

**I.3. NERACA ANALITIS BANK UMUM DAN BPR <sup>1</sup>**  
**(Miliar Rp)**

KETERANGAN	2014	2015	2016	2017	2018	2019	Jan*	Feb*	Mar*
						Dec*			
<b>1 Simpanan dan Surat Berharga Yang Termasuk Uang Beredar</b>	<b>3,752,668</b>	<b>4,076,998</b>	<b>4,496,492</b>	<b>4,832,110</b>	<b>5,133,942</b>	<b>5,480,687</b>	<b>5,430,267</b>	<b>5,508,362</b>	<b>5,819,609</b>
2 Giro	766,567	858,218	988,578	1,051,126	1,110,329	1,223,550	1,176,411	1,205,985	1,426,782
3 Rupiah	521,562	585,540	729,158	803,752	831,046	909,494	868,019	897,357	1,027,833
4 Valuta Asing	245,005	272,678	259,420	247,374	279,284	314,056	308,392	308,628	398,949
5 Simpanan Lainnya	2,964,470	3,205,381	3,494,390	3,762,622	4,003,080	4,231,157	4,227,137	4,275,730	4,364,649
6 Simpanan Berjangka	1,729,883	1,844,597	1,986,832	2,124,289	2,233,782	2,353,430	2,395,785	2,445,902	2,464,622
7 Rupiah	1,475,405	1,586,851	1,726,439	1,851,098	1,934,018	2,054,965	2,106,072	2,130,552	2,132,796
8 Valuta Asing	254,478	257,745	260,393	273,191	299,763	298,465	289,713	315,350	331,826
9 Tabungan	1,234,588	1,360,784	1,507,557	1,638,333	1,769,299	1,877,727	1,831,352	1,829,828	1,900,027
10 Rupiah	1,144,254	1,244,997	1,380,679	1,520,007	1,644,863	1,757,504	1,706,979	1,698,348	1,754,482
11 Valuta Asing	90,334	115,787	126,879	118,326	124,436	120,222	124,374	131,480	145,545
12 Surat Berharga Selain Saham	21,630	13,399	13,525	18,362	20,533	25,981	26,719	26,646	28,178
<b>13 Faktor-faktor Yang Mempengaruhi Neraca Analitis Bank Umum dan BPR</b>	<b>3,752,668</b>	<b>4,076,998</b>	<b>4,496,492</b>	<b>4,832,037</b>	<b>5,133,610</b>	<b>5,480,817</b>	<b>5,430,456</b>	<b>5,508,567</b>	<b>5,819,884</b>
<b>14 Aktiva Luar Negeri Bersih</b>	<b>-245,619</b>	<b>-245,807</b>	<b>-226,763</b>	<b>-186,015</b>	<b>-265,961</b>	<b>-252,402</b>	<b>-238,801</b>	<b>-225,812</b>	<b>-265,712</b>
15 Tagihan Kepada Bukan Penduduk	171,773	211,879	196,141	230,218	221,650	228,823	233,137	262,186	291,473
16 Kewajiban kepada Bukan Penduduk	417,392	457,686	422,904	416,234	487,611	481,225	471,938	487,998	557,185
<b>17 Tagihan kepada Bank Indonesia</b>	<b>951,480</b>	<b>886,056</b>	<b>986,929</b>	<b>1,095,781</b>	<b>1,051,231</b>	<b>1,139,821</b>	<b>1,119,545</b>	<b>1,168,353</b>	<b>1,205,536</b>
18 Alat Likuid	592,456	622,648	694,383	650,699	664,208	702,111	543,344	580,999	575,348
19 Kas	109,275	117,383	104,421	108,253	123,797	139,043	100,382	91,987	106,971
20 Giro	362,383	392,746	369,308	386,239	417,622	411,564	382,076	391,096	360,826
21 Rupiah	287,484	308,756	288,824	306,361	319,653	321,895	291,342	293,950	303,465
22 Valuta Asing	74,899	83,990	80,483	79,878	97,969	89,668	90,734	97,146	57,361
23 Fasilitas BI ( 1 hari )	120,797	112,519	220,654	156,207	122,789	151,504	60,886	97,916	107,551
24 Tagihan Lainnya ( diantaranya : SBI )	359,024	263,408	292,546	445,082	387,024	437,709	576,201	587,354	630,188
