OTORITAS JASA KEUANGAN

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No.5

# STATISTIK PERBANKAN INDONESIA

## *INDONESIA BANKING STATISTICS*

**APRIL 2023**

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# KATA PENGANTAR
# *FOREWORD*

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

*The Indonesia Banking Statistic is a publication media that provides data of Indonesian Banking. The SPI is published monthly by Banking Licensing and Information Department to provide an overview of banking development in Indonesia.*

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

*Due to the transfer of functions, duties, and authorities for the regulation and supervision of financial services activites in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2003, accordinglu since SPI of November 2013 edition is published by Financial Services Authority and can be accessed through website www.ojk.go.id on menu Data and Banking Statistic.*

Pada SPI mulai edisi Desember 2015 data perbankan syariah tidak lagi disajikan dalam publikasi ini. Data perbankan syariah dimaksud telah tersedia di SPS Format Baru mulai edisi Desember 2015.

*Starting December 2015 SPI edition, sharia banking data are no longer provided in this publication. Sharia banking data is available in SPS New Format started from December 2015 edition.*

Selanjutnya, dalam penyajian data untuk SPI edisi Oktober 2021, pengelompokan bank telah disesuaikan dengan Kelompok Bank berdasarkan Modal Inti (KBMI) sesuai dengan ketentuan yang berlaku.

*Furthermore, started from October 2021 SPI edition, in accordance with currently enforce regulation, the grouping of banks are presented based on Commercial Banks Group of Core Capital (KBMI).*

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

*With these changes, it is expected the provided data will be more useful for stakeholders.*

Jakarta, Juni 2023
*Jakarta, June 2023*

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 Mei 2023 akan diterbitkan pada minggu ke III bulan Juli 2023.

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

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

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

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

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), dan Laporan Berkala Bank Perkreditan Rakyat (LBBPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu *download* data.

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)***
*May 2023 edition will be released on the 3rd week of July 2023.*

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

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

*Commas in the numbers should be read as point and vice versa.*

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

1. *The data used in the Indonesian Banking Statistics is derived 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 Banking Information System. The cut off / period time to download data from Banking Information System may result in variations of the data that is published in this book, compared to other published data. Therefore, readers are encouraged to pay attention to the data download time.*

*Until December 2015, The data publication are 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 ABBREVIATIONS*

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

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# Data Perbankan

**Sumber Data:**

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bulanan Bank Umum (LBU),
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK) Bulanan Bank Umum Syariah dan Unit Usaha Syariah

**Keterangan symbol/tanda pada tabel:**

| Tanda | Keterangan |
|---|---|
| r | Angka-angka diperbaiki |
| ( ) | Sebagian dari suatu jumlah |
| * | Angka-angka sementara |
| ** | Angka-angka sangat sementara |
| *** | Angka-angka sangat-sangat sementara |
| - | Tidak ada data |
| … | Angka belum tersedia |
| - - | Nol atau lebih kecil daripada digit terakhir |

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

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | | | |
| Bank Umum / *Commercial Banks* | 9.098.135 | 10.114.135 | 10.126.557 | 10.209.855 | 10.355.312 | 10.355.312 | 10.401.286 | 10.501.145 | 10.817.018 | 10.877.515 | 11.065.740 | 10.905.957 | 10.928.980 | 10.924.561 | 10.851.917 |
| Bank Perkreditan Rakyat / *Rural Banks* | 148.709 | 161.831 | 163.483 | 164.645 | 165.413 | 166.982 | 168.097 | 168.806 | 169.823 | 171.292 | 175.631 | 174.119 | 175.073 | 174.686 | 173.706 |
| **SBI dan SBIS [1)]** | 18.785 | 12.420 | 4.711 | 3.200 | 2.854 | 2.854 | 1.685 | 2.467 | 2.295 | 2.287 | 2.866 | 2.654 | 4.345 | 4.033 | 2.069 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | | | |
| Bank Umum / *Commercial Banks* | 7.406.325 | 8.129.720 | 8.186.225 | 8.186.226 | 8.186.227 | 8.292.617 | 8.327.140 | 8.403.943 | 8.699.820 | 8.719.778 | 8.925.472 | 8.716.851 | 8.711.566 | 8.731.589 | 8.771.879 |
| Bank Perkreditan Rakyat / *Rural Banks* | 127.522 | 139.648 | 143.444 | 142.798 | 143.255 | 144.632 | 145.310 | 145.630 | 146.322 | 147.419 | 151.607 | 150.620 | 151.425 | 151.352 | 151.124 |
| **Jumlah Aset / *Total Assets*** | | | | | | | | | | | | | | | |
| Bank Umum / *Commercial Banks* | 9.177.894 | 10.112.304 | 10.172.531 | 10.180.763 | 10.308.568 | 10.325.343 | 10.393.089 | 10.487.576 | 10.814.058 | 10.874.853 | 11.113.321 | 10.932.183 | 10.947.533 | 10.979.992 | 10.932.358 |
| Bank Perkreditan Rakyat / *Rural Banks* | 155.075 | 168.443 | 170.289 | 171.422 | 172.126 | 173.920 | 175.039 | 175.659 | 176.621 | 178.127 | 182.302 | 180.988 | 181.895 | 181.603 | 180.767 |
| **Jumlah Bank / *Total Banks*** | | | | | | | | | | | | | | | |
| Bank Umum / *Commercial Banks* | 109 | 107 | 107 | 107 | 107 | 107 | 107 | 107 | 107 | 107 | 106 | 106 | 106 | 106 | 106 |
| Bank Perkreditan Rakyat / *Rural Banks* | 1.506 | 1.468 | 1.454 | 1.454 | 1.454 | 1.451 | 1.450 | 1.446 | 1.445 | 1.442 | 1.441 | 1.437 | 1.429 | 1.426 | 1.416 |
| **Jumlah Kantor / *Total Bank Offices*** | | | | | | | | | | | | | | | |
| Bank Umum / *Commercial Banks* | 30.733 | 32.366 | 25.771 | 25.695 | 25.641 | 25.568 | 25.482 | 25.380 | 25.396 | 25.344 | 25.377 | 25.298 | 25.062 | 24.976 | 24.982 |
| Bank Perkreditan Rakyat / *Rural Banks* | 5.913 | 5.871 | 5.994 | 6.013 | 6.018 | 6.025 | 6.020 | 6.031 | 6.045 | 6.046 | 6.044 | 6.039 | 6.047 | 6.031 | 6.053 |

# Data Bank Umum Berdasarkan Modal Inti (KBMI)

**Sumber Data:**

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bulanan Bank Umum (LBU),
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK) Bulanan Bank Umum Syariah dan Unit Usaha Syariah

**Tambahan Informasi:**

Berdasarkan POJK Nomor 12/POJK.03/2021 tanggal 30 Juli 2021 tentang Bank Umum, terdapat perubahan penyajian data kelompok bank, yang semula kelompok Bank Umum berdasarkan Kegiatan Usaha (BUKU) disesuaikan menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI)

**Keterangan symbol/tanda pada tabel:**

| Tanda | Keterangan |
|---|---|
| r | Angka-angka diperbaiki |
| ( ) | Sebagian dari suatu jumlah |
| * | Angka-angka sementara |
| ** | Angka-angka sangat sementara |
| *** | Angka-angka sangat-sangat sementara |
| - | Tidak ada data |
| … | Angka belum tersedia |
| - - | Nol atau lebih kecil daripada digit terakhir |

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

| Keterangan | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | |
| a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing* | 6.036.164 | 6.068.986 | 6.236.499 | 6.220.791 | 6.240.687 | 6.337.684 | 6.400.561 | 6.417.976 | 6.497.620 | 6.382.835 | 6.445.815 | 6.516.518 | 6.534.780 |
| - Kepada Pihak Ketiga / *To Third Party* | 5.981.252 | 6.012.365 | 6.176.861 | 6.159.326 | 6.179.454 | 6.274.901 | 6.333.506 | 6.347.472 | 6.423.564 | 6.310.879 | 6.375.320 | 6.445.457 | 6.464.551 |
| Rupiah | 5.091.539 | 5.120.820 | 5.241.296 | 5.246.176 | 5.258.832 | 5.333.232 | 5.372.270 | 5.388.624 | 5.475.409 | 5.415.358 | 5.453.966 | 5.536.746 | 5.574.816 |
| Valas / *Foreign Exchange* | 889.713 | 891.544 | 935.565 | 913.150 | 920.622 | 941.669 | 961.236 | 958.849 | 948.155 | 895.521 | 921.354 | 908.712 | 889.735 |
| - Kepada Bank Lain / *Inter Bank Credit/Financing* | 54.912 | 56.621 | 59.638 | 61.465 | 61.233 | 62.784 | 67.055 | 70.504 | 74.057 | 71.956 | 70.495 | 71.060 | 70.230 |
| Rupiah | 44.423 | 45.160 | 48.074 | 49.259 | 49.243 | 51.032 | 55.252 | 56.572 | 57.685 | 55.679 | 55.594 | 56.333 | 55.191 |
| Valas / *Foreign Exchange* | 10.488 | 11.461 | 11.564 | 12.206 | 11.990 | 11.752 | 11.802 | 13.932 | 16.371 | 16.276 | 14.901 | 14.728 | 15.039 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 254.749 | 219.141 | 212.279 | 208.941 | 253.469 | 237.638 | 230.981 | 242.319 | 245.442 | 267.471 | 246.393 | 238.800 | 296.255 |
| - Giro / *Demand Deposit* | 141.074 | 113.935 | 117.108 | 121.556 | 133.553 | 125.012 | 121.868 | 140.027 | 144.978 | 172.041 | 149.073 | 143.474 | 178.893 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 90.335 | 87.361 | 67.918 | 62.181 | 91.697 | 96.630 | 84.984 | 82.461 | 85.345 | 80.764 | 84.597 | 78.197 | 96.821 |
| - Deposito Berjangka / *Time Deposits* | 19.458 | 12.324 | 22.300 | 15.908 | 21.302 | 9.516 | 16.895 | 13.159 | 8.596 | 8.971 | 6.802 | 9.834 | 13.984 |
| - Lainnya / *Others* | 3.882 | 5.521 | 4.953 | 9.295 | 6.916 | 6.479 | 7.235 | 6.672 | 6.523 | 5.695 | 5.921 | 7.294 | 6.558 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 909.222 | 989.575 | 1.157.196 | 950.691 | 967.534 | 982.898 | 1.190.872 | 1.113.744 | 1.293.578 | 1.097.911 | 1.079.990 | 1.090.396 | 1.020.490 |
| - Giro / *Demand Deposit* | 496.785 | 454.351 | 507.095 | 595.055 | 645.929 | 635.864 | 788.617 | 620.566 | 753.482 | 676.347 | 641.324 | 623.172 | 640.796 |
| - *Fine Tune Operation* (FTO) | 164.786*) | 382.277 | 244.813 | 216.397 | 223.027 | 214.832 | 273.934 | 339.909 | 398.999 | 289.633 | 297.306 | 295.083 | 248.627 |
| - Fasbi | 244.353*) | 147.263 | 390.436 | 124.112 | 91.897 | 126.779 | 123.190 | 145.184 | 140.952 | 121.768 | 135.606 | 166.226 | 120.946 |
| - Lainnya / *Others* | 3.297*) | 5.684 | 14.853 | 15.127 | 6.681 | 5.423 | 5.131 | 8.085 | 145 | 10.163 | 5.754 | 5.915 | 10.121 |
| d. Surat Berharga / *Securities* | 1.817.676 | 1.787.171 | 1.827.934 | 1.817.023*) | 1.811.093 | 1.823.656 | 1.845.763 | 1.869.531 | 1.863.495 | 1.889.286 | 1.955.704 | 1.923.808 | 1.871.421 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | 4.711 | 3.200 | 2.854 | 1.588*) | 1.685 | 2.467 | 2.295 | 2.287 | 2.866 | 2.654 | 4.345 | 4.033 | 2.069 |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 47.332 | 41.842 | 47.919 | 49.282 | 44.447 | 21.839 | 21.722 | 44.805 | 39.081 | 40.797 | 43.976 | 41.087 | 36.887 |
| - Obligasi / *Bonds* | 1.485.929 | 1.462.259 | 1.493.032 | 1.477.364 | 1.467.002 | 1.517.195 | 1.555.661 | 1.563.091 | 1.557.913 | 1.565.697 | 1.636.950 | 1.631.502 | 1.584.600 |
| - Lainnya / *Others* | 279.704 | 279.871 | 284.130 | 288.789 | 297.959 | 282.154 | 266.085 | 259.348 | 263.635 | 280.138 | 270.434 | 247.187 | 247.864 |
| e. Penyertaan / *Equity Investment* | 98.371 | 102.658 | 103.193 | 103.444 | 103.822 | 104.115 | 104.888 | 105.202 | 111.145 | 111.696 | 112.010 | 112.746 | 112.176 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 370.221 | 373.186 | 370.325 | 370.875 | 372.118 | 370.312 | 369.193 | 367.929 | 358.264 | 359.462 | 363.907 | 362.764 | 361.760 |
| - Kredit & Pembiayaan yang diberikan / *Credit & Financing* | 361.595 | 364.607 | 361.655 | 361.799 | 363.103 | 361.613 | 360.626 | 359.632 | 349.526 | 351.074 | 355.912 | 354.979 | 354.061 |
| - Surat Berharga / *Securities* | 2.269 | 2.233 | 2.156 | 2.148 | 2.268 | 2.387 | 2.536 | 2.242 | 2.024 | 2.515 | 2.471 | 2.328 | 2.401 |
| - Lainnya / *Others* | 6.357 | 6.347 | 6.515 | 6.928 | 6.748 | 6.312 | 6.031 | 6.055 | 6.715 | 5.873 | 5.524 | 5.457 | 5.298 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 15.681 | 14.627 | 19.288 | 17.828 | 16.772 | 28.018 | 38.351 | 36.829 | 28.582 | 26.762 | 25.956 | 24.693 | 29.928 |
| h. Tagihan Lainnya / *Other claims* | 624.474 | 654.511 | 428.598 | 657.059 | 635.791 | 616.824 | 636.409 | 723.985 | 667.613 | 770.536 | 699.204 | 654.836 | 625.107 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 7.485.687 | 7.515.538 | 7.602.297 | 7.564.082 | 7.608.401 | 7.647.334 | 7.927.036 | 7.974.132 | 8.153.590 | 7.953.823 | 7.988.710 | 8.005.579 | 7.996.571 |
| Rupiah | 6.474.588 | 6.500.051 | 6.556.778 | 6.525.074 | 6.500.459 | 6.523.285 | 6.758.119 | 6.745.172 | 6.907.838 | 6.720.958 | 6.716.043 | 6.729.253 | 6.787.370 |
| Giro / *Demand Deposit* | 1.579.467 | 1.627.195 | 1.672.528 | 1.629.089 | 1.626.421 | 1.656.066 | 1.871.467 | 1.766.609 | 1.839.473 | 1.719.769 | 1.719.353 | 1.708.240 | 1.716.542 |
| Tabungan / *Saving* | 2.339.274 | 2.317.507 | 2.326.056 | 2.329.227 | 2.321.378 | 2.327.180 | 2.313.627 | 2.344.346 | 2.422.410 | 2.348.904 | 2.340.490 | 2.345.689 | 2.389.763 |
| Simpanan Berjangka / *Time Deposits* | 2.555.848 | 2.555.350 | 2.558.194 | 2.566.759 | 2.552.660 | 2.540.039 | 2.573.025 | 2.634.218 | 2.645.955 | 2.652.284 | 2.656.199 | 2.675.323 | 2.681.064 |
| Valas / *Foreign Exchange* | 1.011.099 | 1.015.488 | 1.045.519 | 1.039.008 | 1.107.942 | 1.124.049 | 1.168.917 | 1.228.960 | 1.245.752 | 1.232.865 | 1.272.667 | 1.276.326 | 1.209.201 |
| Giro / *Demand Deposit* | 534.202 | 553.483 | 557.506 | 556.252 | 604.880 | 594.280 | 620.676 | 687.518 | 706.687 | 698.526 | 720.185 | 727.450 | 684.740 |
| Tabungan / *Saving* | 184.215 | 182.611 | 192.015 | 189.549 | 193.509 | 198.108 | 201.520 | 200.619 | 192.775 | 190.892 | 191.919 | 195.619 | 198.527 |
| Simpanan Berjangka / *Time Deposits* | 292.682 | 279.394 | 295.997 | 293.207 | 309.553 | 331.661 | 346.721 | 340.823 | 346.290 | 343.447 | 360.563 | 353.257 | 325.935 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 3.596*) | 1.557 | 1.216 | 648 | 876 | 2.306 | 1.002 | 1.568 | 2.127 | 4.196 | 2.436 | 4.108 | 5.751 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 189.869 | 185.067 | 176.747 | 167.458 | 170.643 | 164.217 | 165.835 | 156.551 | 173.399 | 171.284 | 159.970 | 164.724 | 183.279 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 113.619 | 115.254 | 113.919 | 112.097 | 109.004 | 110.978 | 111.393 | 112.635 | 115.117 | 108.827 | 106.679 | 103.602 | 105.205 |
| e. Pinjaman yang Diterima / *Loans received* | 227.988 | 238.097 | 251.296 | 254.902 | 248.790 | 274.223 | 285.620 | 292.296 | 293.291 | 279.789 | 278.649 | 273.001 | 260.678 |
| Rupiah | 67.366 | 67.855 | 71.062 | 71.951 | 74.346 | 80.677 | 86.050 | 88.862 | 88.881 | 84.683 | 84.937 | 86.506 | 85.765 |
| Valas / *Foreign Exchange* | 160.621 | 170.242 | 180.234 | 182.951 | 174.445 | 193.546 | 199.570 | 203.435 | 204.410 | 195.106 | 193.712 | 186.495 | 174.913 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 13.958 | 12.423 | 19.112 | 16.559 | 15.348 | 28.029 | 38.761 | 37.198 | 27.589 | 24.387 | 24.095 | 22.977 | 26.900 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 147.680*) | 131.512 | 124.507 | 150.726*) | 169.336 | 172.941 | 165.965 | 141.561 | 156.076 | 170.482 | 147.181 | 153.951 | 189.975 |
| h. Setoran Jaminan / *Guarantee Deposits* | 3.826 | 2.989 | 3.523 | 4.205 | 4.742 | 3.916 | 4.207 | 3.836 | 4.283 | 4.064 | 3.845 | 3.647 | 3.519 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 273.714 | 274.239 | 275.335 | 275.345 | 274.772 | 271.839 | 274.006 | 274.285 | 282.879 | 284.010 | 285.494 | 285.644 | 288.319 |
| b. Cadangan / *Reserves* | 84.952 | 86.286 | 89.234 | 89.241 | 88.522 | 88.483 | 88.494 | 88.506 | 88.915 | 88.919 | 89.366 | 91.153 | 92.425 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 696.569 | 693.690 | 682.893 | 688.035 | 688.357 | 688.772 | 688.425 | 684.215 | 675.740 | 871.464 | 868.665 | 777.324 | 760.599 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 62.377 | 79.513 | 97.204 | 117.179 | 134.796 | 154.457 | 169.975 | 187.579 | 201.817 | 22.064 | 40.071 | 60.649 | 79.720 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 259.338 | 260.803 | 260.690 | 264.635 | 264.949 | 257.310 | 251.814 | 268.206 | 282.024 | 287.873 | 287.027 | 290.334 | 290.622 |
| f. Modal Pinjaman / *Loan Capital* | 68.139 | 69.245 | 77.693 | 76.983 | 77.073 | 77.444 | 78.515 | 79.382 | 78.111 | 76.225 | 76.955 | 76.226 | 74.416 |

**Tabel 1.2.**
**Kegiatan Usaha Bank Umum - KBMI 1**
**(*Commercial Banks Operations - KBMI 1*)**
**Miliar Rp *(Billion Rp)***

| Keterangan | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | |
| a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing* | 687.258 | 692.150 | 741.535 | 734.275 | 743.417 | 748.232 | 754.800 | 759.939 | 772.695 | 759.836 | 765.718 | 775.394 | 777.137 |
| - Kepada Pihak Ketiga / *To Third Party* | 684.610 | 689.491 | 738.266 | 731.227 | 740.391 | 745.161 | 751.650 | 756.760 | 769.034 | 756.095 | 762.125 | 772.061 | 773.841 |
| Rupiah | 612.955 | 616.764 | 672.520 | 669.656 | 677.312 | 683.150 | 686.498 | 690.930 | 702.104 | 693.363 | 699.371 | 710.370 | 712.995 |
| Valas / *Foreign Exchange* | 71.655 | 72.727 | 65.746 | 61.571 | 63.079 | 62.012 | 65.152 | 65.830 | 66.930 | 62.733 | 62.755 | 61.691 | 60.846 |
| - Kepada Bank Lain / *Inter Bank Credit/Financing* | 2.648 | 2.658 | 3.269 | 3.047 | 3.026 | 3.070 | 3.149 | 3.179 | 3.662 | 3.740 | 3.593 | 3.333 | 3.296 |
| Rupiah | 1.999 | 2.020 | 2.772 | 2.849 | 2.885 | 2.920 | 2.976 | 2.927 | 3.176 | 3.065 | 3.113 | 2.998 | 3.016 |
| Valas / *Foreign Exchange* | 649 | 639 | 497 | 199 | 142 | 150 | 173 | 252 | 486 | 675 | 480 | 335 | 279 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 44.710 | 35.342 | 43.330 | 37.360 | 40.878 | 36.293 | 40.655 | 31.685 | 33.491 | 34.107 | 31.171 | 36.528 | 46.665 |
| - Giro / *Demand Deposit* | 21.282 | 18.368 | 18.402 | 17.857 | 15.676 | 15.485 | 14.763 | 15.323 | 13.967 | 12.854 | 12.905 | 13.274 | 15.939 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 10.954 | 8.364 | 11.662 | 10.307 | 15.022 | 16.132 | 14.751 | 10.333 | 15.091 | 15.103 | 13.744 | 14.547 | 20.947 |
| - Deposito Berjangka / *Time Deposits* | 10.597 | 5.656 | 12.150 | 4.958 | 8.724 | 3.312 | 9.580 | 5.265 | 2.826 | 3.577 | 1.901 | 5.084 | 7.345 |
| - Lainnya / *Others* | 1.877 | 2.954 | 1.116 | 4.238 | 1.456 | 1.364 | 1.561 | 764 | 1.608 | 2.573 | 2.620 | 3.624 | 2.434 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 175.651 | 213.775 | 225.350 | 158.047 | 149.509 | 163.310 | 171.960 | 176.772 | 192.738 | 164.162 | 146.190 | 156.444 | 148.959 |
| - Giro / *Demand Deposit* | 73.437 | 74.394 | 75.666 | 92.572 | 92.271 | 96.408 | 98.407 | 102.775 | 102.611 | 96.070 | 90.627 | 86.437 | 87.087 |
| - *Fine Tune Operation* (FTO) | 41.506*) | 94.436 | 46.029 | 33.824 | 33.990 | 32.984 | 48.876 | 38.125 | 48.397 | 42.249 | 28.102 | 30.429 | 24.296 |
| - Fasbi | 58.214 | 42.238 | 101.424 | 27.323 | 23.248 | 33.796 | 24.527 | 35.684 | 41.601 | 25.742 | 27.424 | 39.519 | 37.406 |
| - Lainnya / *Others* | 2.494 | 2.707 | 2.231 | 4.329 | 0 | 123 | 149 | 189 | 129 | 100 | 38 | 59 | 170 |
| d. Surat Berharga / *Securities* | 223.534 | 213.783 | 210.538 | 216.269 | 215.658 | 223.349 | 233.229 | 228.799 | 227.226 | 231.062 | 240.298 | 239.791 | 236.341 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | 1.693 | 1.622 | 1.241 | 1.588 | 1.685 | 1.621 | 1.532 | 1.404 | 1.990 | 1.953 | 1.970 | 1.794 | - |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 9.584 | 9.504 | 10.093 | 10.203 | 7.259 | 6.426 | 6.032 | 6.016 | 5.774 | 5.731 | 5.844 | 5.521 | 4.873 |
| - Obligasi / *Bonds* | 182.326 | 174.011 | 171.576 | 173.590 | 179.271 | 186.152 | 188.617 | 191.018 | 190.174 | 195.954 | 204.979 | 205.452 | 207.630 |
| - Lainnya / *Others* | 29.932 | 28.646 | 27.628 | 30.889 | 27.443 | 29.151 | 37.048 | 30.361 | 29.288 | 27.424 | 27.506 | 27.024 | 23.838 |
| e. Penyertaan / *Equity Investment* | 1.014 | 1.012 | 1.994 | 1.995 | 1.994 | 1.994 | 1.994 | 1.996 | 1.845 | 1.847 | 1.847 | 1.789 | 1.785 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 23.961 | 24.222 | 26.734 | 27.012 | 27.911 | 25.276 | 25.741 | 26.096 | 24.024 | 24.679 | 25.191 | 26.061 | 26.775 |
| - Kredit & Pembiayaan yang diberikan / *Credit & Financing* | 23.256 | 23.527 | 26.059 | 26.305 | 27.188 | 24.512 | 24.937 | 25.351 | 23.341 | 23.990 | 24.531 | 25.363 | 26.093 |
| - Surat Berharga / *Securities* | 121 | 103 | 102 | 106 | 108 | 112 | 111 | 107 | 110 | 111 | 96 | 108 | 84 |
| - Lainnya / *Others* | 584 | 592 | 574 | 601 | 616 | 652 | 693 | 638 | 572 | 578 | 564 | 590 | 598 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 2.848 | 2.835 | 3.741 | 2.701 | 2.657 | 5.309 | 8.046 | 8.066 | 6.011 | 3.802 | 4.469 | 3.914 | 4.684 |
| h. Tagihan Lainnya / *Other claims* | 106.980 | 103.586 | 79.780 | 121.750 | 123.189 | 120.010 | 112.155 | 112.810 | 108.446 | 131.599 | 133.928 | 127.271 | 131.437 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 962.581 | 976.245 | 997.598 | 970.725 | 978.456 | 983.115 | 1.011.969 | 996.171 | 989.871 | 987.047 | 989.023 | 1.006.811 | 1.014.404 |
| Rupiah | 863.761 | 874.211 | 920.223 | 898.346 | 907.164 | 911.590 | 937.827 | 922.242 | 917.158 | 915.238 | 918.029 | 926.561 | 939.667 |
| Giro / *Demand Deposit* | 192.490 | 204.411 | 206.512 | 180.347 | 182.768 | 196.323 | 240.944 | 216.588 | 184.697 | 191.161 | 197.982 | 202.913 | 211.670 |
| Tabungan / *Saving* | 202.255 | 200.240 | 208.180 | 209.268 | 206.614 | 203.263 | 202.957 | 205.602 | 220.436 | 202.212 | 202.719 | 201.836 | 207.544 |
| Simpanan Berjangka / *Time Deposits* | 469.016 | 469.560 | 505.531 | 508.731 | 517.781 | 512.003 | 493.925 | 500.052 | 512.026 | 521.865 | 517.329 | 521.813 | 520.453 |
| Valas / *Foreign Exchange* | 98.820 | 102.033 | 77.376 | 72.380 | 71.293 | 71.525 | 74.142 | 73.929 | 72.713 | 71.809 | 70.994 | 80.249 | 74.737 |
| Giro / *Demand Deposit* | 60.168 | 63.479 | 37.406 | 30.987 | 30.004 | 30.944 | 32.480 | 32.025 | 30.274 | 30.064 | 25.933 | 32.627 | 28.974 |
| Tabungan / *Saving* | 5.296 | 4.890 | 4.599 | 4.778 | 4.849 | 4.875 | 4.684 | 5.141 | 4.969 | 4.045 | 3.896 | 4.771 | 4.546 |
| Simpanan Berjangka / *Time Deposits* | 33.356 | 33.664 | 35.370 | 36.614 | 36.439 | 35.705 | 36.979 | 36.763 | 37.470 | 37.700 | 41.164 | 42.851 | 41.216 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 1.696*) | 1 | 1 | 1 | 101 | 1 | 1 | 1 | 436 | 1 | 1 | 1.632 | 3.022 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 39.676 | 40.652 | 55.708 | 49.551 | 49.243 | 53.932 | 49.208 | 47.757 | 57.215 | 53.125 | 46.937 | 47.648 | 48.175 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 17.080 | 18.273 | 16.093 | 14.662 | 14.947 | 15.943 | 15.413 | 14.902 | 16.863 | 14.110 | 15.432 | 16.487 | 14.783 |
| e. Pinjaman yang Diterima / *Loans received* | 21.165 | 21.391 | 26.401 | 26.228 | 28.704 | 31.568 | 32.133 | 34.451 | 35.748 | 33.936 | 31.484 | 31.446 | 30.635 |
| Rupiah | 11.488 | 11.616 | 15.858 | 16.032 | 18.731 | 21.972 | 22.669 | 23.255 | 22.804 | 22.147 | 22.104 | 22.372 | 21.611 |
| Valas / *Foreign Exchange* | 9.677 | 9.774 | 10.543 | 10.195 | 9.973 | 9.596 | 9.463 | 11.195 | 12.944 | 11.789 | 9.381 | 9.074 | 9.024 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 3.633 | 3.370 | 4.231 | 3.215 | 2.954 | 5.483 | 8.146 | 8.206 | 6.475 | 4.412 | 5.246 | 4.708 | 5.301 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 7.263 | 5.431 | 7.565 | 10.223*) | 10.925 | 13.177 | 12.476 | 12.820 | 15.521 | 12.647 | 11.094 | 11.209 | 12.035 |
| h. Setoran Jaminan / *Guarantee Deposits* | 288 | 271 | 319 | 315 | 310 | 317 | 309 | 278 | 368 | 351 | 280 | 229 | 230 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 122.618 | 123.522 | 130.955 | 129.520 | 130.014 | 127.359 | 127.462 | 128.057 | 132.897 | 134.270 | 135.754 | 135.904 | 138.578 |
| b. Cadangan / *Reserves* | 23.797 | 24.318 | 24.681 | 24.355 | 24.359 | 24.316 | 24.232 | 24.232 | 24.230 | 24.231 | 24.678 | 26.024 | 26.281 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | (1.898)*) | (2.920) | (10.506) | (14.535) | (14.329) | (13.927) | (14.358) | (14.358) | (14.366) | (7.085) | (8.506) | (13.715) | (14.837) |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 4.126 | 5.083 | 2.518 | 3.782 | 3.939 | 5.975 | 6.564 | 7.507 | 6.494 | 1.569 | 2.513 | 3.918 | 4.314 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 35.341 | 37.460 | 48.359 | 51.412 | 51.618 | 52.688 | 47.918 | 54.314 | 69.167 | 68.337 | 67.469 | 69.614 | 67.540 |
| f. Modal Pinjaman / *Loan Capital* | 6.921 | 7.791 | 17.172 | 16.140 | 16.193 | 15.515 | 15.576 | 16.071 | 16.040 | 15.711 | 15.729 | 15.680 | 14.737 |

**Tabel 1.3.**
**Kegiatan Usaha Bank Umum - KBMI 2**
**(*Commercial Banks Operations - KBMI 2*)**
**Miliar Rp *(Billion Rp)***

| Keterangan | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | |
| a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing* | 662.328 | 671.323 | 676.571 | 682.359 | 680.011 | 700.982 | 715.248 | 715.594 | 720.129 | 705.717 | 714.535 | 716.938 | 716.153 |
| - Kepada Pihak Ketiga / *To Third Party* | 654.977 | 662.982 | 668.185 | 673.084 | 670.766 | 689.069 | 702.116 | 700.529 | 703.766 | 689.967 | 699.001 | 701.233 | 701.063 |
| Rupiah | 534.634 | 544.059 | 527.492 | 536.440 | 533.424 | 549.674 | 560.001 | 560.302 | 566.378 | 561.007 | 567.958 | 574.403 | 575.713 |
| Valas / *Foreign Exchange* | 120.342 | 118.923 | 140.693 | 136.644 | 137.342 | 139.395 | 142.115 | 140.227 | 137.389 | 128.960 | 131.043 | 126.830 | 125.350 |
| - Kepada Bank Lain / *Inter Bank Credit/Financing* | 7.351 | 8.341 | 8.386 | 9.275 | 9.245 | 11.913 | 13.132 | 15.064 | 16.362 | 15.750 | 15.534 | 15.705 | 15.089 |
| Rupiah | 5.179 | 6.156 | 7.495 | 8.090 | 8.060 | 9.783 | 10.951 | 12.345 | 13.282 | 12.934 | 12.897 | 12.945 | 12.388 |
| Valas / *Foreign Exchange* | 2.172 | 2.185 | 891 | 1.184 | 1.185 | 2.129 | 2.181 | 2.719 | 3.080 | 2.816 | 2.636 | 2.761 | 2.701 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 51.273 | 51.332 | 42.037 | 40.780 | 49.569 | 45.266 | 41.578 | 46.150 | 40.804 | 51.731 | 49.683 | 41.725 | 55.720 |
| - Giro / *Demand Deposit* | 15.569 | 12.262 | 12.840 | 15.076 | 11.897 | 14.149 | 10.260 | 10.027 | 9.725 | 16.442 | 10.770 | 9.678 | 16.712 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 32.313 | 38.294 | 26.609 | 23.281 | 32.572 | 28.965 | 27.115 | 31.638 | 28.455 | 33.011 | 37.823 | 29.734 | 35.623 |
| - Deposito Berjangka / *Time Deposits* | 3.139 | 539 | 2.347 | 4.929 | 4.618 | 1.747 | 3.835 | 3.911 | 1.353 | 1.325 | 125 | 867 | 2.354 |
| - Lainnya / *Others* | 252 | 237 | 241 | 470 | 482 | 406 | 367 | 575 | 1.271 | 954 | 966 | 1.446 | 1.031 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 176.487 | 184.294 | 219.339 | 194.119 | 195.621 | 218.959 | 212.948 | 207.042 | 198.509 | 170.177 | 176.621 | 184.039 | 166.846 |
| - Giro / *Demand Deposit* | 84.635 | 81.115 | 87.124 | 92.823 | 99.043 | 109.425 | 101.677 | 86.520 | 82.287 | 77.580 | 75.478 | 76.502 | 73.849 |
| - *Fine Tune Operation* (FTO) | 36.504 | 71.815 | 53.116 | 69.626 | 72.465 | 82.069 | 84.345 | 92.873 | 79.641 | 78.602 | 72.877 | 73.829 | 68.102 |
| - Fasbi | 55.348 | 30.683 | 78.880 | 29.866 | 23.613 | 26.465 | 26.926 | 24.514 | 36.574 | 13.995 | 28.167 | 33.495 | 24.895 |
| - Lainnya / *Others* | - *) | 681 | 220 | 1.803 | 500 | 1.000 | - | 3.135 | 6 | - | 98 | 213 | - |
| d. Surat Berharga / *Securities* | 183.377 | 177.515 | 192.269 | 195.909 | 201.267 | 199.864 | 201.708 | 203.557 | 218.064 | 229.547 | 236.959 | 238.031 | 244.508 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 3.819 | 3.249 | 3.536 | 4.284 | 3.732 | 4.217 | 4.515 | 4.177 | 3.961 | 4.486 | 4.124 | 3.933 | 3.460 |
| - Obligasi / *Bonds* | 160.263 | 153.415 | 166.761 | 167.912 | 171.900 | 172.729 | 175.233 | 175.945 | 189.389 | 201.025 | 209.204 | 210.753 | 216.204 |
| - Lainnya / *Others* | 19.294 | 20.852 | 21.971 | 23.714 | 25.636 | 22.919 | 21.960 | 23.435 | 24.714 | 24.035 | 23.631 | 23.345 | 24.843 |
| e. Penyertaan / *Equity Investment* | 2.961 | 2.962 | 2.315 | 2.320 | 2.320 | 2.320 | 2.321 | 2.321 | 2.422 | 2.442 | 2.443 | 2.444 | 2.445 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 25.255 | 25.592 | 21.522 | 21.860 | 21.987 | 22.298 | 22.454 | 22.719 | 22.490 | 22.415 | 22.363 | 22.348 | 22.155 |
| - Kredit & Pembiayaan yang diberikan / *Credit & Financing* | 24.904 | 25.258 | 21.233 | 21.563 | 21.675 | 22.026 | 22.178 | 22.438 | 22.196 | 22.110 | 22.067 | 22.065 | 21.879 |
| - Surat Berharga / *Securities* | 23 | 20 | 23 | 23 | 38 | 20 | 21 | 21 | 20 | 43 | 31 | 20 | 18 |
| - Lainnya / *Others* | 328 | 314 | 267 | 274 | 273 | 252 | 255 | 261 | 275 | 263 | 265 | 263 | 257 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 5.052 | 4.455 | 6.541 | 6.285 | 5.697 | 10.062 | 14.154 | 13.254 | 8.995 | 7.090 | 7.352 | 6.270 | 7.955 |
| h. Tagihan Lainnya / *Other claims* | 81.929 | 90.735 | 61.844 | 93.495 | 90.879 | 90.071 | 115.191 | 125.207 | 107.048 | 120.540 | 117.694 | 109.551 | 85.951 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 818.657 | 829.983 | 847.671 | 853.255 | 862.285 | 881.395 | 896.640 | 904.975 | 888.107 | 884.994 | 905.546 | 903.798 | 883.435 |
| Rupiah | 697.209 | 701.433 | 690.847 | 692.221 | 690.790 | 697.830 | 716.219 | 724.087 | 717.343 | 712.145 | 730.520 | 732.621 | 724.778 |
| Giro / *Demand Deposit* | 173.109 | 175.000 | 206.452 | 196.496 | 191.340 | 200.365 | 201.989 | 190.592 | 197.171 | 180.550 | 187.947 | 197.739 | 191.656 |
| Tabungan / *Saving* | 136.177 | 133.266 | 126.588 | 129.958 | 129.086 | 128.621 | 128.998 | 132.703 | 136.714 | 124.998 | 124.731 | 125.023 | 130.110 |
| Simpanan Berjangka / *Time Deposits* | 387.922 | 393.167 | 357.807 | 365.767 | 370.364 | 368.844 | 385.232 | 400.792 | 383.458 | 406.598 | 417.842 | 409.858 | 403.012 |
| Valas / *Foreign Exchange* | 121.448 | 128.551 | 156.824 | 161.034 | 171.495 | 183.565 | 180.421 | 180.888 | 170.764 | 172.849 | 175.026 | 171.177 | 158.657 |
| Giro / *Demand Deposit* | 69.849 | 75.715 | 101.126 | 103.973 | 106.381 | 110.732 | 109.158 | 113.860 | 104.215 | 102.803 | 105.418 | 109.040 | 100.633 |
| Tabungan / *Saving* | 13.909 | 13.933 | 14.464 | 14.334 | 14.546 | 15.142 | 15.152 | 15.003 | 14.362 | 13.338 | 12.700 | 12.162 | 12.247 |
| Simpanan Berjangka / *Time Deposits* | 37.690 | 38.903 | 41.234 | 42.727 | 50.567 | 57.692 | 56.111 | 52.025 | 52.186 | 56.707 | 56.908 | 49.976 | 45.777 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 377 *) | 0 | 596 | 0 | 152 | 773 | 316 | 0 | 0 | 1.756 | 0 | 0 | 32 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 50.600 | 50.529 | 34.065 | 32.847 | 32.892 | 33.922 | 36.107 | 37.582 | 41.206 | 36.370 | 32.125 | 30.088 | 40.192 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 3.399 | 3.400 | 2.604 | 2.404 | 2.404 | 2.405 | 2.399 | 2.339 | 2.071 | 2.072 | 1.872 | 1.872 | 1.872 |
| e. Pinjaman yang Diterima / *Loans received* | 27.880 | 28.705 | 25.637 | 27.224 | 27.496 | 30.610 | 33.437 | 33.457 | 32.585 | 28.719 | 29.214 | 29.774 | 29.813 |
| Rupiah | 20.174 | 20.226 | 16.795 | 17.679 | 17.967 | 20.834 | 22.956 | 22.885 | 22.433 | 18.944 | 19.271 | 19.998 | 20.246 |
| Valas / *Foreign Exchange* | 7.705 | 8.479 | 8.842 | 9.545 | 9.529 | 9.776 | 10.482 | 10.572 | 10.152 | 9.775 | 9.943 | 9.776 | 9.567 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 3.308 | 3.048 | 4.639 | 5.410 | 4.946 | 8.663 | 12.302 | 12.160 | 9.576 | 9.086 | 8.104 | 7.903 | 9.430 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 11.378 | 11.822 | 7.890 | 8.607 | 11.208 | 14.903 | 11.827 | 11.592 | 16.136 | 15.242 | 13.440 | 14.262 | 9.954 |
| h. Setoran Jaminan / *Guarantee Deposits* | 248 | 246 | 244 | 372 | 526 | 724 | 706 | 807 | 849 | 857 | 559 | 763 | 688 |
| **Beberapa komponen modal / *Several Components of Capital*** | | - | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 47.502 | 47.502 | 41.169 | 42.819 | 41.825 | 41.825 | 44.121 | 44.121 | 44.691 | 44.691 | 44.691 | 44.691 | 44.691 |
| b. Cadangan / *Reserves* | 12.795 | 12.795 | 12.797 | 13.127 | 12.886 | 12.886 | 12.977 | 12.977 | 12.967 | 12.967 | 12.967 | 12.967 | 13.733 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 61.996 | 61.989 | 68.116 | 71.885 | 71.495 | 71.496 | 71.532 | 71.615 | 71.458 | 89.711 | 88.634 | 87.533 | 83.726 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 3.277 | 4.241 | 8.297 | 10.125 | 11.817 | 13.169 | 14.997 | 16.221 | 17.562 | 2.058 | 3.988 | 5.753 | 7.593 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 38.111 | 38.163 | 29.685 | 29.958 | 29.987 | 29.050 | 31.383 | 32.968 | 33.768 | 34.200 | 33.794 | 33.391 | 33.619 |
| f. Modal Pinjaman / *Loan Capital* | 13.355 | 13.385 | 11.698 | 12.171 | 12.175 | 12.310 | 12.439 | 12.486 | 11.622 | 11.422 | 11.513 | 11.425 | 11.313 |

**Tabel 1.4.**
**Kegiatan Usaha Bank Umum - KBMI 3**
**(*Commercial Banks Operations - KBMI 3*)**
**Miliar Rp *(Billion Rp)***

| Keterangan | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | |
| a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing* | 1.601.709 | 1.608.025 | 1.650.177 | 1.649.024 | 1.662.671 | 1.689.083 | 1.702.711 | 1.701.355 | 1.708.709 | 1.680.452 | 1.698.803 | 1.708.217 | 1.720.835 |
| - Kepada Pihak Ketiga / *To Third Party* | 1.588.253 | 1.594.158 | 1.635.516 | 1.633.619 | 1.647.970 | 1.673.137 | 1.684.215 | 1.682.705 | 1.687.209 | 1.660.542 | 1.678.810 | 1.687.065 | 1.700.370 |
| Rupiah | 1.334.594 | 1.341.555 | 1.365.278 | 1.371.917 | 1.382.297 | 1.404.078 | 1.410.929 | 1.415.797 | 1.434.709 | 1.422.803 | 1.434.184 | 1.455.660 | 1.466.516 |
| Valas / *Foreign Exchange* | 253.658 | 252.604 | 270.238 | 261.703 | 265.673 | 269.058 | 273.286 | 266.908 | 252.500 | 237.739 | 244.625 | 231.405 | 233.854 |
| - Kepada Bank Lain / *Inter Bank Credit/Financing* | 13.456 | 13.866 | 14.661 | 15.405 | 14.700 | 15.946 | 18.496 | 18.650 | 21.499 | 19.910 | 19.993 | 21.152 | 20.465 |
| Rupiah | 10.809 | 10.958 | 11.176 | 11.577 | 10.507 | 11.343 | 13.835 | 13.966 | 14.752 | 13.426 | 13.403 | 14.672 | 14.132 |
| Valas / *Foreign Exchange* | 2.648 | 2.909 | 3.484 | 3.827 | 4.193 | 4.603 | 4.662 | 4.684 | 6.747 | 6.484 | 6.589 | 6.480 | 6.332 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 41.207 | 46.155 | 35.214 | 39.193 | 43.374 | 39.957 | 38.239 | 41.748 | 40.018 | 36.470 | 35.879 | 40.928 | 41.370 |
| - Giro / *Demand Deposit* | 28.509 | 28.084 | 24.936 | 27.399 | 30.156 | 25.741 | 27.033 | 29.884 | 28.369 | 25.801 | 24.573 | 26.100 | 29.232 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 9.249 | 14.022 | 6.086 | 7.318 | 8.707 | 11.075 | 9.951 | 8.985 | 9.705 | 9.136 | 9.747 | 13.295 | 10.157 |
| - Deposito Berjangka / *Time Deposits* | 2.247 | 2.843 | 2.905 | 3.189 | 3.208 | 2.208 | 312 | 1.888 | 1.868 | 1.499 | 1.525 | 1.499 | 1.467 |
| - Lainnya / *Others* | 1.201 | 1.205 | 1.287 | 1.287 | 1.304 | 933 | 943 | 991 | 76 | 34 | 34 | 34 | 514 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 190.192 | 219.508 | 261.567 | 221.831 | 232.430 | 210.996 | 224.032 | 227.266 | 299.217 | 271.124 | 282.202 | 289.240 | 290.398 |
| - Giro / *Demand Deposit* | 99.962 | 90.666 | 100.731 | 120.208 | 140.003 | 135.489 | 142.538 | 126.634 | 147.389 | 153.779 | 147.850 | 146.575 | 154.842 |
| - *Fine Tune Operation* (FTO) | 44.388*) | 96.090 | 44.971 | 60.300 | 64.458 | 49.371 | 63.945 | 74.347 | 109.994 | 87.032 | 99.309 | 99.044 | 90.689 |
| - Fasbi | 45.044 | 30.463 | 103.470 | 32.335 | 21.794 | 21.842 | 12.575 | 21.533 | 41.834 | 20.255 | 29.431 | 37.983 | 34.920 |
| - Lainnya / *Others* | 797*) | 2.289 | 12.395 | 8.988 | 6.174 | 4.294 | 4.976 | 4.751 | - | 10.058 | 5.612 | 5.638 | 9.946 |
| d. Surat Berharga / *Securities* | 457.767 | 442.627 | 448.931 | 451.269 | 448.787 | 435.501 | 446.880 | 440.941 | 422.327 | 423.238 | 433.053 | 434.333 | 424.082 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 19.962 | 18.188 | 23.145 | 20.411 | 22.597 | 1.394 | 1.297 | 22.552 | 20.088 | 22.375 | 23.664 | 21.721 | 19.779 |
| - Obligasi / *Bonds* | 385.479 | 361.348 | 367.322 | 374.840 | 370.172 | 389.394 | 403.971 | 374.292 | 352.358 | 346.629 | 363.515 | 363.857 | 361.810 |
| - Lainnya / *Others* | 52.327*) | 63.090 | 58.464 | 56.018 | 56.018 | 44.714 | 41.613 | 44.097 | 49.881 | 54.233 | 45.874 | 48.755 | 42.492 |
| e. Penyertaan / *Equity Investment* | 17.143 | 17.290 | 17.423 | 17.612 | 17.853 | 17.909 | 18.068 | 18.176 | 18.430 | 18.864 | 18.979 | 19.097 | 18.314 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 80.193 | 81.177 | 81.446 | 81.684 | 82.001 | 82.392 | 83.621 | 85.884 | 83.476 | 83.378 | 84.664 | 85.047 | 84.792 |
| - Kredit & Pembiayaan yang diberikan / *Credit & Financing* | 78.520 | 79.356 | 79.557 | 79.807 | 80.191 | 81.188 | 82.325 | 84.499 | 81.985 | 81.791 | 83.241 | 83.629 | 83.335 |
| - Surat Berharga / *Securities* | 109 | 108 | 105 | 106 | 103 | 135 | 140 | 125 | 121 | 181 | 110 | 93 | 149 |
| - Lainnya / *Others* | 1.565 | 1.713 | 1.785 | 1.771 | 1.707 | 1.069 | 1.156 | 1.261 | 1.369 | 1.407 | 1.313 | 1.326 | 1.308 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 4.915 | 4.657 | 6.094 | 5.799 | 5.449 | 8.669 | 11.693 | 11.651 | 9.628 | 9.603 | 8.871 | 8.401 | 9.354 |
| h. Tagihan Lainnya / *Other claims* | 124.345 | 148.047 | 82.778 | 121.539 | 112.618 | 102.366 | 99.943 | 138.249 | 137.418 | 152.910 | 148.693 | 146.819 | 136.605 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 1.863.396 | 1.888.575 | 1.903.573 | 1.911.048 | 1.921.750 | 1.875.004 | 1.909.570 | 1.946.269 | 1.992.606 | 1.950.940 | 1.976.235 | 2.000.699 | 2.008.848 |
| Rupiah | 1.572.960 | 1.597.995 | 1.603.734 | 1.612.935 | 1.601.242 | 1.562.729 | 1.577.413 | 1.606.528 | 1.654.644 | 1.620.481 | 1.621.477 | 1.646.096 | 1.655.454 |
| Giro / *Demand Deposit* | 368.139 | 385.113 | 397.339 | 412.129 | 413.760 | 401.505 | 394.462 | 420.083 | 425.604 | 398.468 | 400.751 | 422.140 | 430.008 |
| Tabungan / *Saving* | 416.054 | 417.886 | 425.491 | 422.086 | 420.845 | 420.148 | 412.098 | 416.421 | 429.721 | 424.153 | 425.878 | 423.438 | 428.662 |
| Simpanan Berjangka / *Time Deposits* | 788.767 | 794.996 | 780.905 | 778.720 | 766.638 | 741.075 | 770.852 | 770.023 | 799.318 | 797.860 | 794.848 | 800.518 | 796.784 |
| Valas / *Foreign Exchange* | 290.436 | 290.580 | 299.839 | 298.113 | 320.507 | 312.275 | 332.157 | 339.741 | 337.963 | 330.459 | 354.757 | 354.603 | 353.394 |
| Giro / *Demand Deposit* | 109.874 | 119.161 | 117.385 | 113.041 | 125.582 | 115.759 | 122.719 | 124.162 | 119.042 | 113.676 | 120.636 | 124.530 | 125.918 |
| Tabungan / *Saving* | 91.727 | 90.957 | 94.078 | 94.330 | 97.238 | 99.991 | 104.558 | 103.556 | 97.330 | 99.954 | 100.789 | 103.039 | 107.727 |
| Simpanan Berjangka / *Time Deposits* | 88.836 | 80.462 | 88.376 | 90.742 | 97.687 | 96.525 | 104.880 | 112.023 | 121.591 | 116.829 | 133.332 | 127.034 | 119.749 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | - | - | - | - | - | 929 | - | - | 933 | 1.861 | 1.869 | 1.855 | 1.856 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 39.390 | 47.851 | 34.972 | 28.688 | 30.516 | 34.515 | 37.508 | 30.146 | 25.479 | 23.569 | 30.966 | 33.681 | 28.515 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 25.984 | 26.207 | 23.040 | 21.014 | 19.258 | 19.259 | 19.258 | 17.814 | 18.967 | 16.891 | 14.792 | 11.304 | 11.053 |
| e. Pinjaman yang Diterima / *Loans received* | 83.822 | 88.728 | 95.252 | 98.917 | 98.676 | 106.996 | 109.616 | 111.457 | 113.766 | 104.468 | 105.495 | 105.734 | 99.626 |
| Rupiah | 34.340 | 34.575 | 36.926 | 36.735 | 36.118 | 36.304 | 38.831 | 41.102 | 41.996 | 41.950 | 41.901 | 42.446 | 42.114 |
| Valas / *Foreign Exchange* | 49.482 | 54.153 | 58.326 | 62.182 | 62.558 | 70.692 | 70.785 | 70.355 | 71.771 | 62.518 | 63.594 | 63.288 | 57.513 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 4.330 | 3.683 | 5.511 | 4.799 | 4.694 | 7.951 | 9.923 | 9.524 | 7.445 | 7.361 | 7.091 | 6.746 | 8.019 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 29.268 | 40.198 | 37.026 | 37.824 | 42.664 | 52.983 | 45.501 | 45.423 | 54.201 | 57.583 | 51.832 | 57.527 | 60.283 |
| h. Setoran Jaminan / *Guarantee Deposits* | 2.020 | 1.179 | 1.362 | 1.950 | 1.609 | 1.422 | 1.305 | 1.425 | 1.499 | 1.378 | 1.418 | 1.299 | 1.260 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 74.005 | 74.005 | 74.005 | 74.005 | 74.005 | 74.005 | 74.005 | 74.005 | 77.653 | 78.228 | 78.228 | 78.228 | 78.230 |
| b. Cadangan / *Reserves* | 37.399 | 38.211 | 40.796 | 40.798 | 40.317 | 40.321 | 40.324 | 40.335 | 40.756 | 40.760 | 40.760 | 40.793 | 41.043 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 147.302 | 145.451 | 136.113 | 141.517 | 142.022 | 142.037 | 142.057 | 142.076 | 142.364 | 168.531 | 168.231 | 164.164 | 159.686 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 11.117 | 13.789 | 17.454 | 20.855 | 24.038 | 26.665 | 29.287 | 31.582 | 34.417 | 3.924 | 6.483 | 9.897 | 13.911 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 70.828 | 70.698 | 69.972 | 69.701 | 69.931 | 66.792 | 65.760 | 69.329 | 73.526 | 75.388 | 74.474 | 75.328 | 76.134 |
| f. Modal Pinjaman / *Loan Capital* | 30.197 | 30.311 | 30.713 | 30.641 | 30.663 | 31.151 | 31.620 | 31.797 | 31.602 | 30.893 | 31.226 | 30.917 | 30.521 |

