b>671.721</b>	<b>739.801</b>	<b>802.113</b>	<b>882.982</b>	<b>862.820</b>	<b>878.983</b>	<b>893.307</b>	<b>907.153</b>	<b>914.077</b>	<b>912.649</b>	<b>913.922</b>	<b>925.451</b>	<b>951.775</b>	<b>956.928</b>	<b>969.972</b>	<b>953.034</b>	<b>Baki Debet</b>
<b>NPL</b>	<b>25.159</b>	<b>29.792</b>	<b>31.734</b>	<b>35.178</b>	<b>39.365</b>	<b>39.272</b>	<b>39.129</b>	<b>40.855</b>	<b>40.383</b>	<b>38.626</b>	<b>36.362</b>	<b>35.674</b>	<b>36.049</b>	<b>35.947</b>	<b>32.421</b>	<b>35.193</b>	<b>NPL</b>

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 and Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20  
 2) The last MKM credit data can be found at SPI December 2012

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

Kelompok Bank	2014	2015	2016	2017	2018										2019	Category of Bank	
					Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>UMKM</b>																	<b>UMKM</b>
1. Jawa Barat	85.429	90.224	101.893	114.725	111.716	114.202	116.075	118.182	119.062	119.066	120.168	122.316	125.832	126.067	127.799	125.055	1. Jawa Barat
2. Banten	25.305	29.224	32.359	37.000	35.397	36.145	37.130	37.533	37.795	37.613	38.329	39.091	41.286	42.303	42.503	41.921	2. Banten
3. DKI Jakarta	104.891	118.432	117.595	132.530	124.803	127.569	127.392	127.824	129.892	126.792	125.154	126.346	135.321	136.442	141.315	136.553	3. DKI Jakarta
4. D.I Yogyakarta	9.806	10.954	12.108	13.143	13.306	13.427	13.745	13.940	14.035	14.066	14.054	14.227	14.450	14.405	14.505	14.281	4. D.I Yogyakarta
5. Jawa Tengah	70.415	78.824	88.372	96.772	96.314	97.812	100.312	102.874	103.035	103.930	104.598	105.906	107.043	107.944	108.057	106.906	5. Jawa Tengah
6. Jawa Timur	86.569	97.159	110.143	122.548	120.024	122.642	124.833	127.326	128.920	128.397	128.791	131.874	134.315	135.830	137.124	135.118	6. Jawa Timur
7. Bengkulu	4.551	5.328	5.641	6.496	6.471	6.620	6.815	7.000	7.011	7.095	7.148	7.056	7.355	7.412	7.474	7.473	7. Bengkulu
8. Jambi	9.383	10.576	10.755	12.330	12.196	12.483	12.862	13.074	13.182	13.420	13.591	13.969	14.122	14.182	14.323	14.356	8. Jambi
9. Aceh	7.729	8.287	8.435	9.119	8.845	9.044	9.278	9.419	9.371	9.499	9.571	9.656	9.716	9.728	9.792	9.567	9. Aceh
10. Sumatera Utara	41.483	46.080	47.206	49.611	49.259	49.825	50.826	51.102	51.525	51.477	51.300	51.580	52.069	52.245	53.877	53.154	10. Sumatera Utara
11. Sumatera Barat	13.238	13.644	14.084	14.857	14.894	15.148	15.394	15.470	15.536	15.565	15.834	16.113	16.381	16.511	16.554	16.273	11. Sumatera Barat
12. Riau	21.292	20.795	21.769	22.617	22.088	22.333	22.719	23.011	23.156	23.333	23.603	24.018	24.818	24.779	24.926	24.589	12. Riau
13. Kepulauan Riau	6.947	7.380	7.815	8.413	8.278	8.339	8.346	9.015	8.638	8.651	8.747	8.648	8.643	8.689	9.267	9.043	13. Kepulauan Riau
14. Sumatera Selatan	18.987	20.194	21.073	23.709	23.664	24.417	25.220	25.732	25.748	25.666	25.436	25.438	25.739	25.760	26.018	25.639	14. Sumatera Selatan
15. Bangka Belitung	3.214	3.307	4.302	4.541	4.508	4.646	4.306	4.407	4.409	4.407	4.494	4.588	4.738	4.762	4.804	4.710	15. Bangka Belitung
16. Lampung	12.086	13.467	14.817	15.990	15.727	15.984	16.361	16.587	16.506	16.714	16.840	17.050	17.973	17.445	17.602	17.518	16. Lampung