<b>25 Tagihan Bersih Kepada Pemerintah Pusat</b>	<b>248,510</b>	<b>399,465</b>	<b>436,610</b>	<b>452,662</b>	<b>450,701</b>	<b>497,458</b>	<b>478,951</b>	<b>491,212</b>	<b>508,042</b>
26 Tagihan kepada Pemerintah Pusat	378,545	514,251	574,935	665,221	696,032	776,160	784,265	804,663	823,103
27 Kewajiban kepada Pemerintah Pusat	130,035	114,786	138,326	212,560	245,331	278,702	305,314	313,451	315,061
<b>28 Tagihan Kepada Sektor Lainnya</b>	<b>3,953,656</b>	<b>4,310,016</b>	<b>4,703,734</b>	<b>5,080,150</b>	<b>5,714,857</b>	<b>6,030,592</b>	<b>5,932,549</b>	<b>5,967,572</b>	<b>6,103,640</b>
29 Tagihan kepada Lembaga Keuangan Lainnya	252,741	271,702	290,028	324,909	371,297	377,272	366,883	366,691	372,407
30 Pinjaman yang Diberikan 2)	189,009	201,491	202,648	221,986	257,599	259,278	246,206	249,620	269,475
31 Tagihan lainnya	63,732	70,210	87,380	102,923	113,698	117,994	120,677	117,070	102,932
32 Tagihan Kepada Pemerintah Daerah	6,635	6,516	589	4,476	5,242	2,320	2,330	2,232	1,638
33 Pinjaman yang Diberikan 2)	6,614	6,495	568	4,376	4,966	2,220	2,055	1,956	1,638
34 Tagihan lainnya	21	21	21	100	275	100	275	275	0
35 Tagihan Kepada lembaga Keuangan Bukan Bank BUMN	213,528	217,779	304,802	345,288	480,134	508,577	487,966	487,195	507,256
36 Pinjaman yang Diberikan 2)	194,380	187,496	275,356	301,101	419,011	444,304	424,954	429,416	446,497
37 Tagihan lainnya	19,148	30,283	29,446	44,187	61,123	64,273	63,012	57,779	60,759
38 Tagihan Kepada Sektor Swasta	3,480,752	3,814,020	4,108,315	4,405,476	4,858,184	5,142,422	5,075,369	5,111,455	5,222,339
39 Pinjaman yang Diberikan 2)	3,318,866	3,681,060	3,925,076	4,237,368	4,641,544	4,928,870	4,842,449	4,864,296	4,987,079
40 Tagihan lainnya	161,886	132,960	183,239	168,108	216,640	213,552	232,920	247,159	235,260
<b>41 Kewajiban pada Bank Indonesia</b>	<b>-1,489</b>	<b>-7,433</b>	<b>-362</b>	<b>-16,919</b>	<b>-85,583</b>	<b>-89,412</b>	<b>-15,930</b>	<b>-19,781</b>	<b>-31,470</b>
<b>42 Simpanan dan Surat Berharga yang Tidak Termasuk Uang Beredar</b>	<b>-283,160</b>	<b>-263,496</b>	<b>-271,968</b>	<b>-333,250</b>	<b>-353,959</b>	<b>-361,971</b>	<b>-331,459</b>	<b>-338,587</b>	<b>-207,078</b>
43 Simpanan	-281,014	-261,743	-267,978	-329,082	-347,669	-354,918	-324,533	-331,771	-200,256
44 Surat Berharga selain Saham	-2,145	-1,753	-3,990	-4,168	-6,290	-7,052	-6,927	-6,815	-6,822
<b>45 Kewajiban kepada Lembaga Keuangan</b>	<b>-49,889</b>	<b>-57,716</b>	<b>-55,007</b>	<b>-74,764</b>	<b>-80,818</b>	<b>-80,993</b>	<b>-75,785</b>	<b>-77,464</b>	<b>-84,543</b>
<b>46 Saham dan Modal Lainnya</b>	<b>-738,492</b>	<b>-859,161</b>	<b>-1,023,737</b>	<b>-1,146,107</b>	<b>-1,258,757</b>	<b>-1,380,794</b>	<b>-1,326,231</b>	<b>-1,303,119</b>	<b>-1,294,361</b>
<b>47 Lainnya Bersih 3)</b>	<b>-82,330</b>	<b>-84,927</b>	<b>-52,943</b>	<b>-39,498</b>	<b>-38,102</b>	<b>-21,482</b>	<b>-112,383</b>	<b>-153,808</b>	<b>-114,170</b>