**Tabel 1.5.**
**Kegiatan Usaha Bank Umum - KBMI 4**
**(*Commercial Banks Operations - KBMI 4*)**
**Miliar Rp *(Billion Rp)***

| Keterangan | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | |
| a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing* | 3.084.869 | 3.097.489 | 3.168.216 | 3.155.134 | 3.154.587 | 3.199.388 | 3.227.802 | 3.241.088 | 3.296.088 | 3.236.830 | 3.266.759 | 3.315.968 | 3.320.656 |
| - Kepada Pihak Ketiga / *To Third Party* | 3.053.413 | 3.065.733 | 3.134.894 | 3.121.395 | 3.120.327 | 3.167.533 | 3.195.525 | 3.207.478 | 3.263.554 | 3.204.274 | 3.235.384 | 3.285.099 | 3.289.276 |
| Rupiah | 2.609.355 | 2.618.442 | 2.676.006 | 2.668.163 | 2.665.798 | 2.696.329 | 2.714.842 | 2.721.594 | 2.772.217 | 2.738.186 | 2.752.453 | 2.796.313 | 2.819.591 |
| Valas / *Foreign Exchange* | 444.058 | 447.291 | 458.888 | 453.232 | 454.528 | 471.204 | 480.684 | 485.884 | 491.337 | 466.089 | 482.931 | 488.786 | 469.685 |
| - Kepada Bank Lain / *Inter Bank Credit/Financing* | 31.456 | 31.756 | 33.322 | 33.739 | 34.261 | 31.855 | 32.277 | 33.610 | 32.533 | 32.556 | 31.375 | 30.870 | 31.380 |
| Rupiah | 26.436 | 26.027 | 26.631 | 26.742 | 27.791 | 26.986 | 27.490 | 27.333 | 26.475 | 26.254 | 26.180 | 25.718 | 25.654 |
| Valas / *Foreign Exchange* | 5.020 | 5.729 | 6.691 | 6.997 | 6.470 | 4.869 | 4.786 | 6.277 | 6.058 | 6.301 | 5.196 | 5.152 | 5.726 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 117.559 | 86.313 | 91.698 | 91.608 | 119.648 | 116.121 | 110.509 | 122.736 | 131.128 | 145.163 | 129.660 | 119.619 | 152.499 |
| - Giro / *Demand Deposit* | 75.714 | 55.221 | 60.930 | 61.224 | 75.825 | 69.636 | 69.812 | 84.793 | 92.917 | 116.944 | 100.825 | 94.423 | 117.010 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 37.818 | 26.681 | 23.561 | 21.275 | 35.397 | 40.459 | 33.167 | 31.505 | 32.094 | 23.514 | 23.282 | 20.622 | 30.093 |
| - Deposito Berjangka / *Time Deposits* | 3.474 | 3.286 | 4.899 | 5.808 | 4.752 | 2.250 | 3.167 | 2.097 | 2.548 | 2.571 | 3.251 | 2.384 | 2.818 |
| - Lainnya / *Others* | 552 | 1.126 | 2.309 | 3.300 | 3.674 | 3.776 | 4.363 | 4.341 | 3.569 | 2.134 | 2.301 | 2.190 | 2.578 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 366.892 | 371.998 | 450.940 | 376.694 | 389.973 | 389.632 | 581.931 | 502.665 | 603.115 | 492.448 | 474.977 | 460.673 | 414.287 |
| - Giro / *Demand Deposit* | 238.752 | 208.177 | 243.574 | 289.452 | 314.612 | 294.542 | 445.994 | 304.637 | 421.195 | 348.918 | 327.370 | 313.657 | 325.017 |
| - *Fine Tune Operation* (FTO) | 42.387 | 119.936 | 100.698 | 52.647 | 52.113 | 50.408 | 76.769 | 134.564 | 160.967 | 81.749 | 97.018 | 91.781 | 65.539 |
| - Fasbi | 85.747 | 43.879 | 106.662 | 34.589 | 23.242 | 44.676 | 59.162 | 63.453 | 20.943 | 61.775 | 50.584 | 55.230 | 23.725 |
| - Lainnya / *Others* | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 11 | 10 | 6 | 6 | 6 | 5 |
| d. Surat Berharga / *Securities* | 952.998 | 953.247 | 976.196 | 953.575 0) | 945.380 | 964.941 | 963.946 | 996.234 | 995.878 | 1.005.439 | 1.045.394 | 1.011.654 | 966.491 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | 3.018 | 1.578 | 1.612 | - 0) | - | 847 | 763 | 883 | 876 | 701 | 2.375 | 2.239 | 2.069 |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 13.967 | 10.901 | 11.145 | 14.384 | 10.859 | 11.398 | 9.878 | 12.060 | 9.258 | 8.204 | 10.345 | 9.912 | 8.775 |
| - Obligasi / *Bonds* | 757.861 | 773.485 | 787.372 | 761.022 | 745.659 | 767.325 | 787.841 | 821.836 | 825.992 | 822.089 | 859.251 | 851.440 | 798.955 |
| - Lainnya / *Others* | 178.152 | 167.283 | 176.067 | 178.169 | 188.862 | 185.371 | 165.463 | 161.456 | 159.753 | 174.445 | 173.423 | 148.062 | 156.691 |
| e. Penyertaan / *Equity Investment* | 77.254 | 81.395 | 81.461 | 81.518 | 81.656 | 81.893 | 82.505 | 82.709 | 88.448 | 88.543 | 88.741 | 89.417 | 89.633 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 240.813 | 242.196 | 240.622 | 240.319 | 240.219 | 240.347 | 237.377 | 233.230 | 228.275 | 228.989 | 231.689 | 229.307 | 228.039 |
| - Kredit & Pembiayaan yang diberikan / *Credit & Financing* | 234.915 | 236.465 | 234.806 | 234.124 | 234.048 | 233.887 | 231.186 | 227.345 | 222.004 | 223.183 | 226.073 | 223.922 | 222.754 |
| - Surat Berharga / *Securities* | 2.017 | 2.002 | 1.926 | 1.912 | 2.019 | 2.120 | 2.264 | 1.989 | 1.772 | 2.181 | 2.235 | 2.107 | 2.151 |
| - Lainnya / *Others* | 3.880 | 3.729 | 3.890 | 4.282 | 4.152 | 4.339 | 3.927 | 3.896 | 4.498 | 3.626 | 3.382 | 3.278 | 3.134 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 2.865 | 2.680 | 2.910 | 3.043 | 2.969 | 3.978 | 4.459 | 3.858 | 3.948 | 6.267 | 5.265 | 6.109 | 7.935 |
| h. Tagihan Lainnya / *Other claims* | 311.220 | 312.142 | 204.197 | 320.275 | 309.104 | 304.376 | 309.120 | 347.719 | 314.702 | 365.487 | 298.889 | 271.196 | 271.115 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 3.841.053 | 3.820.736 | 3.853.455 | 3.829.054 | 3.845.910 | 3.907.820 | 4.108.858 | 4.126.718 | 4.283.006 | 4.130.841 | 4.117.906 | 4.094.272 | 4.089.884 |
| Rupiah | 3.340.658 | 3.326.412 | 3.341.974 | 3.321.573 | 3.301.262 | 3.351.137 | 3.526.661 | 3.492.315 | 3.618.693 | 3.473.093 | 3.446.016 | 3.423.975 | 3.467.471 |
| Giro / *Demand Deposit* | 845.728 | 862.671 | 862.225 | 840.118 | 838.552 | 857.873 | 1.034.071 | 939.345 | 1.032.001 | 949.592 | 932.674 | 885.448 | 883.207 |
| Tabungan / *Saving* | 1.584.787 | 1.566.115 | 1.565.798 | 1.567.914 | 1.564.833 | 1.575.148 | 1.569.574 | 1.589.620 | 1.635.539 | 1.597.541 | 1.587.162 | 1.595.393 | 1.623.448 |
| Simpanan Berjangka / *Time Deposits* | 910.142 | 897.626 | 913.951 | 913.541 | 897.877 | 918.117 | 923.015 | 963.350 | 951.153 | 925.960 | 926.181 | 943.134 | 960.816 |
| Valas / *Foreign Exchange* | 500.395 | 494.324 | 511.480 | 507.481 | 544.647 | 556.683 | 582.197 | 634.403 | 664.313 | 657.748 | 671.890 | 670.297 | 622.413 |
| Giro / *Demand Deposit* | 294.312 | 295.128 | 301.589 | 308.251 | 342.912 | 336.845 | 356.319 | 417.471 | 453.155 | 451.982 | 468.197 | 461.254 | 429.214 |
| Tabungan / *Saving* | 73.283 | 72.831 | 78.874 | 76.106 | 76.876 | 78.100 | 77.127 | 76.919 | 76.114 | 73.555 | 74.534 | 75.646 | 74.006 |
| Simpanan Berjangka / *Time Deposits* | 132.801 | 126.364 | 131.018 | 123.124 | 124.860 | 141.739 | 148.751 | 140.013 | 135.043 | 132.211 | 129.159 | 133.397 | 119.192 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 1.523 | 1.557 | 619 | 647 | 622 | 603 | 685 | 1.567 | 757 | 578 | 566 | 621 | 842 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 60.204 | 46.034 | 52.002 | 56.372 | 57.992 | 41.849 | 43.012 | 41.066 | 49.498 | 58.220 | 49.943 | 53.307 | 66.397 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 67.156 | 67.375 | 72.181 | 74.017 | 72.396 | 73.371 | 74.323 | 77.580 | 77.216 | 75.754 | 74.583 | 73.938 | 77.497 |
| e. Pinjaman yang Diterima / *Loans received* | 95.121 | 99.274 | 104.006 | 102.533 | 93.913 | 105.049 | 110.434 | 112.932 | 111.191 | 112.666 | 112.455 | 106.047 | 100.604 |
| Rupiah | 1.364 | 1.438 | 1.483 | 1.504 | 1.529 | 1.568 | 1.593 | 1.619 | 1.648 | 1.642 | 1.661 | 1.691 | 1.795 |
| Valas / *Foreign Exchange* | 93.757 | 97.836 | 102.523 | 101.029 | 92.384 | 103.481 | 108.840 | 111.312 | 109.543 | 111.024 | 110.794 | 104.357 | 98.809 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 2.688 | 2.322 | 4.732 | 3.135 | 2.755 | 5.932 | 8.390 | 7.308 | 4.092 | 3.527 | 3.655 | 3.621 | 4.150 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 99.771 | 74.061 | 72.026 | 94.073 | 104.539 | 91.878 | 96.161 | 71.725 | 70.217 | 85.010 | 70.816 | 70.953 | 107.704 |
| h. Setoran Jaminan / *Guarantee Deposits* | 1.270 | 1.293 | 1.597 | 1.567 | 2.297 | 1.452 | 1.887 | 1.326 | 1.567 | 1.478 | 1.588 | 1.355 | 1.341 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 29.590 | 29.210 | 29.207 | 29.002 | 28.928 | 28.649 | 28.418 | 28.102 | 27.638 | 26.821 | 26.821 | 26.821 | 26.821 |
| b. Cadangan / *Reserves* | 10.961 | 10.961 | 10.961 | 10.961 | 10.961 | 10.961 | 10.961 | 10.961 | 10.961 | 10.961 | 10.961 | 11.369 | 11.369 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 489.169 | 489.170 | 489.169 | 489.169 | 489.168 | 489.167 | 489.194 | 484.883 | 476.284 | 620.307 | 620.305 | 539.341 | 532.025 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 43.858 | 56.400 | 68.935 | 82.417 | 95.003 | 108.647 | 119.128 | 132.268 | 143.344 | 14.514 | 27.086 | 41.081 | 53.902 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 115.058 | 114.481 | 112.675 | 113.563 | 113.412 | 108.780 | 106.752 | 111.594 | 105.563 | 109.948 | 111.290 | 112.002 | 113.329 |
| f. Modal Pinjaman / *Loan Capital* | 17.666 | 17.759 | 18.110 | 18.031 | 18.042 | 18.469 | 18.879 | 19.028 | 18.846 | 18.199 | 18.487 | 18.204 | 17.845 |

**Tabel 1.6.**
**Laporan Laba / Rugi Bank Umum**
***(Commercial Banks Income Statements)***
**Miliar Rp *(Billion Rp)***

| Keterangan | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Income and Expenses*** | | | | | | | | | | | | | | |
| 1. Pendapatan bunga/Pendapatan Bagi Hasil / *Interest Income/Profit Sharing Income* | 773.902 | 257.686 | 322.836 | 388.804 | 456.028 | 521.759 | 592.216 | 657.592 | 729.569 | 811.458 | 89.299 | 160.859 | 240.185 | 317.772 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 9.740 | 4.031 | 5.126 | 6.236 | 7.233 | 8.165 | 9.129 | 10.266 | 11.944 | 13.904 | 1.995 | 3.731 | 5.696 | 7.582 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 2.691 | 797 | 1.035 | 1.364 | 1.710 | 2.164 | 2.772 | 3.545 | 4.398 | 5.409 | 1.101 | 1.927 | 2.613 | 3.645 |
| c. Dari surat berharga / *From securities* | 87.345 | 30.137 | 37.748 | 45.222 | 53.055 | 60.955 | 68.606 | 76.874 | 85.694 | 94.584 | 9.580 | 18.207 | 27.439 | 36.413 |
| d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing* | 487.587 | 169.227 | 211.752 | 255.132 | 298.932 | 340.533 | 387.015 | 426.955 | 471.737 | 523.468 | 55.875 | 100.832 | 150.091 | 198.213 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 484.944 | 168.236 | 210.522 | 253.666 | 297.201 | 338.463 | 384.677 | 424.309 | 468.776 | 520.202 | 55.495 | 100.098 | 148.951 | 196.660 |
| - kepada bank lain / *To other Bank* | 2.643 | 991 | 1.231 | 1.466 | 1.731 | 2.069 | 2.338 | 2.646 | 2.961 | 3.267 | 380 | 734 | 1.140 | 1.553 |
| e. Lainnya / *Others* | 186.539 | 53.494 | 67.175 | 80.851 | 95.098 | 109.942 | 124.694 | 139.951 | 155.796 | 174.093 | 20.748 | 36.162 | 54.347 | 71.920 |
| 2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses* | 342.699 | 102.676 | 126.949 | 151.576 | 176.782 | 202.150 | 228.360 | 256.294 | 286.439 | 323.610 | 45.308 | 75.630 | 110.838 | 145.454 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 145 | 71 | 105 | 140 | 184 | 240 | 307 | 378 | 417 | 484 | 60 | 106 | 153 | 205 |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 5.618 | 1.357 | 1.840 | 2.548 | 3.148 | 3.678 | 4.335 | 5.173 | 5.972 | 6.833 | 1.082 | 1.901 | 2.504 | 3.469 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 140.844 | 40.373 | 50.494 | 60.325 | 70.594 | 80.669 | 91.039 | 102.520 | 115.258 | 129.628 | 15.119 | 29.212 | 45.553 | 61.004 |
| - Giro / *Demand Deposit* | 24.161 | 8.268 | 10.443 | 12.569 | 14.867 | 17.054 | 19.259 | 21.704 | 24.543 | 27.740 | 3.340 | 6.414 | 10.113 | 13.373 |
| - Tabungan / *Saving* | 17.181 | 5.065 | 6.297 | 7.532 | 8.751 | 10.094 | 11.477 | 12.773 | 14.089 | 15.492 | 1.342 | 2.642 | 4.200 | 5.631 |
| - Simpanan Berjangka / *Time deposits* | 99.502 | 27.040 | 33.753 | 40.224 | 46.977 | 53.521 | 60.303 | 68.043 | 76.626 | 86.396 | 10.438 | 20.156 | 31.239 | 42.000 |
| d. Surat Berharga / *Securities* | 9.797 | 3.449 | 4.060 | 4.861 | 5.827 | 6.535 | 7.387 | 8.519 | 9.509 | 10.297 | 833 | 1.649 | 2.504 | 3.463 |
| e. Pinjaman yang diterima / *Loans received* | 6.908 | 1.998 | 2.483 | 3.149 | 3.813 | 4.566 | 5.481 | 7.122 | 8.406 | 13.077 | 3.240 | 3.332 | 4.503 | 5.825 |
| f. Lainnya / *Others* | 174.872 | 55.429 | 67.968 | 80.554 | 93.215 | 106.339 | 119.811 | 132.581 | 146.876 | 163.291 | 24.973 | 39.429 | 55.620 | 71.489 |
| g. Koreksi atas pendapatan Bunga/Bagi Hasil / *Corrections* | 4.515 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / *Net Interest/Profit Sharing Income* (A1-A2)** | **431.203** | **155.010** | **195.888** | **237.228** | **279.247** | **319.608** | **363.857** | **401.298** | **443.130** | **487.848** | **43.991** | **85.230** | **129.347** | **172.318** |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*** | | | | | | | | | | | | | | |
| 1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income* | 460.019 | 150.784 | 173.338 | 233.471 | 265.022 | 294.156 | 354.507 | 404.598 | 444.196 | 522.998 | 124.312 | 147.997 | 173.245 | 208.544 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 20.448 | 5.436 | 5.367 | 6.074 | 6.712 | 7.576 | 7.726 | 8.028 | 9.279 | 10.408 | 1.776 | 2.430 | 3.343 | 4.412 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing* | - | - | - | 2 | 2 | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | 60 | 151 | 157 | 165 | 264 | 304 | 247 | 169 | 236 | 276 | 148 | 232 | 305 | 410 |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 208.665 | 85.116 | 94.871 | 137.145 | 153.256 | 162.067 | 201.736 | 235.047 | 259.831 | 318.768 | 100.901 | 108.369 | 116.458 | 135.180 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 87.234 | 29.959 | 38.904 | 47.418 | 55.546 | 63.384 | 72.145 | 79.677 | 88.512 | 97.515 | 7.596 | 15.058 | 23.535 | 32.551 |
| f. Lainnya / Others | 143.612 | 30.122 | 34.038 | 42.667 | 49.243 | 60.825 | 72.653 | 81.678 | 86.338 | 96.030 | 13.890 | 21.908 | 29.605 | 35.990 |
| 2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense* | 716.871 | 229.462 | 272.371 | 354.502 | 402.671 | 450.066 | 533.239 | 599.156 | 658.420 | 762.897 | 140.165 | 182.935 | 226.410 | 280.498 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 2.082 | 1.614 | 1.550 | 1.730 | 1.698 | 1.711 | 2.298 | 2.756 | 2.471 | 2.341 | 212 | 601 | 558 | 613 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing* | 454 | 82 | 621*) | 621 | 621 | 620 | 620 | 620 | 620 | 632 | - | 196 | 197 | 197 |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | 177 | 108 | 165 | 184 | 165 | 174 | 262 | 235 | 235 | 158 | - | 19 | 44 | 64 |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 191.785 | 81.327 | 90.144 | 132.688 | 147.965 | 155.222 | 196.399 | 225.916 | 249.798 | 307.170 | 99.587 | 106.029 | 112.852 | 130.102 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 249.910 | 59.189 | 70.501 | 87.407 | 98.284 | 115.983 | 132.353 | 144.068 | 155.749 | 171.698 | 18.124 | 31.627 | 45.322 | 59.663 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 4.404 | 1.634 | 2.079 | 2.555 | 2.945 | 3.391 | 3.875 | 4.216 | 4.728 | 5.196 | 495 | 970 | 1.436 | 1.837 |
| g. Lainnya / Others | 268.059 | 85.507 | 107.311 | 129.317 | 150.994 | 172.966 | 197.433 | 221.345 | 244.819 | 275.703 | 21.748 | 43.492 | 66.001 | 88.022 |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | 174.352 | 76.333 | 96.854 | 116.196 | 141.598 | 163.698 | 185.124 | 206.741 | 228.906 | 247.949 | 28.138 | 50.292 | 76.182 | 100.364 |
| **E. Pendapatan non - operasional / *Non Operational Income*** | 20.216 | 10.242 | 13.129 | 18.258 | 20.340 | 23.493 | 29.867 | 31.355 | 35.064 | 38.631 | 6.285 | 9.491 | 14.432 | 18.612 |
| **F. Beban non - operasional / *Non Operational Expenses*** | 20.411 | 8.688 | 11.275 | 14.486 | 16.428 | 18.963 | 22.652 | 26.387 | 30.341 | 34.081 | 6.884 | 9.692 | 14.817 | 19.655 |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | (195) | 1.554 | 1.854 | 3.772 | 3.911 | 4.530 | 7.216 | 4.968 | 4.722 | 4.550 | (599) | (201) | (385) | (1.043) |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | 174.271 | 77.887 | 98.708 | 119.969 | 145.509 | 168.229 | 192.340 | 211.708 | 233.628 | 252.499 | 27.539 | 50.091 | 75.797 | 99.320 |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | 89.861 | (88) | (114) | (137) | (156) | (185) | (185) | (209) | (236) | 125.725 | (33) | (61) | (99) | (137) |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | 89.586 | (88) | (114) | (137) | (156) | (185) | (185) | (209) | (236) | 125.715 | (33) | (61) | (99) | (137) |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | 140.206 | 62.377 | 79.513 | 97.204 | 117.179 | 134.796 | 154.457 | 169.975 | 187.579 | 201.817 | 22.064 | 40.071 | 60.649 | 79.720 |

**Tabel 1.7.**
**Laporan Laba / Rugi Bank Umum - KBMI 1**
***(Commercial Banks Income Statements - KBMI 1)***
**Miliar Rp *(Billion Rp)***

| Keterangan | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Income and Expenses*** | | | | | | | | | | | | | | |
| 1. Pendapatan bunga/Pendapatan Bagi Hasil / *Interest Income/Profit Sharing Income* | 136.178 | 41.965 | 52.843 | 66.858 | 78.572 | 89.528 | 101.875 | 114.171 | 127.515 | 141.972 | 14.618 | 27.599 | 42.059 | 55.998 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 2.297 | 948 | 1.237 | 1.438 | 1.574 | 1.691 | 1.845 | 2.024 | 2.248 | 2.543 | 292 | 509 | 766 | 1.011 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 873 | 201 | 250 | 314 | 381 | 464 | 589 | 708 | 829 | 964 | 147 | 306 | 458 | 619 |
| c. Dari surat berharga / *From securities* | 11.759 | 3.939 | 4.946 | 5.949 | 6.923 | 7.909 | 8.968 | 10.062 | 11.412 | 12.673 | 1.362 | 2.657 | 4.040 | 5.414 |
| d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing* | 64.408 | 21.752 | 27.380 | 34.367 | 40.320 | 45.478 | 51.770 | 57.970 | 64.442 | 71.646 | 7.221 | 13.091 | 20.087 | 26.772 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 64.218 | 21.724 | 27.345 | 34.325 | 40.275 | 45.427 | 51.714 | 57.908 | 64.373 | 71.570 | 7.213 | 13.076 | 20.065 | 26.743 |
| - kepada bank lain / *To other Bank* | 190 | 28 | 36 | 42 | 45 | 51 | 56 | 62 | 69 | 76 | 8 | 15 | 22 | 29 |
| e. Lainnya / *Others* | 56.840 | 15.125 | 19.030 | 24.790 | 29.374 | 33.986 | 38.702 | 43.406 | 48.584 | 54.146 | 5.596 | 11.036 | 16.708 | 22.182 |
| 2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses* | 86.768 | 23.893 | 30.052 | 39.057 | 46.024 | 52.793 | 59.897 | 67.132 | 75.063 | 83.805 | 9.320 | 17.093 | 25.969 | 34.631 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 137 | 6 | 11 | 13 | 23 | 46 | 75 | 101 | 95 | 114 | 19 | 35 | 48 | 67 |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 895 | 301 | 387 | 549 | 654 | 791 | 942 | 1.132 | 1.331 | 1.566 | 252 | 472 | 701 | 931 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 28.410 | 8.291 | 10.375 | 13.130 | 15.318 | 17.148 | 19.319 | 21.520 | 23.911 | 26.515 | 2.821 | 5.464 | 8.421 | 11.287 |
| - Giro / *Demand Deposit* | 3.207 | 998 | 1.252 | 1.427 | 1.647 | 1.800 | 2.022 | 2.290 | 2.572 | 2.847 | 262 | 515 | 797 | 1.075 |
| - Tabungan / *Saving* | 2.801 | 1.035 | 1.321 | 1.745 | 2.035 | 2.288 | 2.565 | 2.841 | 3.123 | 3.403 | 275 | 529 | 828 | 1.107 |
| - Simpanan Berjangka / *Time deposits* | 22.401 | 6.258 | 7.802 | 9.958 | 11.637 | 13.060 | 14.731 | 16.389 | 18.216 | 20.265 | 2.284 | 4.419 | 6.796 | 9.105 |
| d. Surat Berharga / *Securities* | 1.403 | 466 | 594 | 928 | 1.079 | 1.216 | 1.370 | 1.483 | 1.737 | 1.801 | 116 | 246 | 381 | 514 |
| e. Pinjaman yang diterima / *Loans received* | 515 | 150 | 195 | 317 | 393 | 468 | 631 | 824 | 980 | 1.169 | 206 | 362 | 542 | 716 |
| f. Lainnya / *Others* | 55.389 | 14.679 | 18.491 | 24.121 | 28.557 | 33.001 | 37.561 | 42.073 | 47.009 | 52.640 | 5.905 | 10.514 | 15.878 | 21.115 |
| g. Koreksi atas pendapatan Bunga/Bagi Hasil / *Corrections* | 19 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / *Net Interest/Profit Sharing Income* (A1-A2)** | **49.410** | **18.072** | **22.792** | **27.800** | **32.549** | **36.735** | **41.978** | **47.039** | **52.452** | **58.167** | **5.298** | **10.506** | **16.090** | **21.367** |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*** | | | | | | - | - | - | | - | - | - | - | - |
| 1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income* | 105.924 | 19.651 | 21.775 | 29.561 | 35.651 | 39.283 | 50.934 | 53.071 | 55.376 | 55.502 | 15.734 | 15.234 | 18.049 | 25.405 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 2.418 | 512 | 500*) | 730 | 734 | 923 | 856 | 863 | 1.023 | 1.012 | 216 | 138 | 204 | 335 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing* | - | - | - | 2 | 2 | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | 24 | 131 | 131 | 134 | 222 | 252 | 180 | 80 | 127 | 136 | 100 | 137 | 156 | 216 |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 86.289 | 14.524 | 15.745 | 20.561 | 25.731 | 26.720 | 35.967 | 37.056 | 38.174 | 36.694 | 13.825 | 12.262 | 13.768 | 20.005 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 5.778 | 1.778 | 2.188 | 2.823 | 3.220 | 3.741 | 4.259 | 4.752 | 5.264 | 5.810 | 488 | 906 | 1.407 | 1808 |
| f. Lainnya / Others | 11.415 | 2.706 | 3.211 | 5.310 | 5.741 | 7.646 | 9.673 | 10.320 | 10.789 | 11.850 | 1.104 | 1792 | 2515 | 3.040 |
| 2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense* | 147.717 | 32.167 | 37.610 | 54.468 | 62.713 | 69.586 | 84.442 | 90.842 | 97.368 | 102.965 | 19.053 | 22.435 | 29.245 | 41.168 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 1.143 | 319 | 399 | 554 | 395 | 363 | 514 | 579 | 527 | 510 | 88 | 139 | 194 | 277 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing* | 1 | - | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 12 | - | - | - | - |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | 176 | 107 | 110 | 129 | 164 | 167 | 169 | 143 | 143 | 143 | - | 19 | 19 | 55 |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 83.510 | 14.257*) | 15.236 | 20.103 | 25.176 | 25.847 | 35.070 | 36.128 | 37.179 | 35.598 | 13.703 | 11.978 | 13.322 | 19.668 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 23.825 | 4.717 | 5.964 | 13.041 | 13.559 | 16.758 | 18.615 | 20.456 | 22.143 | 24.620 | 2.156 | 3.770 | 5.576 | 7.393 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 904 | 229 | 298 | 365 | 420 | 490 | 529 | 579 | 744 | 859 | 62 | 130 | 203 | 260 |
| g. Lainnya / Others | 38.159 | 12.536 | 15.602 | 20.274 | 22.998 | 25.962 | 29.545 | 32.957 | 36.632 | 41.223 | 3.043 | 6.400 | 9.932 | 13.514 |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | 7.616 | 5.556 | 6.957 | 2.893 | 5.486 | 6.431 | 8.470 | 9.268 | 10.461 | 10.704 | 1.979 | 3.305 | 4.894 | 5.604 |
| **E. Pendapatan non - operasional / *Non Operational Income*** | 6.062 | 2.678 | 3.346 | 4.603 | 4.970 | 5.571 | 6.761 | 7.707 | 8.652 | 9.328 | 1.412 | 1.796 | 3.021 | 4.209 |
| **F. Beban non - operasional / *Non Operational Expenses*** | 6.038 | 2.755 | 3.551 | 4.927 | 5.375 | 5.896 | 7.104 | 8.102 | 9.005 | 9.684 | 1.508 | 1.897 | 3.088 | 4.333 |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | 24 | (77) | (205) | (324) | (404) | (325) | (343) | (396) | (353) | (356) | (96) | (101) | (68) | (124) |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | 7.640 | 5.479 | 6.752 | 2.569 | 5.082 | 6.106 | 8.127 | 8.873 | 10.108 | 10.348 | 1.883 | 3.204 | 4.827 | 5.480 |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | 4.306 | - | - | - | - | - | - | - | - | 4.804 | - | - | - | - |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | 4.031 | - | - | - | - | - | - | - | - | 4.804 | - | - | - | - |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | 4.510 | 4.126 | 5.083 | 2.518 | 3.782 | 3.939 | 5.975 | 6.564 | 7.507 | 6.494 | 1.569 | 2.513 | 3.918 | 4.314 |

**Tabel 1.8.**
**Laporan Laba / Rugi Bank Umum - KBMI 2**
***(Commercial Banks Income Statements - KBMI 2)***
**Miliar Rp *(Billion Rp)***

| Keterangan | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*** | | | | | | | | | | | | | | |
| 1. Pendapatan bunga / *Interest Income* | 104.090 | 34.619 | 43.440 | 49.194 | 58.345 | 67.484 | 76.686 | 86.840 | 97.057 | 107.720 | 10.908 | 21.217 | 32.396 | 43.140 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 2.022 | 737 | 938 | 1.226 | 1.475 | 1.714 | 1.994 | 2.311 | 2.727 | 3.184 | 435 | 849 | 1.285 | 1.678 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 383 | 85 | 120 | 160 | 217 | 294 | 394 | 512 | 625 | 766 | 148 | 301 | 489 | 667 |
| c. Dari surat berharga / *From securities* | 9.637 | 3.541 | 4.388 | 5.238 | 6.214 | 7.160 | 8.102 | 9.295 | 10.476 | 11.684 | 1.241 | 2.440 | 3.654 | 4.924 |
| d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing* | 53.880 | 18.285 | 22.935 | 26.365 | 31.437 | 36.408 | 41.447 | 46.932 | 52.203 | 57.640 | 5.483 | 10.676 | 16.233 | 21.818 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 53.720 | 18.232 | 22.862 | 26.262 | 31.310 | 36.254 | 41.260 | 46.700 | 51.928 | 57.303 | 5.417 | 10.547 | 16.045 | 21.567 |
| - kepada bank lain / *To other Bank* | 160 | 54 | 72 | 103 | 127 | 154 | 187 | 232 | 274 | 337 | 66 | 129 | 188 | 251 |
| e. Lainnya / *Others* | 38.168 | 11.971 | 15.060 | 16.205 | 19.002 | 21.908 | 24.749 | 27.790 | 31.028 | 34.445 | 3.601 | 6.950 | 10.735 | 14.052 |
| 2. Beban Bunga / *Interest Expenses* | 61.091 | 18.423 | 23.228 | 24.992 | 29.422 | 33.950 | 38.414 | 43.447 | 48.652 | 54.300 | 5.984 | 11.600 | 17.821 | 23.728 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | - | - | - | - | - | - | 0 | - | - | - | - | - | - | - |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 835 | 243 | 312 | 303 | 383 | 453 | 537 | 632 | 752 | 900 | 167 | 308 | 476 | 638 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 20.716 | 6.134 | 7.713 | 8.540 | 10.060 | 11.614 | 13.154 | 15.030 | 16.922 | 19.046 | 2.267 | 4.410 | 6.799 | 9.078 |
| - Giro / *Demand Deposit* | 2.171 | 772 | 959 | 1.235 | 1.480 | 1.703 | 1.913 | 2.162 | 2.412 | 2.675 | 270 | 511 | 786 | 1.072 |
| - Tabungan / *Saving* | 1.660 | 645 | 797 | 811 | 942 | 1.079 | 1.214 | 1.359 | 1.496 | 1.669 | 143 | 260 | 395 | 536 |
| - Simpanan Berjangka / *Time deposits* | 16.885 | 4.717 | 5.958 | 6.494 | 7.637 | 8.832 | 10.027 | 11.509 | 13.013 | 14.702 | 1.855 | 3.639 | 5.617 | 7.470 |
| d. Surat Berharga / *Securities* | 1.310 | 464 | 583 | 504 | 593 | 678 | 763 | 847 | 932 | 1.013 | 84 | 166 | 251 | 334 |
| e. Pinjaman yang diterima / *Loans received* | 1.116 | 287 | 366 | 388 | 463 | 541 | 626 | 732 | 840 | 960 | 125 | 240 | 380 | 513 |
| f. Lainnya / *Others* | 37.032 | 11.295 | 14.254 | 15.257 | 17.924 | 20.664 | 23.334 | 26.206 | 29.206 | 32.382 | 3.342 | 6.475 | 9.915 | 13.165 |
| g. Koreksi atas pendapatan bunga / *Corrections* | 82 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)** | **42.998** | **16.196** | **20.212** | **24.202** | **28.923** | **33.534** | **38.272** | **43.393** | **48.405** | **53.420** | **4.923** | **9.616** | **14.575** | **19.412** |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*** | | | | | | | | | | - | - | - | - | - |
| 1. Pendapatan Operasional Selain Bunga / *Other Operating Income* | 83.649 | 59.913 | 68.873 | 100.323 | 110.030 | 116.683 | 142.566 | 167.951 | 192.746 | 214.590 | 36.252 | 51.127 | 66.922 | 83.813 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 1.750 | 580 | 627 | 656 | 842 | 956 | 1.008 | 1.103 | 1.323 | 1.364 | 230 | 309 | 402 | 504 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | 35 | 20 | 25 | 30 | 42 | 52 | 67 | 88 | 109 | 140 | 46 | 92 | 144 | 188 |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 65.579 | 54.971 | 63.101 | 93.873 | 102.409 | 108.107 | 132.976 | 157.246 | 180.826 | 201.538 | 34.917 | 48.589 | 63.080 | 78.990 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 6.026 | 2.413 | 2.937 | 3.595 | 4.227 | 4.822 | 5.446 | 6.055 | 6.655 | 7.259 | 577 | 1.188 | 1.819 | 2.406 |
| f. Lainnya / Others | 10.259 | 1.928 | 2.183 | 2.168 | 2.510 | 2.746 | 3.069 | 3.459 | 3.833 | 4.288 | 482 | 948 | 1.477 | 1.725 |
| 2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense* | 113.549 | 72.059 | 83.977 | 114.564 | 127.467 | 136.764 | 167.338 | 192.395 | 220.406 | 246.170 | 39.067 | 55.914 | 74.672 | 94.296 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 237 | 240 | 277 | 306 | 436 | 459 | 499 | 577 | 701 | 709 | 51 | 123 | 117 | 153 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing* | 345 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | - | - | 54 | 54 | - | - | - | - | - | - | - | - | 25 | 8 |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 62.517 | 53.960 | 61.773 | 92.196 | 100.996 | 106.470 | 132.764 | 153.634 | 176.908 | 197.839 | 35.296 | 48.340 | 62.939 | 78.604 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 17.787 | 6.276 | 7.434 | 5.389 | 6.218 | 7.020 | 8.184 | 9.106 | 9.999 | 11.280 | 893 | 1.592 | 2.586 | 3.418 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 1.029 | 458 | 556 | 638 | 771 | 878 | 1.080 | 1.138 | 1.276 | 1.369 | 117 | 276 | 430 | 567 |
| g. Lainnya / Others | 31.634 | 11.126 | 13.883 | 15.981 | 19.046 | 21.938 | 24.812 | 27.940 | 31.522 | 34.973 | 2.711 | 5.582 | 8.575 | 11.546 |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | 13.098 | 4.050 | 5.108 | 9.961 | 11.486 | 13.452 | 13.500 | 18.949 | 20.744 | 21.840 | 2.108 | 4.829 | 6.826 | 8.929 |
| **E. Pendapatan non - operasional / *Non Operational Income*** | 2.057 | 415 | 608 | 958 | 1.570 | 1.573 | 3.647 | 1.026 | 1.291 | 1.465 | 1.175 | 853 | 1.811 | 1.903 |
| **F. Beban non - operasional / *Non Operational Expenses*** | 1.940 | 334 | 497 | 539 | 465 | 364 | 725 | 1.260 | 1.543 | 1.123 | 623 | 584 | 1.185 | 1.026 |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | 118 | 81 | 111 | 419 | 1.105 | 1.209 | 2.922 | (233) | (252) | 343 | 552 | 269 | 625 | 877 |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | 13.216 | 4.131 | 5.219 | 10.380*) | 12.591 | 14.661 | 16.422 | 18.715 | 20.493 | 22.182 | 2.660 | 5.099 | 7.451 | 9.806 |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | 2.756 | (88) | (114) | (137) | (156) | (185) | (185) | (209) | (236) | 2.989 | (33) | (61) | (99) | (137) |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | 2.756 | (88) | (114) | (137) | (156) | (185) | (185) | (209) | (236) | 2.989 | (33) | (61) | (99) | (137) |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | 11.034 | 3.277 | 4.241 | 8.297 | 10.125 | 11.817 | 13.169 | 14.997 | 16.221 | 17.562 | 2.058 | 3.988 | 5.753 | 7.593 |

**Tabel 1.9.**
**Laporan Laba / Rugi Bank Umum - KBMI 3**
***(Commercial Banks Income Statements - KBMI 3)***
**Miliar Rp *(Billion Rp)***

| Keterangan | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*** | | | | | | | | | | | | | | |
| 1. Pendapatan bunga / *Interest Income* | 208.880 | 64.569 | 81.154 | 98.403 | 115.558 | 133.001 | 150.589 | 168.809 | 187.368 | 208.189 | 20.235 | 39.311 | 59.901 | 80.146 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 2.887 | 1.247 | 1.551 | 1.901 | 2.205 | 2.515 | 2.797 | 3.120 | 3.605 | 4.209 | 700 | 1.317 | 2.042 | 2.705 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 370 | 97 | 123 | 151 | 189 | 239 | 298 | 368 | 439 | 532 | 79 | 157 | 245 | 344 |
| c. Dari surat berharga / *From securities* | 25.630 | 8.087 | 10.166 | 12.150 | 14.221 | 16.356 | 18.258 | 20.388 | 22.576 | 24.785 | 2.316 | 4.369 | 6.640 | 8.862 |
| d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing* | 115.366 | 38.117 | 47.880 | 58.286 | 68.446 | 78.619 | 89.344 | 100.139 | 111.206 | 122.977 | 11.422 | 22.425 | 34.274 | 45.797 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 114.457 | 37.869 | 47.560 | 57.895 | 67.978 | 78.079 | 88.735 | 99.443 | 110.420 | 122.091 | 11.312 | 22.214 | 33.934 | 45.342 |
| - kepada bank lain / *To other Bank* | 909 | 249 | 319 | 391 | 468 | 540 | 609 | 696 | 787 | 886 | 109 | 211 | 340 | 455 |
| e. Lainnya / *Others* | 64.628 | 17.022 | 21.434 | 25.915 | 30.497 | 35.271 | 39.892 | 44.794 | 49.542 | 55.687 | 5.718 | 11.042 | 16.701 | 22.439 |
| 2. Beban Bunga / *Interest Expenses* | 112.375 | 30.688 | 38.628 | 46.570 | 54.716 | 63.128 | 71.352 | 80.279 | 89.587 | 100.834 | 11.220 | 21.443 | 32.685 | 43.983 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 3 | 66 | 94 | 127 | 160 | 194 | 231 | 276 | 322 | 369 | 41 | 71 | 106 | 137 |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 479 | 161 | 225 | 281 | 332 | 386 | 462 | 551 | 631 | 712 | 192 | 267 | 245 | 346 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 41.875 | 11.951 | 14.933 | 17.865 | 20.890 | 23.958 | 26.958 | 30.343 | 34.156 | 38.499 | 4.600 | 8.858 | 13.819 | 18.672 |
| - Giro / *Demand Deposit* | 6.390 | 2.109 | 2.675 | 3.256 | 3.867 | 4.535 | 5.172 | 5.840 | 6.633 | 7.522 | 844 | 1.617 | 2.570 | 3.542 |
| - Tabungan / *Saving* | 5.566 | 1.640 | 2.065 | 2.488 | 2.921 | 3.336 | 3.763 | 4.211 | 4.668 | 5.166 | 498 | 992 | 1.567 | 2.126 |
| - Simpanan Berjangka / *Time deposits* | 29.919 | 8.201 | 10.193 | 12.122 | 14.102 | 16.087 | 18.023 | 20.292 | 22.855 | 25.810 | 3.257 | 6.249 | 9.682 | 13.004 |
| d. Surat Berharga / *Securities* | 4.252 | 1.014 | 1.309 | 1.566 | 1.800 | 2.031 | 2.257 | 2.496 | 2.733 | 2.967 | 250 | 505 | 751 | 977 |
| e. Pinjaman yang diterima / *Loans received* | 3.291 | 999 | 1.283 | 1.587 | 1.939 | 2.332 | 2.737 | 3.201 | 3.715 | 4.288 | 597 | 1.121 | 1.718 | 2.284 |
| f. Lainnya / *Others* | 62.388 | 16.498 | 20.784 | 25.143 | 29.594 | 34.228 | 38.707 | 43.412 | 48.030 | 54.000 | 5.541 | 10.621 | 16.047 | 21.566 |
| g. Koreksi atas pendapatan bunga / *Corrections* | 88 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)** | **96.505** | **33.881** | **42.526** | **51.833** | **60.842** | **69.873** | **79.237** | **88.530** | **97.781** | **107.355** | **9.015** | **17.868** | **27.216** | **36.164** |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*** | | | | - | - | - | - | - | - | - | - | - | - | - |
| 1. Pendapatan Operasional Selain Bunga / *Other Operating Income* | 55.850 | 21.923 | 25.196 | 29.694 | 33.405 | 36.021 | 41.488 | 45.962 | 49.444 | 54.586 | 10.565 | 13.345 | 17.699 | 23.671 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 6.476 | 1.456 | 1.382 | 1.559 | 1.778 | 2.006 | 1.971 | 1.934 | 2.446 | 3.185 | 699 | 948 | 1.285 | 1.756 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | 0,4 | 0,1 | 0,1 | 0,1 | 0,1 | 0,05 | 0,05 | 0,83 | - | - | 2,29 | 3,11 | 5,26 | 6,79 |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 18.770 | 5.226 | 6.137 | 8.077 | 9.638 | 10.468 | 12.984 | 15.396 | 16.819 | 17.694 | 4.005 | 4.170 | 5.422 | 7.617 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 17.130 | 6.104 | 7.634 | 9.264 | 10.780 | 12.350 | 14.030 | 15.442 | 16.906 | 18.693 | 1.513 | 2.912 | 4.583 | 7.059 |
| f. Lainnya / Others | 13.473 | 9.137*) | 10.043 | 10.794 | 11.209 | 11.197 | 12.504 | 13.189 | 13.273 | 15.014 | 4.346 | 5.312 | 6.404 | 7.232 |
| 2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense* | 119.625 | 41.936 | 50.459 | 59.825 | 68.038 | 75.830 | 87.498 | 98.012 | 107.500 | 118.467 | 14.355 | 23.310 | 32.388 | 42.620 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 488 | 772 | 750 | 742 | 751 | 761 | 1.121 | 1.449 | 1.082 | 957 | 50 | 202 | 134 | 92 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing* | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | 0,8 | 0,7 | 0,7 | 0,7 | 0,7 | 7 | 93 | 92 | 92 | 15 | 0 | 0 | - | 1 |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 15.451 | 4.223 | 4.789 | 6.488 | 7.525 | 7.701 | 9.925 | 11.919 | 12.654 | 13.012 | 3.419 | 3.617 | 4.355 | 6.452 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 43.455 | 15.873 | 18.493 | 20.518 | 22.476 | 24.578 | 27.856 | 30.615 | 34.097 | 37.955 | 5.467 | 8.481 | 11.344 | 13.975 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 1.733 | 690 | 931 | 1.142 | 1.300 | 1.469 | 1.645 | 1.797 | 1.911 | 2.107 | 192 | 349 | 540 | 709 |
| g. Lainnya / Others | 58.497 | 20.377 | 25.496 | 30.935 | 35.984 | 41.314 | 46.858 | 52.140 | 57.664 | 64.422 | 5.227 | 10.662 | 16.016 | 21.389 |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | 32.729 | 13.868 | 17.263 | 21.703 | 26.209 | 30.063 | 33.227 | 36.480 | 39.726 | 43.474 | 5.224 | 7.902 | 12.527 | 17.215 |
| **E. Pendapatan non - operasional / *Non Operational Income*** | 10.817 | 5.492 | 7.134 | 9.020 | 10.296 | 12.471 | 14.574 | 16.803 | 18.816 | 21.721 | 3.624 | 6.706 | 9.366 | 12.181 |
| **F. Beban non - operasional / *Non Operational Expenses*** | 10.362 | 5.255 | 6.890 | 8.519 | 9.974 | 11.950 | 13.809 | 15.959 | 18.441 | 21.746 | 3.886 | 6.395 | 9.361 | 11.985 |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | 455 | 237 | 244 | 501 | 323 | 521 | 765 | 843 | 375 | (25) | (261) | 311 | 5 | 197 |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | 33.298 | 14.105 | 17.506 | 22.204 | 26.531 | 30.584 | 33.992 | 37.323 | 40.101 | 43.449 | 4.963 | 8.213 | 12.532 | 17.412 |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | 12.158 | - | - | - | - | - | - | - | - | 15.391 | - | - | - | - |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | 12.158 | - | - | - | - | - | - | - | - | 15.380 | - | - | - | - |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | 26.279 | 11.117 | 13.789 | 17.454 | 20.855 | 24.038 | 26.665 | 29.287 | 31.582 | 34.417 | 3.924 | 6.483 | 9.897 | 13.911 |

