

**I.3. NERACA ANALITIS BANK UMUM DAN BPR 1  
(Miliar Rp)**

KETERANGAN	2013	2014	2015	2016	2017											2017
						Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
1 <b>Simpanan dan Surat Berharga Yang Termasuk Uang Beredar</b>	3,330,350	3,752,668	4,076,998	4,496,492	4,832,110	4,548,672	4,550,548	4,641,213	4,662,603	4,660,237	4,692,451	4,730,600	4,764,350	4,783,948	4,832,110	
2 Giro	729,440	766,567	858,218	988,578	1,051,126	999,319	1,007,011	1,058,033	1,042,393	1,017,877	1,001,579	1,026,030	1,059,435	1,048,269	1,051,126	
3 Rupiah	487,024	521,562	585,540	729,158	803,752	746,885	762,695	790,735	779,288	775,393	747,606	780,835	805,792	800,659	803,752	
4 Valuta Asing	242,416	245,005	272,678	259,420	247,374	252,435	244,316	267,298	263,105	242,484	253,973	245,195	253,643	247,610	247,374	
5 Simpanan Lainnya	2,578,104	2,964,470	3,205,381	3,494,390	3,762,622	3,531,458	3,526,808	3,566,208	3,602,920	3,624,246	3,671,704	3,685,464	3,685,569	3,716,897	3,762,622	
6 Simpanan Berjangka	1,425,153	1,729,883	1,844,597	1,986,832	2,124,289	2,079,368	2,084,139	2,111,341	2,097,356	2,119,276	2,165,678	2,159,701	2,153,850	2,147,137	2,124,289	
7 Rupiah	1,188,227	1,475,405	1,586,851	1,726,439	1,851,098	1,812,809	1,816,546	1,837,399	1,830,942	1,861,409	1,900,518	1,885,203	1,886,255	1,885,053	1,851,098	
8 Valuta Asing	236,925	254,478	257,745	260,393	273,191	266,558	267,593	273,942	266,414	257,867	265,160	274,497	267,595	262,085	273,191	
9 Tabungan	1,152,952	1,234,588	1,360,784	1,507,557	1,638,333	1,452,090	1,442,669	1,454,867	1,505,564	1,504,970	1,506,026	1,525,764	1,531,720	1,569,759	1,638,333	
10 Rupiah	1,068,622	1,144,254	1,244,997	1,380,679	1,520,007	1,326,719	1,319,937	1,331,655	1,381,189	1,387,563	1,391,362	1,402,545	1,410,858	1,447,763	1,520,007	
11 Valuta Asing	84,330	90,334	115,787	126,879	118,326	125,371	122,732	123,212	124,375	117,407	114,664	123,218	120,862	121,996	118,326	
12 Surat Berharga Selain Saham	22,805	21,630	13,399	13,525	18,362	17,894	16,729	16,971	17,289	18,113	19,167	19,106	19,345	18,782	18,362	
13 <b>Faktor-faktor Yang Mempengaruhi Uang Beredar</b>	3,330,350	3,752,668	4,076,998	4,496,492	4,832,037	4,548,672	4,550,548	4,641,213	4,662,693	4,660,335	4,692,452	4,730,604	4,764,362	4,783,905	4,832,037	
14 <b>Aktiva Luar Negeri Bersih</b>	-158,328	-245,619	-245,807	-226,763	-186,015	-191,652	-183,542	-181,351	-169,680	-181,558	-173,749	-180,161	-176,959	-186,269	-186,015	
15 Tagihan Kepada Bukan Penduduk	163,614	171,773	211,879	196,141	230,218	203,210	202,912	206,103	261,352	207,570	220,051	217,559	216,614	210,820	230,218	
16 Kewajiban kepada Bukan Penduduk	321,942	417,392	457,686	422,904	416,234	394,862	386,453	387,454	431,033	389,128	393,800	397,720	393,573	397,089	416,234	
17 <b>Tagihan kepada Bank Indonesia</b>	795,537	951,480	886,056	986,929	1,095,781	1,069,844	1,062,493	1,113,614	1,060,068	1,091,651	1,070,499	1,131,117	1,111,953	1,101,721	1,095,781	
18 Alat Likuid	550,341	592,456	622,648	694,383	650,699	563,759	546,399	543,448	733,382	564,320	547,791	572,953	581,286	616,441	650,699	
19 Kas	100,412	109,275	117,383	104,421	108,253	93,807	88,055	104,230	157,692	99,677	97,984	91,050	92,364	97,177	108,253	
20 Giro	322,528	362,383	392,746	369,308	386,239	370,747	384,681	378,754	392,009	379,782	377,085	389,742	396,846	388,646	386,239	
21 Rupiah	253,655	287,484	308,756	288,824	306,361	290,976	303,926	298,125	307,224	301,738	300,495	308,257	316,455	309,449	306,361	
22 Valuta Asing	68,872	74,899	83,990	80,483	79,878	79,771	80,755	80,629	84,784	78,045	76,590	81,485	80,390	79,197	79,878	
23 Fasilitas BI ( 1 hari )	127,402	120,797	112,519	220,654	156,207	99,206	73,664	90,463	183,681	84,861	72,723	92,162	92,076	129,918	156,207	