1) Sejak periode data Januari 2012 dilakukan perluasan cakupan data BPR melalui penambahan BPR Syariah

2) Termasuk Bunga Pinjaman

3) Termasuk derivatif keuangan

**I.3. ANALYTICAL BALANCE SHEET OF COMMERCIAL AND RURAL BANKS <sup>1</sup>**  
(Billions of Rp)

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	ITEMS	
<b>5,603,956</b>	<b>5,782,857</b>	<b>5,741,566</b>	<b>5,897,368</b>	<b>6,063,387</b>	<b>6,073,742</b>	<b>6,072,750</b>	<b>6,103,595</b>	<b>6,138,482</b>	<b>Deposits and Securities included in Broad money</b>	<b>1</b>
1,286,165	1,348,688	1,331,370	1,372,356	1,469,167	1,483,189	1,428,954	1,458,323	1,457,525	Demand Deposits	2
942,091	968,274	985,573	1,012,836	1,096,890	1,105,889	1,074,149	1,085,225	1,094,057	Rupiah	3
344,075	380,414	345,798	359,519	372,277	377,300	354,805	373,098	363,468	Foreign Currency	4
4,293,226	4,409,747	4,389,231	4,506,245	4,574,740	4,569,207	4,621,219	4,621,255	4,657,737	Other Deposits	5
2,422,656	2,464,737	2,461,283	2,558,603	2,594,017	2,581,725	2,630,641	2,586,057	2,550,883	Time Deposits	6
2,130,945	2,168,881	2,165,428	2,234,170	2,266,500	2,260,611	2,300,476	2,292,653	2,267,642	Rupiah	7
291,711	295,856	295,855	324,433	327,517	321,114	330,165	293,404	283,241	Foreign Currency	8
1,870,570	1,945,010	1,927,948	1,947,642	1,980,724	1,987,483	1,990,578	2,035,198	2,106,854	Savings Deposits	9
1,736,015	1,806,930	1,793,012	1,808,559	1,834,151	1,842,642	1,844,098	1,885,884	1,958,639	Rupiah	10
134,554	138,080	134,936	139,083	146,572	144,840	146,481	149,315	148,215	Foreign Currency	11
24,564	24,422	20,965	18,767	19,479	21,345	22,576	24,016	23,220	Securities other than Shares	12
<b>5,604,221</b>	<b>5,783,128</b>	<b>5,741,827</b>	<b>5,897,917</b>	<b>6,063,604</b>	<b>6,074,075</b>	<b>6,073,067</b>	<b>6,103,885</b>	<b>6,138,764</b>	<b>Factors Affecting Analytical Balance Sheet of Commercial and Rural Banks</b>	<b>13</b>
<b>-252,191</b>	<b>-224,875</b>	<b>-223,478</b>	<b>-214,713</b>	<b>-217,314</b>	<b>-213,138</b>	<b>-187,600</b>	<b>-182,100</b>	<b>-166,292</b>	<b>Net Foreign Assets</b>	<b>14</b>
259,986	259,635	250,022	264,212	262,016	262,595	291,314	276,265	279,658	Claims on Non_Residents	15
512,177	484,510	473,501	478,925	479,331	475,733	478,914	458,364	445,950	Liabilities to Non_Resident	16
<b>1,163,311</b>	<b>1,105,936</b>	<b>1,169,916</b>	<b>1,184,635</b>	<b>1,333,542</b>	<b>1,468,672</b>	<b>1,435,368</b>	<b>1,465,547</b>	<b>1,467,750</b>	<b>Claims on bank Indonesia</b>	<b>17</b>
559,375	413,382	441,490	412,933	480,869	480,408	406,812	453,070	625,731	Reserves	18
109,437	113,513	93,084	94,646	95,327	87,686	98,848	92,289	138,826	Cash In Vault	19
343,175	220,479	262,335	216,043	226,079	258,261	229,551	240,117	305,028	Demand Deposits	20
289,861	170,108	206,215	163,492	169,975	198,273	175,915	180,618	246,807	Rupiah	21
53,314	50,371	56,120	52,551	56,104	59,988	53,636	59,499	58,222	Foreign Currency	22
106,763	79,390	86,071	102,244	159,464	134,462	78,413	120,664	181,877	BI Facility ( overnight )	23
603,936	692,554	728,426	771,702	852,673	988,264	1,028,555	1,012,477	842,019	Other Claims ( of which : Certificate of BI )	24