**Tabel 1.10.**
**Laporan Laba / Rugi Bank Umum - KBMI 4**
***(Commercial Banks Income Statements - KBMI 4)***
**Miliar Rp *(Billion Rp)***

| Keterangan | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*** | | | | | | | | | | | | | | |
| 1. Pendapatan bunga / *Interest Income* | 324.755 | 116.533 | 145.398 | 174.349 | 203.554 | 231.745 | 263.066 | 287.772 | 317.629 | 353.577 | 43.539 | 72.732 | 105.829 | 138.489 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 2.535 | 1.100 | 1.401 | 1.671 | 1.979 | 2.245 | 2.493 | 2.811 | 3.364 | 3.967 | 569 | 1.055 | 1.603 | 2.188 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 1.065 | 415 | 542 | 739 | 924 | 1.166 | 1.490 | 1.957 | 2.505 | 3.147 | 727 | 1.163 | 1.421 | 2.015 |
| c. Dari surat berharga / *From securities* | 40.318 | 14.570 | 18.248 | 21.884 | 25.697 | 29.529 | 33.277 | 37.128 | 41.231 | 45.441 | 4.661 | 8.740 | 13.106 | 17.214 |
| d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing* | 253.933 | 91.073 | 113.557 | 136.114 | 158.729 | 180.028 | 204.454 | 221.914 | 243.886 | 271.205 | 31.749 | 54.640 | 79.497 | 103.826 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 252.549 | 90.412 | 112.754 | 135.184 | 157.638 | 178.703 | 202.969 | 220.258 | 242.055 | 269.237 | 31.552 | 54.261 | 78.907 | 103.008 |
| - kepada bank lain / *To other Bank* | 1.384 | 660 | 803 | 930 | 1.092 | 1.324 | 1.485 | 1.656 | 1.831 | 1.968 | 197 | 379 | 590 | 818 |
| e. Lainnya / *Others* | 26.903 | 9.376 | 11.651 | 13.941 | 16.225 | 18.777 | 21.352 | 23.961 | 26.643 | 29.816 | 5.833 | 7.134 | 10.202 | 13.246 |
| 2. Beban Bunga / *Interest Expenses* | 82.464 | 29.671 | 35.041 | 40.957 | 46.620 | 52.279 | 58.697 | 65.435 | 73.137 | 84.671 | 18.783 | 25.493 | 34.362 | 43.113 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 5 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 3.409 | 651 | 915 | 1.415 | 1.779 | 2.048 | 2.394 | 2.859 | 3.259 | 3.655 | 472 | 854 | 1.083 | 1.553 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 49.843 | 13.996 | 17.473 | 20.790 | 24.326 | 27.949 | 31.609 | 35.628 | 40.269 | 45.568 | 5.432 | 10.479 | 16.515 | 21.967 |
| - Giro / *Demand Deposit* | 12.393 | 4.388 | 5.558 | 6.651 | 7.873 | 9.017 | 10.152 | 11.413 | 12.926 | 14.696 | 1.965 | 3.771 | 5.960 | 7.683 |
| - Tabungan / *Saving* | 7.154 | 1.745 | 2.114 | 2.488 | 2.853 | 3.392 | 3.935 | 4.362 | 4.802 | 5.253 | 426 | 861 | 1.410 | 1.863 |
| - Simpanan Berjangka / *Time deposits* | 30.296 | 7.864 | 9.800 | 11.651 | 13.600 | 15.541 | 17.522 | 19.853 | 22.542 | 25.619 | 3.042 | 5.848 | 9.145 | 12.420 |
| d. Surat Berharga / *Securities* | 2.832 | 1.505 | 1.574 | 1.863 | 2.355 | 2.611 | 2.998 | 3.693 | 4.107 | 4.517 | 383 | 732 | 1.121 | 1.637 |
| e. Pinjaman yang diterima / *Loans received* | 1.986 | 562 | 639 | 856 | 1.018 | 1.225 | 1.487 | 2.365 | 2.871 | 6.660 | 2.312 | 1.609 | 1.864 | 2.313 |
| f. Lainnya / *Others* | 20.063 | 12.957 | 14.440 | 16.032 | 17.141 | 18.446 | 20.209 | 20.890 | 22.631 | 24.269 | 10.185 | 11.819 | 13.779 | 15.643 |
| g. Koreksi atas pendapatan bunga / *Corrections* | 4.326 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)** | **242.291** | **86.862** | **110.358** | **133.392** | **156.934** | **179.467** | **204.369** | **222.337** | **244.491** | **268.906** | **24.755** | **47.239** | **71.467** | **95.376** |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*** | | | | | | | | | - | - | - | - | - | - |
| 1. Pendapatan Operasional Selain Bunga / *Other Operating Income* | 214.597 | 49.297 | 57.494 | 73.893 | 85.936 | 102.171 | 119.519 | 137.614 | 146.630 | 198.321 | 61.761 | 68.291 | 70.575 | 75.655 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 9.804 | 2.888 | 2.859*) | 3.128 | 3.358 | 3.690 | 3.891 | 4.128 | 4.488 | 4.848 | 631 | 1.035 | 1.452 | 1.816 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 38.028 | 10.394 | 9.889*) | 14.634 | 15.478 | 16.772 | 19.810 | 25.350 | 24.012 | 62.842 | 48.153 | 43.349 | 34.188 | 28.567 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 58.300 | 19.664 | 26.146 | 31.737 | 37.318 | 42.472 | 48.410 | 53.428 | 59.688 | 65.753 | 5.017 | 10.052 | 15.726 | 21.279 |
| f. Lainnya / Others | 108.464 | 16.351 | 18.600 | 24.394 | 29.782 | 39.237 | 47.407 | 54.709 | 58.442 | 64.878 | 7.959 | 13.855 | 19.209 | 23.993 |
| 2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense* | 335.979 | 83.300 | 100.325 | 125.645 | 144.454 | 167.885 | 193.961 | 217.907 | 233.146 | 295.295 | 67.690 | 81.275 | 90.106 | 102.415 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 215 | 282 | 124*) | 128 | 116 | 128 | 165 | 151 | 161 | 165 | 23 | 138 | 114 | 91 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing* | 108 | 82 | 620*) | 620 | 620 | 620 | 620 | 620 | 620 | 620 | - | 196 | 197 | 197 |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 30.308 | 8.888 | 8.346*) | 13.901 | 14.268 | 15.205 | 18.640 | 24.234 | 23.057 | 60.721 | 47.169 | 42.094 | 32.238 | 25.378 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 164.841 | 32.324 | 38.611 | 48.459 | 56.030 | 67.627 | 77.697 | 83.891 | 89.509 | 97.843 | 9.608 | 17.783 | 25.816 | 34.876 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 737 | 257 | 294 | 410 | 453 | 555 | 621 | 702 | 797 | 861 | 124 | 215 | 263 | 300 |
| g. Lainnya / Others | 139.769 | 41.468 | 52.330 | 62.127 | 72.966 | 83.752 | 96.218 | 108.309 | 119.002 | 135.085 | 10.766 | 20.848 | 31.478 | 41.573 |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | 120.909 | 52.859 | 67.527 | 81.640 | 98.417 | 113.752 | 129.927 | 142.044 | 157.975 | 171.932 | 18.826 | 34.256 | 51.935 | 68.616 |
| **E. Pendapatan non - operasional / *Non Operational Income*** | 1.279 | 1.656*) | 2.041 | 3.677 | 3.503 | 3.878 | 4.886 | 5.819 | 6.305 | 6.116 | 74 | 136 | 234 | 318 |
| **F. Beban non - operasional / *Non Operational Expenses*** | 2.071 | 343 | 337 | 501 | 615 | 753 | 1.014 | 1.066 | 1.353 | 1.528 | 867 | 816 | 1.183 | 2.311 |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | (791) | 1.313 | 1.704 | 3.176 | 2.888 | 3.126 | 3.872 | 4.753 | 4.952 | 4.588 | (793) | (680) | (948) | (1.993) |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | 120.118 | 54.172 | 69.231 | 84.816 | 101.305 | 116.877 | 133.799 | 146.798 | 162.926 | 176.520 | 18.033 | 33.576 | 50.987 | 66.623 |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | 70.641 | - | - | - | - | - | - | - | - | 102.541 | - | - | - | - |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | 70.641 | - | - | - | - | - | - | - | - | 102.541 | - | - | - | - |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | 98.383 | 43.858 | 56.400 | 68.935 | 82.417 | 95.003 | 108.647 | 119.128 | 132.268 | 143.344 | 14.514 | 27.086 | 41.081 | 53.902 |

**Tabel 1.11.**
**Rekening Administratif Bank Umum**
***(Commercial Banks Off-Balance Sheet)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **1.213.629** | **1.264.022** | **1.278.882** | **1.338.665** | **1.370.719** | **1.312.978** | **1.472.583** | **1.498.355** | **1.525.035** | **1.447.440** | **1.472.252** | **1.491.455** | **1.516.741** | **1.455.567** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | 41.525 | 40.509 | 36.278 | 36.745 | 37.248 | 37.296 | 36.038 | 36.159 | 37.903 | 32.934 | 40.139 | 41.034 | 42.487 | 43.110 |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)* | 1.163.491 | 1.214.361 | 1.231.786 | 1.290.252 | 1.322.022 | 1.264.639 | 1.426.347 | 1.452.347 | 1.473.777 | 1.405.654 | 1.409.018 | 1.434.970 | 1.460.835 | 1.400.971 |
| - Lainnya / *Others* | 8.613 | 9.152 | 10.817 | 11.668 | 11.449 | 11.043 | 10.198 | 9.849 | 13.355 | 8.851 | 23.095 | 15.452 | 13.419 | 11.485 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **3.113.244** | **3.122.505** | **3.088.860** | **3.117.796** | **3.215.608** | **3.135.630** | **3.298.091** | **3.330.867** | **3.363.716** | **3.664.205** | **3.453.149** | **3.496.292** | **3.503.654** | **3.503.748** |
| - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors* | 1.705.175 | 1.698.419 | 1.697.841 | 1.690.677 | 1.765.023 | 1.771.384 | 1.790.929 | 1.813.451 | 1.848.402 | 2.142.859 | 1.924.267 | 1.951.645 | 1.933.400 | 1.926.261 |
| - *Committed* | 429.072 | 432.338 | 446.070 | 441.944 | 456.681 | 457.886 | 462.500 | 467.435 | 473.255 | 479.975 | 513.216 | 525.977 | 532.511 | 536.692 |
| - *Uncommitted* | 1.276.104 | 1.266.081 | 1.251.771 | 1.248.734 | 1.308.342 | 1.313.498 | 1.328.429 | 1.346.016 | 1.375.148 | 1.662.883 | 1.411.051 | 1.425.668 | 1.400.889 | 1.389.569 |
| - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks* | 24.251 | 16.032 | 17.029 | 16.052 | 16.833 | 18.335 | 23.760 | 20.767 | 19.079 | 17.762 | 18.420 | 18.446 | 17.239 | 17.575 |
| - *Committed* | 3.874 | 2.788 | 2.488 | 1.942 | 1.799 | 3.446 | 5.990 | 5.594 | 4.866 | 2.897 | 2.866 | 2.871 | 3.298 | 3.399 |
| - *Uncommitted* | 20.377 | 13.244 | 14.542 | 14.110 | 15.034 | 14.889 | 17.771 | 15.173 | 14.213 | 14.865 | 15.554 | 15.575 | 13.941 | 14.176 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 85.063 | 107.870 | 97.117 | 99.554 | 96.578 | 98.032 | 90.151 | 97.507 | 91.893 | 101.522 | 88.493 | 91.480 | 83.000 | 84.426 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 1.285.893 | 1.285.357 | 1.257.858 | 1.293.841 | 1.316.564 | 1.230.846 | 1.377.629 | 1.382.511 | 1.384.765 | 1.388.554 | 1.404.531 | 1.416.621 | 1.452.767 | 1.459.777 |
| - Lainnya / Others | 12.862 | 14.828 | 19.014 | 17.672 | 20.610 | 17.034 | 15.620 | 16.632 | 19.577 | 13.509 | 17.439 | 18.099 | 17.249 | 15.708 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **269.045** | **239.266** | **237.875** | **273.399** | **254.082** | **257.558** | **262.014** | **271.042** | **272.191** | **273.728** | **267.076** | **273.224** | **261.771** | **262.738** |
| - Garansi yang diterima / *Received guarantees* | 204.276 | 217.800 | 217.246 | 252.412 | 230.479 | 234.477 | 238.347 | 247.756 | 247.083 | 249.893 | 243.029 | 248.145 | 237.013 | 237.745 |
| - Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest* | 53.711 | 1.119 | 974 | 1.149 | 1.144 | 1.563 | 1.749 | 1.978 | 2.179 | 1.811 | 1.866 | 1.926 | 1.909 | 2.004 |
| - Lainnya / Others | 11.058 | 20.347 | 19.655 | 19.838 | 22.460 | 21.519 | 21.918 | 21.308 | 22.928 | 22.024 | 22.180 | 23.154 | 22.850 | 22.989 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **348.030** | **293.725** | **289.015** | **292.648** | **298.726** | **305.033**[r] | **315.392** | **311.513** | **320.311** | **388.567** | **351.150** | **381.873** | **366.647** | **359.228** |
| - Garansi yang diberikan / *Issued guarantees* | 345.453 | 291.016 | 286.372 | 289.955 | 295.911 | 301.655 | 311.776 | 307.694 | 316.316 | 384.200 | 346.412 | 377.065 | 361.640 | 354.289 |
| - Lainnya / *Others* | 2.576 | 2.710 | 2.643 | 2.692 | 2.815 | 3.378[r] | 3.616 | 3.819 | 3.995 | 4.367 | 4.738 | 4.808 | 5.006 | 4.939 |
| **Lainnya / *Others*** | **696.230** | **528.349** | **528.905** | **541.983** | **545.090** | **548.722** | **556.000** | **563.122** | **570.201** | **578.345** | **562.657** | **559.746** | **525.585** | **532.376** |
| - Penerusan Kredit/pembiayaan / *Channelling* | 11.477 | 9.449 | 9.421 | 8.453 | 8.451 | 7.709 | 7.378 | 7.170 | 7.125 | 7.342 | 7.321 | 7.422 | 7.420 | 7.402 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 627.791 | 518.235 | 518.815 | 532.849 | 535.957 | 540.325 | 547.917 | 555.232 | 562.347 | 570.265 | 554.598 | 551.576 | 517.413 | 524.221 |
| Kredit/Pembiayaan yang diberikan / *Credit disbursed* | 548.614 | 511.519 | 512.075 | 525.368 | 528.516 | 532.784 | 540.351 | 547.645 | 554.743 | 562.649 | 547.209 | 544.176 | 510.026 | 516.853 |
| Lainnya / *Others* | 79.177 | 6.716 | 6.740 | 7.482 | 7.441 | 7.541 | 7.566 | 7.587 | 7.604 | 7.616 | 7.389 | 7.400 | 7.387 | 7.368 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 56.962 | 665 | 669 | 680 | 683 | 687 | 705 | 721 | 730 | 739 | 738 | 748 | 753 | 753 |
| Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed* | 49.558 | 665 | 669 | 680 | 683 | 687 | 705 | 721 | 730 | 739 | 738 | 748 | 753 | 753 |
| Lainnya / *Others* | 7.404 | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.12.**
**Rekening Administratif Bank Umum - KBMI 1**
**(*Commercial Banks Off-Balance Sheet - KBMI 1*)**
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **418.224** | **207.380** | **256.882** | **225.751** | **220.836** | **205.028** | **244.984** | **254.145** | **247.973** | **228.624** | **224.381** | **228.638** | **227.150** | **206.201** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | 4.866 | 4.600 | 3.383 | 2.649 | 1.813 | 1.815 | 1.939 | 2.283 | 2.746 | 1.543 | 2.622 | 2.903 | 3.010 | 2.976 |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)* | 412.539 | 201.119 | 251.877 | 220.873 | 216.694 | 200.952 | 240.831 | 249.548 | 243.438 | 226.286 | 219.805 | 223.006 | 220.901 | 201.656 |
| - Lainnya / *Others* | 819 | 1.661 | 1.622 | 2.228 | 2.329 | 2.261 | 2.213 | 2.314 | 1.789 | 794 | 1.954 | 2.728 | 3.240 | 1.569 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **538.929** | **311.859** | **359.335** | **322.898** | **313.672** | **291.973** | **334.034** | **346.410** | **340.901** | **375.654** | **374.046** | **377.943** | **371.093** | **348.266** |
| - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors* | 145.539 | 105.180 | 113.556 | 109.800 | 101.321 | 102.260 | 107.001 | 106.689 | 114.544 | 115.563 | 117.334 | 118.979 | 120.152 | 122.018 |
| - *Committed* | 35.456 | 36.377 | 38.245 | 32.952 | 34.034 | 33.901 | 34.690 | 34.254 | 37.250 | 37.410 | 39.566 | 40.153 | 40.878 | 42.425 |
| - *Uncommitted* | 110.084 | 68.803 | 75.311 | 76.847 | 67.286 | 68.358 | 72.311 | 72.435 | 77.295 | 78.153 | 77.767 | 78.826 | 79.274 | 79.593 |
| - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks* | 157 | 301 | 277 | 199 | 253 | 280 | 243 | 241 | 236 | 155 | 270 | 283 | 402 | 415 |
| - *Committed* | 30 | 79 | 75 | 61 | 60 | 65 | 56 | 74 | 77 | 64 | 130 | 126 | 242 | 260 |
| - *Uncommitted* | 127 | 221 | 203 | 138 | 192 | 214 | 187 | 167 | 160 | 91 | 140 | 158 | 159 | 154 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 5.633 | 3.499 | 3.792 | 2.919 | 2.002 | 2.613 | 2.361 | 2.676 | 2.061 | 2.212 | 2.342 | 2.630 | 2.546 | 1.919 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 384.112 | 199.181 | 236.454 | 205.267 | 204.090 | 180.664 | 218.804 | 230.239 | 216.129 | 254.418 | 249.012 | 250.675 | 242.224 | 219.957 |
| - Lainnya / Others | 3.487 | 3.698 | 5.256 | 4.713 | 6.007 | 6.157 | 5.625 | 6.566 | 7.930 | 3.306 | 5.088 | 5.376 | 5.770 | 3.957 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **36.834** | **30.939** | **30.424** | **53.132** | **26.474** | **28.937** | **29.485** | **30.731** | **30.708** | **29.605** | **27.840** | **28.828** | **30.402** | **30.479** |
| - Garansi yang diterima / *Received guarantees* | 28.407 | 25.051 | 24.203 | 43.663 | 16.480 | 18.612 | 19.240 | 20.027 | 19.651 | 18.930 | 17.499 | 18.174 | 19.659 | 19.648 |
| - Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest* | 7.088 | 442 | 438 | 439 | 400 | 804 | 1.016 | 1.251 | 1.438 | 1.058 | 1.093 | 1.139 | 1.162 | 1.224 |
| - Lainnya / Others | 1.339 | 5.446 | 5.783 | 9.030 | 9.594 | 9.520 | 9.229 | 9.454 | 9.618 | 9.618 | 9.248 | 9.515 | 9.581 | 9.608 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **28.150** | **21.664** | **21.198** | **18.968** | **17.161** | 17.855[r] | **17.954** | **18.248** | **17.643** | **17.738** | **15.235** | **15.073** | **14.616** | **14.411** |
| - Garansi yang diberikan / *Issued guarantees* | 27.909 | 21.384 | 20.919 | 18.658 | 16.832 | 17.037 | 17.110 | 17.451 | 16.857 | 17.000 | 14.277 | 14.205 | 13.741 | 13.719 |
| - Lainnya / *Others* | 241 | 280 | 279 | 309 | 329 | 633[r] | 844 | 797 | 786 | 738 | 959 | 868 | 875 | 692 |
| **Lainnya / *Others*** | **62.084** | **45.976** | **46.687** | **56.066** | **56.275** | **56.292** | **56.514** | **57.331** | **58.433** | **61.978** | **59.920** | **60.791** | **62.109** | **62.671** |
| - Penerusan Kredit/pembiayaan / *Channelling* | 532 | 440 | 486 | 483 | 482 | 258 | 258 | 258 | 257 | 257 | 256 | 243 | 245 | 244 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 53.302 | 45.536 | 46.201 | 55.583 | 55.792 | 56.034 | 56.255 | 57.071 | 58.174 | 61.714 | 59.650 | 60.533 | 61.850 | 62.413 |
| Kredit/Pembiayaan yang diberikan / *Credit disbursed* | 52.770 | 45.050 | 45.699 | 55.081 | 55.288 | 55.530 | 55.750 | 56.566 | 57.669 | 61.215 | 59.153 | 60.036 | 61.353 | 61.916 |
| Lainnya / *Others* | 532 | 486 | 502 | 502 | 505 | 505 | 505 | 505 | 505 | 499 | 497 | 497 | 497 | 497 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 8.251 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 2 | 8 | 14 | 15 | 15 | 14 |
| Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed* | 8.200 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 2 | 8 | 14 | 15 | 15 | 14 |
| Lainnya / *Others* | 51 | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.13.**
**Rekening Administratif Bank Umum - KBMI 2**
**(*Commercial Banks Off-Balance Sheet - KBMI 2*)**
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **212.427** | **387.890** | **363.472** | **396.912** | **446.174** | **424.858** | **471.367** | **481.325** | **482.767** | **431.775** | **426.422** | **464.936** | **462.212** | **436.731** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | 7.713 | 6.900 | 6.939 | 7.087 | 8.540 | 8.568 | 8.788 | 8.999 | 9.075 | 5.560 | 8.652 | 8.801 | 8.655 | 8.470 |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)* | 197.606 | 374.493 | 349.500 | 382.531 | 430.407 | 409.919 | 455.738 | 465.617 | 466.792 | 419.051 | 409.607 | 446.307 | 445.097 | 420.597 |
| - Lainnya / *Others* | 7.108 | 6.498 | 7.033 | 7.293 | 7.227 | 6.371 | 6.842 | 6.710 | 6.900 | 7.164 | 8.163 | 9.828 | 8.460 | 7.664 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **550.557** | **643.763** | **612.879** | **612.505** | **697.312** | **681.307** | **712.886** | **721.152** | **733.322** | **717.966** | **725.907** | **754.581** | **751.181** | **771.894** |
| - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors* | 321.373 | 312.197 | 306.038 | 306.799 | 334.860 | 348.174 | 345.424 | 367.993 | 376.206 | 381.014 | 379.068 | 384.335 | 368.690 | 367.724 |
| - *Committed* | 52.557 | 51.892 | 53.402 | 53.969 | 54.901 | 55.354 | 55.566 | 59.314 | 58.769 | 58.917 | 57.826 | 59.597 | 59.599 | 55.987 |
| - *Uncommitted* | 268.816 | 260.305 | 252.636 | 252.830 | 279.959 | 292.820 | 289.859 | 308.678 | 317.437 | 322.096 | 321.242 | 324.738 | 309.091 | 311.737 |
| - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks* | 7.964 | 4.947 | 4.828 | 5.320 | 5.218 | 5.343 | 6.723 | 6.075 | 5.586 | 5.266 | 5.265 | 5.357 | 4.624 | 4.323 |
| - *Committed* | 53 | 1.252*) | 181 | 181 | 184 | 340 | 810 | 831 | 320 | 353 | 237 | 269 | 246 | 232 |
| - *Uncommitted* | 7.912 | 3.695 | 4.647 | 5.139 | 5.034 | 5.003 | 5.913 | 5.243 | 5.266 | 4.913 | 5.029 | 5.088 | 4.377 | 4.091 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 8.751 | 7.467 | 6.693 | 7.911 | 9.447 | 6.701 | 7.104 | 6.791 | 8.983 | 8.212 | 5.813 | 7.320 | 7.300 | 6.619 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 205.797 | 312.451 | 288.452 | 285.756 | 341.038 | 314.388 | 346.953 | 333.543 | 335.762 | 315.921 | 327.720 | 349.816 | 362.618 | 385.194 |
| - Lainnya / Others | 6.672 | 6.702 | 6.868 | 6.719 | 6.748 | 6.702 | 6.682 | 6.750 | 6.784 | 7.553 | 8.041 | 7.753 | 7.950 | 8.033 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **101.202** | **52.377*)** | **54.024** | **54.541** | **54.528** | **55.433** | **55.759** | **57.460** | **55.987** | **57.426** | **52.766** | **53.154** | **55.787** | **55.697** |
| - Garansi yang diterima / *Received guarantees* | 94.855 | 48.378*) | 49.768 | 53.764 | 53.783 | 54.688 | 55.011 | 56.729 | 55.209 | 56.671 | 51.990 | 52.365 | 54.985 | 54.904 |
| - Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest* | 6.330 | 58 | 60 | 64 | 64 | 55 | 76 | 65 | 66 | 81 | 86 | 87 | 90 | 84 |
| - Lainnya / Others | 17 | 3.941 | 4.197 | 713 | 681 | 690 | 672 | 665 | 712 | 674 | 690 | 702 | 712 | 709 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **24.515** | **21.145** | **21.756** | **25.868** | **27.165** | **27.734** | **34.706** | **35.272** | **35.223** | **29.329** | **26.749** | **28.506** | **27.343** | **28.492** |
| - Garansi yang diberikan / *Issued guarantees* | 24.273 | 20.904 | 21.514 | 25.626 | 26.931 | 27.500 | 34.472 | 35.038 | 34.989 | 28.955 | 26.375 | 28.132 | 26.969 | 28.118 |
| - Lainnya / *Others* | 242 | 242 | 242 | 242 | 234 | 234 | 234 | 234 | 234 | 374 | 374 | 374 | 374 | 374 |
| **Lainnya / *Others*** | **56.757** | **54.928** | **51.534** | **46.360** | **45.708** | **46.116** | **45.265** | **44.466** | **44.611** | **45.261** | **45.024** | **44.823** | **44.653** | **44.553** |
| - Penerusan Kredit/pembiayaan / *Channelling* | 6.211 | 4.327 | 4.254 | 3.291 | 3.290 | 2.780 | 1.974 | 1.791 | 1.778 | 1.774 | 1.773 | 1.768 | 1.766 | 1.765 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 44.899 | 50.592 | 47.272 | 43.060 | 42.408 | 43.327 | 43.281 | 42.664 | 42.822 | 43.476 | 43.241 | 43.044 | 42.877 | 42.778 |
| Kredit/Pembiayaan yang diberikan / *Credit disbursed* | 43.724 | 49.925 | 46.604 | 42.392 | 41.777 | 42.593 | 42.547 | 41.936 | 42.092 | 42.721 | 42.485 | 42.290 | 42.123 | 42.024 |
| Lainnya / *Others* | 1.174 | 667 | 667 | 667 | 631 | 733 | 734 | 729 | 731 | 755 | 755 | 754 | 754 | 753 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 5.648 | 9 | 9 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed* | 5.648 | 9 | 9 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| Lainnya / *Others* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.14.**
**Rekening Administratif Bank Umum - KBMI 3**
**(*Commercial Banks Off-Balance Sheet - KBMI 3*)**
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **303.252** | **384.321** | **380.123** | **402.229** | **426.779** | **412.098** | **449.532** | **459.655** | **476.975** | **448.901** | **487.099** | **494.522** | **502.218** | **489.919** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | 28.946 | 29.009 | 25.956 | 27.009 | 26.895 | 26.913 | 25.311 | 24.877 | 26.082 | 25.831 | 28.864 | 29.330 | 30.822 | 31.665 |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)* | 274.112 | 355.019 | 352.561 | 373.739 | 398.629 | 383.401 | 423.560 | 434.527 | 448.533 | 422.597 | 456.723 | 463.639 | 470.478 | 456.931 |
| - Lainnya / *Others* | 194 | 293 | 1.606 | 1.482 | 1.254 | 1.785 | 661 | 250 | 2.360 | 473 | 1.513 | 1.553 | 918 | 1.323 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **938.903** | **1.082.207** | **1.058.023** | **1.117.566** | **1.148.109** | **1.096.091** | **1.151.596** | **1.157.353** | **1.186.047** | **1.177.302** | **1.250.266** | **1.258.370** | **1.241.279** | **1.221.447** |
| - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors* | 609.276 | 645.561 | 637.848 | 680.567 | 701.826 | 671.761 | 695.345 | 702.014 | 720.495 | 733.622 | 762.543 | 765.771 | 759.897 | 738.637 |
| - *Committed* | 79.500 | 89.298 | 95.901 | 95.366 | 107.712 | 104.183 | 110.991 | 104.973 | 107.225 | 105.556 | 105.921 | 106.014 | 111.178 | 108.922 |
| - *Uncommitted* | 529.777 | 556.263 | 541.947 | 585.201 | 594.114 | 567.578 | 584.354 | 597.041 | 613.269 | 628.066 | 656.622 | 659.756 | 648.719 | 629.715 |
| - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks* | 9.875 | 9.427 | 9.783 | 8.825 | 9.795 | 11.152 | 13.483 | 11.453 | 10.516 | 9.700 | 10.226 | 10.174 | 9.250 | 9.829 |
| - *Committed* | 134 | 138 | 138 | 28 | 32 | 1.520 | 1.857 | 1.908 | 1.924 | 36 | 36 | 34 | 33 | 35 |
| - *Uncommitted* | 9.741 | 9.289 | 9.645 | 8.797 | 9.763 | 9.632 | 11.627 | 9.545 | 8.592 | 9.664 | 10.190 | 10.140 | 9.218 | 9.794 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 20.575 | 27.191 | 22.779 | 23.126 | 22.094 | 19.794 | 20.263 | 18.289 | 17.395 | 18.586 | 18.567 | 18.472 | 17.769 | 21.090 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 296.654 | 396.132 | 381.441 | 399.294 | 407.320 | 389.977 | 419.870 | 423.180 | 434.505 | 413.232 | 455.622 | 460.464 | 451.619 | 448.802 |
| - Lainnya / Others | 2.523 | 3.896 | 6.173*) | 5.754 | 7.075 | 3.407 | 2.635 | 2.418 | 3.136 | 2.163 | 3.308 | 3.489 | 2.743 | 3.088 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **58.054** | **97.046*)** | **96.675** | **107.910** | **112.505** | **113.051** | **115.008** | **119.303** | **119.633** | **119.118** | **121.051** | **124.572** | **110.369** | **112.195** |
| - Garansi yang diterima / *Received guarantees* | 32.465 | 85.849*) | 86.904 | 97.553 | 100.031 | 101.433 | 102.734 | 107.856 | 106.770 | 107.129 | 108.542 | 111.360 | 97.587 | 99.264 |
| - Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest* | 16.250 | 619 | 476*) | 646 | 680 | 703 | 657 | 662 | 675 | 672 | 687 | 699 | 656 | 696 |
| - Lainnya / Others | 9.340 | 10.578 | 9.294 | 9.710 | 11.794 | 10.914 | 11.618 | 10.785 | 12.188 | 11.316 | 11.822 | 12.513 | 12.126 | 12.235 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **44.514** | **49.842** | **47.761** | **48.161** | **50.794** | **51.643** | **53.163** | **53.376** | **53.231** | **55.987** | **54.335** | **55.061** | **55.999** | **54.437** |
| - Garansi yang diberikan / *Issued guarantees* | 43.981 | 49.239 | 47.231 | 47.626 | 50.226 | 51.101 | 52.620 | 52.796 | 52.677 | 55.455 | 53.807 | 54.500 | 55.438 | 53.921 |
| - Lainnya / *Others* | 532 | 603 | 530 | 535 | 568 | 542 | 542 | 580 | 554 | 532 | 528 | 561 | 562 | 517 |
| **Lainnya / *Others*** | **185.306** | **125.152** | **125.952** | **127.614** | **127.639** | **128.141** | **129.752** | **130.652** | **131.045** | **132.256** | **127.008** | **122.189** | **122.692** | **124.033** |
| - Penerusan Kredit/pembiayaan / *Channelling* | 386 | 386 | 386 | 386 | 386 | 386 | 386 | 386 | 386 | 386 | 386 | 386 | 386 | 386 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 148.402 | 124.110 | 124.906 | 126.558 | 126.580 | 127.078 | 128.673 | 129.558 | 129.942 | 131.150 | 125.908 | 121.080 | 121.579 | 122.919 |
| Kredit/Pembiayaan yang diberikan / *Credit disbursed* | 141.846 | 122.065 | 122.859 | 124.503 | 124.527 | 125.026 | 126.611 | 127.487 | 127.868 | 129.080 | 123.865 | 119.031 | 119.536 | 120.883 |
| Lainnya / *Others* | 6.556 | 2.044 | 2.046 | 2.054 | 2.053 | 2.053 | 2.062 | 2.071 | 2.074 | 2.070 | 2.043 | 2.049 | 2.043 | 2.036 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 36.519 | 656 | 661 | 670 | 673 | 677 | 694 | 709 | 717 | 720 | 714 | 723 | 728 | 728 |
| Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed* | 29.165 | 656 | 661 | 670 | 673 | 677 | 694 | 709 | 717 | 720 | 714 | 723 | 728 | 728 |
| Lainnya / *Others* | 7.354 | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.15.**
**Rekening Administratif Bank Umum - KBMI 4**
***(Commercial Banks Banks Off-Balance Sheet - KBMI 4)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **279.726** | **284.431** | **278.404** | **313.773** | **276.930** | **270.995** | **306.701** | **303.230** | **317.319** | **338.140** | **334.349** | **303.359** | **325.161** | **322.716** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)* | 279.234 | 283.730 | 277.848 | 313.108 | 276.292 | 270.368 | 306.218 | 302.655 | 315.014 | 337.720 | 322.884 | 302.017 | 324.359 | 321.787 |
| - Lainnya / *Others* | 492 | 701 | 556 | 665 | 639 | 627 | 482 | 575 | 2.306 | 420 | 11.466 | 1.342 | 802 | 928 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **1.084.855** | **1.084.676** | **1.058.623** | **1.064.827** | **1.056.515** | **1.066.258** | **1.099.574** | **1.105.952** | **1.103.446** | **1.393.284** | **1.102.931** | **1.105.398** | **1.140.102** | **1.162.140** |
| - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors* | 628.987 | 635.481 | 640.399 | 593.512 | 627.017 | 636.259 | 643.159 | 636.756 | 637.158 | 912.660 | 665.322 | 682.561 | 684.662 | 697.882 |
| - *Committed* | 261.559 | 254.771 | 258.522 | 259.657 | 260.034 | 264.447 | 261.253 | 268.895 | 270.011 | 278.092 | 309.903 | 320.213 | 320.857 | 329.357 |
| - *Uncommitted* | 367.427 | 380.711 | 381.877 | 333.855 | 366.983 | 384.742 | 381.906 | 367.861 | 367.147 | 634.568 | 355.419 | 362.347 | 363.805 | 368.525 |
| - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks* | 6.255 | 1.357 | 2.142 | 1.708 | 1.568 | 1.560 | 3.312 | 2.998 | 2.741 | 2.640 | 2.658 | 2.631 | 2.963 | 3.009 |
| - *Committed* | 3.658 | 1.319 | 2.094 | 1.672 | 1.523 | 1.521 | 3.268 | 2.781 | 2.546 | 2.444 | 2.463 | 2.442 | 2.777 | 2.872 |
| - *Uncommitted* | 2.597 | 38 | 47 | 36 | 44 | 40 | 44 | 217 | 195 | 197 | 195 | 189 | 187 | 137 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 50.104 | 69.712 | 63.854 | 65.598 | 63.036 | 68.924 | 60.423 | 69.751 | 63.453 | 72.512 | 61.771 | 63.059 | 55.385 | 54.797 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 399.330 | 377.594 | 351.511 | 403.524 | 364.115 | 345.817 | 392.002 | 395.549 | 398.369 | 404.984 | 372.177 | 355.666 | 396.306 | 405.823 |
| - Lainnya / Others | 180 | 531 | 718 | 486 | 780 | 768 | 679 | 898 | 1.725 | 487 | 1.003 | 1.481 | 785 | 629 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **72.955** | **58.903** | **56.752** | **57.817** | **60.576** | **60.138** | **61.761** | **63.548** | **65.864** | **67.580** | **65.419** | **66.670** | **65.213** | **64.366** |
| - Garansi yang diterima / *Received guarantees* | 48.550 | 58.522 | 56.371 | 57.432 | 60.186 | 59.744 | 61.362 | 63.144 | 65.453 | 67.164 | 64.999 | 66.246 | 64.781 | 63.929 |
| - Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest* | 24.043 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Lainnya / Others | 362 | 381 | 381 | 385 | 390 | 395 | 399 | 404 | 411 | 416 | 420 | 424 | 432 | 437 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **250.851** | **201.074** | **198.300** | **199.651** | **203.606** | **207.800** | **209.569** | **204.617** | **214.214** | **285.513** | **254.831** | **283.234** | **268.688** | **261.888** |
| - Garansi yang diberikan / *Issued guarantees* | 249.290 | 199.489 | 196.708 | 198.045 | 201.922 | 206.017 | 207.574 | 202.409 | 211.793 | 282.790 | 251.953 | 280.229 | 265.493 | 258.531 |
| - Lainnya / *Others* | 1.561 | 1.585 | 1.592 | 1.606 | 1.683 | 1.783 | 1.995 | 2.208 | 2.421 | 2.723 | 2.878 | 3.006 | 3.196 | 3.356 |
| **Lainnya / *Others*** | **392.083** | **302.294** | **304.732** | **311.943** | **315.469** | **318.172** | **324.468** | **330.673** | **336.113** | **338.850** | **330.704** | **331.943** | **296.131** | **301.119** |
| - Penerusan Kredit/pembiayaan / *Channelling* | 4.349 | 4.296 | 4.295 | 4.294 | 4.293 | 4.286 | 4.760 | 4.735 | 4.704 | 4.926 | 4.906 | 5.025 | 5.023 | 5.007 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 381.189 | 297.997 | 300.437 | 307.649 | 311.176 | 313.886 | 319.708 | 325.938 | 331.409 | 333.924 | 325.799 | 326.918 | 291.107 | 296.112 |
| Kredit/Pembiayaan yang diberikan / *Credit disbursed* | 310.273 | 294.479 | 296.913 | 303.391 | 306.923 | 309.636 | 315.443 | 321.656 | 327.114 | 329.633 | 321.705 | 322.818 | 287.014 | 292.030 |
| Lainnya / *Others* | 70.915 | 3.518 | 3.524 | 4.258 | 4.253 | 4.250 | 4.265 | 4.282 | 4.294 | 4.291 | 4.093 | 4.100 | 4.093 | 4.082 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 6.545 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed* | 6.545 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya / *Others* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.16.**
**Kinerja Bank Umum**
***(Commercial Banks Performance)***
**Nilai Kinerja dalam Miliar Rp *(Billion Rp)* dan Rasio Kinerja *(%)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **25,67** | **24,35** | **24,74** | **24,66** | **24,92** | **25,20** | **25,17** | **25,13** | **25,47** | **25,66** | **25,89** | **26,02** | **24,81** | **24,58** |
| - Modal / *Capital* | 1.569.939 | 1.554.653 | 1.568.855 | 1.595.722 | 1.612.941 | 1.635.201 | 1.647.043 | 1.663.912 | 1.689.915 | 1.721.678 | 1.737.168 | 1.756.587 | 1.685.672 | 1.675.202 |
| - ATMR / *Risk Weighted Assets* | 6.116.974 | 6.385.264 | 6.340.984 | 6.470.092 | 6.471.886 | 6.488.881 | 6.542.600 | 6.621.946 | 6.634.462 | 6.708.481 | 6.710.672 | 6.750.300 | 6.793.735 | 6.816.305 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **24,07** | **22,73** | **23,12** | **22,99** | **23,25** | **23,55** | **23,49** | **23,47** | **23,82** | **24,10** | **24,38** | **24,51** | **23,32** | **23,04** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 1.472.240 | 1.451.597 | 1.465.872 | 1.487.747 | 1.504.393 | 1.527.921 | 1.536.661 | 1.554.454 | 1.580.080 | 1.616.687 | 1.636.094 | 1.654.816 | 1.584.031 | 1.570.696 |
| - ATMR / *Risk Weighted Assets* | 6.116.974 | 6.385.264 | 6.340.984 | 6.470.092 | 6.471.886 | 6.488.881 | 6.542.600 | 6.621.946 | 6.634.462 | 6.708.481 | 6.710.672 | 6.750.300 | 6.793.735 | 6.816.305 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **1,84** | **2,32** | **2,34** | **2,37** | **2,45** | **2,48** | **2,51** | **2,47** | **2,47** | **2,43** | **3,02** | **2,75** | **2,77** | **2,72** |
| - Laba sebelum pajak / *Profit* | 174.271 | 233.661 | 236.900 | 239.937 | 249.444 | 252.343 | 256.453 | 254.049 | 254.867 | 252.499 | 330.467 | 300.549 | 303.186 | 297.961 |
| - Rata-rata total aset / *Average total assets* | 9.476.690 | 10.093.235 | 10.110.738 | 10.143.710 | 10.169.657 | 10.179.358 | 10.213.605 | 10.273.650 | 10.328.305 | 10.391.582 | 10.932.183 | 10.939.858 | 10.953.236 | 10.948.016 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **83,58** | **78,57** | **77,50** | **78,46** | **77,34** | **76,69** | **77,16** | **77,52** | **77,51** | **78,65** | **86,07** | **81,99** | **79,36** | **78,60** |
| - Biaya Operasional / *Operating Expenses* | 889.655 | 284.575 | 339.429 | 434.145 | 494.745 | 554.235 | 651.004 | 731.744 | 807.589 | 933.289 | 170.701 | 228.353 | 291.724 | 366.072 |
| - Pendapatan Operasional / *Operating Income* | 1.064.432 | 362.205 | 437.948 | 553.309 | 639.725 | 722.733 | 843.702 | 943.918 | 1.041.967 | 1.186.632 | 198.329 | 278.497 | 367.600 | 465.715 |
| **Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)** | **4,51** | **4,63** | **4,67** | **4,69** | **4,72** | **4,73** | **4,77** | **4,70** | **4,70** | **4,71** | **4,89** | **4,72** | **4,77** | **4,77** |
| - Pendapatan bunga bersih / *Interest income net* | 413.942 | 449.807 | 454.975 | 459.210 | 463.370 | 463.962 | 469.742 | 465.835 | 467.905 | 471.396 | 513.609 | 496.636 | 502.340 | 501.715 |
| - Rata-rata total aset produktif / *Average total earning assets* | 9.170.121 | 9.722.680 | 9.744.283 | 9.784.914 | 9.810.410 | 9.816.840 | 9.849.607 | 9.906.572 | 9.960.931 | 10.018.364 | 10.507.845 | 10.526.049 | 10.531.892 | 10.510.721 |
| **Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)** | **77,13** | **79,90** | **80,00** | **81,25** | **81,43** | **81,22** | **82,05** | **79,90** | **79,60** | **78,78** | **79,34** | **79,80** | **80,51** | **80,84** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 5.768.585 | 5.981.252 | 6.012.364 | 6.176.861 | 6.159.326 | 6.179.454 | 6.274.901 | 6.333.506 | 6.347.472 | 6.423.563 | 6.310.879 | 6.375.320 | 6.445.457 | 6.464.551 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 7.479.463 | 7.485.687 | 7.515.539 | 7.602.297 | 7.564.082 | 7.608.401 | 7.647.334 | 7.927.037 | 7.974.133 | 8.153.590 | 7.953.823 | 7.988.710 | 8.005.579 | 7.996.571 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **19,57** | **16,48** | **16,39** | **17,44** | **14,32** | **14,15** | **14,42** | **14,72** | **15,65** | **15,90** | **15,09** | **15,35** | **15,92** | **15,63** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 1.208.213 | 945.014 | 1.012.535 | 1.107.516 | 808.938 | 819.502 | 855.777 | 902.056 | 991.247 | 1.080.533 | 958.568 | 993.239 | 1.053.855 | 1.037.087 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 771.178 | 731.229 | 655.780 | 690.113 | 669.462 | 650.881 | 656.385 | 689.232 | 710.288 | 685.951 | 690.998 | 687.082 | 693.686 | 671.709 |
| - Total Aset / *Total Assets* | 10.112.304 | 10.172.531 | 10.180.753 | 10.308.563 | 10.325.340 | 10.393.085 | 10.487.576 | 10.814.056 | 10.874.848 | 11.113.321 | 10.932.183 | 10.947.533 | 10.979.992 | 10.932.358 |

**Tabel 1.17.**
**Kinerja Bank Umum - KBMI 1**
***(Performance of Commercial Banks - KBMI 1)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **29,11** | **28,97** | **29,62** | **28,84** | **28,08** | **28,27** | **28,56** | **28,13** | **28,81** | **30,93** | **31,86** | **31,74** | **30,95** | **31,01** |
| - Modal / *Capital* | 215.111 | 205.962 | 210.372 | 221.185 | 211.784 | 213.340 | 217.327 | 217.801 | 221.102 | 239.810 | 242.146 | 243.549 | 242.620 | 242.442 |
| - ATMR / *Risk Weighted Assets* | 738.938 | 710.948 | 710.291 | 766.878 | 754.190 | 754.721 | 760.962 | 774.293 | 767.434 | 775.277 | 760.116 | 767.244 | 783.853 | 781.894 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **27,78** | **27,36** | **27,97** | **26,58** | **25,99** | **26,22** | **26,41** | **26,11** | **26,82** | **28,93** | **29,88** | **29,79** | **29,04** | **29,04** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 205.245 | 194.520 | 198.685 | 203.818 | 195.988 | 197.861 | 200.937 | 202.151 | 205.804 | 224.274 | 227.109 | 228.565 | 227.640 | 227.077 |
| - ATMR / *Risk Weighted Assets* | 738.938 | 710.948 | 710.291 | 766.878 | 754.190 | 754.721 | 760.962 | 774.293 | 767.434 | 775.277 | 760.116 | 767.244 | 783.853 | 781.894 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **0,60** | **1,26** | **1,23** | **0,38** | **0,65** | **0,69** | **0,82** | **0,81** | **0,83** | **0,77** | **1,59** | **1,36** | **1,36** | **1,16** |
| - Laba sebelum pajak / *Profit* | 7.640 | 16.436 | 16.205 | 5.138 | 8.712 | 9.159 | 10.836 | 10.756 | 11.026 | 10.347 | 22.592 | 19.224 | 19.306 | 16.439 |
| - Rata-rata total aset / *Average total assets* | 1.279.647 | 1.307.675 | 1.312.848 | 1.344.357 | 1.332.216 | 1.318.220 | 1.325.961 | 1.335.649 | 1.334.923 | 1.341.222 | 1.416.753 | 1.411.795 | 1.416.745 | 1.421.983 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **95,91** | **88,24** | **87,72** | **96,11** | **93,72** | **93,40** | **92,70** | **92,55** | **92,28** | **92,60** | **92,40** | **90,01** | **89,08** | **90,83** |
| - Biaya Operasional / *Operating Expenses* | 179.569 | 41.614 | 49.439 | 69.811 | 80.596 | 89.848 | 107.375 | 116.879 | 126.139 | 135.166 | 23.321 | 29.236 | 39.680 | 55.222 |
| - Pendapatan Operasional / *Operating Income* | 187.233 | 47.161 | 56.361 | 72.640 | 85.992 | 96.199 | 115.826 | 126.292 | 136.690 | 145.961 | 25.239 | 32.480 | 44.545 | 60.799 |
| **Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)** | **3,70** | **4,23** | **4,25** | **4,24** | **4,30** | **4,29** | **4,35** | **4,38** | **4,42** | **4,46** | **4,67** | **4,61** | **4,69** | **4,65** |
| - Pendapatan bunga bersih / *Interest income net* | 44.499 | 51.568 | 52.129 | 53.106 | 53.205 | 52.482 | 53.424 | 54.118 | 54.628 | 55.236 | 60.781 | 60.127 | 61.423 | 61.038 |
| - Rata-rata total aset produktif / *Average total earning assets* | 1.201.704 | 1.220.505 | 1.225.874 | 1.251.534 | 1.238.427 | 1.222.692 | 1.228.419 | 1.236.484 | 1.234.748 | 1.238.396 | 1.302.209 | 1.303.065 | 1.310.456 | 1.311.624 |
| **Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)** | **71,51** | **71,12** | **70,63** | **74,00** | **75,33** | **75,67** | **75,80** | **74,17** | **75,97** | **77,69** | **76,60** | **77,06** | **76,68** | **76,29** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 693.732 | 684.610 | 689.491 | 738.266 | 731.227 | 740.391 | 745.161 | 754.151 | 756.761 | 769.034 | 756.095 | 762.125 | 772.061 | 773.841 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 970.137 | 962.581 | 976.245 | 997.598 | 970.725 | 978.456 | 983.115 | 1.016.819 | 996.171 | 989.872 | 987.047 | 989.023 | 1.006.811 | 1.014.404 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **20,75** | **18,23** | **19,23** | **19,83** | **13,78** | **13,72** | **14,01** | **14,42** | **14,13** | **15,37** | **13,93** | **13,17** | **14,68** | **14,84** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 198.540 | 169.866 | 191.108 | 210.832 | 118.326 | 117.783 | 123.533 | 132.794 | 127.500 | 148.428 | 122.521 | 110.165 | 132.257 | 134.172 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 81.377 | 70.822 | 65.361 | 64.145 | 68.848 | 69.691 | 70.915 | 72.360 | 71.463 | 72.361 | 74.816 | 75.168 | 77.226 | 79.206 |
| - Total Aset / *Total Assets* | 1.348.864 | 1.320.039 | 1.333.542 | 1.386.804 | 1.358.279 | 1.366.069 | 1.387.887 | 1.422.842 | 1.408.521 | 1.436.185 | 1.416.753 | 1.406.836 | 1.426.646 | 1.437.696 |