17. Kalimantan Selatan	9.794	10.249	11.005	11.587	11.633	11.760	11.988	12.350	12.467	12.486	12.505	12.739	13.005	13.088	13.197	13.094	17. Kalimantan Selatan
18. Kalimantan Barat	12.715	13.974	15.071	17.132	16.613	16.705	17.038	17.183	17.314	17.419	17.271	17.329	17.507	17.520	17.904	17.485	18. Kalimantan Barat
19. Kalimantan Timur	19.982	21.296	21.700	20.345	20.086	20.395	20.602	20.958	21.051	21.164	20.952	20.550	21.927	21.835	21.912	21.583	19. Kalimantan Timur
20. Kalimantan Tengah	5.604	6.643	7.964	9.354	9.334	9.454	9.714	9.815	9.793	9.783	9.020	9.767	9.862	9.886	10.051	9.954	20. Kalimantan Tengah
21. Sulawesi Tengah	7.155	7.749	8.066	8.868	8.816	8.776	8.864	9.133	9.219	9.148	9.227	9.377	9.319	9.290	9.186	9.042	21. Sulawesi Tengah
22. Sulawesi Selatan	25.765	27.627	30.613	33.769	33.141	33.579	33.936	34.215	34.528	34.535	34.726	35.084	35.554	35.628	35.803	35.209	22. Sulawesi Selatan
23. Sulawesi Utara	7.150	7.658	8.370	9.203	9.174	9.297	9.529	9.752	9.864	9.852	9.915	9.909	10.301	10.446	10.290	10.323	23. Sulawesi Utara
24. Sulawesi Tenggara	4.914	5.248	5.833	6.216	6.196	6.348	6.499	6.606	6.612	6.690	6.794	6.930	7.078	7.140	7.240	7.159	24. Sulawesi Tenggara
25. Sulawesi Barat	2.212	2.690	3.066	3.300	3.322	3.375	3.463	3.540	3.651	3.689	3.735	3.791	3.875	3.924	4.044	4.046	25. Sulawesi Barat
26. Gorontalo	2.316	2.698	2.947	3.623	3.623	3.709	3.778	3.847	3.850	3.875	3.926	3.717	3.780	3.799	3.776	3.776	26. Gorontalo
27. Nusa Tenggara Barat	6.703	7.278	8.851	10.547	10.522	10.628	10.889	11.042	10.904	10.878	10.805	10.519	10.901	10.988	11.034	10.974	27. Nusa Tenggara Barat
28. Bali	23.483	27.019	31.438	33.689	33.489	34.193	34.529	34.692	35.052	35.242	35.122	35.436	35.992	35.922	36.015	35.754	28. Bali
29. Nusa Tenggara Timur	5.234	6.201	7.249	8.459	8.201	8.429	8.629	8.807	8.960	8.999	9.126	9.269	9.410	9.490	10.099	9.882	29. Nusa Tenggara Timur
30. Maluku	17.787	2.446	2.748	3.112	3.104	3.218	3.299	3.462	3.487	3.369	3.327	3.404	3.458	3.443	3.506	3.440	30. Maluku
31. Papua	8.608	9.342	10.405	10.156	9.471	9.665	9.841	10.047	10.147	10.297	10.219	10.257	10.341	10.275	10.313	9.830	31. Papua
32. Maluku Utara	1.391	1.632	1.774	2.025	1.847	1.906	2.004	1.998	2.028	2.036	2.052	2.073	2.105	2.112	2.120	2.073	32. Maluku Utara
33. Papua Barat	3.836	4.005	4.441	4.240	3.757	3.840	3.900	3.969	3.978	4.092	4.061	3.979	3.995	3.980	3.881	3.637	33. Papua Barat
34. Lainnya	87	33	136	174	205	235	286	318	368	421	495	561	528	540	578	582	34. Others
35. Tidak Teridentifikasi	1.205	2.141	2.068	2.782	2.796	2.835	2.905	2.923	2.983	2.986	2.884	3.036	3.118	3.083	3.035	3.035	35. Un-identified
<b>Jumlah</b>	<b>671.721</b>	<b>739.801</b>	<b>802.113</b>	<b>882.982</b>	<b>862.820</b>	<b>878.983</b>	<b>893.307</b>	<b>907.153</b>	<b>914.077</b>	<b>912.649</b>	<b>913.922</b>	<b>925.451</b>	<b>951.775</b>	<b>956.928</b>	<b>969.972</b>	<b>953.034</b>	<b>Total</b>

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  
 a) Data Kredit MKM tidak dapat dilihat pada SPI periode Desember 2012

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



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