<b>599,765</b>	<b>661,974</b>	<b>720,448</b>	<b>758,018</b>	<b>817,517</b>	<b>841,181</b>	<b>894,531</b>	<b>946,069</b>	<b>1,010,005</b>	<b>Net Claims on Central Government</b>	<b>25</b>
924,749	984,841	1,043,807	1,083,625	1,151,815	1,181,798	1,223,246	1,256,751	1,293,422	Claims on Central Government	26
324,984	322,867	323,359	325,606	334,298	340,616	328,716	310,682	283,417	Liabilities to Central Government	27
<b>6,000,647</b>	<b>5,958,407</b>	<b>5,925,927</b>	<b>5,912,406</b>	<b>5,907,881</b>	<b>5,947,964</b>	<b>5,938,618</b>	<b>5,884,509</b>	<b>5,928,152</b>	<b>Claims on Other Sector</b>	<b>28</b>
366,526	359,593	349,797	349,395	349,308	335,039	341,645	342,680	344,142	Claims on Other Financial Institutions	29
265,731	259,031	247,442	243,656	240,606	228,603	228,000	228,692	231,258	Loans 2)	30
100,795	100,562	102,355	105,738	108,703	106,436	113,645	113,989	112,884	Other Claims	31
1,947	1,968	1,728	1,727	1,699	1,641	1,721	1,742	2,643	Claims on State and Local Government	32
1,947	1,967	1,728	1,727	1,699	1,641	1,721	1,742	2,643	Loans 2)	33
0	0	0	0	0	0	0	0	0	Other Claims	34
509,432	517,429	523,665	515,822	515,191	507,736	487,830	468,738	464,184	Claims on Public Non_financial	35
451,699	463,855	471,808	463,480	463,615	455,707	434,699	417,373	411,512	Loans 2)	36
57,733	53,573	51,857	52,342	51,576	52,028	53,131	51,365	52,673	Other Claims	37
5,122,742	5,079,418	5,050,736	5,045,461	5,041,682	5,103,548	5,107,423	5,071,348	5,117,182	Claims on Private Sectors	38
4,893,205	4,861,397	4,832,914	4,828,824	4,816,220	4,844,767	4,821,734	4,807,320	4,838,328	Loans 2)	39
229,537	218,021	217,822	216,637	225,462	258,781	285,689	264,029	278,854	Other Claims	40
<b>-37,286</b>	<b>-44,867</b>	<b>-37,279</b>	<b>-36,898</b>	<b>-32,585</b>	<b>-29,117</b>	<b>-26,431</b>	<b>-23,267</b>	<b>-48,791</b>	<b>Liabilities to Bank Indonesia</b>	<b>41</b>
<b>-317,069</b>	<b>-190,181</b>	<b>-307,013</b>	<b>-197,935</b>	<b>-202,360</b>	<b>-337,792</b>	<b>-323,420</b>	<b>-329,328</b>	<b>-350,527</b>	<b>Deposits and Securities excluded from Broad Money</b>	<b>42</b>
-310,335	-183,887	-300,856	-191,906	-194,228	-331,769	-317,525	-324,152	-345,204	Deposits	43
-6,734	-6,293	-6,157	-6,029	-8,132	-6,023	-5,895	-5,176	-5,322	Securities other than Shares	44
<b>-79,174</b>	<b>-74,493</b>	<b>-77,723</b>	<b>-71,716</b>	<b>-69,539</b>	<b>-80,237</b>	<b>-75,659</b>	<b>-72,803</b>	<b>-73,394</b>	<b>Liabilities to Other Financial Corporations</b>	<b>45</b>
<b>-1,298,382</b>	<b>-1,296,817</b>	<b>-1,307,501</b>	<b>-1,326,315</b>	<b>-1,343,411</b>	<b>-1,349,612</b>	<b>-1,362,128</b>	<b>-1,380,587</b>	<b>-1,403,468</b>	<b>Shares and Other Equity</b>	<b>46</b>
<b>-175,399</b>	<b>-111,957</b>	<b>-121,471</b>	<b>-109,564</b>	<b>-130,127</b>	<b>-173,846</b>	<b>-220,212</b>	<b>-204,156</b>	<b>-224,672</b>	<b>Net Other Items 3)</b>	<b>47</b>

1) Since January 2012, the data coverage was enhanced by including Rural Sharia Bank Data

2) Include Credit Interests

3) Include financial derivatives