**Tabel 1.18.**
**Kinerja Bank Umum - KBMI 2**
***(Performance of Commercial Banks - KBMI 2)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **36,88** | **35,75** | **35,83** | **36,89** | **37,37** | **37,15** | **37,14** | **37,64** | **38,74** | **38,06** | **35,84** | **35,95** | **36,14** | **35,31** |
| - Modal / *Capital* | 271.808 | 272.696 | 273.719 | 278.538 | 288.553 | 288.350 | 291.306 | 297.861 | 307.760 | 305.933 | 302.695 | 306.725 | 302.933 | 300.931 |
| - ATMR / *Risk Weighted Assets* | 737.072 | 762.761 | 763.950 | 755.143 | 772.075 | 776.157 | 784.279 | 791.361 | 794.468 | 803.798 | 844.572 | 853.309 | 838.324 | 852.294 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **34,55** | **33,43** | **33,50** | **34,57** | **34,85** | **34,75** | **34,72** | **35,15** | **36,18** | **35,68** | **33,73** | **33,81** | **33,99** | **33,08** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 254.657 | 254.978 | 255.945 | 261.053 | 269.062 | 269.714 | 272.282 | 278.139 | 287.449 | 286.794 | 284.893 | 288.510 | 284.983 | 281.969 |
| - ATMR / *Risk Weighted Assets* | 737.072 | 762.761 | 763.950 | 755.143 | 772.075 | 776.157 | 784.279 | 791.361 | 794.468 | 803.798 | 844.572 | 853.309 | 838.324 | 852.294 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **1,14** | **1,01** | **1,01** | **1,70** | **1,74** | **1,76** | **1,74** | **1,77** | **1,74** | **1,72** | **2,37** | **2,26** | **2,20** | **2,18** |
| - Laba sebelum pajak / *Profit* | 13.216 | 12.393 | 12.525 | 20.760 | 21.584 | 21.992 | 21.896 | 22.349 | 22.356 | 22.182 | 31.925 | 30.591 | 29.805 | 29.418 |
| - Rata-rata total aset / *Average total assets* | 1.154.798 | 1.230.101 | 1.235.593 | 1.220.299 | 1.242.633 | 1.248.331 | 1.256.586 | 1.265.619 | 1.282.193 | 1.288.046 | 1.345.344 | 1.355.152 | 1.355.159 | 1.351.468 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **91,55** | **94,93** | **94,59** | **92,28** | **91,69** | **91,09** | **91,77** | **91,86** | **92,15** | **92,40** | **94,06** | **92,33** | **91,79** | **91,52** |
| - Biaya Operasional / *Operating Expenses* | 138.932 | 79.352 | 93.263 | 124.780 | 139.454 | 150.469 | 183.206 | 210.498 | 241.226 | 269.274 | 42.172 | 61.498 | 83.228 | 105.773 |
| - Pendapatan Operasional / *Operating Income* | 151.750 | 83.588 | 98.597 | 135.215 | 152.092 | 165.182 | 199.633 | 229.162 | 261.768 | 291.436 | 44.833 | 66.603 | 90.672 | 115.568 |
| **Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)** | **3,74** | **4,02** | **3,99** | **4,01** | **4,04** | **4,08** | **4,11** | **4,14** | **4,16** | **4,18** | **4,43** | **4,30** | **4,33** | **4,33** |
| - Pendapatan bunga bersih / *Interest income net* | 40.600 | 46.007 | 45.910 | 45.791 | 46.948 | 47.648 | 48.352 | 49.111 | 50.074 | 50.667 | 56.045 | 54.829 | 55.391 | 55.240 |
| - Rata-rata total aset produktif / *Average total earning assets* | 1.085.081 | 1.143.588 | 1.149.250 | 1.141.327 | 1.163.064 | 1.168.508 | 1.177.682 | 1.187.226 | 1.204.641 | 1.211.223 | 1.265.558 | 1.276.547 | 1.278.049 | 1.274.361 |
| **Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)** | **81,26** | **80,01** | **79,88** | **78,83** | **78,88** | **77,79** | **78,18** | **78,45** | **77,41** | **79,24** | **77,96** | **77,19** | **77,59** | **79,36** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 644.999 | 654.977 | 662.982 | 668.185 | 673.084 | 670.766 | 689.069 | 699.615 | 700.529 | 703.766 | 689.967 | 699.001 | 701.233 | 701.063 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 793.773 | 818.657 | 829.984 | 847.671 | 853.255 | 862.285 | 881.395 | 891.789 | 904.975 | 888.106 | 884.994 | 905.546 | 903.798 | 883.435 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **22,38** | **21,51** | **21,53** | **23,32** | **20,67** | **20,53** | **21,26** | **20,87** | **21,64** | **22,27** | **22,33** | **23,13** | **23,68** | **24,31** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 183.586 | 173.274 | 190.881 | 208.792 | 176.966 | 179.239 | 189.171 | 187.042 | 199.131 | 202.979 | 192.745 | 207.783 | 212.113 | 214.711 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 83.950 | 94.657 | 79.849 | 84.763 | 87.078 | 85.176 | 91.991 | 94.081 | 96.651 | 98.200 | 107.719 | 107.985 | 108.732 | 111.105 |
| - Total Aset / *Total Assets* | 1.195.504 | 1.245.656 | 1.257.559 | 1.258.928 | 1.277.723 | 1.288.215 | 1.322.629 | 1.346.909 | 1.367.078 | 1.352.427 | 1.345.344 | 1.364.960 | 1.355.173 | 1.340.393 |

**Tabel 1.19.**
**Kinerja Bank Umum - KBMI 3**
***(Performance of Commercial Banks - KBMI 3)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **25,30** | **23,64** | **23,82** | **23,27** | **23,49** | **23,58** | **23,25** | **23,15** | **23,42** | **24,38** | **24,63** | **24,62** | **24,41** | **24,26** |
| - Modal / *Capital* | 357.409 | 367.790 | 368.741 | 368.378 | 372.270 | 376.018 | 373.659 | 376.606 | 380.939 | 391.103 | 395.311 | 396.401 | 395.818 | 390.150 |
| - ATMR / *Risk Weighted Assets* | 1.412.509 | 1.555.493 | 1.548.314 | 1.583.127 | 1.584.872 | 1.594.736 | 1.606.949 | 1.626.854 | 1.626.613 | 1.604.015 | 1.604.957 | 1.610.265 | 1.621.431 | 1.608.280 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **23,24** | **21,66** | **21,83** | **21,40** | **21,62** | **21,73** | **21,35** | **21,33** | **21,61** | **22,70** | **22,97** | **22,96** | **22,79** | **22,57** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 328.286 | 336.985 | 338.014 | 338.734 | 342.691 | 346.616 | 343.023 | 347.025 | 351.508 | 364.092 | 368.591 | 369.782 | 369.486 | 362.965 |
| - ATMR / *Risk Weighted Assets* | 1.412.509 | 1.555.493 | 1.548.314 | 1.583.127 | 1.584.872 | 1.594.736 | 1.606.949 | 1.626.854 | 1.626.613 | 1.604.015 | 1.604.957 | 1.610.265 | 1.621.431 | 1.608.280 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **1,41** | **1,68** | **1,66** | **1,75** | **1,79** | **1,80** | **1,77** | **1,75** | **1,70** | **1,68** | **2,22** | **1,83** | **1,85** | **1,92** |
| - Laba sebelum pajak / *Profit* | 33.298 | 42.315 | 42.016 | 44.408 | 45.483 | 45.876 | 45.322 | 44.787 | 43.746 | 43.450 | 59.552 | 49.279 | 50.127 | 52.235 |
| - Rata-rata total aset / *Average total assets* | 2.357.650 | 2.525.440 | 2.532.113 | 2.538.796 | 2.544.433 | 2.551.396 | 2.554.352 | 2.560.209 | 2.568.533 | 2.580.085 | 2.677.437 | 2.694.454 | 2.714.555 | 2.719.668 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **83,48** | **79,88** | **79,55** | **78,48** | **77,81** | **77,37** | **77,89** | **78,26** | **78,75** | **79,13** | **80,44** | **80,65** | **79,68** | **78,90** |
| - Biaya Operasional / *Operating Expenses* | 169.751 | 56.200 | 68.381 | 81.363 | 93.445 | 104.998 | 120.397 | 135.129 | 149.573 | 166.148 | 20.440 | 34.318 | 49.409 | 65.533 |
| - Pendapatan Operasional / *Operating Income* | 203.336 | 70.357 | 85.963 | 103.669 | 120.098 | 135.712 | 154.565 | 172.674 | 189.941 | 209.957 | 25.412 | 42.554 | 62.009 | 83.063 |
| **Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)** | **3,79** | **3,76** | **3,77** | **3,82** | **3,84** | **3,84** | **3,87** | **3,88** | **3,89** | **3,88** | **3,88** | **3,79** | **3,83** | **3,81** |
| - Pendapatan bunga bersih / *Interest income net* | 86.552 | 91.646 | 92.077 | 93.529 | 94.188 | 94.632 | 95.475 | 95.802 | 96.486 | 96.588 | 99.721 | 98.247 | 99.659 | 99.310 |
| - Rata-rata total aset produktif / *Average total earning assets* | 2.284.059 | 2.434.867 | 2.441.314 | 2.449.648 | 2.455.334 | 2.461.368 | 2.464.231 | 2.470.171 | 2.478.555 | 2.489.948 | 2.572.113 | 2.590.575 | 2.602.544 | 2.607.431 |
| **Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)** | **79,51** | **85,23** | **84,41** | **85,92** | **85,48** | **85,75** | **89,23** | **88,20** | **86,46** | **84,67** | **85,12** | **84,95** | **84,32** | **84,64** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 1.483.010 | 1.588.253 | 1.594.158 | 1.635.516 | 1.633.619 | 1.647.970 | 1.673.137 | 1.684.215 | 1.682.705 | 1.687.209 | 1.660.542 | 1.678.810 | 1.687.065 | 1.700.370 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 1.865.083 | 1.863.396 | 1.888.575 | 1.903.573 | 1.911.048 | 1.921.750 | 1.875.004 | 1.909.570 | 1.946.269 | 1.992.606 | 1.950.940 | 1.976.235 | 2.000.699 | 2.008.848 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **21,71** | **17,60** | **17,87** | **18,93** | **16,78** | **16,31** | **15,74** | **15,81** | **16,08** | **17,12** | **15,54** | **16,46** | **16,87** | **16,72** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 315.680 | 212.602 | 258.134 | 279.596 | 224.748 | 219.733 | 210.338 | 217.646 | 233.603 | 284.281 | 240.390 | 261.386 | 288.277 | 286.045 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 222.490 | 230.706 | 199.138 | 207.414 | 207.855 | 204.353 | 195.431 | 195.562 | 192.718 | 179.198 | 175.691 | 184.830 | 176.557 | 171.239 |
| - Total Aset / *Total Assets* | 2.478.932 | 2.519.062 | 2.558.807 | 2.572.207 | 2.578.254 | 2.600.141 | 2.578.002 | 2.612.921 | 2.651.768 | 2.707.159 | 2.677.437 | 2.711.472 | 2.754.756 | 2.735.007 |

**Tabel 1.20.**
**Kinerja Bank Umum - KBMI 4**
***(Performance of Commercial Banks - KBMI 4)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **22,48** | **21,10** | **21,58** | **21,62** | **22,03** | **22,52** | **22,56** | **22,50** | **22,64** | **22,26** | **22,77** | **23,01** | **20,97** | **20,75** |
| - Modal / *Capital* | 725.611 | 708.205 | 716.023 | 727.620 | 740.334 | 757.493 | 764.750 | 771.645 | 780.114 | 784.832 | 797.016 | 809.912 | 744.302 | 741.679 |
| - ATMR / *Risk Weighted Assets* | 3.228.455 | 3.356.062 | 3.318.429 | 3.364.944 | 3.360.750 | 3.363.267 | 3.390.411 | 3.429.438 | 3.445.947 | 3.525.391 | 3.501.027 | 3.519.482 | 3.550.127 | 3.573.837 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **21,19** | **19,82** | **20,29** | **20,33** | **20,73** | **21,22** | **21,25** | **21,20** | **21,34** | **21,03** | **21,58** | **21,82** | **19,77** | **19,55** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 684.053 | 665.114 | 673.228 | 684.143 | 696.651 | 713.731 | 720.418 | 727.140 | 735.318 | 741.527 | 755.502 | 767.959 | 701.922 | 698.685 |
| - ATMR / *Risk Weighted Assets* | 3.228.455 | 3.356.062 | 3.318.429 | 3.364.944 | 3.360.750 | 3.363.267 | 3.390.411 | 3.429.438 | 3.445.947 | 3.525.391 | 3.501.027 | 3.519.482 | 3.550.127 | 3.573.837 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **2,56** | **3,23** | **3,30** | **3,37** | **3,44** | **3,46** | **3,51** | **3,45** | **3,46** | **3,41** | **3,94** | **3,68** | **3,73** | **3,66** |
| - Laba sebelum pajak / *Profit* | 120.118 | 162.517 | 166.155 | 169.632 | 173.665 | 175.316 | 178.398 | 176.157 | 177.738 | 176.520 | 216.398 | 201.454 | 203.948 | 199.868 |
| - Rata-rata total aset / *Average total assets* | 4.684.596 | 5.030.019 | 5.030.184 | 5.040.257 | 5.050.375 | 5.061.411 | 5.076.705 | 5.112.173 | 5.142.655 | 5.182.229 | 5.492.648 | 5.478.457 | 5.466.777 | 5.454.898 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **76,88** | **66,67** | **65,14** | **65,43** | **64,38** | **64,16** | **64,23** | **64,75** | **64,08** | **67,26** | **82,42** | **75,48** | **70,08** | **67,65** |
| - Biaya Operasional / *Operating Expenses* | 401.403 | 107.409 | 128.347 | 158.190 | 181.250 | 208.920 | 240.026 | 269.238 | 290.650 | 362.700 | 84.767 | 103.300 | 119.407 | 139.544 |
| - Pendapatan Operasional / *Operating Income* | 522.114 | 161.098 | 197.027 | 241.786 | 281.542 | 325.641 | 373.678 | 415.790 | 453.567 | 539.278 | 102.845 | 136.860 | 170.374 | 206.285 |
| **Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)** | **5,27** | **5,29** | **5,37** | **5,40** | **5,43** | **5,42** | **5,47** | **5,32** | **5,29** | **5,29** | **5,53** | **5,29** | **5,35** | **5,38** |
| - Pendapatan bunga bersih / *Interest income net* | 242.291 | 260.586 | 264.859 | 266.784 | 269.030 | 269.200 | 272.492 | 266.804 | 266.718 | 268.906 | 297.062 | 283.434 | 285.867 | 286.127 |
| - Rata-rata total aset produktif / *Average total earning assets* | 4.599.276 | 4.923.720 | 4.927.845 | 4.942.404 | 4.953.586 | 4.964.274 | 4.979.276 | 5.012.691 | 5.042.988 | 5.078.797 | 5.367.965 | 5.355.861 | 5.340.842 | 5.317.305 |
| **Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)** | **76,53** | **79,49** | **80,24** | **81,35** | **81,52** | **81,13** | **81,06** | **77,77** | **77,72** | **76,20** | **77,57** | **78,57** | **80,24** | **80,42** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 2.946.844 | 3.053.413 | 3.065.733 | 3.134.894 | 3.121.395 | 3.120.327 | 3.167.533 | 3.195.525 | 3.207.478 | 3.263.554 | 3.204.274 | 3.235.384 | 3.285.099 | 3.289.276 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 3.850.469 | 3.841.053 | 3.820.736 | 3.853.455 | 3.829.054 | 3.845.910 | 3.907.820 | 4.108.858 | 4.126.718 | 4.283.006 | 4.130.841 | 4.117.906 | 4.094.272 | 4.089.884 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **17,56** | **14,24** | **13,59** | **14,58** | **11,63** | **11,57** | **12,13** | **12,74** | **14,33** | **13,90** | **13,39** | **13,41** | **13,82** | **13,14** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 510.407 | 389.271 | 372.413 | 408.295 | 288.898 | 302.747 | 332.736 | 364.573 | 431.013 | 444.845 | 402.913 | 413.905 | 421.209 | 402.158 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 383.360 | 335.044 | 311.431 | 333.790 | 305.680 | 291.661 | 298.048 | 327.229 | 349.457 | 336.192 | 332.772 | 319.098 | 331.171 | 310.159 |
| - Total Aset / *Total Assets* | 5.089.004 | 5.087.775 | 5.030.845 | 5.090.625 | 5.111.083 | 5.138.659 | 5.199.058 | 5.431.385 | 5.447.480 | 5.617.550 | 5.492.648 | 5.464.266 | 5.443.416 | 5.419.261 |

**Tabel 1.21.**
**Perkembangan Aset Bank Umum Berdasarkan Kelompok Usaha**
***(Growth of Commercial Banks Assets based on Group of Banks)***
**Miliar *(Billion)***

| Kelompok Bank / *Group of Bank* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| - KBMI 1 | 1.348.864 | 1.320.039 | 1.333.542 | 1.386.804 | 1.358.279 | 1.366.069 | 1.387.887 | 1.411.933 | 1.408.521 | 1.436.185 | 1.416.753 | 1.406.836 | 1.426.646 | 1.437.696 |
| - KBMI 2 | 1.195.504 | 1.245.656 | 1.257.559 | 1.258.928 | 1.277.723 | 1.288.215 | 1.322.629 | 1.357.819 | 1.367.079 | 1.352.427 | 1.345.344 | 1.364.960 | 1.355.173 | 1.340.393 |
| - KBMI 3 | 2.478.932 | 2.519.062 | 2.558.817 | 2.572.211 | 2.578.257 | 2.600.145 | 2.578.002 | 2.612.921 | 2.651.774 | 2.707.159 | 2.677.437 | 2.711.472 | 2.754.756 | 2.735.007 |
| - KBMI 4 | 5.089.004 | 5.087.775 | 5.030.845 | 5.090.625 | 5.111.083 | 5.138.659 | 5.199.058 | 5.431.385 | 5.447.480 | 5.617.550 | 5.492.648 | 5.464.266 | 5.443.416 | 5.419.261 |
| **Total** | **10.112.304** | **10.172.531** | **10.180.763** | **10.308.568** | **10.325.343** | **10.393.089** | **10.487.576** | **10.814.058** | **10.874.853** | **11.113.321** | **10.932.183** | **10.947.533** | **10.979.992** | **10.932.358** |

**Tabel 1.22.**
**Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset**
***(Total of Commercial Banks Based on Total Assets)***

| Kelompok Bank / *Group of Bank* | April 2023 | | | |
|---|---|---|---|---|
| | < Rp. 1 Triliun | Rp. 1 s.d 10 Triliun | Rp. 10 s.d 50 Triliun | > Rp. 50 Triliun |
| KBMI 1 | - | 15 | 51 | 4 |
| KBMI 2 | - | - | 8 | 11 |
| KBMI 3 | - | - | - | 13 |
| KBMI 4 | - | - | - | 4 |
| **Total** | **-** | **15** | **59** | **32** |

**Tabel 1.23.**
**Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain**
***(Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **8.665.390** | **8.860.634** | **8.464.385** | **8.865.712** | **9.048.558** | **9.068.537** | **9.172.469** | **9.267.320** | **9.429.848** | **9.451.430** | **9.452.918** | **9.509.937** | **9.499.268** | **9.471.907** |
| a. Lancar / *Current* | 8.244.402 | 8.392.014 | 8.004.742 | 8.403.172 | 8.593.537 | 8.616.161 | 8.725.587 | 8.825.270 | 8.988.881 | 9.045.096 | 9.008.981 | 9.037.149 | 9.052.610 | 8.991.226 |
| b. Dalam Perhatian Khusus / *Special Mention* | 242.194 | 284.585 | 279.654 | 281.112 | 271.718 | 269.825 | 268.434 | 265.305 | 268.403 | 245.638 | 276.242 | 304.196 | 282.136 | 313.286 |
| c. Kurang Lancar / *Sub-Standard* | 23.338 | 24.160 | 22.310 | 22.917 | 25.170 | 23.211 | 21.838 | 22.232 | 20.101 | 20.182 | 25.297 | 22.546 | 20.271 | 27.109 |
| d. Diragukan / *Doubtful* | 20.640 | 25.767 | 28.364 | 31.627 | 30.727 | 32.848 | 31.418 | 28.596 | 27.398 | 25.509 | 25.340 | 29.844 | 30.742 | 28.482 |
| e. Macet / *Loss* | 134.815 | 134.108 | 129.315 | 126.885 | 127.406 | 126.492 | 125.192 | 125.917 | 125.065 | 115.006 | 117.059 | 116.201 | 113.509 | 111.804 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **2.155.891** | **2.109.409** | **2.089.575** | **2.242.417** | **3.049.316** | **2.341.019** | **2.383.455** | **2.407.765** | **2.450.678** | **2.824.164** | **2.555.136** | **2.616.899** | **2.574.629** | **2.562.570** |
| a. Lancar / *Current* | 2.122.335 | 2.068.913 | 2.053.481 | 2.201.170 | 3.006.417 | 2.297.455 | 2.340.642 | 2.362.696 | 2.406.057 | 2.713.801 | 2.511.090 | 2.570.531 | 2.530.726 | 2.516.968 |
| b. Dalam Perhatian Khusus / Special Mention | 29.466 | 37.195 | 32.780 | 33.764 | 35.307 | 35.483 | 33.741 | 37.159 | 36.749 | 79.291 | 35.732 | 38.408 | 35.917 | 37.564 |
| c. Kurang Lancar / *Sub-Standard* | 881 | 665 | 661 | 1.968 | 2.044 | 2.090 | 2.039 | 1.989 | 1.930 | 2.104 | 2.147 | 2.236 | 2.174 | 2.379 |
| d. Diragukan / *Doubtful* | 213 | 255 | 327 | 885 | 851 | 881 | 1.120 | 978 | 946 | 867 | 879 | 982 | 893 | 861 |
| e. Macet / *Loss* | 2.997 | 2.380 | 2.326 | 4.631 | 4.697 | 5.110 | 5.914 | 4.944 | 4.996 | 28.101 | 5.287 | 4.742 | 4.919 | 4.799 |
| ***Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)*** | **182.884** | **187.335** | **183.303** | **188.912** | **190.895** | **190.632** | **187.521** | **184.655** | **180.436** | **191.767** | **176.009** | **176.552** | **172.508** | **175.434** |
| **Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*** | **52.051** | **54.912** | **56.621** | **59.637** | **61.464** | **61.219** | **62.755** | **67.027** | **70.482** | **74.029** | **71.905** | **70.452** | **71.027** | **70.204** |
| a. Lancar / *Current* | 52.028 | 54.855 | 56.589 | 59.605 | 61.426 | 61.195 | 62.739 | 66.975 | 70.424 | 73.999 | 71.866 | 70.399 | 70.968 | 70.124 |
| b. Dalam Perhatian Khusus / Special Mention | 13 | 51 | 30 | 31 | 38 | 22 | 15 | 51 | 51 | 23 | 32 | 31 | 25 | 33 |
| c. Kurang Lancar / *Sub-Standard* | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| d. Diragukan / *Doubtful* | 0 | - | | - | - | - | - | - | - | - | - | - | - | - |
| e. Macet / *Loss* | 10 | 6 | 1 | 1 | 1 | 1 | 1 | 1 | 7 | 7 | 7 | 21 | 33 | 47 |
| ***Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **10** | **6** | **1** | **1** | **1** | **1** | **1** | **1** | **7** | **7** | **7** | **21** | **33** | **47** |

**Tabel 1.24.**
**Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 1**
**(*Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 1*)**
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **1.085.516** | **1.064.742** | **1.051.670** | **1.084.506** | **1.113.804** | **1.121.632** | **1.135.818** | **1.149.378** | **1.142.580** | **1.148.163** | **1.160.236** | **1.177.517** | **1.186.707** | **1.185.513** |
| a. Lancar / *Current* | 1.038.654 | 1.012.810 | 998.466 | 1.027.489 | 1.057.435 | 1.066.678 | 1.083.205 | 1.095.799 | 1.089.384 | 1.100.948 | 1.106.038 | 1.121.409 | 1.132.699 | 1.124.163 |
| b. Dalam Perhatian Khusus / Special Mention | 26.735 | 31.434 | 32.202 | 32.811 | 31.796 | 29.409 | 29.315 | 29.635 | 29.268 | 26.284 | 32.625 | 34.029 | 31.454 | 38.196 |
| c. Kurang Lancar / *Sub-Standard* | 3.401 | 3.690 | 3.454 | 2.958 | 3.336 | 3.131 | 2.300 | 2.821 | 2.921 | 2.445 | 2.653 | 2.607 | 2.722 | 3.161 |
| d. Diragukan / *Doubtful* | 1.625 | 1.646 | 2.235 | 2.882 | 2.326 | 3.263 | 2.910 | 2.066 | 2.013 | 1.983 | 1.791 | 2.104 | 1.960 | 1.730 |
| e. Macet / *Loss* | 15.100 | 15.162 | 15.313 | 18.365 | 18.911 | 19.151 | 18.088 | 19.058 | 18.994 | 16.502 | 17.129 | 17.368 | 17.871 | 18.262 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **176.218** | **127.373** | **135.340** | **155.617** | **871.182** | **160.491** | **164.877** | **164.882** | **170.960** | **172.530** | **171.855** | **173.406** | **174.556** | **175.279** |
| a. Lancar / *Current* | 173.399 | 126.078 | 134.276 | 150.501 | 865.791 | 154.663 | 158.944 | 159.041 | 164.611 | 167.406 | 165.898 | 166.961 | 168.687 | 169.356 |
| b. Dalam Perhatian Khusus / Special Mention | 2.588 | 1.069 | 828 | 3.843 | 4.113 | 4.103 | 4.327 | 4.178 | 4.698 | 3.710 | 4.499 | 4.975 | 4.340 | 4.377 |
| c. Kurang Lancar / *Sub-Standard* | 6 | 12 | 9 | 101 | 98 | 135 | 132 | 131 | 129 | 95 | 131 | 131 | 152 | 149 |
| d. Diragukan / *Doubtful* | 15 | 50 | 59 | 188 | 156 | 157 | 175 | 183 | 164 | 105 | 78 | 90 | 96 | 105 |
| e. Macet / *Loss* | 209 | 163 | 168 | 984 | 1.024 | 1.434 | 1.299 | 1.350 | 1.357 | 1.214 | 1.248 | 1.249 | 1.281 | 1.292 |
| ***Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)*** | **20.357** | **20.723** | **21.238** | **25.477** | **25.850** | **27.271** | **24.903** | **25.608** | **25.579** | **22.344** | **23.029** | **23.549** | **24.082** | **24.699** |
| **Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*** | **4.600** | **2.648** | **2.658** | **3.269** | **3.047** | **3.018** | **3.062** | **3.141** | **3.171** | **3.653** | **3.720** | **3.579** | **3.325** | **3.288** |
| a. Lancar / *Current* | 4.594 | 2.641 | 2.657 | 3.268 | 3.046 | 3.017 | 3.062 | 3.139 | 3.169 | 3.652 | 3.720 | 3.571 | 3.311 | 3.274 |
| b. Dalam Perhatian Khusus / Special Mention | 0 | 2 | 2 | 1 | 1 | 1 | - | 2 | 2 | 2 | - | 2 | 2 | 2 |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Diragukan / *Doubtful* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Macet / *Loss* | 6 | 6 | - | - | - | - | - | - | - | - | - | - | 12 | 12 |
| ***Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **6** | **6** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **12** | **12** |

**Tabel 1.25.**
**Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 2**
**(*Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 2* )**
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **935.269** | **972.453** | **988.078** | **971.061** | **1.006.983** | **1.011.681** | **1.033.185** | **1.071.747** | **1.093.753** | **1.085.851** | **1.096.342** | **1.112.095** | **1.097.760** | **1.097.472** |
| a. Lancar / *Current* | 881.124 | 920.868 | 935.479 | 926.605 | 961.919 | 965.701 | 989.547 | 1.026.502 | 1.049.571 | 1.044.701 | 1.051.905 | 1.065.324 | 1.052.608 | 1.048.241 |
| b. Dalam Perhatian Khusus / Special Mention | 32.462 | 29.997 | 29.815 | 27.816 | 28.245 | 29.104 | 27.103 | 29.083 | 28.811 | 26.703 | 29.773 | 32.115 | 30.340 | 33.677 |
| c. Kurang Lancar / *Sub-Standard* | 1.562 | 1.716 | 2.114 | 2.315 | 2.622 | 2.565 | 2.116 | 1.927 | 1.151 | 1.313 | 1.360 | 1.349 | 1.267 | 2.218 |
| d. Diragukan / *Doubtful* | 2.053 | 1.498 | 2.326 | 1.973 | 1.817 | 1.894 | 2.173 | 2.180 | 1.800 | 1.785 | 1.961 | 2.007 | 2.043 | 1.998 |
| e. Macet / *Loss* | 18.067 | 18.374 | 18.344 | 12.351 | 12.380 | 12.417 | 12.246 | 12.056 | 12.418 | 11.349 | 11.344 | 11.300 | 11.503 | 11.338 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **362.322** | **345.485** | **338.995** | **356.706** | **387.632** | **398.907** | **404.982** | **427.281** | **437.150** | **434.891** | **428.005** | **436.833** | **419.342** | **419.091** |
| a. Lancar / *Current* | 353.871 | 336.602 | 330.439 | 348.379 | 378.632 | 390.025 | 396.827 | 418.396 | 427.923 | 426.221 | 419.523 | 428.091 | 410.685 | 410.686 |
| b. Dalam Perhatian Khusus / Special Mention | 7.212 | 8.075 | 7.711 | 7.449 | 8.118 | 7.914 | 7.182 | 7.897 | 8.272 | 7.665 | 7.475 | 7.693 | 7.597 | 7.290 |
| c. Kurang Lancar / *Sub-Standard* | 650 | 325 | 289 | 374 | 394 | 500 | 501 | 512 | 474 | 672 | 585 | 658 | 599 | 653 |
| d. Diragukan / *Doubtful* | 29 | 21 | 89 | 37 | 37 | 38 | 31 | 34 | 34 | 40 | 156 | 161 | 74 | 26 |
| e. Macet / *Loss* | 559 | 462 | 467 | 468 | 449 | 430 | 441 | 441 | 447 | 293 | 266 | 230 | 386 | 435 |
| ***Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)*** | **22.920** | **22.395** | **23.628** | **17.518** | **17.700** | **17.843** | **17.508** | **17.150** | **16.325** | **15.453** | **15.671** | **15.705** | **15.872** | **16.668** |
| **Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*** | **6.625** | **7.351** | **8.341** | **8.386** | **9.275** | **9.245** | **11.913** | **13.132** | **15.064** | **16.362** | **15.750** | **15.534** | **15.704** | **15.074** |
| a. Lancar / *Current* | 6.625 | 7.321 | 8.329 | 8.375 | 9.264 | 9.235 | 11.903 | 13.099 | 15.031 | 16.352 | 15.717 | 15.500 | 15.672 | 15.047 |
| b. Dalam Perhatian Khusus / Special Mention | - | 30 | 11 | 10 | 10 | 10 | 9 | 33 | 33 | 11 | 32 | 25 | 24 | 26 |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Diragukan / *Doubtful* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Macet / *Loss* | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 9 | 9 | 0 |
| ***Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **0** | **1** | **1** | **1** | **1** | **1** | **1** | **1** | **1** | **0** | **0** | **9** | **9** | **0** |

**Tabel 1.26.**
**Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 3**
***(Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 3)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **2.156.140** | **2.241.448** | **2.261.583** | **2.245.886** | **2.283.790** | **2.286.107** | **2.293.806** | **2.314.692** | **2.350.224** | **2.347.833** | **2.320.822** | **2.351.545** | **2.364.669** | **2.356.514** |
| a. Lancar / *Current* | 2.045.055 | 2.116.522 | 2.131.661 | 2.116.535 | 2.158.337 | 2.159.071 | 2.164.413 | 2.187.142 | 2.222.224 | 2.224.534 | 2.190.954 | 2.214.028 | 2.236.960 | 2.220.765 |
| b. Dalam Perhatian Khusus / Special Mention | 64.213 | 76.312 | 80.709 | 80.428 | 76.274 | 78.329 | 80.498 | 77.906 | 78.821 | 76.057 | 81.520 | 89.292 | 80.599 | 88.610 |
| c. Kurang Lancar / *Sub-Standard* | 7.484 | 6.684 | 6.508 | 6.355 | 6.905 | 6.443 | 7.116 | 7.145 | 6.195 | 7.352 | 7.513 | 7.171 | 5.896 | 6.926 |
| d. Diragukan / *Doubtful* | 4.751 | 5.351 | 5.261 | 5.376 | 5.412 | 5.422 | 5.430 | 5.078 | 5.894 | 5.210 | 5.068 | 5.789 | 5.778 | 5.536 |
| e. Macet / *Loss* | 34.636 | 36.579 | 37.444 | 37.193 | 36.862 | 36.842 | 36.349 | 37.420 | 37.090 | 34.680 | 35.768 | 35.264 | 35.436 | 34.678 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **682.717** | **730.512** | **718.969** | **871.230** | **896.960** | **868.861** | **899.129** | **903.688** | **927.422** | **946.140** | **973.572** | **978.180** | **972.229** | **953.982** |
| a. Lancar / *Current* | 675.840 | 719.720 | 708.166 | 857.140 | 881.674 | 853.297 | 883.878 | 886.314 | 911.765 | 933.146 | 958.499 | 962.489 | 958.584 | 938.599 |
| b. Dalam Perhatian Khusus / Special Mention | 6.585 | 10.130 | 10.134 | 10.353 | 11.523 | 11.777 | 10.379 | 13.690 | 11.943 | 9.275 | 11.413 | 12.044 | 9.978 | 11.815 |
| c. Kurang Lancar / *Sub-Standard* | 90 | 199 | 214 | 1.337 | 1.364 | 1.354 | 1.282 | 1.224 | 1.211 | 1.215 | 1.230 | 1.196 | 1.242 | 1.302 |
| d. Diragukan / *Doubtful* | 51 | 74 | 59 | 541 | 543 | 552 | 766 | 628 | 624 | 593 | 535 | 578 | 546 | 578 |
| e. Macet / *Loss* | 151 | 388 | 395 | 1.859 | 1.857 | 1.882 | 2.824 | 1.833 | 1.879 | 1.910 | 1.894 | 1.874 | 1.879 | 1.687 |
| ***Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)*** | **47.163** | **49.275** | **49.882** | **52.660** | **52.942** | **52.494** | **53.767** | **53.328** | **52.894** | **50.961** | **52.009** | **51.872** | **50.777** | **50.707** |
| **Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*** | **11.589** | **13.456** | **13.866** | **14.660** | **15.404** | **14.694** | **15.926** | **18.477** | **18.637** | **21.480** | **19.880** | **19.963** | **21.128** | **20.463** |
| a. Lancar / *Current* | 11.577 | 13.437 | 13.848 | 14.640 | 15.377 | 14.682 | 15.919 | 18.460 | 18.614 | 21.463 | 19.873 | 19.953 | 21.116 | 20.423 |
| b. Dalam Perhatian Khusus / Special Mention | 12 | 19 | 18 | 20 | 27 | 12 | 6 | 16 | 16 | 11 | 0 | 4 | - | 5 |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Diragukan / *Doubtful* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Macet / *Loss* | 0 | 0 | - | - | - | 1 | 1 | 1 | 7 | 7 | 7 | 7 | 12 | 34 |
| ***Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **0** | **0** | **-** | **-** | **-** | **1** | **1** | **1** | **7** | **7** | **7** | **7** | **12** | **34** |

**Tabel 1.27.**
**Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 4**
***(Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 4)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **4.488.465** | **4.581.991** | **4.572.347** | **4.564.259** | **4.643.981** | **4.649.116** | **4.709.660** | **4.731.502** | **4.843.292** | **4.869.583** | **4.875.518** | **4.868.780** | **4.850.132** | **4.832.408** |
| a. Lancar / *Current* | 4.279.569 | 4.341.815 | 4.328.900 | 4.332.542 | 4.415.845 | 4.424.710 | 4.488.422 | 4.515.826 | 4.627.702 | 4.674.912 | 4.660.084 | 4.636.387 | 4.630.343 | 4.598.057 |
| b. Dalam Perhatian Khusus / Special Mention | 118.783 | 146.841 | 148.720 | 140.056 | 135.402 | 132.983 | 131.518 | 128.681 | 131.503 | 116.595 | 132.324 | 148.760 | 139.744 | 152.802 |
| c. Kurang Lancar / *Sub-Standard* | 10.892 | 12.069 | 12.604 | 11.289 | 12.307 | 11.072 | 10.306 | 10.339 | 9.833 | 9.072 | 13.772 | 11.419 | 10.385 | 14.804 |
| d. Diragukan / *Doubtful* | 12.211 | 17.272 | 19.640 | 21.396 | 21.173 | 22.269 | 20.905 | 19.272 | 17.692 | 16.530 | 16.521 | 19.945 | 20.960 | 19.218 |
| e. Macet / *Loss* | 67.011 | 63.993 | 62.483 | 58.977 | 59.253 | 58.082 | 58.509 | 57.383 | 56.563 | 52.474 | 52.817 | 52.269 | 48.699 | 47.526 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **934.635** | **906.040** | **903.102** | **858.863** | **893.542** | **912.760** | **914.467** | **911.914** | **915.145** | **1.270.603** | **981.704** | **1.028.479** | **1.008.503** | **1.014.219** |
| a. Lancar / *Current* | 919.224 | 886.513 | 887.395 | 845.149 | 880.320 | 899.470 | 900.992 | 898.945 | 901.758 | 1.187.029 | 967.170 | 1.012.991 | 992.770 | 998.327 |
| b. Dalam Perhatian Khusus / Special Mention | 13.080 | 17.920 | 14.114 | 12.119 | 11.552 | 11.689 | 11.853 | 11.394 | 11.837 | 58.641 | 12.344 | 13.696 | 14.001 | 14.081 |
| c. Kurang Lancar / *Sub-Standard* | 135 | 129 | 154 | 156 | 188 | 101 | 124 | 122 | 115 | 122 | 202 | 251 | 182 | 275 |
| d. Diragukan / *Doubtful* | 118 | 110 | 121 | 119 | 114 | 135 | 148 | 133 | 124 | 129 | 109 | 152 | 177 | 153 |
| e. Macet / *Loss* | 2.077 | 1.368 | 1.317 | 1.320 | 1.367 | 1.364 | 1.351 | 1.320 | 1.312 | 24.683 | 1.879 | 1.390 | 1.373 | 1.384 |
| ***Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)*** | **92.444** | **94.941** | **96.319** | **93.257** | **94.403** | **93.024** | **91.343** | **88.569** | **85.638** | **103.009** | **85.300** | **85.426** | **81.777** | **83.360** |
| **Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*** | **29.237** | **31.456** | **31.756** | **33.322** | **33.739** | **34.261** | **31.855** | **32.277** | **33.610** | **32.533** | **32.556** | **31.375** | **30.870** | **31.380** |
| a. Lancar / *Current* | 29.232 | 31.456 | 31.756 | 33.322 | 33.739 | 34.261 | 31.855 | 32.277 | 33.610 | 32.533 | 32.556 | 31.375 | 30.870 | 31.380 |
| b. Dalam Perhatian Khusus / Special Mention | - | 0 | - | - | - | - | - | - | - | - | - | - | 0 | - |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Diragukan / *Doubtful* | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Macet / *Loss* | 4 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ***Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **4** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |

**Tabel 1.28.**
**Komposisi Dana Pihak Ketiga Bank Umum**
***(Composition of Third Party Funds of Commercial Banks)***
**Nilai Nominal dalam Miliar Rp (Billion Rp)**

| Keterangan / *Items* | April 2023 | |
|---|---|---|
| | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **2.401.282** | **30,03** |
| Rupiah | 1.716.542 | 21,47 |
| Valas / *Foreign Exchange* | 684.740 | 8,56 |
| **Tabungan / *Saving*** | **2.588.290** | **32,37** |
| Rupiah | 2.389.763 | 29,88 |
| Valas / *Foreign Exchange* | 198.527 | 2,48 |
| **Simpanan Berjangka / *Time Deposits*** | **3.006.999** | **37,60** |
| Rupiah | 2.681.064 | 33,53 |
| Valas / *Foreign Exchange* | 325.935 | 4,08 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | | |
| Rupiah | 1.400.328 | 17,51 |
| Valas / *Foreign Exchange* | 199.894 | 2,50 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | | |
| Rupiah | 575.441 | 7,20 |
| Valas / *Foreign Exchange* | 44.569 | 0,56 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | | |
| Rupiah | 298.558 | 3,73 |
| Valas / *Foreign Exchange* | 37.661 | 0,47 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | | |
| Rupiah | 406.737 | 5,09 |
| Valas / *Foreign Exchange* | 43.810 | 0,55 |
| **Total DPK / *Total Third Party Funds*** | **7.996.571** | **100,00** |
| Rupiah | 6.787.370 | 84,88 |
| Valas / *Foreign Exchange* | 1.209.201 | 15,12 |

**Tabel 1.29.**
**Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1**
**(*Composition of Third Party Funds of Commercial Banks - KBMI 1*)**
**Nilai Nominal dalam Miliar Rp (Billion Rp)**

| Keterangan / *Items* | April 2023 | |
|---|---|---|
| | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **240.644** | **23,72** |
| Rupiah | 211.670 | 20,87 |
| Valas / *Foreign Exchange* | 28.974 | 2,86 |
| **Tabungan / *Saving*** | **212.091** | **20,91** |
| Rupiah | 207.544 | 20,46 |
| Valas / *Foreign Exchange* | 4.546 | 0,45 |
| **Simpanan Berjangka / *Time Deposits*** | **561.669** | **55,37** |
| Rupiah | 520.453 | 51,31 |
| Valas / *Foreign Exchange* | 41.216 | 4,06 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | | |
| Rupiah | 249.114 | 24,56 |
| Valas / *Foreign Exchange* | 23.186 | 2,29 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | | |
| Rupiah | 110.847 | 10,93 |
| Valas / *Foreign Exchange* | 6.026 | 0,59 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | | |
| Rupiah | 64.701 | 6,38 |
| Valas / *Foreign Exchange* | 4.132 | 0,41 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | | |
| Rupiah | 95.791 | 9,44 |
| Valas / *Foreign Exchange* | 7.872 | 0,78 |
| **Total DPK / *Total Third Party Funds*** | **1.014.404** | **100,00** |
| Rupiah | 939.667 | 92,63 |
| Valas / *Foreign Exchange* | 74.737 | 7,37 |

**Tabel 1.30.**
**Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2**
**(*Composition of Third Party Funds of Commercial Banks - KBMI 2*)**
**Nilai Nominal dalam Miliar Rp (Billion Rp)**

| Keterangan / *Items* | April 2023 | |
|---|---|---|
| | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **292.290** | **33,09** |
| Rupiah | 191.656 | 21,69 |
| Valas / *Foreign Exchange* | 100.633 | 11,39 |
| **Tabungan / *Saving*** | **142.357** | **16,11** |
| Rupiah | 130.110 | 14,73 |
| Valas / *Foreign Exchange* | 12.247 | 1,39 |
| **Simpanan Berjangka / *Time Deposits*** | **448.789** | **50,80** |
| Rupiah | 403.012 | 45,62 |
| Valas / *Foreign Exchange* | 45.777 | 5,18 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | | |
| Rupiah | 204.226 | 23,12 |
| Valas / *Foreign Exchange* | 26.669 | 3,02 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | | |
| Rupiah | 88.047 | 9,97 |
| Valas / *Foreign Exchange* | 7.107 | 0,80 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | | |
| Rupiah | 43.512 | 4,93 |
| Valas / *Foreign Exchange* | 5.638 | 0,64 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | | |
| Rupiah | 67.226 | 7,61 |
| Valas / *Foreign Exchange* | 6.364 | 0,72 |
| **Total DPK / *Total Third Party Funds*** | **883.435** | **100,00** |
| Rupiah | 724.778 | 82,04 |
| Valas / *Foreign Exchange* | 158.657 | 17,96 |

**Tabel 1.31.**
**Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3**
**(*Composition of Third Party Funds of Commercial Banks - KBMI 3*)**
**Nilai Nominal dalam Miliar Rp (Billion Rp)**

| Keterangan / *Items* | April 2023 | |
|---|---|---|
| | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **555.927** | **27,67** |
| Rupiah | 430.008 | 21,41 |
| Valas / *Foreign Exchange* | 125.918 | 6,27 |
| **Tabungan / *Saving*** | **536.389** | **26,70** |
| Rupiah | 428.662 | 21,34 |
| Valas / *Foreign Exchange* | 107.727 | 5,36 |
| **Simpanan Berjangka / *Time Deposits*** | **916.533** | **45,62** |
| Rupiah | 796.784 | 39,66 |
| Valas / *Foreign Exchange* | 119.749 | 5,96 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | - | |
| Rupiah | 461.717 | 22,98 |
| Valas / *Foreign Exchange* | 79.424 | 3,95 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | - | |
| Rupiah | 168.467 | 8,39 |
| Valas / *Foreign Exchange* | 20.027 | 1,00 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | - | |
| Rupiah | 84.936 | 4,23 |
| Valas / *Foreign Exchange* | 9.480 | 0,47 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | - | |
| Rupiah | 81.664 | 4,07 |
| Valas / *Foreign Exchange* | 10.818 | 0,54 |
| **Total DPK / *Total Third Party Funds*** | **2.008.848** | **100,00** |
| Rupiah | 1.655.454 | 82,41 |
| Valas / *Foreign Exchange* | 353.394 | 17,59 |

**Tabel 1.32.**
**Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4**
**(*Composition of Third Party Funds of Commercial Banks - KBMI 4*)**
**Nilai Nominal dalam Miliar Rp (Billion Rp)**

| Keterangan / *Items* | April 2023 | |
|---|---|---|
| | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **1.312.421** | **32,09** |
| Rupiah | 883.207 | 21,59 |
| Valas / *Foreign Exchange* | 429.214 | 10,49 |
| **Tabungan / *Saving*** | **1.697.454** | **41,50** |
| Rupiah | 1.623.448 | 39,69 |
| Valas / *Foreign Exchange* | 74.006 | 1,81 |
| **Simpanan Berjangka / *Time Deposits*** | **1.080.009** | **26,41** |
| Rupiah | 960.816 | 23,49 |
| Valas / *Foreign Exchange* | 119.192 | 2,91 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | - | |
| Rupiah | 485.271 | 11,87 |
| Valas / *Foreign Exchange* | 70.615 | 1,73 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | - | |
| Rupiah | 208.080 | 5,09 |
| Valas / *Foreign Exchange* | 11.409 | 0,28 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | - | |
| Rupiah | 105.410 | 2,58 |
| Valas / *Foreign Exchange* | 18.412 | 0,45 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | - | |
| Rupiah | 162.055 | 3,96 |
| Valas / *Foreign Exchange* | 18.756 | 0,46 |
| **Total DPK / *Total Third Party Funds*** | **4.089.884** | **100,00** |
| Rupiah | 3.467.471 | 84,78 |
| Valas / *Foreign Exchange* | 622.413 | 15,22 |

**Tabel 1.33.**
**Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum**
***(Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks)***
**Persen *(Percent)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | |
| Rupiah | 1,71 | 1,61 | 1,61 | 1,61 | 1,63 | 1,62 | 1,64 | 1,69 | 1,75 | 1,91 | 1,92 | 1,91 | 1,92 | 1,92 |
| Valas / *Foreign Exchange* | 0,17 | 0,16 | 0,16 | 0,16 | 0,21 | 0,27 | 0,41 | 0,57 | 0,78 | 1,01 | 1,00 | 1,08 | 1,03 | 0,98 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | |
| Rupiah | 0,69 | 0,62 | 0,64 | 0,62 | 0,64 | 0,65 | 0,66 | 0,67 | 0,67 | 0,67 | 0,67 | 0,67 | 0,69 | 0,67 |
| Valas / *Foreign Exchange* | 0,17 | 0,15 | 0,16 | 0,15 | 0,20 | 0,22 | 0,25 | 0,34 | 0,34 | 0,43 | 0,49 | 0,57 | 0,71 | 0,73 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 2,92 | 2,84 | 2,79 | 2,84 | 2,83 | 2,87 | 2,97 | 3,36 | 3,69 | 3,95 | 4,00 | 4,18 | 4,20 | 4,18 |
| Valas / *Foreign Exchange* | 0,37 | 0,40 | 0,46 | 0,40 | 0,85 | 1,12 | 1,50 | 2,00 | 2,42 | 2,74 | 2,86 | 2,88 | 3,00 | 2,92 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,21 | 2,98 | 2,98 | 2,98 | 2,97 | 2,99 | 3,06 | 3,38 | 3,77 | 4,18 | 4,33 | 4,39 | 4,41 | 4,45 |
| Valas / *Foreign Exchange* | 0,50 | 0,49 | 0,52 | 0,49 | 0,77 | 0,99 | 1,60 | 1,85 | 2,30 | 2,60 | 2,99 | 3,08 | 3,25 | 3,35 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,52 | 3,23 | 3,21 | 3,23 | 3,17 | 3,20 | 3,28 | 3,56 | 3,84 | 4,16 | 4,33 | 4,48 | 4,62 | 4,65 |
| Valas / *Foreign Exchange* | 0,60 | 0,53 | 0,55 | 0,53 | 0,76 | 1,13 | 1,25 | 1,39 | 1,86 | 2,45 | 2,73 | 2,92 | 3,19 | 3,26 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,99 | 3,35 | 3,34 | 3,35 | 3,20 | 3,28 | 3,60 | 3,90 | 4,37 | 4,68 | 4,82 | 4,84 | 4,91 | 4,97 |
| Valas / *Foreign Exchange* | 0,66 | 0,52 | 0,52 | 0,52 | 0,61 | 0,72 | 0,94 | 1,55 | 1,75 | 2,05 | 2,38 | 2,51 | 2,78 | 2,87 |