24 Tagihan Lainnya ( diantaranya : SBI )	245,196	359,024	263,408	292,546	445,082	506,085	516,094	540,166	326,687	527,331	522,707	558,164	530,666	485,280	445,082	
25 <b>Tagihan Bersih Kepada Pemerintah Pusat</b>	221,362	248,510	399,465	436,610	452,662	396,455	392,162	379,591	389,818	398,216	436,443	427,273	462,371	459,548	452,662	
26 Tagihan kepada Pemerintah Pusat	332,343	378,545	514,251	574,935	665,221	584,539	581,998	575,476	585,680	595,124	625,171	632,046	667,529	667,696	665,221	
27 Kewajiban kepada Pemerintah Pusat	110,981	130,035	114,786	138,326	212,560	188,084	189,836	195,885	195,861	196,909	188,728	204,774	205,158	208,148	212,560	
28 <b>Tagihan Kepada Sektor Lainnya</b>	3,518,497	3,953,656	4,310,016	4,703,734	5,080,150	4,708,097	4,692,837	4,778,096	4,832,442	4,825,353	4,834,190	4,885,825	4,899,188	4,961,993	5,080,150	
29 Tagihan kepada Lembaga Keuangan Lainnya	217,463	252,741	271,702	290,028	324,909	296,981	297,471	300,624	311,836	308,752	309,527	314,032	313,942	318,677	324,909	
30 Pinjaman yang Diberikan 2)	171,238	189,009	201,491	202,648	221,986	198,457	197,424	202,514	213,336	207,854	207,952	210,070	209,005	208,997	221,986	
31 Tagihan lainnya	46,225	63,732	70,210	87,380	102,923	98,524	100,047	98,109	98,500	100,898	101,574	103,961	104,937	109,679	102,923	
32 Tagihan Kepada Pemerintah Daerah	4,727	6,635	6,516	589	4,476	709	827	721	893	1,013	888	932	940	3,726	4,476	
33 Pinjaman yang Diberikan 2)	4,700	6,614	6,495	568	4,376	709	827	721	893	913	788	832	840	3,626	4,376	
34 Tagihan lainnya	27	21	21	21	100	0	0	0	0	100	100	100	100	100	100	
35 Tagihan Kepada lembaga Keuangan Bukan Bank BUMN	206,111	213,528	217,779	304,802	345,288	321,857	323,161	316,578	317,603	323,337	329,530	322,179	322,038	321,332	345,288	
36 Pinjaman yang Diberikan 2)	187,069	194,380	187,496	275,356	301,101	291,850	293,650	285,915	285,928	292,278	296,949	286,337	287,700	282,216	301,101	
37 Tagihan lainnya	19,042	19,148	30,283	29,446	44,187	30,007	29,511	30,663	31,675	31,059	32,581	35,842	34,338	39,116	44,187	
38 Tagihan Kepada Sektor Swasta	3,090,196	3,480,752	3,814,020	4,108,315	4,405,476	4,088,551	4,071,379	4,160,173	4,202,110	4,192,251	4,194,245	4,248,682	4,262,268	4,318,259	4,405,476	
39 Pinjaman yang Diberikan 2)	2,965,607	3,318,866	3,681,060	3,925,076	4,237,368	3,907,024	3,919,734	3,966,667	4,020,055	3,993,725	4,010,472	4,073,861	4,092,433	4,134,269	4,237,368	
40 Tagihan lainnya	124,589	161,886	132,960	183,239	168,108	181,527	151,645	193,507	182,054	198,526	183,773	174,821	169,834	183,989	168,108	
41 <b>Kewajiban pada Bank Indonesia</b>	-2,535	-1,489	-7,433	-362	-16,919	-327	-170	67	-35,105	-173	-364	-362	-261	-262	-16,919	
42 <b>Simpanan dan Surat Berharga yang Tidak Termasuk Uang Beredar</b>	-279,565	-283,160	-263,496	-271,968	-333,250	-258,908	-250,891	-258,442	-270,921	-266,991	-259,715	-289,093	-283,396	-290,464	-333,250	
43 Simpanan	-277,249	-281,014	-261,743	-267,978	-329,082	-254,965	-246,656	-255,825	-268,106	-257,170	-256,338	-285,451	-278,642	-285,828	-329,082	
44 Surat Berharga selain Saham	-2,316	-2,145	-1,753	-3,990	-4,168	-3,943	-4,235	-2,617	-2,816	-9,821	-3,378	-3,643	-4,754	-4,636	-4,168	
45 <b>Kewajiban kepada Lembaga Keuangan</b>	-47,947	-49,889	-57,716	-55,007	-74,764	-63,300	-58,764	-57,912	-49,094	-65,019	-68,140	-68,612	-68,937	-69,861	-74,764	
46 <b>Saham dan Modal Lainnya</b>	-636,248	-738,492	-859,161	-1,023,737	-1,146,107	-1,038,519	-1,046,604	-1,057,867	-1,072,501	-1,083,037	-1,096,866	-1,110,012	-1,119,308	-1,133,804	-1,146,107	
47 <b>Lainnya Bersih 3)</b>	-80,423	-82,330	-84,927	-52,943	-39,498	-73,017	-56,974	-74,583	-22,334	-58,107	-49,846	-65,370	-60,288	-58,697	-39,498	

1) Sejak periode data Januari 2012 dilakukan perluasan cakupan data BPR melalui penambahan BPR Syariah  
2) Termasuk Bunga Pinjaman  
3) Termasuk derivatif keuangan