**Tabel 1.34.**
**Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 1**
**(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 1*)**
**Persen *(Percent)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | |
| Rupiah | 1,74 | 1,79 | 1,80 | 1,84 | 1,80 | 1,82 | 1,82 | 1,72 | 1,73 | 1,75 | 1,80 | 1,82 | 1,82 | 1,83 |
| Valas / *Foreign Exchange* | 0,10 | 0,24 | 0,22 | 0,16 | 0,21 | 0,29 | 0,31 | 0,36 | 0,44 | 0,55 | 0,54 | 0,55 | 0,59 | 0,50 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | |
| Rupiah | 1,65 | 1,78 | 1,83 | 1,82 | 1,64 | 1,66 | 1,66 | 1,64 | 1,63 | 1,54 | 1,56 | 1,58 | 1,60 | 1,53 |
| Valas / *Foreign Exchange* | 0,17 | 0,16 | 0,16 | 0,19 | 0,29 | 0,33 | 0,32 | 0,51 | 0,64 | 0,63 | 0,35 | 0,33 | 0,78 | 0,74 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,74 | 3,56 | 3,43 | 3,56 | 3,52 | 3,57 | 3,63 | 3,98 | 4,30 | 4,76 | 4,75 | 4,79 | 4,83 | 4,81 |
| Valas / *Foreign Exchange* | 0,66 | 0,69 | 0,67 | 0,79 | 0,93 | 1,15 | 1,37 | 2,01 | 2,68 | 2,89 | 3,09 | 3,09 | 3,32 | 2,93 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 4,18 | 3,70 | 3,70 | 3,76 | 3,73 | 3,75 | 3,87 | 4,10 | 4,45 | 4,90 | 5,10 | 5,10 | 5,10 | 5,17 |
| Valas / *Foreign Exchange* | 0,88 | 0,79 | 0,85 | 0,90 | 1,03 | 1,35 | 1,45 | 1,73 | 1,96 | 2,48 | 2,89 | 3,15 | 3,49 | 3,76 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 4,36 | 4,07 | 4,01 | 3,99 | 3,89 | 3,96 | 3,93 | 4,06 | 4,24 | 4,55 | 4,74 | 4,84 | 4,95 | 5,06 |
| Valas / *Foreign Exchange* | 1,13 | 0,89 | 0,91 | 0,86 | 0,81 | 0,83 | 0,78 | 1,11 | 1,32 | 1,53 | 2,09 | 2,44 | 2,80 | 3,02 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 4,50 | 4,05 | 4,15 | 4,11 | 3,89 | 4,08 | 3,84 | 3,91 | 4,05 | 4,57 | 5,02 | 4,84 | 4,93 | 5,12 |
| Valas / *Foreign Exchange* | 0,95 | 0,73 | 0,73 | 0,67 | 0,70 | 0,83 | 0,95 | 1,89 | 2,16 | 2,66 | 3,02 | 3,36 | 3,42 | 3,63 |

**Tabel 1.35.**
**Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 2**
**(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 2*)**
**Persen *(Percent)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | |
| Rupiah | 1,56 | 1,61 | 1,64 | 1,69 | 1,61 | 1,61 | 1,71 | 1,75 | 1,75 | 1,83 | 1,78 | 1,80 | 1,93 | 1,82 |
| Valas / *Foreign Exchange* | 0,09 | 0,09 | 0,10 | 0,18 | 0,24 | 0,21 | 0,28 | 0,34 | 0,44 | 0,47 | 0,54 | 0,65 | 0,75 | 0,71 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | |
| Rupiah | 1,17 | 1,27 | 1,30 | 1,21 | 1,22 | 1,26 | 1,29 | 1,30 | 1,29 | 1,29 | 1,28 | 1,28 | 1,37 | 1,15 |
| Valas / *Foreign Exchange* | 0,11 | 0,19 | 0,14 | 0,17 | 0,21 | 0,26 | 0,32 | 0,43 | 0,54 | 0,61 | 0,74 | 0,19 | 0,21 | 0,21 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,62 | 3,50 | 3,44 | 3,43 | 3,44 | 3,48 | 3,63 | 4,06 | 4,37 | 4,76 | 4,79 | 4,87 | 4,90 | 4,85 |
| Valas / *Foreign Exchange* | 0,56 | 0,69 | 0,75 | 1,03 | 1,29 | 1,41 | 1,74 | 1,94 | 2,41 | 2,83 | 3,19 | 3,35 | 3,30 | 3,30 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,83 | 3,64 | 3,68 | 3,69 | 3,72 | 3,78 | 3,86 | 4,14 | 4,53 | 5,20 | 5,40 | 5,53 | 5,35 | 5,23 |
| Valas / *Foreign Exchange* | 0,66 | 0,84 | 0,92 | 1,02 | 1,22 | 1,68 | 1,94 | 2,24 | 2,71 | 2,97 | 3,19 | 3,43 | 3,60 | 3,74 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 4,23 | 3,94 | 3,93 | 3,90 | 3,87 | 3,88 | 3,88 | 4,07 | 4,24 | 4,68 | 4,93 | 5,11 | 5,32 | 5,43 |
| Valas / *Foreign Exchange* | 1,04 | 0,77 | 0,78 | 0,79 | 0,97 | 2,37 | 2,45 | 2,31 | 2,39 | 2,63 | 2,92 | 3,40 | 3,53 | 3,65 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 4,22 | 3,81 | 3,74 | 3,58 | 3,59 | 3,60 | 3,78 | 4,45 | 5,16 | 5,59 | 5,64 | 5,67 | 5,73 | 5,75 |
| Valas / *Foreign Exchange* | 0,66 | 0,61 | 0,61 | 0,71 | 0,95 | 1,35 | 1,47 | 1,75 | 2,09 | 2,29 | 2,95 | 3,04 | 3,40 | 3,46 |

**Tabel 1.36.**
**Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 3**
**(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 3*)**
**Persen *(Percent)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | |
| Rupiah | 1,87 | 1,53 | 1,55 | 1,56 | 1,67 | 1,65 | 1,66 | 1,75 | 1,90 | 2,25 | 2,18 | 2,19 | 2,32 | 2,35 |
| Valas / *Foreign Exchange* | 0,25 | 0,18 | 0,18 | 0,28 | 0,26 | 0,38 | 0,61 | 0,82 | 1,15 | 1,17 | 1,17 | 1,38 | 1,56 | 1,80 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | |
| Rupiah | 1,18 | 0,93 | 0,94 | 0,93 | 1,02 | 1,03 | 1,07 | 1,04 | 1,07 | 1,06 | 1,07 | 1,09 | 1,11 | 1,10 |
| Valas / *Foreign Exchange* | 0,19 | 0,14 | 0,14 | 0,17 | 0,21 | 0,26 | 0,32 | 0,43 | 0,54 | 0,61 | 0,74 | 0,91 | 1,16 | 1,17 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 2,98 | 2,79 | 2,75 | 2,74 | 2,75 | 2,77 | 2,93 | 3,46 | 3,78 | 4,13 | 4,18 | 4,21 | 4,26 | 4,21 |
| Valas / *Foreign Exchange* | 0,34 | 0,33 | 0,42 | 0,58 | 0,90 | 1,19 | 1,54 | 2,06 | 2,55 | 2,91 | 3,03 | 3,00 | 3,14 | 3,21 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,16 | 2,92 | 2,93 | 2,91 | 2,91 | 2,89 | 2,99 | 3,52 | 3,96 | 4,36 | 4,55 | 4,67 | 4,70 | 4,69 |
| Valas / *Foreign Exchange* | 0,38 | 0,34 | 0,34 | 0,50 | 0,62 | 0,73 | 1,10 | 1,43 | 2,21 | 2,61 | 3,00 | 3,00 | 3,28 | 3,37 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,25 | 3,01 | 3,04 | 3,03 | 3,01 | 3,03 | 3,09 | 3,46 | 3,78 | 4,10 | 4,29 | 4,49 | 4,66 | 4,71 |
| Valas / *Foreign Exchange* | 0,43 | 0,41 | 0,40 | 0,41 | 0,55 | 0,66 | 0,91 | 1,15 | 1,38 | 1,96 | 2,17 | 2,37 | 2,75 | 2,90 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,79 | 3,62 | 3,61 | 3,70 | 3,58 | 3,61 | 3,67 | 3,85 | 4,13 | 4,33 | 4,38 | 4,44 | 4,53 | 4,56 |
| Valas / *Foreign Exchange* | 0,70 | 0,66 | 0,67 | 0,80 | 0,88 | 1,08 | 1,11 | 1,73 | 1,89 | 2,31 | 2,29 | 2,43 | 2,46 | 2,71 |

**Tabel 1.37.**
**Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 4**
**(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 4*)**
**Persen *(Percent)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | |
| Rupiah | 1,68 | 1,61 | 1,59 | 1,59 | 1,57 | 1,57 | 1,58 | 1,65 | 1,69 | 1,82 | 1,87 | 1,84 | 1,76 | 1,76 |
| Valas / *Foreign Exchange* | 0,16 | 0,15 | 0,15 | 0,18 | 0,19 | 0,24 | 0,38 | 0,56 | 0,76 | 1,11 | 1,06 | 1,10 | 0,97 | 0,84 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | |
| Rupiah | 0,38 | 0,33 | 0,34 | 0,34 | 0,34 | 0,35 | 0,35 | 0,38 | 0,38 | 0,39 | 0,39 | 0,38 | 0,40 | 0,39 |
| Valas / *Foreign Exchange* | 0,17 | 0,17 | 0,17 | 0,17 | 0,17 | 0,17 | 0,17 | 0,23 | 0,24 | 0,24 | 0,24 | 0,24 | 0,24 | 0,24 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 2,34 | 2,21 | 2,15 | 2,20 | 2,19 | 2,22 | 2,40 | 2,61 | 2,96 | 3,03 | 3,04 | 3,53 | 3,50 | 3,53 |
| Valas / *Foreign Exchange* | 0,27 | 0,27 | 0,32 | 0,46 | 0,56 | 0,88 | 1,41 | 1,99 | 2,26 | 2,52 | 2,47 | 2,46 | 2,62 | 2,46 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 2,63 | 2,31 | 2,34 | 2,35 | 2,35 | 2,35 | 2,54 | 2,77 | 3,14 | 3,38 | 3,40 | 3,26 | 3,46 | 3,56 |
| Valas / *Foreign Exchange* | 0,39 | 0,41 | 0,39 | 0,43 | 0,61 | 0,75 | 1,79 | 1,95 | 2,25 | 2,37 | 2,91 | 2,95 | 2,95 | 2,86 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,02 | 2,67 | 2,64 | 2,64 | 2,67 | 2,68 | 2,73 | 3,09 | 3,51 | 3,78 | 3,87 | 4,02 | 4,11 | 4,02 |
| Valas / *Foreign Exchange* | 0,53 | 0,48 | 0,49 | 0,60 | 0,76 | 0,81 | 0,91 | 1,22 | 2,03 | 2,81 | 3,05 | 3,13 | 3,37 | 3,34 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | |
| Rupiah | 3,48 | 2,82 | 2,74 | 2,66 | 2,65 | 2,64 | 3,23 | 3,66 | 4,42 | 4,49 | 4,46 | 4,63 | 4,72 | 4,76 |
| Valas / *Foreign Exchange* | 0,53 | 0,43 | 0,42 | 0,43 | 0,46 | 0,48 | 0,65 | 1,26 | 1,39 | 1,55 | 1,92 | 1,97 | 2,45 | 2,44 |

**Tabel 1.38.**
**Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Modal Inti (KBMI)**
***(Growth of Total Commercial Banks and Bank Offices based on Core Capital(KBMI))***

| Kelompok Bank / *Group of Bank* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **KBMI 1** | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | 75 | 73 | 73 | 73 | 72 | 72 | 72 | 71 | 71 | 70 | 70 | 70 | 70 | 70 |
| Jumlah Kantor / *Total Bank Offices* | 4.989 | 4.459 | 4.466 | 4.460 | 4.732 | 4.743 | 4.722 | 4.671 | 4.671 | 4.681 | 4.678 | 4.546 | 4.639 | 4.643 |
| **KBMI 2** | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | 16 | 17 | 17 | 17 | 18 | 18 | 18 | 19 | 19 | 19 | 19 | 19 | 19 | 19 |
| Jumlah Kantor / *Total Bank Offices* | 3.275 | 2.614 | 2.616 | 2.585 | 2.291 | 2.289 | 2.285 | 2.303 | 2.303 | 2.312 | 2.308 | 2.304 | 2.303 | 2.303 |
| **KBMI 3** | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | 12 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| Jumlah Kantor / *Total Bank Offices* | 8.916 | 4.887 | 4.829 | 4.825 | 4.794 | 4.781 | 4.780 | 4.829 | 4.829 | 4.841 | 4.828 | 4.818 | 4.735 | 4.735 |
| **KBMI 4** | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Jumlah Kantor / *Total Bank Offices* | 15.186 | 13.811 | 13.784 | 13.771 | 13.751 | 13.669 | 13.593 | 13.541 | 13.541 | 13.543 | 13.484 | 13.394 | 13.299 | 13.301 |
| **Total** | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | **107** | **107** | **107** | **107** | **107** | **107** | **107** | **107** | **107** | **106** | **106** | **106** | **106** | **106** |
| Jumlah Kantor / *Total Bank Offices* | **32.366** | **25.771** | **25.695** | **25.641** | **25.568** | **25.482** | **25.380** | **25.344** | **25.344** | **25.377** | **25.298** | **25.062** | **24.976** | **24.982** |

# Data Bank Umum Berdasarkan Kelompok Bank

**Sumber Data:**

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bulanan Bank Umum (LBU).
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK) Bulanan Bank Umum Syariah dan Unit Usaha Syariah.

**Keterangan symbol/tanda pada tabel:**

| Tanda | Keterangan |
|---|---|
| r | Angka-angka diperbaiki |
| ( ) | Sebagian dari suatu jumlah |
| * | Angka-angka sementara |
| ** | Angka-angka sangat sementara |
| *** | Angka-angka sangat-sangat sementara |
| - | Tidak ada data |
| … | Angka belum tersedia |
| - - | Nol atau lebih kecil daripada digit terakhir |

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

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | | | |
| a. Kredit Yang Diberikan / *Credit* | 5.547.618 | 5.820.636 | 6.036.164 | 6.068.986 | 6.236.499 | 6.220.791 | 6.240.687 | 6.337.684 | 6.400.561 | 6.417.976 | 6.497.620 | 6.382.835 | 6.445.815 | 6.516.518 | 6.534.780 |
| - Kepada Pihak Ketiga / *To Third Party* | 5.481.560 | 5.768.585 | 5.981.252 | 6.012.365 | 6.176.861 | 6.159.326 | 6.179.454 | 6.274.901 | 6.333.506 | 6.347.472 | 6.423.564 | 6.310.879 | 6.375.320 | 6.445.457 | 6.464.551 |
| Rupiah | 4.723.761 | 4.955.703 | 5.091.539 | 5.120.820 | 5.241.296 | 5.246.176 | 5.258.832 | 5.333.232 | 5.372.270 | 5.388.624 | 5.475.409 | 5.415.358 | 5.453.966 | 5.536.746 | 5.574.816 |
| Valas / *Foreign Exchange* | 757.798 | 812.883 | 889.713 | 891.544 | 935.565 | 913.150 | 920.622 | 941.669 | 961.236 | 958.849 | 948.155 | 895.521 | 921.354 | 908.712 | 889.735 |
| - Kepada Bank Lain / *Inter Bank Credit* | 66.058 | 52.051 | 54.912 | 56.621 | 59.638 | 61.465 | 61.233 | 62.784 | 67.055 | 70.504 | 74.057 | 71.956 | 70.495 | 71.060 | 70.230 |
| Rupiah | 52.401 | 41.608 | 44.423 | 45.160 | 48.074 | 49.259 | 49.243 | 51.032 | 55.252 | 56.572 | 57.685 | 55.679 | 55.594 | 56.333 | 55.191 |
| Valas / *Foreign Exchange* | 13.657 | 10.443 | 10.488 | 11.461 | 11.564 | 12.206 | 11.990 | 11.752 | 11.802 | 13.932 | 16.371 | 16.276 | 14.901 | 14.728 | 15.039 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 252.800 | 223.134 | 254.749 | 219.141 | 212.279 | 208.941 | 253.469 | 237.638 | 230.981 | 242.319 | 245.442 | 267.471 | 246.393 | 238.800 | 296.255 |
| - Giro / *Demand Deposit* | 123.338 | 122.504 | 141.074 | 113.935 | 117.108 | 121.556 | 133.553 | 125.012 | 121.868 | 140.027 | 144.978 | 172.041 | 149.073 | 143.474 | 178.893 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 99.266 | 75.942 | 90.335 | 87.361 | 67.918 | 62.181 | 91.697 | 96.630 | 84.984 | 82.461 | 85.345 | 80.764 | 84.597 | 78.197 | 96.821 |
| - Deposito Berjangka / *Time Deposits* | 22.754 | 19.992 | 19.458 | 12.324 | 22.300 | 15.908 | 21.302 | 9.516 | 16.895 | 13.159 | 8.596 | 8.971 | 6.802 | 9.834 | 13.984 |
| - Lainnya / *Others* | 7.442 | 4.696 | 3.882 | 5.521 | 4.953 | 9.295 | 6.916 | 6.479 | 7.235 | 6.672 | 6.523 | 5.695 | 5.921 | 7.294 | 6.558 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 775.395 | 1.146.356 | 909.222 | 989.575 | 1.157.196 | 950.691 | 967.534 | 982.898 | 1.190.872 | 1.113.744 | 1.293.578 | 1.097.911 | 1.079.990 | 1.090.396 | 1.020.490 |
| - Giro / Demand Deposit | 305.171 | 491.581 | 496.785 | 454.351 | 507.095 | 595.055 | 645.929 | 635.864 | 788.617 | 620.566 | 753.482 | 676.347 | 641.324 | 623.172 | 640.796 |
| - Fine Tune Operation (FTO) | 288.370 | 398.246 | 164.786 *) | 382.277 | 244.813 | 216.397 | 223.027 | 214.832 | 273.934 | 339.909 | 398.999 | 289.633 | 297.306 | 295.083 | 248.627 |
| - Fasbi | 166.856 | 242.494 | 244.353 | 147.263 | 390.436 | 124.112 | 91.897 | 126.779 | 123.190 | 145.184 | 140.952 | 121.768 | 135.606 | 166.226 | 120.946 |
| - Lainnya / *Others* | 14.998 | 14.035 | 3.297 *) | 5.684 | 14.853 | 15.127 | 6.681 | 5.423 | 5.131 | 8.085 | 145 | 10.163 | 5.754 | 5.915 | 10.121 |
| d. Surat Berharga / Securities | 1.466.904 | 1.830.962 | 1.817.676 | 1.787.171 | 1.827.934 | 1.817.023 *)* | 1.811.093 | 1.823.656 | 1.845.763 | 1.869.531 | 1.863.495 | 1.889.286 | 1.955.704 | 1.923.808 | 1.871.421 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | 18.785 | 12.420 | 4.711 | 3.200 | 2.854 | 1.588 *)* | 1.685 | 2.467 | 2.295 | 2.287 | 2.866 | 2.654 | 4.345 | 4.033 | 2.069 |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 55.922 | 45.171 | 47.332 | 41.842 | 47.919 | 49.282 | 44.447 | 21.839 | 21.722 | 44.805 | 39.081 | 40.797 | 43.976 | 41.087 | 36.887 |
| - Obligasi / *Bonds* | 1.209.094 | 1.539.989 | 1.485.929 | 1.462.259 | 1.493.032 | 1.477.364 | 1.467.002 | 1.517.195 | 1.555.661 | 1.563.091 | 1.557.913 | 1.565.697 | 1.636.950 | 1.631.502 | 1.584.600 |
| - Lainnya / *Others* | 183.104 | 233.381 | 279.704 | 279.871 | 284.130 | 288.789 | 297.959 | 282.154 | 266.085 | 259.348 | 263.635 | 280.138 | 270.434 | 247.187 | 247.864 |
| e. Penyertaan / *Equity Investment* | 54.982 | 96.503 | 98.371 | 102.658 | 103.193 | 103.444 | 103.822 | 104.115 | 104.888 | 105.202 | 111.145 | 111.696 | 112.010 | 112.746 | 112.176 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 313.016 | 354.825 | 370.221 | 373.186 | 370.325 | 370.875 | 372.118 | 370.312 | 369.193 | 367.929 | 358.264 | 359.462 | 363.907 | 362.764 | 361.760 |
| - Kredit yang diberikan / *Credit* | 304.167 | 345.888 | 361.595 | 364.607 | 361.655 | 361.799 | 363.103 | 361.613 | 360.626 | 359.632 | 349.526 | 351.074 | 355.912 | 354.979 | 354.061 |
| - Surat Berharga / *Securities* | 2.793 | 2.578 | 2.269 | 2.233 | 2.156 | 2.148 | 2.268 | 2.387 | 2.536 | 2.242 | 2.024 | 2.515 | 2.471 | 2.328 | 2.401 |
| - Lainnya / *Others* | 6.056 | 6.360 | 6.357 | 6.347 | 6.515 | 6.928 | 6.748 | 6.312 | 6.031 | 6.055 | 6.715 | 5.873 | 5.524 | 5.457 | 5.298 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 30.961 | 18.072 | 15.681 | 14.627 | 19.288 | 17.828 | 16.772 | 28.018 | 38.351 | 36.829 | 28.582 | 26.762 | 25.956 | 24.693 | 29.928 |
| h. Tagihan Lainnya / *Other claims* | 656.458 | 623.647 | 624.474 | 654.511 | 428.598 | 657.059 | 635.791 | 616.824 | 636.409 | 723.985 | 667.613 | 770.536 | 699.204 | 654.836 | 625.107 |
| **Sumber Dana / *Source of Funds*** | | | | | | - | - | - | - | - | - | - | - | - | - |
| a. Dana Pihak Ketiga / *Third Party Funds* | 6.665.390 | 7.479.463 | 7.485.687 | 7.515.538 | 7.602.297 | 7.564.082 | 7.608.401 | 7.647.334 | 7.927.036 | 7.974.132 | 8.153.590 | 7.953.823 | 7.988.710 | 8.005.579 | 7.996.571 |
| Rupiah | 5.756.007 | 6.442.601 | 6.474.588 | 6.500.051 | 6.556.778 | 6.525.074 | 6.500.459 | 6.523.285 | 6.758.119 | 6.745.172 | 6.907.838 | 6.720.958 | 6.716.043 | 6.729.253 | 6.787.370 |
| Giro / *Demand Deposit* | 1.262.734 | 1.591.523 | 1.579.467 | 1.627.195 | 1.672.528 | 1.629.089 | 1.626.421 | 1.656.066 | 1.871.467 | 1.766.609 | 1.839.473 | 1.719.769 | 1.719.353 | 1.708.240 | 1.716.542 |
| Tabungan / *Saving* | 2.014.663 | 2.263.564 | 2.339.274 | 2.317.507 | 2.326.056 | 2.329.227 | 2.321.378 | 2.327.180 | 2.313.627 | 2.344.346 | 2.422.410 | 2.348.904 | 2.340.490 | 2.345.689 | 2.389.763 |
| Simpanan Berjangka / *Time Deposits* | 2.478.610 | 2.587.514 | 2.555.848 | 2.555.350 | 2.558.194 | 2.566.759 | 2.552.660 | 2.540.039 | 2.573.025 | 2.634.218 | 2.645.955 | 2.652.284 | 2.656.199 | 2.675.323 | 2.681.064 |
| Valas / *Foreign Exchange* | 909.383 | 1.036.861 | 1.011.099 | 1.015.488 | 1.045.519 | 1.039.008 | 1.107.942 | 1.124.049 | 1.168.917 | 1.228.960 | 1.245.752 | 1.232.865 | 1.272.667 | 1.276.326 | 1.209.201 |
| Giro / *Demand Deposit* | 424.401 | 551.982 | 534.202 | 553.483 | 557.506 | 556.252 | 604.880 | 594.280 | 620.676 | 687.518 | 706.687 | 698.526 | 720.185 | 727.450 | 684.740 |
| Tabungan / *Saving* | 158.837 | 168.696 | 184.215 | 182.611 | 192.015 | 189.549 | 193.509 | 198.108 | 201.520 | 200.619 | 192.775 | 190.892 | 191.919 | 195.619 | 198.527 |
| Simpanan Berjangka / *Time Deposits* | 326.145 | 316.184 | 292.682 | 279.394 | 295.997 | 293.207 | 309.553 | 331.661 | 346.721 | 340.823 | 346.290 | 343.447 | 360.563 | 353.257 | 325.935 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 6.011 | 1.672 | 3.596 *)* | 1.557 *)* | 1.216 | 648 | 876 | 2.306 | 1.002 | 1.568 | 2.127 | 4.196 | 2.436 | 4.108 | 5.751 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 176.681 | 160.594 | 189.869 | 185.067 | 176.747 | 167.458 | 170.643 | 164.217 | 165.835 | 156.551 | 173.399 | 171.284 | 159.970 | 164.724 | 183.279 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 125.079 | 117.684 | 113.619 | 115.254 | 113.919 | 112.097 | 109.004 | 110.978 | 111.393 | 112.635 | 115.117 | 108.827 | 106.679 | 103.602 | 105.205 |
| e. Pinjaman yang Diterima / *Loans received* | 270.036 | 227.554 | 227.988 | 238.097 | 251.296 | 254.902 | 248.790 | 274.223 | 285.620 | 292.296 | 293.291 | 279.789 | 278.649 | 273.001 | 260.678 |
| Rupiah | 71.871 | 62.206 | 67.366 | 67.855 | 71.062 | 71.951 | 74.346 | 80.677 | 86.050 | 88.862 | 88.881 | 84.683 | 84.937 | 86.506 | 85.765 |
| Valas / *Foreign Exchange* | 198.165 | 165.349 | 160.621 | 170.242 | 180.234 | 182.951 | 174.445 | 193.546 | 199.570 | 203.435 | 204.410 | 195.106 | 193.712 | 186.495 | 174.913 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 23.795 | 12.370 | 13.958 | 12.423 | 19.112 | 16.559 | 15.348 | 28.029 | 38.761 | 37.198 | 27.589 | 24.387 | 24.095 | 22.977 | 26.900 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 134.966 | 125.817 | 147.680 | 131.512 | 124.507 | 150.726 *)* | 169.336 | 172.941 | 165.965 | 141.561 | 156.076 | 170.482 | 147.181 | 153.951 | 189.975 |
| h. Setoran Jaminan / *Guarantee Deposits* | 4.367 | 4.565 | 3.826 | 2.989 | 3.523 | 4.205 | 4.742 | 3.916 | 4.207 | 3.836 | 4.283 | 4.064 | 3.845 | 3.647 | 3.519 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 229.563 | 261.671 | 273.714 | 274.239 | 275.335 | 275.345 | 274.772 | 271.839 | 274.006 | 274.285 | 282.879 | 284.010 | 285.494 | 285.644 | 288.319 |
| b. Cadangan / *Reserves* | 73.652 | 81.168 | 84.952 | 86.286 | 89.234 | 89.241 | 88.522 | 88.483 | 88.494 | 88.506 | 88.915 | 88.919 | 89.366 | 91.153 | 92.425 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 612.598 | 648.343 | 696.569 | 693.690 | 682.893 | 688.035 | 688.357 | 688.772 | 688.425 | 684.215 | 675.740 | 871.464 | 868.665 | 777.324 | 760.599 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 104.718 | 140.207 | 62.377 | 79.513 | 97.204 | 117.179 | 134.796 | 154.457 | 169.975 | 187.579 | 201.817 | 22.064 | 40.071 | 60.649 | 79.720 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 192.236 | 273.985 | 259.338 | 260.803 | 260.690 | 264.635 | 264.949 | 257.310 | 251.814 | 268.206 | 282.024 | 287.873 | 287.027 | 290.334 | 290.622 |
| f. Modal Pinjaman / *Loan Capital* | 56.206 | 65.852 | 68.139 | 69.245 | 77.693 | 76.983 | 77.073 | 77.444 | 78.515 | 79.382 | 78.111 | 76.225 | 76.955 | 76.226 | 74.416 |

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

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | | | |
| a. Kredit Yang Diberikan / *Credit* | 2.456.205 | 2.630.961 | 2.724.807 | 2.736.457 | 2.797.496 | 2.781.465 | 2.778.076 | 2.826.407 | 2.840.052 | 2.856.254 | 2.903.228 | 2.852.418 | 2.876.041 | 2.922.052 | 2.920.490 |
| - Kepada Pihak Ketiga / *To Third Party* | 2.445.965 | 2.623.165 | 2.715.947 | 2.727.034 | 2.786.884 | 2.770.550 | 2.767.646 | 2.816.339 | 2.830.182 | 2.846.207 | 2.894.142 | 2.843.202 | 2.868.053 | 2.914.190 | 2.912.016 |
| Rupiah | 2.130.279 | 2.250.578 | 2.307.810 | 2.315.862 | 2.367.005 | 2.354.314 | 2.353.729 | 2.386.920 | 2.391.866 | 2.401.807 | 2.445.933 | 2.416.880 | 2.425.081 | 2.462.879 | 2.475.105 |
| Valas / *Foreign Exchange* | 315.686 | 372.587 | 408.136 | 411.172 | 419.880 | 416.236 | 413.917 | 429.418 | 438.317 | 444.400 | 448.209 | 426.322 | 442.972 | 451.311 | 436.911 |
| - Kepada Bank Lain / *Inter Bank Credit* | 10.240 | 7.796 | 8.861 | 9.423 | 10.612 | 10.916 | 10.430 | 10.068 | 9.870 | 10.047 | 9.086 | 9.215 | 7.988 | 7.862 | 8.474 |
| Rupiah | 6.266 | 5.658 | 5.970 | 5.836 | 6.109 | 6.098 | 6.140 | 5.960 | 5.863 | 5.814 | 5.051 | 4.863 | 4.775 | 4.660 | 4.655 |
| Valas / *Foreign Exchange* | 3.974 | 2.138 | 2.891 | 3.587 | 4.503 | 4.818 | 4.290 | 4.108 | 4.006 | 4.232 | 4.034 | 4.353 | 3.213 | 3.202 | 3.819 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 79.290 | 72.637 | 89.498 | 62.170 | 79.151 | 80.925 | 97.876 | 93.922 | 95.367 | 111.729 | 117.187 | 131.152 | 114.444 | 106.149 | 140.160 |
| - Giro / *Demand Deposit* | 56.276 | 54.993 | 67.026 | 45.809 | 54.001 | 53.637 | 70.630 | 63.059 | 65.896 | 82.412 | 89.749 | 113.150 | 97.153 | 90.000 | 113.947 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 16.143 | 12.635 | 18.602 | 12.108 | 18.100 | 18.338 | 18.979 | 24.867 | 21.970 | 22.879 | 21.321 | 13.297 | 11.739 | 11.574 | 20.316 |
| - Deposito Berjangka / *Time Deposits* | 3.768 | 4.105 | 3.474 | 3.286 | 4.899 | 5.808 | 4.752 | 2.250 | 3.167 | 2.097 | 2.548 | 2.571 | 3.251 | 2.384 | 2.818 |
| - Lainnya / *Others* | 3.102 | 904 | 395 | 968 | 2.151 | 3.142 | 3.515 | 3.746 | 4.333 | 4.341 | 3.569 | 2.134 | 2.301 | 2.190 | 3.078 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 320.000 | 396.875 | 254.990 | 259.935 | 282.316 | 268.767 | 302.959 | 303.898 | 493.542 | 411.250 | 520.124 | 410.151 | 387.470 | 368.118 | 313.374 |
| - Giro / Demand Deposit | 140.604 | 201.794 | 175.986 | 138.845 | 172.483 | 212.519 | 236.776 | 214.511 | 365.517 | 224.322 | 343.867 | 269.567 | 247.369 | 234.711 | 250.826 |
| - Fine Tune Operation (FTO) | 97.477 | 94.247 | 39.994[*)] | 77318 | 54701 | 23498 | 43209 | 44422 | 66001 | 116563 | 154876 | 74657 | 82073 | 69839 | 30466 |
| - Fasbi | 81.918 | 100.827 | 39.004 | 43.765 | 55.125 | 32.744 | 22.968 | 44.958 | 62.018 | 70.355 | 21.371 | 65.922 | 58.023 | 63.562 | 32.077 |
| - Lainnya / Others | 1 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 11 | 10 | 6 | 6 | 6 | 5 |
| d. Surat Berharga / Securities | 615.448 | 786.707 | 786.542 | 785.384 | 805.289 | 770.647[*)] | 767.449 | 778.182 | 781.264 | 805.756 | 805.839 | 807.790 | 832.560 | 800.214 | 746.516 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | 15.483 | 9.815 | 3.018 | 1.578 | 1.612 | -[*)] | - | 847 | 763 | 883 | 876 | 701 | 2.375 | 2.239 | 2.069 |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 40.225 | 29.869 | 31.561 | 26.426 | 32.125 | 32.898 | 31.832 | 9.803 | 9.878 | 33.375 | 28.115 | 28.987 | 32.210 | 29.861 | 26.829 |
| - Obligasi / *Bonds* | 499.825 | 676.547 | 594.149 | 601.645 | 609.127 | 570.160 | 554.934 | 593.020 | 612.970 | 615.608 | 621.203 | 609.832 | 631.720 | 625.671 | 565.934 |
| - Lainnya / *Others* | 59.915 | 70.477 | 157.813 | 155.735 | 162.425 | 167.589 | 180.684 | 174.512 | 157.652 | 155.890 | 155.644 | 168.270 | 166.256 | 142.444 | 151.684 |
| e. Penyertaan / *Equity Investment* | 26.197 | 65.030 | 67.060 | 71.201 | 71.267 | 71.324 | 71.462 | 71.699 | 72.311 | 72.515 | 78.186 | 78.281 | 78.479 | 79.156 | 79.371 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 186.006 | 210.919 | 220.278 | 222.166 | 219.705 | 219.734 | 219.737 | 219.600 | 218.093 | 213.907 | 209.222 | 210.527 | 213.559 | 209.706 | 208.528 |
| - Kredit yang diberikan / *Credit* | 180.143 | 205.201 | 214.614 | 216.656 | 214.108 | 213.707 | 213.750 | 213.420 | 212.293 | 208.372 | 203.279 | 205.025 | 208.209 | 204.597 | 203.498 |
| - Surat Berharga / *Securities* | 2.176 | 2.124 | 1.985 | 1.949 | 1.866 | 1.862 | 1.975 | 2.093 | 2.244 | 1.977 | 1.761 | 2.163 | 2.220 | 2.102 | 2.144 |
| - Lainnya / *Others* | 3.687 | 3.594 | 3.679 | 3.561 | 3.731 | 4.165 | 4.011 | 4.087 | 3.555 | 3.559 | 4.182 | 3.339 | 3.130 | 3.006 | 2.887 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 5.696 | 2.929 | 2.564 | 2.432 | 2.777 | 2.990 | 2.935 | 3.872 | 4.392 | 3.890 | 3.951 | 6.144 | 5.218 | 5.772 | 7.244 |
| h. Tagihan Lainnya / *Other claims* | 186.428 | 182.009 | 130.227 | 123.204 | 95.464 | 147.062 | 126.948 | 125.303 | 124.067 | 168.072 | 148.643 | 190.306 | 145.815 | 129.711 | 148.692 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 2.873.149 | 3.179.487 | 3.124.755 | 3.100.784 | 3.161.537 | 3.127.291 | 3.146.243 | 3.208.804 | 3.395.154 | 3.424.332 | 3.581.139 | 3.425.535 | 3.411.294 | 3.391.548 | 3.367.904 |
| Rupiah | 2.459.829 | 2.731.178 | 2.689.790 | 2.677.407 | 2.715.663 | 2.690.968 | 2.675.556 | 2.725.479 | 2.890.665 | 2.867.170 | 2.990.814 | 2.841.762 | 2.813.561 | 2.793.403 | 2.812.590 |
| Giro / *Demand Deposit* | 555.777 | 690.666 | 667.868 | 673.870 | 682.288 | 664.743 | 657.260 | 675.941 | 835.119 | 765.219 | 860.753 | 773.617 | 764.464 | 730.918 | 726.492 |
| Tabungan / *Saving* | 1.005.489 | 1.105.687 | 1.123.427 | 1.113.295 | 1.121.389 | 1.118.181 | 1.119.628 | 1.130.901 | 1.119.641 | 1.133.094 | 1.176.897 | 1.137.016 | 1.126.987 | 1.135.157 | 1.150.622 |
| Simpanan Berjangka / *Time Deposits* | 898.563 | 934.825 | 898.494 | 890.242 | 911.986 | 908.045 | 898.668 | 918.637 | 935.905 | 968.857 | 953.163 | 931.130 | 922.110 | 927.329 | 935.475 |
| Valas / *Foreign Exchange* | 413.319 | 448.310 | 434.966 | 423.378 | 445.874 | 436.323 | 470.687 | 483.325 | 504.489 | 557.162 | 590.326 | 583.773 | 597.732 | 598.144 | 555.314 |
| Giro / *Demand Deposit* | 204.899 | 267.918 | 262.768 | 258.330 | 268.466 | 270.013 | 301.946 | 300.214 | 317.774 | 380.844 | 416.370 | 416.059 | 432.050 | 424.348 | 393.446 |
| Tabungan / *Saving* | 46.356 | 46.357 | 55.020 | 54.408 | 60.107 | 57.100 | 57.639 | 59.056 | 57.341 | 56.900 | 56.563 | 54.034 | 55.303 | 56.473 | 54.799 |
| Simpanan Berjangka / *Time Deposits* | 162.065 | 134.035 | 117.178 | 110.640 | 117.302 | 109.210 | 111.101 | 124.056 | 129.374 | 119.419 | 117.393 | 113.680 | 110.379 | 117.323 | 107.069 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 537 | 1.671 | 1.523 | 1.556 | 619 | 647 | 621 | 603 | 685 | 1.566 | 757 | 578 | 565 | 620 | 841 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 44.899 | 38.720 | 43.665 | 37.881 | 46.259 | 47.738 | 50.382 | 36.207 | 38.726 | 34.809 | 41.672 | 51.573 | 43.172 | 47.323 | 58.194 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 83.796 | 80.309 | 79.530 | 80.822 | 82.461 | 82.329 | 80.708 | 81.684 | 82.634 | 85.890 | 85.868 | 84.405 | 83.234 | 80.583 | 84.140 |
| e. Pinjaman yang Diterima / *Loans received* | 141.994 | 124.731 | 116.407 | 120.074 | 126.403 | 124.558 | 116.429 | 127.694 | 133.336 | 136.603 | 136.000 | 137.394 | 137.031 | 131.208 | 126.055 |
| Rupiah | 24.982 | 23.436 | 22.730 | 22.239 | 23.133 | 22.963 | 23.370 | 23.593 | 23.944 | 24.740 | 25.661 | 25.608 | 25.577 | 26.150 | 26.606 |
| Valas / *Foreign Exchange* | 117.013 | 101.295 | 93.676 | 97.836 | 103.270 | 101.595 | 93.060 | 104.101 | 109.391 | 111.863 | 110.339 | 111.786 | 111.454 | 105.058 | 99.450 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 2.345 | 1.351 | 2.372 | 2.058 | 3.876 | 2.611 | 2.442 | 5.339 | 7.792 | 6.748 | 3.709 | 3.289 | 3.392 | 3.349 | 3.904 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 66.728 | 62.316 | 91.998 | 64.766 | 63.305 | 85.111 | 96.217 | 84.660 | 87.999 | 62.964 | 60.981 | 77.166 | 63.629 | 64.166 | 104.153 |
| h. Setoran Jaminan / *Guarantee Deposits* | 1.383 | 934 | 1.003 | 1.065 | 1.359 | 1.319 | 2.051 | 1.206 | 1.578 | 1.082 | 1.293 | 1.222 | 1.324 | 1.093 | 1.121 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 30.446 | 33.461 | 33.344 | 32.964 | 32.961 | 32.756 | 32.682 | 32.403 | 32.172 | 31.856 | 32.541 | 32.298 | 32.298 | 32.298 | 32.298 |
| b. Cadangan / *Reserves* | 11.994 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 | 13.596 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 300.631 | 312.691 | 337.221 | 337.222 | 331.838 | 337.221 | 337.225 | 337.219 | 337.220 | 337.223 | 328.621 | 427.546 | 427.237 | 367.913 | 360.596 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 37.301 | 69.282 | 33.376 | 43.099 | 52.927 | 62.852 | 72.436 | 82.927 | 89.556 | 98.397 | 106.452 | 10.089 | 19.532 | 30.941 | 39.469 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 49.834 | 119.757 | 109.506 | 108.650 | 106.782 | 108.636 | 108.862 | 104.591 | 103.146 | 107.524 | 103.220 | 108.824 | 110.407 | 110.928 | 112.381 |
| f. Modal Pinjaman / *Loan Capital* | 10.945 | 25.162 | 26.000 | 26.119 | 26.565 | 26.467 | 26.482 | 27.024 | 27.545 | 27.735 | 27.505 | 26.685 | 27.051 | 26.693 | 26.237 |

**Tabel 1.3.a.**
**Kegiatan Usaha BPD**
***(Regional Development Banks Operations)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | | | |
| a. Kredit Yang Diberikan / *Credit* | 493.422 | 520.497 | 525.823 | 528.577 | 539.785 | 544.012 | 547.586 | 556.395 | 561.799 | 565.535 | 571.247 | 564.733 | 570.184 | 577.860 | 578.773 |
| - Kepada Pihak Ketiga / *To Third Party* | 488.666 | 516.091 | 521.940 | 524.737 | 535.578 | 539.150 | 542.783 | 549.829 | 554.183 | 557.970 | 562.847 | 556.671 | 562.155 | 569.731 | 570.602 |
| Rupiah | 488.402 | 514.928 | 520.706 | 523.491 | 534.161 | 537.687 | 541.307 | 548.312 | 552.624 | 556.391 | 561.280 | 555.086 | 560.538 | 568.179 | 568.646 |
| Valas / *Foreign Exchange* | 264 | 1.162 | 1.235 | 1.246 | 1.417 | 1.464 | 1.476 | 1.517 | 1.560 | 1.578 | 1.567 | 1.585 | 1.617 | 1.552 | 1.957 |
| - Kepada Bank Lain / *Inter Bank Credit* | 4.756 | 4.407 | 3.882 | 3.840 | 4.208 | 4.862 | 4.803 | 6.565 | 7.616 | 7.565 | 8.400 | 8.062 | 8.029 | 8.129 | 8.171 |
| Rupiah | 4.756 | 4.407 | 3.882 | 3.840 | 4.208 | 4.862 | 4.803 | 6.565 | 7.616 | 7.565 | 8.400 | 8.062 | 8.029 | 8.129 | 8.171 |
| Valas / *Foreign Exchange* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 28.601 | 23.315 | 27.446 | 12.687 7) | 23.436 | 15.455 | 23.703 | 18.552 | 24.263 | 20.378 | 22.947 | 17.892 | 17.773 | 22.533 | 33.971 |
| - Giro / *Demand Deposit* | 2.585 | 4.317 | 6.625 | 3.787 | 3.469 | 3.971 | 3.769 | 3.601 | 3.966 | 3.772 | 3.678 | 3.487 | 3.601 | 2.807 | 5.009 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 9.126 | 9.736 | 9.278 | 5.045 | 7.497 | 6.430 | 8.174 | 11.632 | 8.497 | 8.254 | 16.129 | 10.167 | 12.795 | 13.797 | 19.585 |
| - Deposito Berjangka / *Time Deposits* | 16.052 | 8.385 | 10.929 | 3.324 7) | 11.970 | 4.307 | 11.052 | 2.684 | 11.208 | 7.747 | 2.390 | 3.822 | 964 | 4.867 | 8.693 |
| - Lainnya / *Others* | 838 | 878 | 614 | 532 | 500 | 746 | 709 | 635 | 593 | 605 | 750 | 416 | 413 | 1.063 | 684 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 71.953 | 110.147 | 109.728 | 109.800 | 126.114 | 89.449 | 86.423 | 111.615 | 127.811 | 114.440 | 117.807 | 95.346 | 85.666 | 84.425 | 80.649 |
| - Giro / Demand Deposit | 29.527 | 51.741 | 52.439 | 50.690 | 54.815 | 68.326 | 67.743 | 68.791 | 65.806 | 72.128 | 82.891 | 72.721 | 66.699 | 64.541 | 64.415 |
| - Fine Tune Operation (FTO) | 16.912 | 18.249 | 3.929 7) | 38.603 7) | 10.782 | 6.638 | 9.897 | 11.573 | 41.976 | 18.851 | 13.669 | 12.227 | 4.056 | 3.472 | 2.127 |
| - Fasbi | 23.928 | 39.582 | 50.867 | 17.801 | 58.066 | 10.159 | 8.283 | 30.251 | 20.029 | 20.462 | 21.247 | 10.399 | 14.911 | 16.413 | 14.064 |
| - Lainnya / Others | 1.587 | 575 | 2.493 | 2.706 | 2.451 | 4.327 | 500 | 1.000 | - | 3.000 | | 0 | - | - | 43 |
| d. Surat Berharga / Securities | 80.760 | 117.817 | 116.992 | 117.650 | 127.110 | 130.233 | 127.831 | 125.712 | 137.307 | 131.281 | 127.769 | 126.952 | 127.890 | 130.293 | 130.778 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | 3.110 | 1.369 | 193 7) | 194 | 191 | 193 | 193 | 189 | 187 | 194 | 195 | 198 | 197 | 199 | - |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 5.666 | 4.944 | 6.975 | 6.459 | 6.769 | 7.103 | 3.098 | 3.103 | 3.174 | 2.902 | 2.642 | 3.105 | 2.977 | 2.242 | 1.716 |
| - Obligasi / *Bonds* | 51.886 | 83.303 | 88.679 | 89.032 | 96.325 | 96.347 | 97.618 | 94.797 | 98.080 | 99.034 | 100.444 | 101.279 | 102.856 | 104.241 | 108.213 |
| - Lainnya / *Others* | 20.098 | 28.201 | 21.145 | 21.966 | 23.825 | 26.590 | 26.922 | 27.623 | 35.866 | 29.151 | 24.488 | 22.369 | 21.859 | 23.611 | 20.850 |
| e. Penyertaan / *Equity Investment* | 1.945 | 1.955 | 1.967 | 1.966 | 1.967 | 1.967 | 1.967 | 1.967 | 1.967 | 1.967 | 2.067 | 2.092 | 2.092 | 2.091 | 2.091 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 14.290 | 16.089 | 16.651 | 16.743 | 15.916 | 16.183 | 16.254 | 16.227 | 16.439 | 16.793 | 15.771 | 16.140 | 16.472 | 16.754 | 17.082 |
| - Kredit yang diberikan / *Credit* | 13.730 | 15.590 | 16.260 | 16.369 | 15.545 | 15.820 | 15.864 | 15.877 | 16.089 | 16.439 | 15.406 | 15.754 | 16.105 | 16.394 | 16.728 |
| - Surat Berharga / *Securities* | 226 | 199 | 48 | 44 | 51 | 46 | 56 | 42 | 38 | 40 | 41 | 58 | 42 | 35 | 28 |
| - Lainnya / *Others* | 333 | 299 | 342 | 330 | 319 | 317 | 334 | 308 | 312 | 313 | 324 | 328 | 324 | 325 | 326 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 11 | 6 | 10 | 3 | 5 | 42 | 16 | 4 | 3 | 4 | 19 | 179 | 53 | 73 | 70 |
| h. Tagihan Lainnya / *Other claims* | 47.769 | 46.175 | 58.830 | 76.705 | 53.868 | 61.141 | 60.596 | 53.924 | 63.605 | 74.950 | 52.866 | 66.438 | 69.434 | 63.739 | 53.941 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 590.602 | 681.607 | 708.797 | 713.234 | 735.542 | 706.063 | 710.170 | 712.809 | 765.891 | 750.471 | 723.880 | 712.714 | 713.341 | 725.945 | 733.057 |
| Rupiah | 589.463 | 676.637 | 705.887 | 710.343 | 732.838 | 703.659 | 707.930 | 710.747 | 763.735 | 748.347 | 721.844 | 709.283 | 710.458 | 723.264 | 730.392 |
| Giro / *Demand Deposit* | 131.204 | 169.986 | 177.610 | 185.595 | 214.798 | 175.195 | 183.010 | 205.430 | 251.043 | 211.501 | 180.745 | 182.309 | 184.222 | 196.971 | 198.665 |
| Tabungan / *Saving* | 188.112 | 208.612 | 198.855 | 190.445 | 192.310 | 200.219 | 195.624 | 192.013 | 193.403 | 199.845 | 221.084 | 194.956 | 193.683 | 193.318 | 201.902 |
| Simpanan Berjangka / *Time Deposits* | 270.147 | 298.039 | 329.422 | 334.303 | 325.730 | 328.245 | 329.296 | 313.304 | 319.289 | 337.001 | 320.016 | 332.017 | 332.554 | 332.975 | 329.826 |
| Valas / *Foreign Exchange* | 1.139 | 4.970 | 2.909 | 2.891 | 2.704 | 2.404 | 2.240 | 2.062 | 2.156 | 2.124 | 2.036 | 3.431 | 2.883 | 2.681 | 2.664 |
| Giro / *Demand Deposit* | 136 | 808 | 786 | 708 | 722 | 735 | 719 | 739 | 816 | 767 | 760 | 674 | 682 | 1.539 | 1.432 |
| Tabungan / *Saving* | 110 | 106 | 95 | 96 | 104 | 100 | 101 | 100 | 122 | 124 | 123 | 117 | 118 | 113 | 113 |
| Simpanan Berjangka / *Time Deposits* | 892 | 4.056 | 2.028 | 2.087 | 1.877 | 1.569 | 1.420 | 1.223 | 1.218 | 1.234 | 1.152 | 2.640 | 2.083 | 1.029 | 1.119 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 23.092 | 20.660 | 16.148 | 12.788 | 14.694 | 15.453 | 16.409 | 18.915 | 13.847 | 16.203 | 29.195 | 18.812 | 18.236 | 17.876 | 17.881 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 9.537 | 8.089 | 6.548 | 6.597 | 7.128 | 5.888 | 5.889 | 7.065 | 6.326 | 6.402 | 6.910 | 5.510 | 5.510 | 5.586 | 5.561 |
| e. Pinjaman yang Diterima / *Loans received* | 18.301 | 18.400 | 21.094 | 21.164 | 21.536 | 21.675 | 22.307 | 24.793 | 26.726 | 27.108 | 25.854 | 22.703 | 22.637 | 22.726 | 22.650 |
| Rupiah | 18.301 | 18.400 | 21.051 | 21.120 | 21.491 | 21.630 | 22.262 | 24.748 | 26.726 | 27.108 | 25.854 | 22.703 | 22.637 | 22.726 | 22.650 |
| Valas / *Foreign Exchange* | - | - | 43 | 44 | 45 | 45 | 45 | 46 | - | - | - | - | - | - | - |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 2 | 0 | 30 | 21 | 71 | 27 | 13 | 63 | 53 | 24 | 3 | 9 | 25 | 4 | 19 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 1.501 | 2.765 | 6.285 | 5.594 | 2.506 | 2.074 | 3.969 | 8.914 | 5.259 | 6.135 | 8.877 | 8.455 | 6.218 | 6.236 | 2.143 |
| h. Setoran Jaminan / *Guarantee Deposits* | 323 | 406 | 185 | 168 | 148 | 164 | 184 | 197 | 197 | 201 | 436 | 274 | 194 | 182 | 181 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | | | - |
| a. Modal Disetor / *Paid In Capital* | 44.615 | 48.206 | 52.475 | 52.966 | 53.036 | 53.201 | 52.235 | 52.271 | 52.533 | 52.732 | 53.424 | 53.447 | 54.558 | 54.708 | 55.281 |
| b. Cadangan / *Reserves* | 23.424 | 26.605 | 29.927 | 30.443 | 30.682 | 30.682 | 30.443 | 30.348 | 30.349 | 30.349 | 30.337 | 30.337 | 30.721 | 32.129 | 33.130 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 2.909 | 3.978 | 3.957 7) | 2.951 7) | 2.366 | 2.366 | 2.571 | 2.571 | 2.571 | 2.704 | 2.702 | 19.118 | 16.699 | 11.352 | 7.280 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 13.002 | 13.776 | 5.087 | 6.322 | 7.798 | 9.012 | 10.127 | 11.652 | 12.820 | 13.970 | 15.300 | 1.442 | 2.324 | 3.467 | 4.312 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 4.269 | 2.698 | 1.998 | 1.375 | 1.205 | 2.138 | 2.277 | 1.700 | 1.134 | 2.446 | 2.625 | 3.325 | 2.562 | 3.022 | 2.962 |
| f. Modal Pinjaman / *Loan Capital* | 2.934 | 3.930 | 3.931 | 3.931 | 4.928 | 4.928 | 4.929 | 4.929 | 4.929 | 4.929 | 4.122 | 4.122 | 4.123 | 4.123 | 4.123 |

**Tabel 1.4.a.**
**Kegiatan Usaha Bank Swasta Nasional**
***( Domestic Private Banks Operations)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | | | |
| a. Kredit Yang Diberikan / *Credit* | 2.415.930 | 2.498.048 | 2.609.343 | 2.624.150 | 2.703.255 | 2.702.209 | 2.728.935 | 2.768.597 | 2.804.618 | 2.803.592 | 2.833.037 | 2.783.097 | 2.816.657 | 2.837.683 | 2.858.550 |
| - Kepada Pihak Ketiga / *To Third Party* | 2.369.008 | 2.461.474 | 2.569.991 | 2.584.622 | 2.662.468 | 2.660.549 | 2.686.963 | 2.727.412 | 2.760.259 | 2.757.173 | 2.783.624 | 2.735.340 | 2.768.908 | 2.789.180 | 2.810.794 |
| Rupiah | 2.019.257 | 2.098.946 | 2.170.479 | 2.184.947 | 2.239.183 | 2.253.534 | 2.269.755 | 2.301.697 | 2.325.268 | 2.328.542 | 2.367.959 | 2.344.208 | 2.370.269 | 2.407.627 | 2.432.690 |
| Valas / *Foreign Exchange* | 349.751 | 362.528 | 399.512 | 399.675 | 423.285 | 407.015 | 417.208 | 425.715 | 434.991 | 428.631 | 415.665 | 391.132 | 398.638 | 381.554 | 378.104 |
| - Kepada Bank Lain / *Inter Bank Credit* | 46.923 | 36.574 | 39.352 | 39.528 | 40.787 | 41.660 | 41.972 | 41.185 | 44.359 | 46.418 | 49.413 | 47.757 | 47.749 | 48.503 | 47.756 |
| Rupiah | 41.379 | 31.543 | 34.071 | 33.985 | 34.617 | 35.159 | 35.160 | 35.366 | 38.433 | 38.352 | 39.393 | 37.915 | 37.950 | 38.704 | 38.225 |
| Valas / *Foreign Exchange* | 5.544 | 5.031 | 5.281 | 5.543 | 6.170 | 6.501 | 6.812 | 5.819 | 5.927 | 8.066 | 10.020 | 9.842 | 9.799 | 9.799 | 9.531 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 108.478 | 102.668 | 104.133 | 105.315 | 79.895 | 81.208 | 96.130 | 94.751 | 82.029 | 79.175 | 80.573 | 81.079 | 76.892 | 81.830 | 83.766 |
| - Giro / *Demand Deposit* | 61.068 | 59.506 | 62.754 | 59.262 | 54.243 | 58.052 | 54.477 | 52.918 | 47.605 | 50.439 | 48.853 | 48.284 | 42.915 | 47.224 | 51.498 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 41.296 | 33.418 | 34.245 | 38.367 | 18.217 | 15.358 | 34.137 | 35.822 | 30.486 | 24.010 | 26.083 | 28.314 | 29.394 | 30.044 | 27.815 |
| - Deposito Berjangka / *Time Deposits* | 2.935 | 7.002 | 5.055 | 5.714 | 5.360 | 5.723 | 5.430 | 4.514 | 2.381 | 3.173 | 3.657 | 2.579 | 2.587 | 2.584 | 2.472 |
| - Lainnya / *Others* | 3.180 | 2.742 | 2.080 | 1.972 | 2.076 | 2.075 | 2.086 | 1.497 | 1.557 | 1.554 | 1.980 | 1.902 | 1.997 | 1.978 | 1.980 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 307.063 | 521.894 | 436.821 | 488.603 | 623.357 | 471.893 | 454.712 | 430.541 | 445.534 | 460.382 | 541.815 | 483.901 | 494.695 | 516.514 | 522.238 |
| - Giro / Demand Deposit | 101.980 | 188.136 | 221.352 | 217.470 | 232.767 | 270.294 | 294.417 | 296.183 | 304.740 | 289.129 | 301.395 | 311.343 | 304.105 | 298.911 | 302.366 |
| - Fine Tune Operation (FTO) | 148.664 | 239.511 | 76.570[7] | 205.624[7] | 129.207 | 132.910 | 109.935 | 85.680 | 109.354 | 129.696 | 165.873 | 127.853 | 140.699 | 152.166 | 152.589 |
| - Fasbi | 43.600 | 80.803 | 138.102 | 63.219 | 248.989 | 59.700 | 44.186 | 44.261 | 26.315 | 36.620 | 74.419 | 34.550 | 44.243 | 59.741 | 57.209 |
| - Lainnya / Others | 12.819 | 13.443 | 798 | 2.290 | 12.395 | 8.989 | 6.175 | 4.417 | 5.124 | 4.938 | 128 | 10.155 | 5.648 | 5.696 | 10.074 |
| d. Surat Berharga / Securities | 686.753 | 845.884 | 827.651 | 811.890 | 824.996 | 848.617 | 844.176 | 841.899 | 850.667 | 856.060 | 838.227 | 852.825 | 886.107 | 886.492 | 883.110 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | 191 | 1.236 | 1.500 | 1.428 | 1.051 | 1.395 | 1.491 | 1.432 | 1.345 | 1.211 | 1.795 | 1.755 | 1.773 | 1.595 | - |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 7.533 | 8.357 | 3.943 | 4.137 | 3.641 | 4.036 | 3.842 | 3.467 | 3.948 | 3.791 | 3.597 | 4.151 | 4.616 | 4.755 | 4.753 |
| - Obligasi / *Bonds* | 580.288 | 705.088 | 722.878 | 705.674 | 723.888 | 750.132 | 750.070 | 758.430 | 774.276 | 778.933 | 752.660 | 760.744 | 800.539 | 800.987 | 805.941 |
| - Lainnya / *Others* | 98.740 | 131.203 | 99.330 | 100.651 | 96.415 | 93.054 | 88.773 | 78.570 | 71.098 | 72.125 | 80.175 | 86.176 | 79.179 | 79.155 | 72.416 |
| e. Penyertaan / *Equity Investment* | 26.768 | 29.445 | 29.271 | 29.418 | 29.887 | 30.080 | 30.321 | 30.377 | 30.537 | 30.647 | 30.819 | 31.251 | 31.366 | 31.484 | 30.698 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 106.672 | 121.292 | 126.337 | 127.332 | 127.633 | 127.905 | 129.035 | 129.584 | 129.751 | 132.270 | 128.426 | 128.114 | 129.376 | 131.914 | 131.743 |
| - Kredit yang diberikan / *Credit* | 104.562 | 118.718 | 123.917 | 124.784 | 125.080 | 125.372 | 126.546 | 127.567 | 127.486 | 130.016 | 126.148 | 125.762 | 127.248 | 129.740 | 129.574 |
| - Surat Berharga / *Securities* | 379 | 245 | 225 | 228 | 228 | 226 | 225 | 238 | 241 | 214 | 213 | 287 | 202 | 185 | 224 |
| - Lainnya / *Others* | 1.731 | 2.330 | 2.196 | 2.319 | 2.325 | 2.307 | 2.264 | 1.779 | 2.023 | 2.040 | 2.065 | 2.066 | 1.927 | 1.988 | 1.945 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 14.258 | 8.381 | 7.690 | 7.234 | 9.130 | 8.522 | 7.990 | 12.930 | 17.210 | 16.848 | 13.622 | 13.142 | 12.454 | 12.158 | 13.911 |
| h. Tagihan Lainnya / *Other claims* | 400.487 | 371.833 | 402.047 | 421.857 | 248.156 | 401.239 | 401.274 | 384.028 | 385.778 | 417.068 | 405.807 | 458.505 | 431.658 | 411.441 | 368.516 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 3.016.126 | 3.411.842 | 3.430.107 | 3.469.274 | 3.474.178 | 3.501.181 | 3.512.311 | 3.465.547 | 3.506.925 | 3.535.544 | 3.595.556 | 3.559.341 | 3.597.838 | 3.626.584 | 3.643.220 |
| Rupiah | 2.596.157 | 2.916.904 | 2.951.748 | 2.983.087 | 2.979.694 | 2.999.124 | 2.986.604 | 2.947.468 | 2.963.737 | 2.987.608 | 3.052.474 | 3.026.330 | 3.042.329 | 3.066.176 | 3.096.082 |
| Giro / *Demand Deposit* | 507.027 | 648.844 | 646.297 | 679.610 | 687.957 | 696.514 | 699.432 | 688.481 | 697.806 | 700.736 | 702.334 | 673.205 | 674.569 | 685.026 | 692.056 |
| Tabungan / *Saving* | 814.929 | 940.522 | 1.007.037 | 1.003.995 | 1.003.222 | 1.000.901 | 995.587 | 993.480 | 989.703 | 1.000.694 | 1.014.955 | 1.008.731 | 1.013.416 | 1.010.250 | 1.029.830 |
| Simpanan Berjangka / *Time Deposits* | 1.274.202 | 1.327.538 | 1.298.414 | 1.299.482 | 1.288.515 | 1.301.709 | 1.291.585 | 1.265.507 | 1.276.228 | 1.286.178 | 1.335.185 | 1.344.395 | 1.354.343 | 1.370.899 | 1.374.196 |
| Valas / *Foreign Exchange* | 419.969 | 494.938 | 478.359 | 486.187 | 494.485 | 502.057 | 525.707 | 518.079 | 543.188 | 547.936 | 543.081 | 533.011 | 555.510 | 560.408 | 547.138 |
| Giro / *Demand Deposit* | 161.502 | 209.304 | 196.254 | 213.897 | 209.837 | 213.229 | 225.640 | 210.749 | 215.264 | 213.998 | 208.181 | 200.705 | 205.126 | 215.664 | 211.602 |
| Tabungan / *Saving* | 103.092 | 113.357 | 120.746 | 119.928 | 123.787 | 124.587 | 128.107 | 131.228 | 136.197 | 135.596 | 128.274 | 129.847 | 129.971 | 132.822 | 137.411 |
| Simpanan Berjangka / *Time Deposits* | 155.375 | 172.278 | 161.359 | 152.362 | 160.861 | 164.241 | 171.959 | 176.103 | 191.727 | 198.341 | 206.626 | 202.459 | 220.412 | 211.922 | 198.125 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 5.473 | 1 | 1.696[7] | 1 | 1 | 1 | 101 | 930 | 1 | 1 | 1.369 | 1.862 | 1.870 | 3.487 | 4.878 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 88.784 | 80.086 | 108.737 | 110.012 | 92.015 | 81.361 | 82.135 | 85.718 | 92.348 | 86.977 | 79.126 | 74.397 | 79.191 | 80.084 | 77.917 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | 31.745 | 29.287 | 27.542 | 27.835 | 24.330 | 23.880 | 22.407 | 22.229 | 22.433 | 20.343 | 22.339 | 18.912 | 17.934 | 17.433 | 15.503 |
| e. Pinjaman yang Diterima / *Loans received* | 106.689 | 84.359 | 90.487 | 96.859 | 103.356 | 108.670 | 110.054 | 121.736 | 125.558 | 128.585 | 131.435 | 119.690 | 118.639 | 119.064 | 111.968 |
| Rupiah | 26.588 | 20.369 | 23.585 | 24.496 | 26.437 | 27.358 | 28.714 | 32.337 | 35.379 | 37.013 | 37.366 | 36.372 | 36.380 | 37.627 | 36.507 |
| Valas / *Foreign Exchange* | 80.101 | 63.990 | 66.902 | 72.363 | 76.919 | 81.311 | 81.340 | 89.398 | 90.179 | 91.571 | 94.069 | 83.318 | 82.259 | 81.437 | 75.461 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 13.021 | 6.041 | 7.038 | 6.049 | 9.077 | 7.772 | 7.349 | 12.494 | 15.706 | 15.159 | 11.770 | 10.854 | 10.688 | 10.183 | 11.902 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 63.128 | 58.334 | 48.002 | 59.782 | 56.513 | 58.072 | 63.361 | 73.327 | 66.704 | 66.854 | 81.791 | 81.013 | 73.402 | 79.514 | 78.713 |
| h. Setoran Jaminan / *Guarantee Deposits* | 2.405 | 2.530 | 2.612 | 1.731 | 1.979 | 2.557 | 2.202 | 2.024 | 1.952 | 1.978 | 2.061 | 1.934 | 1.958 | 1.787 | 1.707 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 147.188 | 172.692 | 180.583 | 180.996 | 182.025 | 182.076 | 182.543 | 183.543 | 185.679 | 186.076 | 193.293 | 194.644 | 195.017 | 195.017 | 197.120 |
| b. Cadangan / *Reserves* | 38.235 | 40.967 | 41.428 | 42.247 | 44.957 | 44.963 | 44.483 | 44.539 | 44.549 | 44.561 | 44.982 | 44.986 | 45.048 | 45.428 | 45.698 |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 273.869 | 293.812 | 314.715 | 312.830 | 308.502 | 308.519 | 309.020 | 308.942 | 308.851 | 304.556 | 304.689 | 379.207 | 379.136 | 353.007 | 347.829 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 46.927 | 53.222 | 22.826 | 28.474 | 34.471 | 42.477 | 49.207 | 55.872 | 63.001 | 70.154 | 74.206 | 9.515 | 16.141 | 23.208 | 32.018 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 137.429 | 151.133 | 148.081 | 151.032 | 152.935 | 154.133 | 154.109 | 151.547 | 148.168 | 158.639 | 176.439 | 175.938 | 174.355 | 176.664 | 175.523 |
| f. Modal Pinjaman / *Loan Capital* | 42.327 | 36.760 | 38.208 | 39.195 | 46.200 | 45.588 | 45.663 | 45.491 | 46.041 | 46.718 | 46.484 | 45.417 | 45.781 | 45.411 | 44.056 |

**Tabel 1.5.a.**
**Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri**
***(Branch Offices of Foreign Banks Operations)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / *Distribution of Funds*** | | | | | | | | | | | | | | | |
| a. Kredit Yang Diberikan / *Credit* | 182.060 | 171.130 | 176.191 | 179.802 | 195.962 | 193.104 | 186.090 | 186.286 | 194.091 | 192.596 | 190.108 | 182.587 | 182.934 | 178.922 | 176.967 |
| - Kepada Pihak Ketiga / *To Third Party* | 177.922 | 167.855 | 173.374 | 175.972 | 191.931 | 189.076 | 182.062 | 181.321 | 188.882 | 186.122 | 182.951 | 175.665 | 176.204 | 172.356 | 171.138 |
| Rupiah | 85.824 | 91.250 | 92.544 | 96.521 | 100.948 | 100.641 | 94.041 | 96.302 | 102.513 | 101.883 | 100.237 | 99.184 | 98.078 | 98.061 | 98.375 |
| Valas / *Foreign Exchange* | 92.098 | 76.606 | 80.830 | 79.451 | 90.983 | 88.435 | 88.021 | 85.019 | 86.369 | 84.239 | 82.714 | 76.482 | 78.126 | 74.295 | 72.763 |
| - Kepada Bank Lain / *Inter Bank Credit* | 4.139 | 3.274 | 2.817 | 3.830 | 4.031 | 4.027 | 4.028 | 4.965 | 5.209 | 6.474 | 7.157 | 6.922 | 6.729 | 6.566 | 5.829 |
| Rupiah | - | - | 500 7) | 1.500 7) | 3.140 | 3.140 | 3.140 | 3.140 | 3.340 | 4.840 | 4.840 | 4.840 | 4.840 | 4.840 | 4.140 |
| Valas / *Foreign Exchange* | 4.139 | 3.274 | 2.317 | 2.330 | 891 | 887 | 888 | 1.825 | 1.869 | 1.634 | 2.317 | 2.082 | 1.889 | 1.726 | 1.689 |
| b. Penempatan pada Bank Lain / *Interbank Placement* | 36.432 | 24.514 | 33.672 | 38.969 | 29.798 | 31.353 | 35.760 | 30.412 | 29.322 | 31.038 | 24.734 | 37.348 | 37.283 | 28.287 | 38.358 |
| - Giro / *Demand Deposit* | 3.409 | 3.688 | 4.670 | 5.078 | 5.396 | 5.896 | 4.676 | 5.434 | 4.401 | 3.404 | 2.697 | 7.120 | 5.405 | 3.443 | 8.439 |
| - Inter Bank Call Money / *Inter Bank Call Money* | 32.701 | 20.153 | 28.209 | 31.842 | 24.104 | 22.054 | 30.409 | 24.309 | 24.030 | 27.319 | 21.812 | 28.986 | 30.669 | 22.782 | 29.104 |
| - Deposito Berjangka / *Time Deposits* | - | 500 | - | - | 71 | 71 | 69 | 69 | 139 | 143 | - | - | - | - | - |
| - Lainnya / *Others* | 322 | 173 | 793 | 2.049 | 227 | 3.332 | 606 | 601 | 752 | 172 | 225 | 1.242 | 1.210 | 2.063 | 816 |
| c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia* | 76.379 | 117.441 | 107.682 | 131.236 | 125.409 | 120.581 | 123.439 | 136.844 | 123.985 | 127.672 | 113.832 | 108.512 | 112.159 | 121.338 | 104.230 |
| - Giro / Demand Deposit | 33.061 | 49.910 | 47.008 | 47.346 | 47.030 | 43.916 | 46.993 | 56.379 | 52.554 | 34.988 | 25.329 | 22.716 | 23.151 | 25.008 | 23.189 |
| - Fine Tune Operation (FTO) | 25.316 | 46.238 | 44.294 | 60.732 | 50.123 | 53.352 | 59.986 | 73.157 | 56.603 | 74.799 | 64.581 | 74.895 | 70.479 | 69.606 | 63.445 |
| - Fasbi | 17.410 | 21.282 | 16.379 | 22.477 | 28.256 | 21.510 | 16.460 | 7.308 | 14.827 | 17.748 | 23.915 | 10.897 | 18.430 | 26.510 | 17.596 |
| - Lainnya / Others | 591 | 11 | 1 7) | 682 7) | 0 | 1.804 | 0 | 0 | 0 | 137 | 8 | 2 | 99 | 214 | - |
| d. Surat Berharga / Securities | 83.944 | 80.554 | 86.492 | 72.247 | 70.540 | 67.526 | 71.635 | 77.863 | 76.526 | 76.434 | 91.660 | 101.719 | 109.147 | 106.809 | 111.017 |
| - Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Surat Perbendaharaan Negara (SPN) / *Treasury Bills* | 2.498 | 2.002 | 4.853 | 4.821 | 5.383 | 5.244 | 5.675 | 5.466 | 4.722 | 4.737 | 4.726 | 4.554 | 4.173 | 4.230 | 3.590 |
| - Obligasi / *Bonds* | 77.095 | 75.051 | 80.223 | 65.907 | 63.692 | 60.725 | 64.380 | 70.947 | 70.334 | 69.515 | 83.606 | 93.842 | 101.834 | 100.602 | 104.513 |
| - Lainnya / *Others* | 4.350 | 3.502 | 1.416 | 1.519 | 1.465 | 1.557 | 1.580 | 1.450 | 1.469 | 2.182 | 3.328 | 3.323 | 3.139 | 1.977 | 2.914 |
| e. Penyertaan / *Equity Investment* | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 17 | 17 |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets* | 6.048 | 6.526 | 6.956 | 6.946 | 7.071 | 7.053 | 7.093 | 4.901 | 4.910 | 4.959 | 4.845 | 4.681 | 4.500 | 4.390 | 4.406 |
| - Kredit yang diberikan / *Credit* | 5.732 | 6.379 | 6.805 | 6.797 | 6.921 | 6.900 | 6.942 | 4.749 | 4.758 | 4.805 | 4.693 | 4.533 | 4.350 | 4.247 | 4.261 |
| - Surat Berharga / *Securities* | 12 | 9 | 11 | 12 | 11 | 14 | 13 | 14 | 12 | 11 | 9 | 8 | 7 | 6 | 5 |
| - Lainnya / *Others* | 305 | 138 | 140 | 137 | 139 | 140 | 138 | 138 | 141 | 142 | 143 | 140 | 143 | 138 | 140 |
| g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims* | 10.996 | 6.757 | 5.415 | 4.959 | 7.375 | 6.274 | 5.830 | 11.211 | 16.746 | 16.086 | 10.990 | 7.297 | 8.232 | 6.689 | 8.703 |
| h. Tagihan Lainnya / *Other claims* | 21.775 | 23.630 | 33.369 | 32.745 | 31.110 | 47.617 | 46.972 | 53.570 | 62.958 | 63.895 | 60.296 | 55.287 | 52.298 | 49.945 | 53.958 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | | | |
| a. Dana Pihak Ketiga / *Third Party Funds* | 185.513 | 206.526 | 222.028 | 232.246 | 231.039 | 229.548 | 239.677 | 260.173 | 259.066 | 263.786 | 253.015 | 256.233 | 266.237 | 261.503 | 252.391 |
| Rupiah | 110.557 | 117.882 | 127.163 | 129.214 | 128.584 | 131.324 | 130.369 | 139.591 | 139.983 | 142.047 | 142.705 | 143.582 | 149.695 | 146.410 | 148.306 |
| Giro / *Demand Deposit* | 68.725 | 82.027 | 87.691 | 88.120 | 87.486 | 92.637 | 86.719 | 86.214 | 87.500 | 89.153 | 95.641 | 90.639 | 96.099 | 95.325 | 99.329 |
| Tabungan / *Saving* | 6.134 | 8.743 | 9.954 | 9.771 | 9.135 | 9.926 | 10.539 | 10.785 | 10.880 | 10.712 | 9.473 | 8.202 | 6.404 | 6.965 | 7.410 |
| Simpanan Berjangka / *Time Deposits* | 35.698 | 27.112 | 29.518 | 31.323 | 31.962 | 28.760 | 33.111 | 42.592 | 41.603 | 42.182 | 37.591 | 44.742 | 47.192 | 44.120 | 41.568 |
| Valas / *Foreign Exchange* | 74.956 | 88.644 | 94.865 | 103.031 | 102.456 | 98.224 | 109.308 | 120.582 | 119.083 | 121.738 | 110.310 | 112.650 | 116.543 | 115.093 | 104.085 |
| Giro / *Demand Deposit* | 57.864 | 73.952 | 74.394 | 80.548 | 78.482 | 72.274 | 76.574 | 82.579 | 86.821 | 91.910 | 81.376 | 81.087 | 82.327 | 85.899 | 78.260 |
| Tabungan / *Saving* | 9.279 | 8.876 | 8.354 | 8.179 | 8.017 | 7.763 | 7.662 | 7.723 | 7.860 | 8.000 | 7.815 | 6.895 | 6.527 | 6.210 | 6.204 |
| Simpanan Berjangka / *Time Deposits* | 7.813 | 5.816 | 12.117 | 14.305 | 15.957 | 18.187 | 25.072 | 30.280 | 24.402 | 21.829 | 21.119 | 24.669 | 27.689 | 22.984 | 19.622 |
| b. Kewajiban kepada Bank Indonesia / *Liabilities to BI* | 0 | - | 377 7) | - | 595 | - | 152 | 772 | 316 | - | - | 1.755 | - | - | 31 |
| c. Kewajiban kepada Bank lain / *Interbank Liabilities* | 19.906 | 21.128 | 21.320 | 24.385 | 23.779 | 22.907 | 21.717 | 23.378 | 20.915 | 18.562 | 23.406 | 26.502 | 19.371 | 19.441 | 29.287 |
| d. Surat Berharga yang diterbitkan / *Issued Securities* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Pinjaman yang Diterima / *Loans received* | 3.051 | 64 | - | - | - | - | - | - | - | - | 2 | 2 | 344 | 3 | 5 |
| Rupiah | 2.000 | - | - | - | - | - | - | - | - | - | - | 0 | 344 | 3 | 2 |
| Valas / *Foreign Exchange* | 1.051 | 64 | - | | | - | - | - | - | - | 2 | 2 | - | - | 2 |
| f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities* | 8.428 | 4.978 | 4.519 | 4.296 | 6.088 | 6.150 | 5.544 | 10.132 | 15.210 | 15.267 | 12.107 | 10.235 | 9.990 | 9.441 | 11.076 |
| g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities* | 3.608 | 2.402 | 1.395 | 1.370 | 2.183 | 5.469 9) | 5.790 | 6.040 | 6.003 | 5.607 | 4.427 | 3.848 | 3.932 | 4.035 | 4.966 |
| h. Setoran Jaminan / *Guarantee Deposits* | 256 | 696 | 26 | 26 | 37 | 165 | 304 | 488 | 480 | 575 | 493 | 634 | 369 | 585 | 510 |
| **Beberapa komponen modal / *Several Components of Capital*** | | | | | | | | | | | | | | - | - |
| a. Modal Disetor / *Paid In Capital* | 7.312 | 7.312 | 7.312 | 7.312 | 7.312 | 7.312 | 7.312 | 3.622 | 3.622 | 3.622 | 3.622 | 3.622 | 3.622 | 3.622 | 3.622 |
| b. Cadangan / *Reserves* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1) | 35.190 | 37.862 | 40.676 | 40.686 | 40.186 | 39.929 | 39.540 | 40.040 | 39.783 | 39.732 | 39.728 | 45.593 | 45.594 | 45.052 | 44.895 |
| d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2) | 7.488 | 3.926 | 1.087 | 1.618 | 2.008 | 2.838 | 3.027 | 4.005 | 4.598 | 5.059 | 5.858 | 1.019 | 2.074 | 3.034 | 3.921 |
| e. Tambahan modal disetor / *Additional Paid In Capital* | 704 | 397 | (247) | (254) | (231) | (272) | (299) | (527) | (634) | (403) | (259) | (214) | (297) | (281) | (245) |
| f. Modal Pinjaman / *Loan Capital* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.6.a.**
**Laporan Laba / Rugi Bank Umum**
***Commercial Banks Income Statements***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*** | | | | | | | | | | | | | | | |
| 1. Pendapatan bunga / *Interest Income* | 794.091 | 773.902 | 257.686 | 322.836 | 388.804 | 456.028 | 521.759 | 592.216 | 657.592 | 729.569 | 811.458 | 89.299 | 160.859 | 240.185 | 317.772 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 8.902 | 9.740 | 4.031 | 5.126 | 6.236 | 7.233 | 8.165 | 9.129 | 10.266 | 11.944 | 13.904 | 1.995 | 3.731 | 5.696 | 7.582 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 5.392 | 2.691 | 797 | 1.035 | 1.364 | 1.710 | 2.164 | 2.772 | 3.545 | 4.398 | 5.409 | 1.101 | 1.927 | 2.613 | 3.645 |
| c. Dari surat berharga / *From securities* | 75.630 | 87.345 | 30.137 | 37.748 | 45.222 | 53.055 | 60.955 | 68.606 | 76.874 | 85.694 | 94.584 | 9.580 | 18.207 | 27.439 | 36.413 |
| d. Dari Kredit yang diberikan / *From credit* | 508.294 | 487.587 | 169.227 | 211.752 | 255.132 | 298.932 | 340.533 | 387.015 | 426.955 | 471.737 | 523.468 | 55.875 | 100.832 | 150.091 | 198.213 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 504.082 | 484.944 | 168.236 | 210.522 | 253.666 | 297.201 | 338.463 | 384.677 | 424.309 | 468.776 | 520.202 | 55.495 | 100.098 | 148.951 | 196.660 |
| - kepada bank lain / *To other Bank* | 4.212 | 2.643 | 991 | 1.231 | 1.466 | 1.731 | 2.069 | 2.338 | 2.646 | 2.961 | 3.267 | 380 | 734 | 1.140 | 1.553 |
| e. Lainnya / *Others* | 195.873 | 186.539 | 53.494 | 67.175 | 80.851 | 95.098 | 109.942 | 124.694 | 139.951 | 155.796 | 174.093 | 20.748 | 36.162 | 54.347 | 71.920 |
| 2. Beban Bunga / *Interest Expenses* | 412.189 | 342.699 | 102.676 | 126.949 | 151.576 | 176.782 | 202.150 | 228.360 | 256.294 | 286.439 | 323.610 | 45.308 | 75.630 | 110.838 | 145.454 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 368 | 145 | 71 | 105 | 140 | 184 | 240 | 307 | 378 | 417 | 484 | 60 | 106 | 153 | 205 |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 8.085 | 5.618 | 1.357 | 1.840 | 2.548 | 3.148 | 3.678 | 4.335 | 5.173 | 5.972 | 6.833 | 1.082 | 1.901 | 2.504 | 3.469 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 190.658 | 140.844 | 40.373 | 50.494 | 60.325 | 70.594 | 80.669 | 91.039 | 102.520 | 115.258 | 129.628 | 15.119 | 29.212 | 45.553 | 61.004 |
| - Giro / *Demand Deposit* | 27.192 | 24.161 | 8.268 | 10.443 | 12.569 | 14.867 | 17.054 | 19.259 | 21.704 | 24.543 | 27.740 | 3.340 | 6.414 | 10.113 | 13.373 |
| - Tabungan / *Saving* | 21.655 | 17.181 | 5.065 | 6.297 | 7.532 | 8.751 | 10.094 | 11.477 | 12.773 | 14.089 | 15.492 | 1.342 | 2.642 | 4.200 | 5.631 |
| - Simpanan Berjangka / *Time deposits* | 141.811 | 99.502 | 27.040 | 33.753 | 40.224 | 46.977 | 53.521 | 60.303 | 68.043 | 76.626 | 86.396 | 10.438 | 20.156 | 31.239 | 42.000 |
| d. Surat Berharga / *Securities* | 10.961 | 9.797 | 3.449 | 4.060 | 4.861 | 5.827 | 6.535 | 7.387 | 8.519 | 9.509 | 10.297 | 833 | 1.649 | 2.504 | 3.463 |
| e. Pinjaman yang diterima / *Loans received* | 10.340 | 6.908 | 1.998 | 2.483 | 3.149 | 3.813 | 4.689 | 5.481 | 7.122 | 8.406 | 13.077 | 3.240 | 3.332 | 4.503 | 5.825 |
| f. Lainnya / *Others* | 187.804 | 174.872 | 55.429 | 67.968 | 80.554 | 93.215 | 106.339 | 119.811 | 132.581 | 146.876 | 163.291 | 24.973 | 39.429 | 55.620 | 71.489 |
| g. Koreksi atas pendapatan bunga / *Corrections* | 3.972 | 4.515 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)** | 381.902 | 431.203 | 155.010 | 195.888 | 237.228 | 279.247 | 319.608 | 363.857 | 401.298 | 443.130 | 487.848 | 43.991 | 85.230 | 129.347 | 172.318 |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and*** | | | | | | | | | | | | | | | |
| 1. Pendapatan Operasional Selain Bunga / *Other Operating Income* | 407.621 | 460.019 | 150.784 | 173.338 | 233.471 | 265.022 | 294.156 | 354.507 | 404.598 | 444.196 | 522.998 | 124.312 | 147.997 | 173.245 | 208.544 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 22.342 | 20.448 | 5.436 | 5.367 | 6.074 | 6.712 | 7.576 | 7.726 | 8.028 | 9.279 | 10.408 | 1.776 | 2.430 | 3.343 | 4.412 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit* | 1 | - | - | - | 2 | 2 | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | 239 | 60 | 151 | 157 | 165 | 264 | 304 | 247 | 169 | 236 | 276 | 148 | 232 | 305 | 410 |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 203.924 | 208.665 | 85.116 | 94.871 | 137.145 | 153.256 | 162.067 | 201.736 | 235.047 | 259.831 | 318.768 | 100.901 | 108.369 | 116.458 | 135.180 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 77.002 | 87.234 | 29.959 | 38.904 | 47.418 | 55.546 | 63.384 | 72.145 | 79.677 | 88.512 | 97.515 | 7.596 | 15.058 | 23.535 | 32.551 |
| f. Lainnya / Others | 104.114 | 143.612 | 30.122 | 34.038 | 42.667 | 49.243 | 60.825 | 72.653 | 81.678 | 86.338 | 96.030 | 13.890 | 21.908 | 29.605 | 35.990 |
| 2. Beban Operasional Selain Beban Bunga / *Non Interest Expense* | 652.690 | 716.871 | 229.462 | 272.371 | 354.502 | 402.671 | 450.066 | 533.239 | 599.156 | 658.420 | 762.897 | 140.165 | 182.935 | 226.410 | 280.498 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 1.595 | 2.082 | 1.614 | 1.550*) | 1.730 | 1.698 | 1.711 | 2.298 | 2.756 | 2.471 | 2.341 | 212 | 601 | 558 | 613 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit* | 170 | 454 | 82 | 621 | 621 | 621 | 620 | 620 | 620 | 620 | 632 | - | 196 | 197 | 197 |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | 184 | 177 | 108 | 165 | 184 | 165 | 174 | 262 | 235 | 235 | 158 | 0 | 19 | 44 | 64 |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 183.116 | 191.785 | 81.327 | 90.144 | 132.688 | 147.965 | 155.222 | 196.399 | 225.916 | 249.798 | 307.170 | 99.587 | 106.029 | 112.852 | 130.102 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 220.212 | 249.910 | 59.189 | 70.501 | 87.407 | 98.284 | 115.983 | 132.353 | 144.068 | 155.749 | 171.698 | 18.124 | 31.627 | 45.322 | 59.663 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 4.508 | 4.404 | 1.634 | 2.079 | 2.555 | 2.945 | 3.391 | 3.875 | 4.216 | 4.728 | 5.196 | 495 | 970 | 1.436 | 1.837 |
| g. Lainnya / Others | 242.905 | 268.059 | 85.507 | 107.311 | 129.317 | 150.994 | 172.966 | 197.433 | 221.345 | 244.819 | 275.703 | 21.748 | 43.492 | 66.001 | 88.022 |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | **136.833** | **174.352** | **76.333** | **96.854** | **116.196** | **141.598** | **163.698** | **185.124** | **206.741** | **228.906** | **247.949** | **28.138** | **50.292** | **76.182** | **100.364** |
| **E. Pendapatan non - operasional / *Non Operational Income*** | **26.831** | **20.216** | **10.242** | **13.129** | **18.258** | **20.340** | **23.493** | **29.867** | **31.355** | **35.064** | **38.631** | **6.285** | **9.491** | **14.432** | **18.612** |
| **F. Beban non - operasional / *Non Operational Expenses*** | **24.048** | **20.411** | **8.688** | **11.275** | **14.486** | **16.428** | **18.963** | **22.652** | **26.387** | **30.341** | **34.081** | **6.884** | **9.692** | **14.817** | **19.655** |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | **2.782** | **(195)** | **1.554** | **1.854** | **3.772** | **3.911** | **4.530** | **7.216** | **4.968** | **4.722** | **4.550** | **(599)** | **(201)** | **(385)** | **(1.043)** |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | **139.616** | **174.271** | **77.887** | **98.708** | **119.969** | **145.509** | **168.229** | **192.340** | **211.708** | **233.628** | **252.499** | **27.539** | **50.091** | **75.797** | **99.320** |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | **67.531** | **89.861** | **(88)** | **(114)** | **(137)** | **(156)** | **(185)** | **(185)** | **(209)** | **(236)** | **125.725** | **(33)** | **(61)** | **(99)** | **(137)** |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | **67.820** | **89.586** | **(88)** | **(114)** | **(137)** | **(156)** | **(185)** | **(185)** | **(209)** | **(236)** | **125.715** | **(33)** | **(61)** | **(99)** | **(137)** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | **104.718** | **140.206** | **62.377** | **79.513** | **97.204** | **117.179** | **134.796** | **154.457** | **169.975** | **187.579** | **201.817** | **22.064** | **40.071** | **60.649** | **79.720** |

**Tabel 1.7.a.**
**Laporan Laba / Rugi Bank Persero**
***(State Owned Banks Income Statements)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*** | | | | | | | | | | | | | | | |
| 1. Pendapatan bunga / *Interest Income* | 277.235 | 284.381 | 102.943 | 128.061 | 153.865 | 179.351 | 203.695 | 231.422 | 252.079 | 278.145 | 310.102 | 39.494 | 64.726 | 93.166 | 121.229 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 1.963 | 1.809 | 695 | 838 | 978 | 1.169 | 1.350 | 1.510 | 1.750 | 2.202 | 2.686 | 489 | 883 | 1.323 | 1.752 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 2.210 | 1.125 | 371 | 479 | 660 | 838 | 1.054 | 1.342 | 1.773 | 2.294 | 2.902 | 684 | 1.074 | 1.275 | 1.816 |
| c. Dari surat berharga / *From securities* | 27.102 | 30.916 | 11.446 | 14.300 | 17.032 | 19.905 | 22.723 | 25.416 | 28.184 | 31.232 | 34.319 | 3.515 | 6.440 | 9.546 | 12.436 |
| d. Dari Kredit yang diberikan / *From credit* | 226.686 | 232.177 | 83.811 | 104.224 | 125.363 | 145.912 | 165.200 | 187.836 | 203.142 | 223.112 | 248.384 | 29.493 | 50.376 | 72.812 | 94.692 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 225.811 | 232.039 | 83.483 | 103.839 | 124.932 | 145.404 | 164.549 | 187.113 | 202.345 | 222.237 | 247.487 | 29.419 | 50.233 | 72.586 | 94.362 |
| - kepada bank lain / *To other Bank* | 874 | 138 | 327 | 385 | 431 | 508 | 651 | 722 | 797 | 875 | 897 | 74 | 143 | 226 | 329 |
| e. Lainnya / *Others* | 19.276 | 18.354 | 6.620 | 8.221 | 9.831 | 11.527 | 13.368 | 15.318 | 17.230 | 19.305 | 21.811 | 5.313 | 5.953 | 8.210 | 10.533 |
| 2. Beban Bunga / *Interest Expenses* | 113.490 | 84.725 | 30.260 | 35.767 | 41.806 | 47.681 | 53.561 | 60.307 | 67.500 | 75.940 | 88.362 | 20.011 | 27.343 | 36.541 | 45.621 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 285 | 5 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 4.406 | 3.378 | 643 | 923 | 1.424 | 1.791 | 2.062 | 2.418 | 2.892 | 3.298 | 3.699 | 600 | 989 | 1.110 | 1.592 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 76.575 | 51.596 | 14.426 | 18.008 | 21.451 | 25.119 | 28.890 | 32.716 | 36.985 | 42.011 | 47.778 | 5.915 | 11.353 | 17.616 | 23.241 |
| - Giro / *Demand Deposit* | 13.332 | 11.697 | 4.083 | 5.162 | 6.181 | 7.339 | 8.425 | 9.498 | 10.698 | 12.227 | 14.028 | 1.990 | 3.818 | 6.047 | 7.822 |
| - Tabungan / *Saving* | 9.647 | 7.674 | 1.932 | 2.343 | 2.762 | 3.171 | 3.755 | 4.343 | 4.797 | 5.258 | 5.735 | 455 | 918 | 1.480 | 1.949 |
| - Simpanan Berjangka / *Time deposits* | 53.597 | 32.224 | 8.411 | 10.502 | 12.508 | 14.608 | 16.711 | 18.875 | 21.490 | 24.526 | 28.015 | 3.469 | 6.616 | 10.089 | 13.470 |
| d. Surat Berharga / *Securities* | 4.018 | 4.055 | 1.852 | 2.007 | 2.377 | 2.928 | 3.237 | 3.678 | 4.427 | 4.894 | 5.358 | 436 | 839 | 1.281 | 1.838 |
| e. Pinjaman yang diterima / *Loans received* | 6.168 | 4.162 | 1.170 | 1.398 | 1.761 | 2.071 | 2.429 | 2.839 | 3.858 | 4.516 | 8.461 | 2.474 | 1.916 | 2.328 | 2.935 |
| f. Lainnya / *Others* | 18.430 | 17.204 | 12.169 | 13.431 | 14.793 | 15.771 | 16.942 | 18.656 | 19.337 | 21.220 | 23.065 | 10.586 | 12.247 | 14.205 | 16.014 |
| g. Koreksi atas pendapatan bunga / *Corrections* | 3.609 | 4.326 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)** | 163.746 | 199.656 | 72.683 | 92.294 | 112.059 | 131.671 | 150.134 | 171.114 | 184.579 | 202.204 | 221.739 | 19.482 | 37.382 | 56.625 | 75.607 |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and*** | | | | | | | | | | | - | - | - | - | - |
| 1. Pendapatan Operasional Selain Bunga / *Other Operating Income* | 134.785 | 193.775 | 41.365 | 48.391 | 63.163 | 73.526 | 88.506 | 104.394 | 120.984 | 127.343 | 178.085 | 59.110 | 65.480 | 65.789 | 68.303 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 7.199 | 9.800 | 2.878 | 2.639 | 2.887 | 3.110 | 3.416 | 3.574 | 3.710 | 4.019 | 4.394 | 502 | 889 | 1.312 | 1.743 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative* | 18.348 | 35.067 | 9.457 | 9.050 | 13.754 | 14.776 | 16.220 | 19.200 | 24.850 | 23.582 | 62.350 | 47.664 | 42.976 | 33.422 | 27.243 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 38.267 | 42.773 | 14.238 | 19.476 | 23.687 | 27.624 | 31.573 | 36.257 | 39.907 | 43.985 | 48.744 | 3.690 | 7.415 | 11.787 | 15.601 |
| f. Lainnya / Others | 70.970 | 106.135 | 14.792 | 17.227 | 22.835 | 28.016 | 37.297 | 45.364 | 52.517 | 55.758 | 62.597 | 7.253 | 14.200 | 19.267 | 23.716 |
| 2. Beban Operasional Selain Beban Bunga / *Non Interest Expense* | 245.562 | 308.199 | 73.105 | 88.280 | 111.155 | 128.827 | 150.599 | 175.050 | 197.522 | 210.784 | 271.058 | 65.260 | 77.834 | 83.103 | 93.502 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 323 | 282 | 491 | 355 | 313 | 361 | 422 | 504 | 739 | 789 | 708 | 5 | 77 | 59 | 32 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | - | - | 0 | 0 | 0 | 0 | 0 | 80 | 75 | 75 | - | - | - | - | - |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 10.982 | 29.112 | 7.587 | 7.048 | 11.852 | 12.529 | 13.654 | 16.788 | 22.315 | 21.152 | 58.992 | 46.905 | 41.859 | 31.968 | 25.051 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 130.834 | 155.562 | 29.056 | 35.931 | 45.020 | 52.645 | 64.145 | 74.072 | 80.446 | 85.784 | 93.842 | 9.085 | 18.318 | 25.042 | 33.928 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 810 | 743 | 260 | 297 | 414 | 457 | 559 | 625 | 706 | 801 | 866 | 127 | 218 | 266 | 304 |
| g. Lainnya / Others | 102.614 | 122.501 | 35.710 | 44.649 | 53.556 | 62.836 | 71.819 | 82.982 | 93.241 | 102.183 | 116.650 | 9.138 | 17.363 | 25.768 | 34.187 |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | **52.968** | **85.232** | **40.944** | **52.405** | **64.067** | **76.369** | **88.041** | **100.459** | **108.041** | **118.764** | **128.767** | **13.331** | **25.028** | **39.311** | **50.409** |
| **E. Pendapatan non - operasional / *Non Operational Income*** | **846** | **761** | **869*)** | **1.232*)** | **1.763** | **1.481** | **1.837** | **2.534** | **3.279** | **3.639** | **3.603** | **66** | **100** | **156** | **207** |
| **F. Beban non - operasional / *Non Operational Expenses*** | **1.840** | **1.117** | **451** | **670** | **543** | **464** | **594** | **700** | **743** | **818** | **934** | **792** | **832** | **951** | **1.704** |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | **(993)** | **(357)** | **418** | **561** | **1.220** | **1.018** | **1.243** | **1.834** | **2.536** | **2.821** | **2.669** | **(727)** | **(732)** | **(795)** | **(1.497)** |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | **51.975** | **84.875** | **41.362** | **52.967** | **65.287** | **77.387** | **89.284** | **102.292** | **110.577** | **121.585** | **131.436** | **12.605** | **24.295** | **38.516** | **48.911** |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | **19.973** | **36.056** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **59.186** | **-** | **-** | **-** | **-** |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | **19.973** | **36.056** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **59.186** | **-** | **-** | **-** | **-** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | **37.301** | **69.282** | **33.376** | **43.099** | **52.927** | **62.852** | **72.436** | **82.927** | **89.556** | **98.397** | **106.452** | **10.089** | **19.532** | **30.941** | **39.469** |

**Tabel 1.8.a.**
**Laporan Laba / Rugi BPD**
***(Regional Development Banks Income Statements)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*** | | | | | | | | | | | | | | | |
| 1. Pendapatan bunga / *Interest Income* | 101.078 | 100.679 | 32.472 | 40.603 | 48.652 | 57.215 | 64.446 | 73.107 | 81.819 | 91.224 | 101.231 | 10.000 | 18.500 | 28.274 | 37.619 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 1.166 | 1.258 | 539 | 681 | 808 | 894 | 928 | 1.008 | 1.124 | 1.252 | 1.401 | 114 | 196 | 279 | 359 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 1.284 | 741 | 154 | 190 | 230 | 273 | 311 | 380 | 448 | 517 | 592 | 63 | 124 | 203 | 300 |
| c. Dari surat berharga / *From securities* | 6.155 | 6.865 | 2.517 | 3.128 | 3.783 | 4.426 | 4.961 | 5.620 | 6.330 | 7.172 | 7.943 | 736 | 1.447 | 2.202 | 2.941 |
| d. Dari Kredit yang diberikan / *From credit* | 55.543 | 55.898 | 18.545 | 23.128 | 27.744 | 32.577 | 36.371 | 41.294 | 46.219 | 51.134 | 56.577 | 5.384 | 9.490 | 14.557 | 19.477 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 55.377 | 55.764 | 18.498 | 23.068 | 27.670 | 32.487 | 36.268 | 41.172 | 46.070 | 50.964 | 56.370 | 5.346 | 9.416 | 14.443 | 19.325 |
| - kepada bank lain / *To other Bank* | 166 | 134 | 48 | 60 | 74 | 90 | 104 | 122 | 149 | 171 | 207 | 38 | 74 | 113 | 152 |
| e. Lainnya / *Others* | 36.930 | 35.916 | 10.716 | 13.475 | 16.087 | 19.045 | 21.875 | 24.806 | 27.699 | 31.149 | 34.718 | 3.702 | 7.243 | 11.034 | 14.542 |
| 2. Beban Bunga / *Interest Expenses* | 60.267 | 55.587 | 16.377 | 20.639 | 24.672 | 29.034 | 32.900 | 37.224 | 41.669 | 46.739 | 52.458 | 6.199 | 10.932 | 16.621 | 22.027 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 2 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 756 | 413 | 152 | 189 | 220 | 259 | 303 | 353 | 403 | 452 | 532 | 89 | 163 | 259 | 337 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 21.595 | 18.684 | 5.345 | 6.716 | 8.044 | 9.377 | 10.329 | 11.601 | 13.026 | 14.613 | 16.360 | 1.829 | 3.494 | 5.298 | 7.036 |
| - Giro / *Demand Deposit* | 2.764 | 2.583 | 880 | 1.098 | 1.322 | 1.547 | 1.683 | 1.890 | 2.134 | 2.396 | 2.620 | 215 | 416 | 624 | 839 |
| - Tabungan / *Saving* | 2.325 | 1.982 | 595 | 748 | 898 | 1.054 | 1.178 | 1.327 | 1.478 | 1.628 | 1.828 | 163 | 306 | 455 | 607 |
| - Simpanan Berjangka / *Time deposits* | 16.506 | 14.119 | 3.870 | 4.869 | 5.824 | 6.777 | 7.468 | 8.384 | 9.413 | 10.589 | 11.912 | 1.452 | 2.771 | 4.219 | 5.590 |
| d. Surat Berharga / *Securities* | 1.147 | 1.074 | 320 | 400 | 483 | 566 | 648 | 728 | 815 | 900 | 976 | 75 | 146 | 220 | 292 |
| e. Pinjaman yang diterima / *Loans received* | 913 | 870 | 261 | 331 | 403 | 473 | 544 | 620 | 716 | 813 | 913 | 106 | 204 | 313 | 420 |
| f. Lainnya / *Others* | 35.778 | 34.463 | 10.299 | 13.003 | 15.523 | 18.357 | 21.077 | 23.923 | 26.708 | 29.962 | 33.676 | 4.100 | 6.924 | 10.531 | 13.942 |
| g. Koreksi atas pendapatan bunga / *Corrections* | 76 | 84 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)** | 40.811 | 45.091 | 16.095 | 19.964 | 23.980 | 28.181 | 31.546 | 35.883 | 40.150 | 44.486 | 48.774 | 3.800 | 7.568 | 11.653 | 15.592 |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and*** | | | | | | | | | | | | | - | - | - |
| 1. Pendapatan Operasional Selain Bunga / *Other Operating Income* | 12.166 | 13.851 | 3.624 | 4.285 | 5.658 | 6.487 | 7.432 | 8.392 | 9.156 | 10.080 | 11.388 | 1.270 | 2.050 | 3.081 | 3.832 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 900 | 699 | 132 | 154 | 178 | 227 | 253 | 252 | 302 | 414 | 437 | 72 | 73 | 110 | 131 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit* | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | - | - | 2 | 2 | 5 | 3 | 3 | 2 | 2 | 2 | 3 | 1 | 0 | 1 | 1 |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 843 | 1.658 | 788 | 916 | 1.089 | 1.207 | 1.393 | 1.556 | 1.678 | 1.778 | 2.017 | 338 | 467 | 783 | 896 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 2.920 | 3.540 | 1.336 | 1.664 | 2.036 | 2.416 | 2.801 | 3.176 | 3.549 | 3.942 | 4.416 | 354 | 737 | 1.135 | 1.523 |
| f. Lainnya / Others | 7.502 | 7.954 | 1.366 | 1.548 | 2.351 | 2.634 | 2.982 | 3.405 | 3.625 | 3.944 | 4.517 | 505 | 773 | 1.052 | 1.281 |
| 2. Beban Operasional Selain Beban Bunga / *Non Interest Expense* | 37.977 | 42.382 | 13.431 | 16.457 | 20.030 | 23.537 | 26.510 | 29.938 | 33.502 | 37.302 | 41.341 | 3.345 | 6.690 | 10.350 | 13.897 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 108 | 29 | 95 | 80 | 81 | 74 | 74 | 84 | 151 | 201 | 211 | 3 | 15 | 8 | 9 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit* | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 757 | 1.539 | 730 | 857 | 1.022 | 1.134 | 1.312 | 1.485 | 1.605 | 1.708 | 1.940 | 324 | 452 | 757 | 865 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 9.569 | 11.084 | 2.431 | 2.892 | 3.726 | 4.343 | 4.878 | 5.449 | 5.963 | 6.616 | 6.834 | 801 | 1.405 | 2.007 | 2.640 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 62 | 104 | 23 | 29 | 35 | 41 | 53 | 61 | 71 | 80 | 93 | 6 | 12 | 19 | 26 |
| g. Lainnya / Others | 27.480 | 29.626 | 10.152 | 12.600 | 15.167 | 17.944 | **20.193** | **22.859** | **25.712** | **28.697** | **32.264** | **2.212** | **4.806** | **7.559** | **10.357** |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | **15.001** | **16.560** | **6.287** | **7.792** | **9.609** | **11.131** | **12.468** | **14.336** | **15.804** | **17.263** | **18.821** | **1.726** | **2.928** | **4.384** | **5.527** |
| **E. Pendapatan non - operasional / *Non Operational Income*** | **5.200** | **5.772** | **2.210** | **2.742** | **3.329** | **3.890** | **4.515** | **5.110** | **5.712** | **6.396** | **7.224** | **761** | **1.437** | **2.319** | **3.145** |
| **F. Beban non - operasional / *Non Operational Expenses*** | **5.164** | **5.835** | **2.362** | **2.920** | **3.514** | **4.124** | **4.688** | **5.285** | **5.928** | **6.633** | **7.428** | **802** | **1.482** | **2.375** | **3.263** |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | **36** | **(63)** | **(151)** | **(178)** | **(185)** | **(234)** | **(173)** | **(176)** | **(216)** | **(237)** | **(204)** | **(41)** | **(45)** | **(56)** | **(118)** |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | **15.037** | **16.497** | **6.136** | **7.614** | **9.424** | **10.896** | **12.295** | **14.161** | **15.588** | **17.027** | **18.617** | **1.685** | **2.883** | **4.328** | **5.409** |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | **4.242** | **4.207** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **4.055** | **-** | **-** | **-** | **-** |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | **4.076** | **4.031** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **4.055** | **-** | **-** | **-** | **-** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | **13.002** | **13.776** | **5.087** | **6.322** | **7.798** | **9.012** | **10.127** | **11.652** | **13.970** | **15.300** | **15.300** | **1.442** | **2.324** | **3.467** | **4.312** |

**Tabel 1.9.a.**
**Laporan Laba / Rugi Bank Swasta Nasional**
***(Domestic Private Banks Income Statements)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*** | | | | | | | | | | | | | | | |
| 1. Pendapatan bunga / *Interest Income* | 397.993 | 377.151 | 118.383 | 149.201 | 180.186 | 212.150 | 244.954 | 277.592 | 311.889 | 346.602 | 384.484 | 37.619 | 73.409 | 112.270 | 150.515 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 4.546 | 5.568 | 2.454 | 3.145 | 3.849 | 4.442 | 5.005 | 5.533 | 6.100 | 6.901 | 7.891 | 1.061 | 2.003 | 3.093 | 4.144 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 1.529 | 663 | 239 | 308 | 380 | 453 | 566 | 712 | 872 | 1.015 | 1.203 | 184 | 377 | 604 | 834 |
| c. Dari surat berharga / *From securities* | 38.774 | 46.339 | 14.991 | 18.839 | 22.666 | 26.725 | 30.977 | 34.992 | 39.408 | 43.961 | 48.547 | 4.797 | 9.294 | 14.118 | 18.908 |
| d. Dari Kredit yang diberikan / *From credit* | 213.903 | 192.555 | 64.678 | 81.605 | 98.574 | 116.287 | 134.074 | 152.254 | 171.071 | 190.053 | 210.081 | 19.983 | 39.018 | 59.730 | 80.030 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 211.020 | 190.212 | 64.070 | 80.835 | 97.645 | 115.191 | 132.809 | 150.825 | 169.453 | 188.240 | 208.048 | 19.744 | 38.556 | 59.003 | 79.056 |
| - kepada bank lain / *To other Bank* | 2.883 | 2.343 | 608 | 770 | 929 | 1.097 | 1.265 | 1.429 | 1.618 | 1.813 | 2.033 | 239 | 463 | 727 | 973 |
| e. Lainnya / *Others* | 139.241 | 132.025 | 36.022 | 45.303 | 54.716 | 64.243 | 74.331 | 84.100 | 94.438 | 104.672 | 116.763 | 11.593 | 22.716 | 34.725 | 46.600 |
| 2. Beban Bunga / *Interest Expenses* | 233.876 | 199.964 | 55.241 | 69.529 | 83.853 | 98.558 | 113.752 | 128.663 | 144.545 | 160.800 | 179.344 | 18.550 | 36.284 | 56.059 | 75.783 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 82 | 140 | 71 | 104 | 138 | 176 | 214 | 256 | 304 | 352 | 401 | 43 | 75 | 111 | 145 |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 2.178 | 1.658 | 503 | 651 | 807 | 974 | 1.157 | 1.369 | 1.630 | 1.920 | 2.236 | 314 | 602 | 935 | 1.283 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 89.387 | 68.493 | 19.990 | 24.995 | 29.891 | 34.980 | 40.128 | 45.161 | 50.668 | 56.498 | 63.020 | 7.011 | 13.640 | 21.517 | 29.236 |
| - Giro / *Demand Deposit* | 10.017 | 9.004 | 3.031 | 3.834 | 4.644 | 5.475 | 6.358 | 7.199 | 8.103 | 9.042 | 10.082 | 999 | 1.922 | 3.044 | 4.174 |
| - Tabungan / *Saving* | 9.595 | 7.408 | 2.472 | 3.120 | 3.770 | 4.406 | 5.019 | 5.641 | 6.306 | 6.986 | 7.688 | 704 | 1.390 | 2.226 | 3.023 |
| - Simpanan Berjangka / *Time deposits* | 69.775 | 52.082 | 14.487 | 18.041 | 21.477 | 25.099 | 28.750 | 32.321 | 36.258 | 40.471 | 45.250 | 5.308 | 10.328 | 16.247 | 22.039 |
| d. Surat Berharga / *Securities* | 5.771 | 4.665 | 1.222 | 1.582 | 1.904 | 2.220 | 2.526 | 2.849 | 3.135 | 3.567 | 3.802 | 301 | 624 | 943 | 1.253 |
| e. Pinjaman yang diterima / *Loans received* | 3.138 | 1.824 | 566 | 753 | 985 | 1.268 | 1.592 | 2.019 | 2.545 | 3.075 | 3.699 | 658 | 1.209 | 1.856 | 2.461 |
| f. Lainnya / *Others* | 133.033 | 123.078 | 32.888 | 41.445 | 50.129 | 58.940 | 68.135 | 77.009 | 86.264 | 95.389 | 106.187 | 10.222 | 20.132 | 30.697 | 41.405 |
| g. Koreksi atas pendapatan bunga / *Corrections* | 287 | 105 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)** | 164.117 | 177.187 | 63.143 | 79.672 | 96.333 | 113.592 | 131.201 | 148.928 | 167.344 | 185.802 | 205.140 | 19.069 | 37.125 | 56.211 | 74.732 |
| **C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and*** | | | | | | | | | | | | - | - | - | - |
| 1. Pendapatan Operasional Selain Bunga / *Other Operating Income* | 119.025 | 108.316 | 39.056 | 45.429 | 55.330 | 62.149 | 69.888 | 82.590 | 92.905 | 102.335 | 109.630 | 17.950 | 22.395 | 31.942 | 42.949 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 11.873 | 8.731 | 1.875 | 2.050 | 2.386 | 2.648 | 3.042 | 3.030 | 3.140 | 3.834 | 4.575 | 1.057 | 1.344 | 1.767 | 2.272 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit* | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | 23 | 36 | 36 | 40 | 45 | 62 | 87 | 90 | 111 | 128 | 152 | 44 | 84 | 149 | 190 |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 50.141 | 33.979 | 10.031 | 11.791 | 15.519 | 17.500 | 19.610 | 25.636 | 31.013 | 34.493 | 35.421 | 7.548 | 8.007 | 11.400 | 15.645 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 32.382 | 37.660 | 13.361 | 16.518 | 20.132 | 23.676 | 26.932 | 30.336 | 33.562 | 37.689 | 41.178 | 3.309 | 6.394 | 9.852 | 14.406 |
| f. Lainnya / Others | 24.605 | 27.910 | 13.753*) | 15.030 | 17.247 | 18.264 | 20.218 | 23.497 | 25.079 | 26.192 | 28.304 | 5.992 | 6.566 | 8.774 | 10.436 |
| 2. Beban Operasional Selain Beban Bunga / *Non Interest Expense* | 224.577 | 217.163 | 74.409 | 90.225 | 111.158 | 123.975 | 141.213 | 163.192 | 182.974 | 201.627 | 221.574 | 25.128 | 39.853 | 59.346 | 78.160 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities | 544 | 1.239 | 810 | 760 | 903 | 812 | 764 | 1.234 | 1.343 | 944 | 900 | 99 | 351 | 271 | 244 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit* | 52 | 109 | 82 | 621 | 621 | 620 | 620 | 620 | 620 | 620 | 632 | - | 196 | 197 | 197 |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | 68 | 11 | 14 | 17 | 19 | 21 | 30 | 39 | 18 | 17 | 15 | 0 | 0 | 6 | 7 |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction* | 42.138 | 26.706 | 9.004 | 10.379 | 14.320 | 15.653 | 17.086 | 22.709 | 27.569 | 30.218 | 30.547 | 6.991 | 7.364 | 10.005 | 13.912 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 75.389 | 79.475 | 26.769 | 30.699 | 37.550 | 40.111 | 45.688 | 51.387 | 55.956 | 61.623 | 68.952 | 8.114 | 11.675 | 17.810 | 22.476 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 2.949 | 2.886 | 1.130 | 1.482 | 1.771 | 2.044 | 2.318 | 2.594 | 2.860 | 3.192 | **3.558** | **302** | **567** | **877** | **1.154** |
| g. Lainnya / Others | 103.437 | 106.737 | 36.599 | 46.267 | 55.974 | 64.714 | **74.707** | **84.610** | **94.609** | **105.012** | **116.970** | **9.621** | **19.699** | **30.180** | **40.169** |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | **58.565** | **68.340** | **27.790** | **34.876** | **40.504** | **51.766** | **59.877** | **68.326** | **77.276** | **86.510** | **93.196** | **11.890** | **19.667** | **28.807** | **39.522** |
| **E. Pendapatan non - operasional / *Non Operational Income*** | **19.459** | **12.749** | **6.885** | **8.767** | **12.387** | **13.598** | **15.788** | **18.908** | **21.733** | **24.181** | **26.911** | **4.785** | **7.487** | **10.738** | **14.398** |
| **F. Beban non - operasional / *Non Operational Expenses*** | **17.017** | **13.449** | **5.844** | **7.665** | **10.382** | **11.837** | **13.677** | **16.661** | **19.536** | **22.643** | **25.712** | **4.806** | **6.958** | **10.574** | **14.052** |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | **2.443** | **(700)** | **1.041** | **1.103** | **2.005** | **1.761** | **2.111** | **2.247** | **2.197** | **1.538** | **1.199** | **(20)** | **529** | **163** | **346** |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | **61.008** | **67.754** | **28.831** | **35.978** | **42.509** | **53.528** | **61.987** | **70.573** | **79.473** | **88.048** | **94.395** | **11.870** | **20.196** | **28.970** | **39.867** |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | **43.405** | **49.855** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **62.773** | **-** | **-** | **-** | **-** |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | **43.405** | **49.855** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **62.762** | **-** | **-** | **-** | **-** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | **46.927** | **53.222** | **22.826** | **28.474** | **34.471** | **42.477** | **49.207** | **55.872** | **63.001** | **70.154** | **74.206** | **9.515** | **16.141** | **23.208** | **32.018** |

**Tabel 1.10.a.**
**Laporan Laba / Rugi Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri**
***(Branch Offices of Foreign Banks Income Statements)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr*) | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*** | | | | | | | | | | | | | | | |
| 1. Pendapatan bunga / *Interest Income* | 17.785 | 11.691 | 3.887 | 4.971 | 6.102 | 7.312 | 8.663 | 10.096 | 11.804 | 13.598 | 15.641 | 2.187 | 4.225 | 6.474 | 8.409 |
| a. Dari Bank Indonesia / *From Bank Indonesia Placement* | 1.227 | 1.106 | 343 | 462 | 600 | 729 | 882 | 1.078 | 1.292 | 1.589 | 1.925 | 331 | 650 | 1.001 | 1.328 |
| b. Dari Penempatan pada bank lain / *From interbank placement* | 369 | 161 | 33 | 58 | 93 | 147 | 233 | 337 | 452 | 571 | 713 | 170 | 352 | 531 | 696 |
| c. Dari surat berharga / *From securities* | 3.599 | 3.224 | 1.183 | 1.481 | 1.740 | 1.998 | 2.293 | 2.578 | 2.952 | 3.330 | 3.774 | 532 | 1.026 | 1.573 | 2.127 |
| d. Dari Kredit yang diberikan / *From credit* | 12.163 | 6.957 | 2.193 | 2.795 | 3.451 | 4.155 | 4.887 | 5.632 | 6.523 | 7.438 | 8.426 | 1.014 | 1.948 | 2.992 | 4.014 |
| - kepada pihak ketiga bukan bank / *To Third Party non Bank* | 11.874 | 6.929 | 2.185 | 2.780 | 3.420 | 4.119 | 4.838 | 5.567 | 6.441 | 7.335 | 8.297 | 985 | 1.894 | 2.918 | 3.916 |
| - kepada bank lain / *To other Bank* | 289 | 28 | 9 | 15 | 31 | 37 | 50 | 64 | 82 | 103 | 130 | 29 | 54 | 74 | 98 |
| e. Lainnya / *Others* | 427 | 243 | 135 | 176 | 217 | 283 | 368 | 471 | 585 | 671 | 802 | 140 | 250 | 378 | 245 |
| 2. Beban Bunga / *Interest Expenses* | 4.557 | 2.422 | 798 | 1.014 | 1.246 | 1.509 | 1.937 | 2.165 | 2.580 | 2.960 | 3.446 | 547 | 1.071 | 1.617 | 2.022 |
| a. Kepada Bank Indonesia / *Bank Indonesia Liabilites* | 0 | 0 | 0 | 1 | 1 | 8 | 26 | 50 | 73 | 65 | 82 | 17 | 31 | 42 | 59 |
| b. Kewajiban pada Bank lain / *Interbank Liabilities* | 745 | 168 | 58 | 77 | 96 | 123 | 156 | 196 | 247 | 303 | 366 | 79 | 147 | 201 | 257 |
| c. Kepada pihak ketiga bukan Bank / *Third Party non Bank* | 3.101 | 2.071 | 612 | 776 | 940 | 1.118 | 1.323 | 1.561 | 1.842 | 2.136 | 2.470 | 365 | 725 | 1.121 | 1.491 |
| - Giro / *Demand Deposit* | 1.079 | 877 | 273 | 349 | 423 | 506 | 589 | 671 | 768 | 879 | 1.011 | 136 | 257 | 398 | 538 |
| - Tabungan / *Saving* | 88 | 117 | 67 | 85 | 102 | 120 | 142 | 166 | 192 | 217 | 240 | 20 | 28 | 39 | 52 |
| - Simpanan Berjangka / *Time deposits* | 1.934 | 1.077 | 272 | 341 | 415 | 493 | 592 | 724 | 882 | 1.041 | 1.219 | 209 | 440 | 684 | 901 |
| d. Surat Berharga / *Securities* | 25 | 3 | 55 | 71 | 98 | 112 | 123 | 133 | 143 | 149 | 161 | 20 | 39 | 60 | 79 |
| e. Pinjaman yang diterima / *Loans received* | 122 | 52 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 4 | 2 | 3 | 6 | 8 |
| f. Lainnya / *Others* | 563 | 128 | 72 | 89 | 109 | 146 | 185 | 224 | 273 | 305 | 363 | 64 | 126 | 187 | 128 |
| g. Koreksi atas pendapatan bunga / *Corrections* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)** | 13.228 | 9.269 | 3.090 | 3.958 | 4.856 | 5.803 | 6.727 | 7.931 | 9.224 | 10.638 | 12.194 | 1.640 | 3.154 | 4.858 | 6.387 |
| **C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*** | | | | | | | | | | | | | - | - | - |
| 1. Pendapatan Operasional Selain Bunga / *Other Operating Income* | 141.646 | 144.078 | 66.739 | 75.232 | 109.320 | 122.861 | 128.330 | 159.131 | 181.554 | 204.438 | 223.895 | 45.982 | 58.073 | 72.433 | 93.459 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities* | 2.370 | 1.218 | 551 | 524*) | 623 | 727 | 865 | 869 | 875 | 1.012 | 1.002 | 145 | 123 | 154 | 267 |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit* | - | - | - | - | 2 | - | - | - | - | - | - | - | - | - | - |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets* | 215 | 24 | 113 | 114 | 114 | 199 | 214 | 154 | 56 | 106 | 121 | 103 | 148 | 154 | 219 |
| d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction* | 134.591 | 137.961 | 64.840 | 73.115 | 106.783 | 119.773 | 124.845 | 155.344 | 177.506 | 199.979 | 218.981 | 45.351 | 56.920 | 70.852 | 91.396 |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions* | 3.432 | 3.262 | 1.024 | 1.246 | 1.564 | 1.831 | 2.078 | 2.376 | 2.660 | 2.896 | 3.178 | 243 | 511 | 760 | 1.021 |
| f. Lainnya / Others | 1.038 | 1.613 | 210 | 233 | 234 | 330 | 329 | 387 | 457 | 444 | 613 | 140 | 370 | 512 | 556 |
| 2. Beban Operasional Selain Beban Bunga / *Non Interest Expense* | 144.575 | 149.127 | 68.516 | 77.409 | 112.159 | 126.333 | 131.744 | 165.058 | 185.157 | 208.708 | 228.923 | 46.432 | 58.558 | 73.611 | 94.939 |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / *Decrease in fair value and losses form sale of securities* | 621 | 532 | 217 | 355 | 433 | 450 | 451 | 476 | 523 | 536 | 521 | 105 | 158 | 221 | 328 |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit* | 118 | 345 | - | - | - | | - | - | - | - | - | - | - | - | - |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets* | 117 | 166 | 93 | 148 | 165 | 143 | 143 | 143 | 143 | 143 | 143 | - | 19 | 38 | 57 |
| d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative* | 129.238 | 134.428 | 64.006 | 71.861 | 105.494 | 118.650 | 123.170 | 155.417 | 174.426 | 196.720 | 215.691 | 45.367 | 56.354 | 70.123 | 90.274 |
| e. Penyusutan/Amortisasi / *Depreciation/Amortizations* | 4.421 | 3.789 | 933 | 980 | 1.112 | 1.185 | 1.271 | 1.444 | 1.703 | 1.727 | 2.070 | 124 | 230 | 463 | 619 |
| f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions* | 686 | 670 | 221 | 271 | 336 | 403 | 462 | 595 | 579 | 655 | 679 | 60 | 173 | 273 | 353 |
| g. Lainnya / Others | 9.374 | 9.196 | 3.046 | 3.794 | 4.621 | 5.501 | 6.246 | 6.982 | 7.782 | 8.927 | 9.819 | 777 | 1.624 | 2.494 | 3.309 |
| **D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)** | **10.299** | **4.220** | **1.312** | **1.780** | **2.017** | **2.331** | **3.313** | **2.003** | **5.620** | **6.368** | **7.166** | **1.190** | **2.669** | **3.680** | **4.906** |
| **E. Pendapatan non - operasional / *Non Operational Income*** | **1.325** | **934** | **278** | **388** | **779** | **1.370** | **1.354** | **3.315** | **630** | **847** | **893** | **673** | **467** | **1.219** | **862** |
| **F. Beban non - operasional / *Non Operational Expenses*** | **28** | **10** | **31** | **19*)** | **48** | **4** | **4** | **5** | **179** | **248** | **7** | **484** | **419** | **917** | **636** |
| **G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)** | **1.297** | **925** | **246** | **369** | **731** | **1.367** | **1.350** | **3.310** | **450** | **600** | **886** | **189** | **48** | **302** | **226** |
| **H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*** | **11.596** | **5.145** | **1.559** | **2.149** | **2.748** | **3.698** | **4.663** | **5.314** | **6.071** | **6.967** | **8.051** | **1.379** | **2.717** | **3.982** | **5.133** |
| **I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*** | **(89)** | **(257)** | **(88)** | **(114)** | **(137)** | **(156)** | **(185)** | **(185)** | **(209)** | **(236)** | **(289)** | **(33)** | **(61)** | **(99)** | **(137)** |
| **J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*** | **365** | **(356)** | **(88)** | **(114)** | **(137)** | **(156)** | **(185)** | **(185)** | **(209)** | **(236)** | **(289)** | **(33)** | **(61)** | **(99)** | **(137)** |
| **K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*** | **7.488** | **3.926** | **1.087** | **1.618** | **2.008** | **2.838** | **3.027** | **4.005** | **4.598** | **5.059** | **5.858** | **1.019** | **2.074** | **3.034** | **3.921** |

**Tabel 1.11.a.**
**Rekening Administratif Bank Umum**
***( Commercial Banks Off-Balance Sheet)***
**Miliar Rp *(Billion Rp )***

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **1.037.780** | **1.213.629** | **1.264.022** | **1.278.882** | **1.338.665** | **1.370.719** | **1.312.978** | **1.472.583** | **1.498.355** | **1.525.035** | **1.447.440** | **1.472.252** | **1.491.455** | **1.516.741** | **1.455.567** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | 42.308 | 41.525 | 40.509 | 36.278 | 36.745 | 37.248 | 37.296 | 36.038 | 36.159 | 37.903 | 32.934 | 40.139 | 41.034 | 42.487 | 43.110 |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)* | 987.245 | 1.163.491 | 1.214.361 | 1.231.786 | 1.290.252 | 1.322.022 | 1.264.639 | 1.426.347 | 1.452.347 | 1.473.777 | 1.405.654 | 1.409.018 | 1.434.970 | 1.460.835 | 1.400.971 |
| - Lainnya / *Others* | 8.227 | 8.613 | 9.152 | 10.817 | 11.668 | 11.449 | 11.043 | 10.198 | 9.849 | 13.355 | 8.851 | 23.095 | 15.452 | 13.419 | 11.485 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **2.820.197** | **3.113.244** | **3.122.505** | **3.088.860** | **3.117.796** | **3.215.608** | **3.135.630** | **3.298.091** | **3.330.867** | **3.363.716** | **3.664.205** | **3.453.149** | **3.496.292** | **3.503.654** | **3.503.748** |
| - Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan facilities to debtors* | 1.643.288 | 1.705.175 | 1.698.419 | 1.697.841 | 1.690.677 | 1.765.023 | 1.771.384 | 1.790.929 | 1.813.451 | 1.848.402 | 2.142.859 | 1.924.267 | 1.951.645 | 1.933.400 | 1.926.261 |
| - *Committed* | 405.603 | 429.072 | 432.338 | 446.070 | 441.944 | 456.681 | 457.886 | 462.500 | 467.435 | 473.255 | 479.975 | 513.216 | 525.977 | 532.511 | 536.692 |
| - *Uncommitted* | 1.237.685 | 1.276.104 | 1.266.081 | 1.251.771 | 1.248.734 | 1.308.342 | 1.313.498 | 1.328.429 | 1.346.016 | 1.375.148 | 1.662.883 | 1.411.051 | 1.425.668 | 1.400.889 | 1.389.569 |
| - Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan facilities to other banks* | 19.402 | 24.251 | 16.032 | 17.029 | 16.052 | 16.833 | 18.335 | 23.760 | 20.767 | 19.079 | 17.762 | 18.420 | 18.446 | 17.239 | 17.575 |
| - *Committed* | 4.843 | 3.874 | 2.788 | 2.488 | 1.942 | 1.799 | 3.446 | 5.990 | 5.594 | 4.866 | 2.897 | 2.866 | 2.871 | 3.298 | 3.399 |
| - *Uncommitted* | 14.559 | 20.377 | 13.244 | 14.542 | 14.110 | 15.034 | 14.889 | 17.771 | 15.173 | 14.213 | 14.865 | 15.554 | 15.575 | 13.941 | 14.176 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 68.511 | 85.063 | 107.870 | 97.117 | 99.554 | 96.578 | 98.032 | 90.151 | 97.507 | 91.893 | 101.522 | 88.493 | 91.480 | 83.000 | 84.426 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 1.080.952 | 1.285.893 | 1.285.357 | 1.257.858 | 1.293.841 | 1.316.564 | 1.230.846 | 1.377.629 | 1.382.511 | 1.384.765 | 1.388.554 | 1.404.531 | 1.416.621 | 1.452.767 | 1.459.777 |
| - Lainnya / *Others* | 8.044 | 12.862 | 14.828 | 19.014 | 17.672 | 20.610 | 17.034 | 15.620 | 16.632 | 19.577 | 13.509 | 17.439 | 18.099 | 17.249 | 15.708 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **275.006** | **269.045** | **239.266** | **237.875** | **247.747** | **254.082** | **257.558** | **262.014** | **271.042** | **272.191** | **273.728** | **267.076** | **273.224** | **261.771** | **262.738** |
| - Garansi yang diterima / *Received guarantees* | 222.265 | 204.276 | 217.800 | 217.246 | 226.760 | 230.479 | 234.477 | 238.347 | 247.756 | 247.083 | 249.893 | 243.029 | 248.145 | 237.013 | 237.745 |
| - Pendapatan bunga dalam penyelesaian / *Accrued interest* | 44.416 | 53.711 | 1.119 | 974 | 1.149 | 1.144 | 1.563 | 1.749 | 1.978 | 2.179 | 1.811 | 1.866 | 1.926 | 1.909 | 2.004 |
| - Lainnya / *Others* | 8.325 | 11.058 | 20.347 | 19.655 | 19.838 | 22.460 | 21.519 | 21.918 | 21.308 | 22.928 | 22.024 | 22.180 | 23.154 | 22.850 | 22.989 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **341.684** | **348.030** | **293.725** | **289.015** | **292.648** | **298.726** | **305.033**[r] | **315.392** | **311.513** | **320.311** | **388.567** | **351.150** | **381.873** | **366.647** | **359.228** |
| - Garansi yang diberikan / *Issued guarantees* | 338.920 | 345.453 | 291.016 | 286.372 | 289.955 | 295.911 | 301.655 | 311.776 | 307.694 | 316.316 | 384.200 | 346.412 | 377.065 | 361.640 | 354.289 |
| - Lainnya / *Others* | 2.764 | 2.576 | 2.710 | 2.643 | 2.692 | 2.815 | 3.378[r] | 3.616 | 3.819 | 3.995 | 4.367 | 4.738 | 4.808 | 5.006 | 4.939 |
| **Lainnya / *Others*** | **566.622** | **696.230** | **528.349** | **528.905** | **541.983** | **545.090** | **548.722** | **556.000** | **563.122** | **570.201** | **578.345** | **562.657** | **559.746** | **525.585** | **532.376** |
| - Penerusan Kredit / *Channelling* | 12.966 | 11.477 | 9.449 | 9.421 | 8.453 | 8.451 | 7.709 | 7.378 | 7.170 | 7.125 | 7.342 | 7.321 | 7.422 | 7.420 | 7.402 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 500.846 | 627.791 | 518.235 | 518.815 | 532.849 | 535.957 | 540.325 | 547.917 | 555.232 | 562.347 | 570.265 | 554.598 | 551.576 | 517.413 | 524.221 |
| Kredit yang diberikan / *Credit disbursed* | 490.473 | 548.614 | 511.519 | 512.075 | 525.368 | 528.516 | 532.784 | 540.351 | 547.645 | 554.743 | 562.649 | 547.209 | 544.176 | 510.026 | 516.853 |
| Lainnya / *Others* | 10.373 | 79.177 | 6.716 | 6.740 | 7.482 | 7.441 | 7.541 | 7.566 | 7.587 | 7.604 | 7.616 | 7.389 | 7.400 | 7.387 | 7.368 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 52.809 | 56.962 | 665 | 669 | 680 | 683 | 687 | 705 | 721 | 730 | 739 | 738 | 748 | 753 | 753 |
| Kredit yang diberikan / *Credit disbursed* | 45.429 | 49.558 | 665 | 669 | 680 | 683 | 687 | 705 | 721 | 730 | 739 | 738 | 748 | 753 | 753 |
| Lainnya / *Others* | 7.380 | 7.404 | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.12.a.**
**Rekening Administratif Bank Persero**
***(State Owned Banks Off-Balance Sheet)***
**Miliar Rp (*Billion Rp*)**

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **212.808** | **272.165** | **270.129** | **264.347** | **301.440** | **267.456** | **258.546** | **297.978** | **295.564** | **312.480** | **330.578** | **316.520** | **298.106** | **313.179** | **309.168** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding* | 212.512 | 271.748 | 270.129 | 264.347 | 301.440 | 267.363 | 258.465 | 297.896 | 295.479 | 312.395 | 330.493 | 316.439 | 298.024 | 313.097 | 309.088 |
| - Lainnya / *Others* | 296 | 418 | - | - | - | 93 | 81 | 83 | 85 | 85 | 85 | 81 | 83 | 81 | 80 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **653.065** | **753.808** | **762.809** | **735.046** | **748.598** | **739.470** | **754.257** | **776.065** | **787.906** | **778.602** | **1.057.299** | **765.540** | **761.271** | **787.713** | **797.579** |
| - Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan* | 350.189 | 377.531 | 386.287 | 383.331 | 338.176 | 360.697 | 376.700 | 355.889 | 353.652 | 344.577 | 610.521 | 357.461 | 371.329 | 372.559 | 381.578 |
| - *Committed* | 40.703 | 60.069 | 57.223 | 58.058 | 58.530 | 59.715 | 59.743 | 51.118 | 54.016 | 50.850 | 48.810 | 49.382 | 54.836 | 59.091 | 66.339 |
| - *Uncommitted* | 309.486 | 317.462 | 329.064 | 325.272 | 279.646 | 300.981 | 316.957 | 304.771 | 299.637 | 293.726 | 561.712 | 308.079 | 316.494 | 313.468 | 315.239 |
| - Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan* | 4.251 | 3.379 | 540*) | 543 | 531 | 540 | 535 | 543 | 714 | 691 | 702 | 698 | 696 | 693 | 690 |
| - *Committed* | 2.231 | 785 | 506 | 500 | 500 | 500 | 500 | 503 | 501 | 500 | 508 | 504 | 507 | 506 | 553 |
| - *Uncommitted* | 2.020 | 2.594 | 34*) | 43 | 31 | 40 | 35 | 41 | 214 | 191 | 193 | 195 | 189 | 187 | 137 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 34.576 | 38.007 | 54.150 | 49.925 | 51.497 | 50.248 | 57.365 | 47.282 | 55.629 | 50.280 | 58.082 | 47.414 | 47.911 | 43.162 | 41.922 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 264.037 | 334.878 | 321.818 | 301.235 | 358.381 | 327.880 | 319.564 | 372.254 | 377.813 | 382.955 | 387.896 | 359.872 | 341.239 | 371.205 | 373.296 |
| - Lainnya / Others | 12 | 13 | 13 | 13 | 13 | 105 | 94 | 96 | 98 | 99 | 98 | 95 | 96 | 95 | 93 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **84.460** | **89.772** | **67.548** | **64.323** | **66.207** | **69.613** | **69.331** | **70.961** | **72.473** | **74.897** | **76.846** | **74.847** | **76.506** | **75.733** | **75.179** |
| - Garansi yang diterima / *Received guarantees* | 51.866 | 48.934 | 59.069 | 56.990 | 57.896 | 60.682 | 60.253 | 61.856 | 63.149 | 65.405 | 67.206 | 65.046 | 66.562 | 65.654 | 64.923 |
| - Pendapatan bunga dalam penyelesaian / *Accrued interest* | 26.379 | 33.095 | 154 | -*) | 157 | 157 | 161 | 157 | 166 | 169 | 175 | 175 | 178 | 182 | 187 |
| - Lainnya / *Others* | 6.215 | 7.742 | 8.325 | 7.334 | 8.155 | 8.773 | 8.917 | 8.948 | 9.158 | 9.322 | 9.465 | 9.627 | 9.767 | 9.897 | 10.070 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **218.809** | **233.977** | **184.001** | **181.212** | **182.336** | **186.257** | **190.208** | **191.655** | **186.054** | **195.297** | **266.790** | **237.336** | **265.037** | **249.758** | **242.330** |
| - Garansi yang diberikan / *Issued guarantees* | 217.325 | 232.373 | 182.415 | 179.619 | 180.730 | 184.574 | 188.424 | 189.660 | 183.846 | 192.876 | 264.067 | 234.458 | 262.031 | 246.563 | 238.973 |
| - Lainnya / *Others* | 1.484 | 1.604 | 1.585 | 1.592 | 1.606 | 1.683 | 1.783 | 1.995 | 2.208 | 2.421 | 2.723 | 2.878 | 3.006 | 3.196 | 3.356 |
| **Lainnya / *Others*** | **284.230** | **381.308** | **302.510** | **304.967** | **312.300** | **315.951** | **318.377** | **324.865** | **329.720** | **335.086** | **337.573** | **330.359** | **331.865** | **296.449** | **301.820** |
| - Penerusan Kredit / *Channelling* | 4.488 | 4.349 | 4.297 | 4.296 | 4.295 | 4.293 | 4.287 | 4.760 | 4.736 | 4.705 | 4.926 | 4.906 | 5.026 | 5.024 | 5.008 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 279.604 | 376.821 | 298.214 | 300.671 | 308.005 | 311.658 | 314.091 | 320.105 | 324.985 | 330.381 | 332.646 | 325.453 | 326.839 | 291.425 | 296.812 |
| Kredit yang diberikan / *Credit disbursed* | 276.873 | 306.652 | 295.451 | 297.905 | 304.513 | 308.169 | 310.605 | 316.613 | 321.485 | 326.872 | 329.137 | 322.127 | 323.513 | 288.099 | 293.490 |
| Lainnya / *Others* | 2.731 | 70.170 | 2.762 | 2.766 | 3.492 | 3.489 | 3.486 | 3.492 | 3.500 | 3.509 | 3.510 | 3.326 | 3.326 | 3.325 | 3.322 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 139 | 138 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kredit yang diberikan / *Credit disbursed* | 139 | 138 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya / *Others* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.13.a.**
**Rekening Administratif BPD**
***(Regional Development Banks Off-Balance Sheet)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **7.324** | **13.570** | **13.090** | **11.823** | **11.948** | **14.281** | **14.052** | **14.210** | **12.522** | **16.440** | **11.454** | **16.888** | **17.859** | **15.992** | **17.389** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding* | 885 | 5.970 | 5.747 | 3.661 | 3.970 | 6.177 | 6.140 | 6.257 | 4.299 | 8.839 | 3.720 | 7.966 | 8.104 | 5.887 | 8.828 |
| - Lainnya / *Others* | 6.330 | 7.492 | 7.235 | 8.054 | 7.870 | 7.996 | 7.804 | 7.845 | 8.115 | 7.493 | 7.626 | 8.814 | 9.647 | 9.997 | 8.453 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **28.035** | **40.282** | **39.626** | **39.121** | **37.402** | **42.995** | **42.317** | **42.542** | **42.042** | **49.418** | **42.244** | **47.773** | **48.823** | **46.494** | **47.528** |
| - Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan* | 21.200 | 20.263 | 23.482 | 23.122 | 22.344 | 23.804 | 23.184 | 24.105 | 24.490 | 25.496 | 27.067 | 26.892 | 27.140 | 26.479 | 26.258 |
| - *Committed* | 4.826 | 6.009 | 6.495 | 6.515 | 5.756 | 6.761 | 6.322 | 6.390 | 7.122 | 7.261 | 8.794 | 8.578 | 8.303 | 7.910 | 8.087 |
| - *Uncommitted* | 16.374 | 14.253 | 16.988 | 16.607 | 16.589 | 17.043 | 16.862 | 17.715 | 17.368 | 18.236 | 18.274 | 18.314 | 18.838 | 18.569 | 18.171 |
| - Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan* | 826 | 976 | 942 | 896 | 738 | 808 | 897 | 941 | 949 | 952 | 977 | 871 | 907 | 988 | 794 |
| - *Committed* | 117 | 69 | 289 | 213 | 191 | 197 | 200 | 219 | 227 | 263 | 366 | 291 | 322 | 415 | 412 |
| - *Uncommitted* | 709 | 907 | 653 | 684 | 548 | 612 | 697 | 721 | 722 | 689 | 612 | 580 | 586 | 573 | 382 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 116 | 238 | 194 | 214 | 213 | 314 | 271 | 222 | 264 | 595 | 646 | 530 | 545 | 830 | 705 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 651 | 9.392 | 5.759 | 3.679 | 4.022 | 5.930 | 6.133 | 6.311 | 4.286 | 8.855 | 3.698 | 7.816 | 8.086 | 5.771 | 8.730 |
| - Lainnya / *Others* | 5.242 | 9.414 | 9.249 | 11.210 | 10.083 | 11.210 | 11.831 | 10.963 | 12.052 | 13.519 | 9.856 | 11.664 | 12.145 | 12.427 | 11.041 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **8.406** | **9.050** | **5.484** | **5.497** | **4.312** | **4.320** | **5.587** | **5.897** | **6.163** | **6.403** | **5.938** | **5.972** | **6.024** | **6.091** | **6.154** |
| - Garansi yang diterima / *Received guarantees* | 1.807 | 1.726 | 1.108 | 1.141 | 1.199 | 1.241 | 1.266 | 1.300 | 1.339 | 1.343 | 1.255 | 1.191 | 1.173 | 1.174 | 1.164 |
| - Pendapatan bunga dalam penyelesaian / *Accrued interest* | 5.607 | 6.164 | 229 | 218 | 220 | 222 | 538 | 781 | 997 | 1.182 | 817 | 865 | 909 | 936 | 979 |
| - Lainnya / *Others* | 992 | 1.160 | 4.147 | 4.138 | 4.092 | 4.098 | 3.782 | 3.816 | 3.826 | 3.878 | 3.866 | 3.917 | 3.942 | 3.981 | 4.011 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **6.066** | **6.626** | **4.165** | **4.307** | **4.997** | **5.741** | **7.035**[r] | **7.342** | **7.303** | **7.062** | **7.540** | **5.633** | **5.129** | **5.062** | **5.213** |
| - Garansi yang diberikan / *Issued guarantees* | 5.960 | 6.518 | 4.054 | 4.196 | 4.842 | 5.600 | 6.402 | 6.684 | 6.693 | 6.481 | 7.002 | 4.906 | 4.448 | 4.361 | 4.707 |
| - Lainnya / *Others* | 107 | 108 | 111 | 111 | 156 | 142 | 633[r] | 658 | 610 | 581 | 538 | 727 | 681 | 701 | 506 |
| **Lainnya / *Others*** | **27.679** | **26.445** | **25.487** | **25.754** | **25.669** | **25.743** | **25.578** | **25.713** | **25.714** | **25.722** | **26.357** | **26.032** | **26.006** | **26.001** | **25.720** |
| - Penerusan Kredit / *Channelling* | 1.815 | 1.786 | 2.569 | 2.674 | 1.715 | 1.714 | 1.489 | 1.491 | 1.491 | 1.479 | 1.480 | 1.479 | 1.466 | 1.465 | 1.463 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 25.702 | 24.494 | 22.919 | 23.081 | 23.954 | 24.029 | 24.089 | 24.222 | 24.222 | 24.244 | 24.876 | 24.553 | 24.541 | 24.536 | 24.257 |
| Kredit yang diberikan / *Credit disbursed* | 24.965 | 23.752 | 22.622 | 22.784 | 23.657 | 23.768 | 23.828 | 23.962 | 23.965 | 23.986 | 24.619 | 24.295 | 24.284 | 24.279 | 24.000 |
| Lainnya / *Others* | 737 | 742 | 297 | 297 | 297 | 261 | 261 | 261 | 257 | 257 | 257 | 257 | 257 | 257 | 257 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 161 | 165 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kredit yang diberikan / *Credit disbursed* | 161 | 165 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya / *Others* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.14.a.**
**Rekening Administratif Bank Swasta Nasional**
***(Domestic Private Banks Off-Balance Sheet)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **422.255** | **457.141** | **538.370** | **512.339** | **539.257** | **567.707** | **550.710** | **592.781** | **613.021** | **616.699** | **580.484** | **646.490** | **641.521** | **657.757** | **642.738** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | 42.200 | 41.417 | 40.401 | 36.170 | 36.637 | 37.140 | 37.188 | 35.930 | 36.051 | 37.795 | 32.826 | 40.031 | 40.926 | 42.379 | 43.002 |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding* | 378.455 | 415.020 | 496.051 | 473.406 | 498.828 | 527.207 | 510.363 | 554.581 | 575.320 | 573.128 | 546.517 | 592.260 | 594.873 | 612.037 | 596.864 |
| - Lainnya / *Others* | 1.600 | 704 | 1.917 | 2.763 | 3.792 | 3.360 | 3.159 | 2.271 | 1.649 | 5.776 | 1.141 | 14.200 | 5.722 | 3.341 | 2.872 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **1.480.366** | **1.594.010** | **1.667.382** | **1.621.153** | **1.679.860** | **1.247.422** | **1.666.233** | **1.746.967** | **1.760.106** | **1.788.279** | **1.784.971** | **1.874.122** | **1.896.448** | **1.891.919** | **1.885.227** |
| - Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan* | 990.205 | 1.045.459 | 1.023.497 | 1.023.770 | 1.066.037 | 1.110.924 | 1.084.410 | 1.125.982 | 1.137.975 | 1.171.517 | 1.193.191 | 1.233.116 | 1.245.018 | 1.241.649 | 1.224.400 |
| - *Committed* | 306.028 | 314.681 | 318.591 | 326.345 | 327.210 | 342.781 | 342.664 | 355.319 | 354.351 | 364.636 | 372.816 | 407.525 | 413.471 | 417.119 | 415.648 |
| - *Uncommitted* | 684.176 | 730.778 | 704.906 | 697.424 | 738.827 | 768.144 | 741.746 | 770.662 | 783.624 | 806.881 | 820.374 | 825.592 | 831.547 | 824.529 | 808.752 |
| - Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan* | 9.616 | 14.083 | 10.564 | 11.712 | 10.224 | 11.094 | 12.472 | 16.544 | 14.167 | 12.984 | 11.919 | 12.487 | 12.406 | 11.814 | 12.428 |
| - *Committed* | 2.495 | 3.020 | 994 | 1.775*) | 1.251 | 1.102 | 2.589 | 4.659 | 4.242 | 4.024 | 2.023 | 2.072 | 2.043 | 2.377 | 2.435 |
| - *Uncommitted* | 7.122 | 11.063 | 9.570 | 9.937 | 8.973 | 9.992 | 9.882 | 11.885 | 9.925 | 8.960 | 9.896 | 10.415 | 10.363 | 9.437 | 9.994 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 31.550 | 40.860 | 48.174 | 42.178 | 41.856 | 40.200 | 36.008 | 38.844 | 36.866 | 34.877 | 37.394 | 36.504 | 37.910 | 33.445 | 38.174 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 446.205 | 490.173 | 579.581 | 535.703 | 554.167 | 559.109 | 528.245 | 561.036 | 566.618 | 562.942 | 538.922 | 586.734 | 595.257 | 600.284 | 605.650 |
| - Lainnya / *Others* | 2.790 | 3.436 | 5.566 | 7.791 | 7.575 | 9.294 | 5.099 | 4.561 | 4.482 | 5.959 | 3.544 | 5.281 | 5.858 | 4.727 | 4.575 |
| **Tagihan Kontinjensi / *Contingent Claims*** | **153.744** | **149.462** | **145.872** | **148.062** | **158.493** | **161.615** | **162.279** | **165.331** | **171.408** | **169.469** | **169.598** | **165.960** | **169.672** | **157.348** | **159.189** |
| - Garansi yang diterima / *Received guarantees* | 140.667 | 133.501 | 137.416 | 139.476 | 150.487 | 151.817 | 153.158 | 155.545 | 162.453 | 159.099 | 160.276 | 156.679 | 159.576 | 147.776 | 149.637 |
| - Pendapatan bunga dalam penyelesaian / *Accrued interest* | 11.971 | 13.814 | 735 | 756 | 772 | 765 | 864 | 810 | 814 | 828 | 819 | 827 | 838 | 790 | 838 |
| - Lainnya / *Others* | 1.106 | 2.148 | 7.720 | 7.831 | 7.234 | 9.033 | 8.258 | 8.976 | 8.140 | 9.542 | 8.503 | 8.453 | 9.258 | 8.782 | 8.713 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **89.493** | **84.762** | **86.159** | **84.053** | **85.420** | **87.489** | **88.042** | **90.571** | **92.057** | **91.857** | **93.956** | **88.989** | **91.278** | **92.265** | **91.067** |
| - Garansi yang diberikan / *Issued guarantees* | 88.320 | 83.898 | 85.146 | 83.113 | 84.489 | 86.499 | 87.081 | 89.608 | 91.056 | 90.864 | 92.990 | 87.995 | 90.296 | 91.295 | 90.131 |
| - Lainnya / *Others* | 1.173 | 864 | 1.013 | 940 | 931 | 990 | 961 | 963 | 1.001 | 993 | 966 | 994 | 982 | 969 | 936 |
| **Lainnya / *Others*** | **236.336** | **268.883** | **184.847** | **182.656** | **188.545** | **187.915** | **189.274** | **190.532** | **192.951** | **194.631** | **199.645** | **191.483** | **187.053** | **188.655** | **190.358** |
| - Penerusan Kredit / *Channelling* | 6.663 | 5.342 | 2.584 | 2.451 | 2.444 | 2.444 | 1.934 | 1.127 | 943 | 942 | 935 | 935 | 930 | 931 | 931 |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 181.268 | 211.684 | 181.598 | 179.536 | 185.421 | 184.788 | 186.653 | 188.700 | 191.287 | 192.960 | 197.971 | 189.809 | 185.375 | 186.971 | 188.675 |
| Kredit yang diberikan / *Credit disbursed* | 174.514 | 203.570 | 178.092 | 176.010 | 181.880 | 181.248 | 183.010 | 185.038 | 187.609 | 189.273 | 194.273 | 186.155 | 181.709 | 183.317 | 185.037 |
| Lainnya / *Others* | 6.754 | 8.115 | 3.506 | 3.526 | 3.541 | 3.540 | 3.643 | 3.662 | 3.679 | 3.687 | 3.698 | 3.655 | 3.666 | 3.653 | 3.638 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 48.406 | 51.856 | 665 | 669 | 680 | 683 | 687 | 705 | 721 | 730 | 739 | 738 | 748 | 753 | 753 |
| Kredit yang diberikan / *Credit disbursed* | 41.076 | 44.502 | 665 | 669 | 680 | 683 | 687 | 705 | 721 | 730 | 739 | 738 | 748 | 753 | 753 |
| Lainnya / *Others* | 7.330 | 7.354 | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.15.a.**
**Rekening Administratif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri**
***(Branch Offices of Foreign Banks Off-Balance Sheet)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Tagihan Komitmen / *Commited Claims*** | **395.393** | **470.754** | **442.434** | **490.372** | **486.014** | **521.275** | **489.671** | **567.614** | **577.248** | **579.416** | **524.924** | **492.353** | **533.969** | **529.813** | **486.272** |
| - Fasilitas pinjaman yang belum ditarik / *Unused borrowing* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding* | 395.393 | 470.754 | 442.434 | 490.372 | 486.014 | 521.275 | 489.671 | 567.614 | 577.248 | 579.416 | 524.924 | 492.353 | 533.969 | 529.813 | 486.191 |
| - Lainnya / *Others* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 81 |
| **Kewajiban Komitmen / *Commited Liabilities*** | **658.731** | **725.145** | **652.688** | **693.539** | **651.936** | **703.450** | **672.823** | **732.518** | **740.813** | **747.418** | **779.692** | **765.714** | **789.749** | **777.528** | **773.414** |
| - Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan* | 281.694 | 261.923 | 265.152 | 267.619 | 264.119 | 269.598 | 287.091 | 284.954 | 297.334 | 306.813 | 312.079 | 306.797 | 308.158 | 292.714 | 294.026 |
| - *Committed* | 54.046 | 48.312 | 50.029 | 55.151 | 50.447 | 47.424 | 49.157 | 49.673 | 51.947 | 50.508 | 49.556 | 47.732 | 49.368 | 48.390 | 46.619 |
| - *Uncommitted* | 227.649 | 213.611 | 215.123 | 212.468 | 213.672 | 222.174 | 237.934 | 235.281 | 245.387 | 256.305 | 262.523 | 259.066 | 258.790 | 244.323 | 247.407 |
| - Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan* | 4.708 | 5.813 | 3.986 | 3.878 | 4.558 | 4.390 | 4.431 | 5.733 | 4.936 | 4.452 | 4.164 | 4.363 | 4.437 | 3.744 | 3.663 |
| - *Committed* | - | - | 1.000 *) | - | - | | 157 | 609 | 624 | 79 | - | - | - | - | - |
| - *Uncommitted* | 4.708 | 5.813 | 2.986 | 3.878 | 4.558 | 4.390 | 4.274 | 5.124 | 4.312 | 4.373 | 4.164 | 4.363 | 4.437 | 3.744 | 3.663 |
| - Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C* | 2.269 | 5.958 | 5.351 | 4.800 | 5.988 | 5.817 | 4.388 | 3.803 | 4.748 | 6.141 | 5.400 | 4.045 | 5.114 | 5.563 | 3.625 |
| - Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)* | 370.059 | 451.451 | 378.199 | 417.242 | 377.271 | 423.644 | 376.903 | 438.028 | 433.795 | 430.013 | 458.038 | 450.109 | 472.040 | 475.507 | 472.100 |
| - Lainnya / *Others* | - | - | - | - | - | - | 10 | - | - | - | 11 | 400 | - | - | - |
| **Tagihan Kontinjensi / *Contingent Claims*** | **28.396** | **20.761** | **20.362** | **19.993** | **17.179** | **17.293** | **20.362** | **19.826** | **20.997** | **21.421** | **21.347** | **20.296** | **21.021** | **22.598** | **22.215** |
| - Garansi yang diterima / *Received guarantees* | 27.925 | 20.116 | 20.208 | 19.640 | 17.179 | 16.739 | 19.800 | 19.647 | 20.815 | 21.236 | 21.156 | 20.114 | 20.834 | 22.408 | 22.021 |
| - Pendapatan bunga dalam penyelesaian / *Accrued interest* | 459 | 637 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Lainnya / *Others* | 13 | 9 | 154 | 353 | 358 | 554 | 562 | 179 | 183 | 185 | 190 | 183 | 187 | 190 | 194 |
| **Kewajiban Kontijensi / *Contingent Liabilities*** | **27.316** | **22.665** | **19.401** | **19.444** | **19.895** | **19.238** | **19.748** | **25.824** | **26.099** | **26.095** | **20.281** | **19.193** | **20.430** | **19.562** | **20.617** |
| - Garansi yang diberikan / *Issued guarantees* | 27.316 | 22.665 | 19.401 | 19.444 | 19.895 | 19.238 | 19.748 | 25.824 | 26.099 | 26.095 | 20.141 | 19.053 | 20.290 | 19.422 | 20.477 |
| - Lainnya / *Others* | - | - | - | - | - | - | - | - | - | - | 140 | 140 | 140 | 140 | 140 |
| **Lainnya / *Others*** | **18.376** | **19.594** | **15.505** | **15.528** | **15.470** | **15.481** | **15.492** | **14.889** | **14.737** | **14.762** | **14.771** | **14.783** | **14.821** | **14.482** | **14.477** |
| - Penerusan Kredit / *Channelling* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Aset produktif yang dihapusbukukan / *Written off earning assets* | 14.273 | 14.791 | 15.505 | 15.528 | 15.470 | 15.481 | 15.492 | 14.889 | 14.737 | 14.762 | 14.771 | 14.783 | 14.821 | 14.482 | 14.477 |
| Kredit yang diberikan / *Credit disbursed* | 14.122 | 14.640 | 15.354 | 15.376 | 15.318 | 15.330 | 15.341 | 14.738 | 14.586 | 14.611 | 14.620 | 14.631 | 14.670 | 14.330 | 14.326 |
| Lainnya / *Others* | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 |
| - Aset produktif yang dihapustagih / *Charged off earning assets* | 4.103 | 4.803 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kredit yang diberikan / *Credit disbursed* | 4.053 | 4.752 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Lainnya / *Others* | 50 | 51 | - | - | - | - | - | - | - | - | - | - | - | - | - |

**Tabel 1.16.a.**
**Kinerja Bank Umum Konvensional**
***(Conventional Commercial Banks Performance)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Keterangan / *Items* | 2020 | 2021 | 2023 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **23,89** | **25,66** | **24,34** | **24,74** | **24,72** | **24,99** | **25,13** | **25,17** | **25,15** | **25,55** | **25,62** | **25,88** | **26,02** | **24,76** | **24,50** |
| - Modal / *Capital* | 1.360.376 | 1.519.278 | 1.497.961 | 1.512.077 | 1.538.993 | 1.555.367 | 1.564.910 | 1.583.200 | 1.598.033 | 1.625.967 | 1.649.203 | 1.665.301 | 1.684.115 | 1.612.469 | 1.601.181 |
| - ATMR / *Risk Weighted Assets* | 5.693.416 | 5.919.917 | 6.154.615 | 6.111.810 | 6.226.292 | 6.224.453 | 6.226.643 | 6.290.413 | 6.353.707 | 6.364.102 | 6.437.288 | 6.433.886 | 6.473.559 | 6.512.347 | 6.536.554 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **22,24** | **24,06** | **22,77** | **23,15** | **23,06** | **23,33** | **23,52** | **23,52** | **23,52** | **23,90** | **24,09** | **24,39** | **24,52** | **23,28** | **23,00** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 1.266.316 | 1.424.392 | 1.401.294 | 1.415.005 | 1.435.952 | 1.452.154 | 1.464.275 | 1.479.391 | 1.494.596 | 1.521.185 | 1.550.607 | 1.569.235 | 1.587.350 | 1.515.866 | 1.503.345 |
| - ATMR / *Risk Weighted Assets* | 5.693.416 | 5.919.917 | 6.154.615 | 6.111.810 | 6.226.292 | 6.224.453 | 6.226.643 | 6.290.413 | 6.353.707 | 6.364.102 | 6.437.288 | 6.433.886 | 6.473.559 | 6.512.347 | 6.536.554 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **1,59** | **1,85** | **2,33** | **2,36** | **2,38** | **2,47** | **2,50** | **2,53** | **2,49** | **2,49** | **2,45** | **3,07** | **2,78** | **2,80** | **2,75** |
| - Laba sebelum pajak / *Profit* | 134.529 | 168.047 | 224.830 | 227.909 | 230.771 | 240.233 | 242.870 | 246.762 | 244.373 | 245.198 | 242.903 | 319.838 | 289.688 | 291.684 | 286.607 |
| - Rata-rata total aset / *Average total assets* | 8.440.183 | 9.075.206 | 9.647.048 | 9.663.014 | 9.694.106 | 9.718.287 | 9.714.611 | 9.745.502 | 9.802.495 | 9.854.294 | 9.912.750 | 10.411.297 | 10.416.719 | 10.424.503 | 10.416.957 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **86,58** | **83,55** | **78,48** | **77,42** | **78,46** | **77,31** | **76,66** | **77,18** | **77,55** | **77,54** | **78,70** | **86,25** | **82,16** | **79,48** | **78,70** |
| - Biaya Operasional / *Operating Expenses* | 849.954 | 856.794 | 272.213 | 324.787 | 417.211 | 475.564 | 532.579 | 626.789 | 704.642 | 778.010 | 900.323 | 167.571 | 222.534 | 282.591 | 353.989 |
| - Pendapatan Operasional / *Operating Income* | 981.650 | 1.025.464 | 346.864 | 419.516 | 531.745 | 615.108 | 694.732 | 812.120 | 908.654 | 1.003.408 | 1.143.976 | 194.290 | 270.846 | 355.549 | 449.790 |
| **Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)** | **4,45** | **4,63** | **4,72** | **4,76** | **4,78** | **4,81** | **4,82** | **4,86** | **4,79** | **4,79** | **4,80** | **4,97** | **4,81** | **4,86** | **4,86** |
| - Pendapatan bunga bersih / *Interest income net* | 361.932 | 407.834 | 439.656 | 444.586 | 448.617 | 452.693 | 453.038 | 458.479 | 454.543 | 456.270 | 460.243 | 499.408 | 483.292 | 488.477 | 487.934 |
| - Rata-rata total aset produktif / *Average total earning assets* | 8.136.641 | 8.803.063 | 9.318.948 | 9.339.439 | 9.377.867 | 9.402.176 | 9.396.588 | 9.426.885 | 9.481.190 | 9.533.206 | 9.587.154 | 10.040.809 | 10.054.595 | 10.055.069 | 10.032.593 |
| **Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)** | **82,54** | **77,49** | **80,27** | **80,39** | **81,63** | **81,82** | **81,56** | **82,39** | **80,09** | **79,73** | **78,98** | **79,54** | **80,00** | **80,79** | **81,09** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 5.235.027 | 5.512.366 | 5.713.378 | 5.741.086 | 5.895.209 | 5.876.336 | 5.873.603 | 5.964.174 | 6.019.762 | 6.028.889 | 6.100.964 | 5.990.270 | 6.051.731 | 6.114.349 | 6.132.060 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 6.342.538 | 7.114.041 | 7.117.587 | 7.141.402 | 7.221.451 | 7.181.851 | 7.201.133 | 7.239.294 | 7.516.216 | 7.561.382 | 7.724.561 | 7.530.843 | 7.564.473 | 7.568.139 | 7.561.847 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **18,91** | **20,01** | **16,81** | **16,78** | **17,88** | **14,68** | **14,54** | **14,77** | **15,10** | **16,07** | **16,23** | **15,42** | **15,66** | **16,22** | **15,86** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 1.009.045 | 1.174.590 | 913.887 | 987.909 | 1.082.495 | 789.659 | 801.517 | 832.734 | 881.984 | 970.832 | 1.047.654 | 931.841 | 962.640 | 1.016.815 | 994.418 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 651.176 | 760.137 | 720.337 | 644.675 | 678.839 | 657.829 | 637.743 | 642.776 | 675.423 | 695.492 | 669.416 | 673.715 | 669.477 | 676.331 | 654.169 |
| - Total Aset / *Total Assets* | 8.780.681 | 9.670.515 | 9.724.468 | 9.726.878 | 9.849.566 | 9.863.369 | 9.900.549 | 9.992.629 | ######## | ######## | 10.581.455 | 10.411.297 | 10.422.140 | 10.440.073 | 10.394.319 |

**Tabel 1.17.a.**
**Kinerja Bank Persero Konvensional**
***(Conventional State Owned Banks Performance)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Keterangan / *Items* | 2020 | 2021 | 2023 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **18,82** | **21,39** | **20,14** | **20,52** | **20,54** | **20,99** | **21,25** | **21,49** | **21,44** | **21,52** | **21,20** | **21,36** | **21,65** | **19,75** | **19,19** |
| - Modal / *Capital* | 462.629 | 561.942 | 550.142 | 555.124 | 563.732 | 575.140 | 582.442 | 592.932 | 596.071 | 603.091 | 608.371 | 617.650 | 627.545 | 579.348 | 565.617 |
| - ATMR / *Risk Weighted Assets* | 2.458.280 | 2.627.678 | 2.731.054 | 2.704.821 | 2.744.349 | 2.739.537 | 2.741.245 | 2.759.253 | 2.780.568 | 2.802.532 | 2.869.649 | 2.891.278 | 2.898.428 | 2.933.173 | 2.948.188 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **17,52** | **19,85** | **18,63** | **19,00** | **19,03** | **19,48** | **19,74** | **19,97** | **19,94** | **20,02** | **19,80** | **20,02** | **20,31** | **18,41** | **17,84** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 430.786 | 521.477 | 508.797 | 514.047 | 522.147 | 533.530 | 541.202 | 551.060 | 554.332 | 561.124 | 568.213 | 578.852 | 588.581 | 540.091 | 526.010 |
| - ATMR / *Risk Weighted Assets* | 2.458.280 | 2.627.678 | 2.731.054 | 2.704.821 | 2.744.349 | 2.739.537 | 2.741.245 | 2.759.253 | 2.780.568 | 2.802.532 | 2.869.649 | 2.891.278 | 2.898.428 | 2.933.173 | 2.948.188 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **1,43** | **2,16** | **2,98** | **3,06** | **3,13** | **3,17** | **3,20** | **3,24** | **3,13** | **3,11** | **3,05** | **3,28** | **3,18** | **3,37** | **3,22** |
| - Laba sebelum pajak / *Profit* | 51.975 | 84.875 | 124.086 | 127.120 | 130.575 | 132.663 | 133.926 | 136.390 | 132.692 | 132.639 | 131.436 | 151.254 | 145.772 | 154.065 | 146.734 |
| - Rata-rata total aset / *Average total assets* | 3.626.978 | 3.932.076 | 4.164.453 | 4.160.627 | 4.172.485 | 4.181.365 | 4.191.539 | 4.206.155 | 4.239.050 | 4.267.764 | 4.306.153 | 4.607.798 | 4.588.998 | 4.577.459 | 4.563.879 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **86,62** | **81,66** | **70,70** | **69,25** | **69,46** | **68,75** | **68,56** | **68,73** | **69,61** | **69,19** | **72,35** | **86,79** | **80,67** | **74,75** | **72,95** |
| - Biaya Operasional / *Operating Expenses* | 342.975 | 378.705 | 98.600 | 118.033 | 145.779 | 168.039 | 194.399 | 224.252 | 252.438 | 272.456 | 343.300 | 83.087 | 101.316 | 113.971 | 132.227 |
| - Pendapatan Operasional / *Operating Income* | 395.943 | 463.761 | 139.469 | 170.447 | 209.868 | 244.435 | 283.528 | 326.293 | 362.664 | 393.763 | 474.496 | 95.734 | 125.586 | 152.461 | 181.257 |
| **Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)** | **4,63** | **5,16** | **5,34** | **5,43** | **5,47** | **5,50** | **5,47** | **5,52** | **5,32** | **5,26** | **5,24** | **5,19** | **4,99** | **5,06** | **5,08** |
| - Pendapatan bunga bersih / *Interest income net* | 163.746 | 199.656 | 218.049 | 221.506 | 224.117 | 225.721 | 225.202 | 228.152 | 221.495 | 220.587 | 221.739 | 233.787 | 224.294 | 226.501 | 226.822 |
| - Rata-rata total aset produktif / *Average total earning assets* | 3.539.589 | 3.870.328 | 4.081.983 | 4.081.801 | 4.097.018 | 4.106.890 | 4.117.392 | 4.131.998 | 4.164.778 | 4.193.332 | 4.228.754 | 4.505.434 | 4.492.686 | 4.480.575 | 4.460.724 |
| **Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)** | **85,13** | **82,50** | **86,92** | **87,95** | **88,15** | **88,59** | **87,97** | **87,77** | **83,36** | **83,12** | **80,82** | **83,00** | **84,08** | **85,93** | **86,46** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 2.445.965 | 2.623.165 | 2.715.947 | 2.727.034 | 2.786.884 | 2.770.550 | 2.767.646 | 2.816.339 | 2.830.182 | 2.846.207 | 2.894.142 | 2.843.202 | 2.868.053 | 2.914.190 | 2.912.016 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 2.873.149 | 3.179.487 | 3.124.755 | 3.100.784 | 3.161.537 | 3.127.291 | 3.146.243 | 3.208.804 | 3.395.154 | 3.424.332 | 3.581.139 | 3.425.535 | 3.411.294 | 3.391.548 | 3.367.904 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **17,53** | **16,41** | **12,85** | **12,38** | **12,70** | **10,75** | **11,25** | **12,12** | **12,98** | **14,86** | **14,23** | **13,78** | **13,73** | **13,85** | **12,63** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 414.449 | 395.658 | 294.260 | 294.036 | 295.363 | 244.818 | 273.102 | 289.727 | 322.697 | 390.933 | 401.380 | 367.839 | 373.037 | 366.810 | 332.418 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 254.901 | 301.992 | 245.930 | 219.350 | 241.864 | 210.498 | 206.558 | 234.237 | 265.897 | 285.753 | 271.583 | 267.288 | 254.357 | 264.076 | 239.039 |
| - Total Aset / *Total Assets* | 3.818.584 | 4.251.749 | 4.202.861 | 4.145.327 | 4.231.772 | 4.234.645 | 4.262.761 | 4.323.082 | 4.535.103 | 4.554.898 | 4.728.435 | 4.607.798 | 4.570.199 | 4.554.379 | 4.523.138 |

**Tabel 1.18.a.**
**Kinerja BPD Konvensional**
***(Conventional Regional Development Banks Performance)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Keterangan / *Items* | 2020 | 2021 | 2023 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **22,11** | **22,77** | **22,30** | **22,47** | **22,15** | **22,48** | **22,59** | **22,49** | **22,54** | **23,40** | **23,59** | **23,67** | **23,43** | **22,78** | **22,39** |
| - Modal / *Capital* | 89.468 | 97.305 | 96.006 | 96.292 | 98.139 | 100.465 | 98.598 | 99.386 | 99.398 | 102.861 | 104.310 | 107.210 | 106.390 | 104.141 | 102.945 |
| - ATMR / *Risk Weighted Assets* | 404.641 | 427.260 | 430.434 | 428.598 | 443.107 | 446.829 | 436.384 | 442.003 | 441.064 | 439.522 | 442.232 | 452.909 | 454.072 | 457.235 | 459.680 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **20,43** | **21,00** | **20,50** | **20,67** | **20,15** | **20,39** | **20,47** | **20,37** | **20,53** | **21,28** | **21,65** | **21,77** | **21,53** | **20,88** | **20,50** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 82.670 | 89.726 | 88.253 | 88.572 | 89.266 | 91.089 | 89.326 | 90.037 | 90.530 | 93.510 | 95.764 | 98.604 | 97.760 | 95.476 | 94.243 |
| - ATMR / *Risk Weighted Assets* | 404.641 | 427.260 | 430.434 | 428.598 | 443.107 | 446.829 | 436.384 | 442.003 | 441.064 | 439.522 | 442.232 | 452.909 | 454.072 | 457.235 | 459.680 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **2,04** | **2,03** | **2,13** | **2,11** | **2,17** | **2,15** | **2,18** | **2,21** | **2,16** | **2,13** | **2,12** | **2,31** | **1,95** | **1,95** | **1,82** |
| - Laba sebelum pajak / *Profit* | 14.433 | 15.802 | 17.683 | 17.510 | 18.153 | 18.020 | 17.610 | 17.897 | 17.667 | 17.482 | 17.474 | 19.481 | 16.417 | 16.441 | 15.388 |
| - Rata-rata total aset / *Average total assets* | 706.917 | 779.783 | 829.054 | 831.414 | 837.068 | 837.168 | 808.273 | 810.921 | 817.254 | 822.036 | 825.593 | 841.708 | 840.278 | 842.629 | 844.949 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **80,60** | **79,38** | **75,71** | **75,65** | **75,20** | **75,38** | **75,42** | **75,19** | **75,51** | **75,91** | **76,38** | **77,54** | **78,30** | **78,72** | **79,81** |
| - Biaya Operasional / *Operating Expenses* | 59.823 | 61.033 | 18.740 | 23.151 | 28.012 | 32.817 | 36.572 | 41.149 | 46.021 | 51.252 | 57.197 | 5.642 | 9.973 | 15.330 | 20.553 |
| - Pendapatan Operasional / *Operating Income* | 74.224 | 76.892 | 24.752 | 30.603 | 37.251 | 43.533 | 48.490 | 54.724 | 60.949 | 67.519 | 74.886 | 7.277 | 12.737 | 19.473 | 25.754 |
| **Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)** | **5,72** | **5,72** | **5,78** | **5,71** | **5,67** | **5,71** | **5,78** | **5,80** | **5,78** | **5,77** | **5,76** | **5,24** | **5,21** | **5,33** | **5,35** |
| - Pendapatan bunga bersih / *Interest income net* | 38.826 | 42.834 | 45.815 | 45.441 | 45.484 | 45.820 | 44.673 | 44.999 | 45.179 | 45.397 | 45.542 | 42.037 | 41.878 | 42.992 | 43.083 |
| - Rata-rata total aset produktif / *Average total earning assets* | 678.925 | 749.355 | 792.518 | 795.840 | 801.794 | 801.912 | 773.114 | 775.867 | 781.982 | 787.014 | 790.313 | 802.241 | 803.680 | 806.151 | 805.498 |
| **Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)** | **83,15** | **75,87** | **73,77** | **73,62** | **72,92** | **76,56** | **76,51** | **77,26** | **72,70** | **74,46** | **77,87** | **78,06** | **78,76** | **78,50** | **77,64** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 466.977 | 492.338 | 497.680 | 500.290 | 510.618 | 514.074 | 498.073 | 504.853 | 509.127 | 512.652 | 517.187 | 511.418 | 516.640 | 523.507 | 524.446 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 561.619 | 648.918 | 674.614 | 679.567 | 700.267 | 671.502 | 650.995 | 653.453 | 700.336 | 688.483 | 664.150 | 655.181 | 655.955 | 666.850 | 675.444 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **16,12** | **17,02** | **16,64** | **14,70** | **17,33** | **11,63** | **11,68** | **13,94** | **16,31** | **14,03** | **14,41** | **12,01** | **11,67** | **12,97** | **14,38** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 92.289 | 103.468 | 105.766 | 85.835 | 108.837 | 52.396 | 58.008 | 72.810 | 97.505 | 76.138 | 78.172 | 54.844 | 50.840 | 58.745 | 69.862 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 25.053 | 36.398 | 34.524 | 37.776 | 41.154 | 45.073 | 37.477 | 43.155 | 45.095 | 45.929 | 46.423 | 46.272 | 47.057 | 51.124 | 52.654 |
| - Total Aset / *Total Assets* | 727.860 | 821.803 | 843.238 | 840.855 | 865.338 | 837.766 | 817.682 | 832.100 | 874.255 | 869.851 | 864.727 | 841.708 | 838.847 | 847.331 | 851.909 |

**Tabel 1.19.a.**
**Kinerja Bank Swasta Nasional Konvensional**
***(Conventional Domestic Private Banks Performance)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Keterangan / *Items* | 2020 | 2021 | 2023 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **25,48** | **26,77** | **25,17** | **25,65** | **25,81** | **25,87** | **25,88** | **25,75** | **25,72** | **26,35** | **27,03** | **27,86** | **27,73** | **26,93** | **27,14** |
| - Modal / *Capital* | 644.848 | 693.681 | 684.040 | 692.905 | 707.890 | 709.605 | 714.556 | 720.783 | 727.136 | 743.647 | 762.944 | 770.529 | 774.588 | 756.970 | 761.720 |
| - ATMR / *Risk Weighted Assets* | 2.531.202 | 2.591.659 | 2.717.935 | 2.701.139 | 2.743.209 | 2.743.274 | 2.761.352 | 2.799.433 | 2.827.404 | 2.822.112 | 2.822.508 | 2.765.388 | 2.793.411 | 2.810.387 | 2.807.045 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **23,39** | **25,05** | **23,51** | **23,96** | **23,99** | **24,06** | **24,13** | **23,97** | **23,95** | **24,56** | **25,36** | **26,19** | **26,07** | **25,30** | **25,47** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 591.966 | 649.159 | 638.953 | 647.200 | 657.990 | 660.068 | 666.240 | 670.981 | 677.266 | 693.114 | 715.819 | 724.371 | 728.229 | 710.957 | 714.886 |
| - ATMR / *Risk Weighted Assets* | 2.531.202 | 2.591.659 | 2.717.935 | 2.701.139 | 2.743.209 | 2.743.274 | 2.761.352 | 2.799.433 | 2.827.404 | 2.822.112 | 2.822.508 | 2.765.388 | 2.793.411 | 2.810.387 | 2.807.045 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **1,56** | **1,59** | **1,87** | **1,86** | **1,82** | **1,97** | **1,99** | **2,01** | **2,04** | **2,05** | **2,00** | **2,99** | **2,49** | **2,35** | **2,43** |
| - Laba sebelum pajak / *Profit* | 56.525 | 62.225 | 78.385 | 78.121 | 76.547 | 83.210 | 84.340 | 85.390 | 86.729 | 87.476 | 85.942 | 132.551 | 111.197 | 105.250 | 109.087 |
| - Rata-rata total aset / *Average total assets* | 3.615.981 | 3.917.964 | 4.192.267 | 4.206.296 | 4.216.983 | 4.228.706 | 4.240.601 | 4.248.390 | 4.260.813 | 4.274.461 | 4.290.349 | 4.436.664 | 4.459.677 | 4.480.130 | 4.484.364 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **84,66** | **80,92** | **76,54** | **76,28** | **77,18** | **75,08** | **74,84** | **75,09** | **75,01** | **75,01** | **75,52** | **74,05** | **73,46** | **74,67** | **73,97** |
| - Biaya Operasional / *Operating Expenses* | 298.258 | 265.507 | 85.559 | 105.180 | 130.014 | 146.866 | 167.926 | 194.164 | 218.446 | 242.634 | 267.455 | 31.547 | 51.365 | 77.708 | 103.624 |
| - Pendapatan Operasional / *Operating Income* | 352.287 | 328.131 | 111.780 | 137.878 | 168.456 | 195.601 | 224.371 | 258.566 | 291.234 | 323.478 | 354.173 | 42.599 | 69.926 | 104.065 | 140.083 |
| **Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)** | **4,24** | **4,15** | **4,15** | **4,17** | **4,19** | **4,22** | **4,26** | **4,29** | **4,33** | **4,36** | **4,39** | **4,79** | **4,63** | **4,65** | **4,63** |
| - Pendapatan bunga bersih / *Interest income net* | 146.132 | 156.075 | 166.522 | 168.141 | 169.303 | 171.205 | 173.073 | 174.753 | 176.800 | 178.682 | 180.767 | 203.900 | 198.196 | 199.554 | 198.869 |
| - Rata-rata total aset produktif / *Average total earning assets* | 3.449.883 | 3.757.028 | 4.013.655 | 4.027.581 | 4.042.608 | 4.055.311 | 4.066.368 | 4.075.115 | 4.086.367 | 4.101.069 | 4.117.729 | 4.259.654 | 4.280.574 | 4.292.561 | 4.292.638 |
| **Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)** | **78,76** | **72,39** | **75,14** | **74,72** | **76,90** | **76,19** | **76,66** | **78,98** | **78,81** | **77,99** | **77,70** | **77,02** | **77,09** | **77,10** | **77,29** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 2.144.164 | 2.229.008 | 2.326.377 | 2.337.790 | 2.405.776 | 2.402.636 | 2.425.822 | 2.461.661 | 2.491.571 | 2.483.908 | 2.506.684 | 2.459.985 | 2.490.834 | 2.504.296 | 2.524.459 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 2.722.257 | 3.079.110 | 3.096.189 | 3.128.806 | 3.128.608 | 3.153.510 | 3.164.218 | 3.116.863 | 3.161.659 | 3.184.781 | 3.226.257 | 3.193.895 | 3.230.987 | 3.248.238 | 3.266.108 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **19,08** | **22,66** | **18,75** | **19,17** | **21,33** | **17,16** | **16,10** | **15,39** | **15,18** | **15,48** | **16,39** | **14,86** | **15,28** | **14,68** | **16,37** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 406.531 | 569.756 | 405.449 | 466.788 | 551.600 | 371.188 | 341.191 | 338.588 | 341.034 | 360.911 | 423.388 | 349.770 | 364.472 | 417.115 | 423.204 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 318.331 | 372.862 | 385.072 | 350.429 | 359.383 | 366.446 | 355.109 | 324.615 | 322.909 | 321.922 | 308.317 | 309.535 | 320.358 | 315.215 | 313.136 |
| - Total Aset / *Total Assets* | 3.798.635 | 4.160.554 | 4.215.218 | 4.262.411 | 4.270.415 | 4.299.048 | 4.323.864 | 4.310.705 | 4.372.615 | 4.410.947 | 4.465.116 | 4.436.664 | 4.482.690 | 4.989.682 | 4.497.065 |

**Tabel 1.20.a.**
**Kinerja Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Konvensional**
***(Conventional Branch Offices of Foreign Banks Performance)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Keterangan / *Items* | 2020 | 2021 | 2023 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)** | **54,61** | **60,86** | **60,97** | **60,51** | **57,25** | **57,72** | **59,16** | **58,71** | **57,58** | **58,80** | **57,31** | **52,39** | **53,59** | **55,21** | **53,13** |
| - Modal / *Capital* | 163.432 | 166.351 | 167.772 | 167.755 | 169.232 | 170.156 | 170.181 | 170.099 | 175.428 | 176.369 | 173.578 | 169.911 | 175.593 | 172.010 | 170.899 |
| - ATMR / *Risk Weighted Assets* | 299.293 | 273.320 | 275.192 | 277.252 | 295.627 | 294.815 | 287.662 | 289.723 | 304.670 | 299.937 | 302.899 | 324.312 | 327.647 | 311.553 | 321.641 |
| **Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)** | **53,76** | **60,01** | **60,06** | **59,58** | **56,34** | **56,80** | **58,23** | **57,75** | **56,61** | **57,82** | **56,39** | **51,62** | **52,73** | **54,35** | **52,30** |
| - Modal Inti (Tier I) / *Core Capital (Tier I)* | 160.894 | 164.030 | 165.290 | 165.185 | 166.550 | 167.466 | 167.506 | 167.313 | 172.468 | 173.437 | 170.811 | 167.407 | 172.781 | 169.342 | 168.205 |
| - ATMR / *Risk Weighted Assets* | 299.293 | 273.320 | 275.192 | 277.252 | 295.627 | 294.815 | 287.662 | 289.723 | 304.670 | 299.937 | 302.899 | 324.312 | 327.647 | 311.553 | 321.641 |
| **Return On Assets Ratio (%) / *Return On Assets Ratio* (%)** | **2,37** | **1,16** | **1,01** | **1,11** | **1,18** | **1,35** | **1,47** | **1,48** | **1,50** | **1,55** | **1,64** | **3,15** | **3,09** | **3,04** | **2,94** |
| - Laba sebelum pajak / *Profit* | 11.596 | 5.145 | 4.676 | 5.158 | 5.496 | 6.339 | 6.994 | 7.085 | 7.285 | 7.601 | 8.051 | 16.551 | 16.302 | 15.928 | 15.398 |
| - Rata-rata total aset / *Average total assets* | 490.307 | 445.383 | 461.274 | 464.676 | 467.570 | 471.047 | 474.197 | 480.035 | 485.378 | 490.033 | 490.655 | 525.127 | 527.765 | 524.286 | 523.766 |
| **Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)** | **93,53** | **96,73** | **97,81** | **97,31** | **97,62** | **97,19** | **96,63** | **96,92** | **96,87** | **96,81** | **96,65** | **97,15** | **95,66** | **95,01** | **95,02** |
| - Biaya Operasional / *Operating Expenses* | 148.897 | 151.548 | 69.315 | 78.424 | 113.406 | 127.843 | 133.682 | 167.224 | 187.737 | 211.669 | 232.371 | 47.295 | 59.880 | 75.583 | 97.585 |
| - Pendapatan Operasional / *Operating Income* | 159.196 | 156.679 | 70.863 | 80.588 | 116.169 | 131.539 | 138.343 | 172.536 | 193.806 | 218.648 | 240.421 | 48.680 | 62.597 | 79.550 | 102.696 |
| **Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)** | **2,83** | **2,17** | **2,15** | **2,19** | **2,23** | **2,27** | **2,29** | **2,38** | **2,47** | **2,57** | **2,71** | **4,16** | **3,96** | **4,08** | **4,04** |
| - Pendapatan bunga bersih / *Interest income net* | 13.228 | 9.269 | 9.269 | 9.498 | 9.713 | 9.947 | 10.090 | 10.575 | 11.069 | 11.605 | 12.194 | 19.683 | 18.924 | 19.431 | 19.160 |
| - Rata-rata total aset produktif / *Average total earning assets* | 468.244 | 426.351 | 430.793 | 434.217 | 436.448 | 438.062 | 439.714 | 443.905 | 448.063 | 451.792 | 450.357 | 473.481 | 477.655 | 475.782 | 473.733 |
| **Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)** | **95,91** | **81,28** | **78,09** | **75,77** | **83,07** | **82,37** | **75,96** | **69,69** | **72,91** | **70,56** | **72,31** | **68,56** | **66,18** | **65,91** | **67,81** |
| - Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party* | 177.922 | 167.855 | 173.374 | 175.972 | 191.931 | 189.076 | 182.062 | 181.321 | 188.882 | 186.122 | 182.951 | 175.665 | 176.204 | 172.356 | 171.138 |
| - Total Dana Pihak Ketiga / *Total Third Party Funds* | 185.513 | 206.526 | 222.028 | 232.246 | 231.039 | 229.548 | 239.677 | 260.173 | 259.066 | 263.786 | 253.015 | 256.233 | 266.237 | 261.503 | 252.391 |
| **Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)** | **34,13** | **35,42** | **35,24** | **37,29** | **33,84** | **31,93** | **33,82** | **32,73** | **30,42** | **34,43** | **35,90** | **39,99** | **41,85** | **42,54** | **41,80** |
| - Aset Likuid Primer / *Primary Liquid Asset* | 95.776 | 105.708 | 108.412 | 141.250 | 126.695 | 121.256 | 129.216 | 131.609 | 120.749 | 142.849 | 144.713 | 159.388 | 174.290 | 174.145 | 168.934 |
| - Aset Likuid Sekunder / *Secondary Liquid assets* | 52.892 | 48.885 | 54.811 | 37.120 | 36.438 | 35.811 | 38.599 | 40.769 | 41.523 | 41.888 | 43.093 | 50.619 | 47.705 | 45.915 | 49.340 |
| - Total Aset / *Total Assets* | 435.602 | 436.409 | 463.152 | 478.285 | 482.040 | 491.910 | 496.243 | 526.742 | 533.465 | 536.581 | 523.177 | 525.127 | 530.404 | 517.328 | 522.207 |

**Tabel 1.21.a.**
**Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank**
***(Growth of Commercial Banks Assets Based on Group of Banks)***
**Miliar Rp (*Billion Rp*)**

| Kelompok Bank / *Group of Banks* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| · Bank Persero / *State Owned Banks* | 3.818.584 | 4.251.749 | 4.202.861 | 4.145.327 | 4.231.772 | 4.234.645 | 4.262.761 | 4.323.082 | 4.535.103 | 4.554.898 | 4.728.442 | 4.607.798 | 4.570.199 | 4.554.379 | 4.523.138 |
| · BPD / *Regional Development Banks* | 763.879 | 861.329 | 884.372 | 881.471 | 907.559 | 879.987 | 888.602 | 904.090 | 951.744 | 944.056 | 938.286 | 911.407 | 908.479 | 918.604 | 921.575 |
| · Bank Swasta Nasional / *Domestic Private Banks* | 4.159.829 | 4.562.817 | 4.622.146 | 4.675.680 | 4.687.196 | 4.718.801 | 4.745.482 | 4.733.662 | 4.793.747 | 4.839.319 | 4.923.416 | 4.887.850 | 4.938.451 | 4.989.682 | 4.965.438 |
| · Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks* | 435.602 | 436.409 | 463.152 | 478.285 | 482.040 | 491.910 | 496.243 | 526.742 | 533.465 | 536.581 | 523.177 | 525.127 | 530.404 | 517.328 | 522.207 |
| **Total** | **9.177.894** | **10.112.304** | **10.172.531** | **10.180.763** | **10.308.568** | **10.325.343** | **10.393.089** | **10.487.576** | **10.814.058** | **10.874.853** | **11.113.321** | **10.932.183** | **10.947.533** | **10.979.992** | **10.932.358** |

**Tabel 1.22.a.**
**Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset**
***(Total of Commercial Banks Based on Total Assets)***

| Kelompok Bank / *Group of Banks* | Desember 2019 | | | | Desember 2021 | | | | April 2022 | | | | Desember 2022 | | | | April 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | < 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 / *State Owned Banks* | - | - | - | 4 | - | - | - | 4 | - | - | - | 4 | - | - | - | 4 | - | - | - | 4 |
| BPD / *Regional Development Banks* | - | 7 | 16 | 4 | - | 5 | 18 | 4 | - | 3 | 20 | 4 | - | 2 | 21 | 4 | - | 4 | 19 | 4 |
| Bank Swasta Nasional / *Domestic Private Banks* | 2 | 25 | 26 | 18 | 1 | 22 | 27 | 20 | - | 17 | 33 | 18 | - | 11 | 37 | 20 | - | 11 | 37 | 20 |
| Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks* | - | - | 5 | 3 | - | 1 | 4 | 3 | - | 1 | 3 | 4 | - | - | 3 | 4 | - | - | 3 | 4 |
| **Total** | **2** | **32** | **47** | **29** | **1** | **28** | **49** | **31** | **-** | **21** | **56** | **30** | **-** | **13** | **61** | **32** | **-** | **15** | **59** | **32** |

**Tabel 1.23.a.**
**Aset Produktif Bank Umum Konvensional dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain**
***(Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **7.720.284** | **8.262.969** | **8.456.576** | **8.464.385** | **8.447.653** | **8.633.193** | **8.627.838** | **8.729.991** | **8.818.003** | **8.978.683** | **8.981.890** | **8.985.882** | **9.034.064** | **9.011.708** | **8.972.375** |
| a. Lancar / *Current* | 7.319.912 | 7.858.621 | 8.007.264 | 8.004.742 | 8.003.492 | 8.195.759 | 8.193.422 | 8.301.465 | 8.394.103 | 8.556.069 | 8.592.333 | 8.561.622 | 8.580.941 | 8.583.800 | 8.512.530 |
| b. Dalam Perhatian Khusus / Special Mention | 235.325 | 232.695 | 272.719 | 279.654 | 270.654 | 262.087 | 260.452 | 258.584 | 255.639 | 258.513 | 236.947 | 264.792 | 292.696 | 271.761 | 301.277 |
| c. Kurang Lancar / *Sub-Standard* | 27.704 | 20.873 | 21.804 | 22.310 | 20.543 | 22.654 | 20.585 | 19.416 | 19.828 | 17.751 | 17.650 | 22.670 | 19.897 | 17.605 | 24.343 |
| d. Diragukan / *Doubtful* | 13.637 | 19.234 | 24.532 | 28.364 | 30.495 | 29.632 | 31.694 | 30.211 | 27.362 | 26.161 | 24.636 | 24.556 | 29.011 | 29.896 | 27.586 |
| e. Macet / *Loss* | 123.706 | 131.545 | 130.257 | 129.315 | 122.469 | 123.060 | 121.685 | 120.315 | 121.071 | 120.189 | 110.324 | 112.243 | 111.519 | 108.647 | 106.639 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **2.061.121** | **2.150.274** | **2.102.878** | **2.089.575** | **2.087.526** | **2.892.662** | **2.165.935** | **2.205.999** | **2.228.183** | **2.269.595** | **2.640.878** | **2.372.715** | **2.433.614** | **2.389.073** | **2.373.458** |
| a. Lancar / *Current* | 2.028.854 | 2.116.745 | 2.062.412 | 2.053.481 | 2.056.219 | 2.859.554 | 2.132.913 | 2.173.878 | 2.193.436 | 2.235.467 | 2.539.847 | 2.339.406 | 2.398.640 | 2.355.815 | 2.338.762 |
| b. Dalam Perhatian Khusus / Special Mention | 27.927 | 29.462 | 37.190 | 32.780 | 27.998 | 29.734 | 29.661 | 27.677 | 31.396 | 30.781 | 74.231 | 29.340 | 31.351 | 29.723 | 31.141 |
| c. Kurang Lancar / *Sub-Standard* | 1.968 | 879 | 662 | 661 | 772 | 798 | 782 | 795 | 848 | 823 | 1.004 | 950 | 1.014 | 948 | 1.065 |
| d. Diragukan / *Doubtful* | 228 | 213 | 254 | 327 | 254 | 195 | 210 | 407 | 208 | 201 | 218 | 301 | 391 | 307 | 296 |
| e. Macet / *Loss* | 2.144 | 2.975 | 2.359 | 2.326 | 2.283 | 2.381 | 2.369 | 3.243 | 2.294 | 2.323 | 25.579 | 2.717 | 2.219 | 2.279 | 2.194 |
| ***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)** | **169.387** | **175.719** | **179.868** | **183.303** | **176.816** | **178.720** | **177.325** | **174.387** | **171.612** | **167.447** | **179.410** | **163.437** | **164.050** | **159.683** | **162.123** |
| **Kredit kepada Bank Lain / *Interbank Loans*** | **66.058** | **52.051** | **54.912** | **56.621** | **59.638** | **61.465** | **61.233** | **62.784** | **67.055** | **70.504** | **74.057** | **71.956** | **70.495** | **71.060** | **70.230** |
| a. Lancar / *Current* | 65.963 | 52.028 | 54.855 | 56.589 | 59.605 | 61.426 | 61.195 | 62.739 | 66.975 | 70.424 | 73.999 | 71.866 | 70.399 | 70.968 | 70.124 |
| b. Dalam Perhatian Khusus / Special Mention | 35 | 13 | 51 | 30 | 31 | 38 | 30 | 23 | 59 | 59 | 31 | 40 | 39 | 33 | 41 |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | 1 | 1 | | 6 | 14 | 13 | 12 | 17 | 34 | 6 | 2 | 7 |
| d. Diragukan / *Doubtful* | - | 0 | - | | | 1 | - | 6 | 6 | 2 | | 6 | 28 | 22 | 8 |
| e. Macet / *Loss* | 59 | 10 | 6 | 1 | 1 | 1 | 1 | 1 | 1 | 7 | 9 | 9 | 23 | 35 | 49 |
| ***Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **59** | **10** | **6** | **1** | **1** | **1** | **7** | **22** | **21** | **21** | **26** | **49** | **49** | **59** | **64** |

**Tabel 1.24.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 / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **3.416.538** | **3.782.349** | **3.840.638** | **3.821.137** | **3.890.787** | **3.897.357** | **3.887.942** | **3.944.948** | **3.966.258** | **4.067.618** | **4.098.278** | **4.095.283** | **4.092.469** | **4.088.234** | **4.087.798** |
| a. Lancar / *Current* | 3.220.311 | 3.577.917 | 3.600.765 | 3.575.297 | 3.656.871 | 3.666.438 | 3.657.082 | 3.716.384 | 3.742.012 | 3.843.392 | 3.897.989 | 3.867.315 | 3.847.747 | 3.857.858 | 3.843.538 |
| b. Dalam Perhatian Khusus / Special Mention | 108.285 | 118.199 | 150.949 | 155.261 | 146.977 | 143.700 | 144.079 | 143.513 | 139.947 | 142.778 | 124.276 | 147.008 | 162.598 | 152.291 | 164.815 |
| c. Kurang Lancar / *Sub-Standard* | 16.956 | 9.601 | 11.202 | 11.143 | 10.199 | 10.239 | 9.999 | 9.134 | 9.796 | 8.672 | 7.980 | 12.540 | 10.815 | 9.451 | 13.906 |
| d. Diragukan / *Doubtful* | 7.277 | 11.727 | 12.875 | 15.540 | 16.890 | 17.123 | 17.670 | 16.709 | 14.830 | 13.696 | 12.758 | 12.504 | 15.415 | 16.614 | 15.526 |
| e. Macet / *Loss* | 63.709 | 64.905 | 64.846 | 63.896 | 59.850 | 59.858 | 59.112 | 59.209 | 59.673 | 59.080 | 55.274 | 55.917 | 55.894 | 52.020 | 50.012 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **606.341** | **651.290** | **623.393** | **613.418** | **570.934** | **596.058** | **610.094** | **593.375** | **593.842** | **588.425** | **933.372** | **640.031** | **681.967** | **662.976** | **663.163** |
| a. Lancar / *Current* | 595.211 | 636.055 | 603.753 | 597.456 | 557.062 | 582.561 | 596.485 | 579.569 | 580.668 | 574.812 | 849.906 | 625.750 | 667.090 | 647.469 | 648.008 |
| b. Dalam Perhatian Khusus / Special Mention | 8.859 | 12.943 | 17.848 | 14.134 | 12.073 | 11.680 | 11.831 | 11.971 | 11.377 | 11.794 | 58.294 | 11.920 | 12.934 | 13.560 | 13.193 |
| c. Kurang Lancar / *Sub-Standard* | 965 | 148 | 129 | 164 | 151 | 160 | 120 | 145 | 145 | 153 | 149 | 168 | 190 | 201 | 292 |
| d. Diragukan / *Doubtful* | 177 | 138 | 101 | 108 | 100 | 94 | 115 | 127 | 113 | 137 | 145 | 126 | 171 | 195 | 185 |
| e. Macet / *Loss* | 1.129 | 2.007 | 1.562 | 1.556 | 1.549 | 1.562 | 1.543 | 1.564 | 1.539 | 1.529 | 24.877 | 2.067 | 1.582 | 1.552 | 1.484 |
| ***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)** | **90.213** | **88.525** | **90.716** | **92.406** | **88.738** | **89.036** | **88.559** | **86.887** | **86.096** | **83.268** | **101.184** | **83.321** | **84.067** | **80.031** | **81.405** |
| **Kredit kepada Bank Lain / *Interbank Loans*** | **10.240** | **7.796** | **8.861** | **9.423** | **10.612** | **10.916** | **10.430** | **10.068** | **9.870** | **10.047** | **9.086** | **9.215** | **7.988** | **7.862** | **8.474** |
| a. Lancar / *Current* | 10.187 | 7.791 | 8.861 | 9.423 | 10.612 | 10.916 | 10.430 | 10.068 | 9.870 | 10.047 | 9.086 | 9.215 | 7.988 | 7.862 | 8.474 |
| b. Dalam Perhatian Khusus / Special Mention | - | - | 0 | - | - | - | - | - | - | - | - | - | - | 0 | 0 |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Diragukan / *Doubtful* | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Macet / *Loss* | 53 | 4 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ***Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **53** | **4** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | - | - | - | - |

**Tabel 1.25.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 / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **624.946** | **679.494** | **692.119** | **705.952** | **711.956** | **720.944** | **695.455** | **696.269** | **718.397** | **731.584** | **717.049** | **714.665** | **726.725** | **733.306** | **729.790** |
| a. Lancar / *Current* | 601.918 | 657.302 | 667.309 | 680.898 | 688.168 | 697.647 | 673.116 | 674.513 | 695.701 | 708.547 | 697.212 | 689.669 | 700.840 | 708.978 | 703.713 |
| b. Dalam Perhatian Khusus / Special Mention | 9.539 | 9.137 | 11.118 | 11.196 | 10.926 | 10.216 | 9.721 | 9.480 | 10.194 | 10.540 | 8.302 | 12.995 | 13.732 | 11.947 | 13.221 |
| c. Kurang Lancar / *Sub-Standard* | 373 | 632 | 1.107 | 1.071 | 842 | 1.082 | 867 | 578 | 702 | 667 | 491 | 822 | 758 | 664 | 887 |
| d. Diragukan / *Doubtful* | 675 | 756 | 586 | 760 | 915 | 807 | 888 | 872 | 788 | 703 | 656 | 618 | 692 | 1.001 | 1.012 |
| e. Macet / *Loss* | 12.442 | 11.667 | 11.999 | 12.027 | 11.105 | 11.192 | 10.862 | 10.826 | 11.011 | 11.127 | 10.388 | 10.560 | 10.702 | 10.715 | 10.957 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **26.782** | **26.230** | **27.079** | **26.805** | **26.637** | **28.915** | **28.321** | **29.423** | **29.905** | **30.940** | **33.136** | **30.740** | **30.561** | **30.193** | **29.904** |
| a. Lancar / *Current* | 26.051 | 25.571 | 26.520 | 26.210 | 26.132 | 28.195 | 27.760 | 28.815 | 29.210 | 30.145 | 32.790 | 30.205 | 29.921 | 29.576 | 29.273 |
| b. Dalam Perhatian Khusus / Special Mention | 71 | 152 | 85 | 114 | 92 | 295 | 143 | 201 | 275 | 380 | 79 | 272 | 378 | 338 | 368 |
| c. Kurang Lancar / *Sub-Standard* | 4 | 4 | 7 | 7 | 4 | 3 | 5 | 4 | 5 | 1 | 5 | 6 | 8 | 19 | 3 |
| d. Diragukan / *Doubtful* | 2 | 2 | 4 | 7 | 10 | 9 | 4 | 5 | 8 | 8 | 2 | 7 | 8 | 5 | 8 |
| e. Macet / *Loss* | 653 | 501 | 463 | 468 | 400 | 414 | 408 | 398 | 407 | 406 | 259 | 250 | 247 | 254 | 252 |
| ***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)** | **14.149** | **13.563** | **14.166** | **14.339** | **13.276** | **13.506** | **13.036** | **12.683** | **12.922** | **12.912** | **11.801** | **12.263** | **12.415** | **12.659** | **13.119** |
| **Kredit kepada Bank Lain / *Interbank Loans*** | **4.756** | **4.407** | **3.882** | **3.840** | **4.208** | **4.862** | **4.803** | **6.565** | **7.616** | **7.565** | **8.400** | **8.062** | **8.029** | **8.129** | **8.171** |
| a. Lancar / *Current* | 4.743 | 4.406 | 3.871 | 3.829 | 4.197 | 4.851 | 4.792 | 6.555 | 7.583 | 7.532 | 8.389 | 8.029 | 7.995 | 8.096 | 8.129 |
| b. Dalam Perhatian Khusus / Special Mention | 13 | - | 11 | 11 | 10 | 10 | 10 | 9 | 33 | 33 | 11 | 32 | 25 | 24 | 26 |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | 7 |
| d. Diragukan / *Doubtful* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 8 |
| e. Macet / *Loss* | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 9 | 9 | 0 |
| ***Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **0** | **0** | **1** | **1** | **1** | **1** | **1** | **1** | **1** | **1** | **0** | **0** | **9** | **10** | **16** |

**Tabel 1.26.a.**
**Aset Produktif Bank Swasta Nasional dan Kualitas Kredit Bank Swasta Nasional kepada Bank Lain**
***(Earning Assets of Domestic Private Banks and Credit Quality of Domestic Private Banks to Other Bank)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **3.343.329** | **3.500.624** | **3.602.380** | **3.620.619** | **3.522.714** | **3.687.727** | **3.716.602** | **3.748.185** | **3.771.852** | **3.818.072** | **3.807.307** | **3.810.966** | **3.845.202** | **3.839.470** | **3.808.920** |
| a. Lancar / *Current* | 3.173.789 | 3.333.913 | 3.429.445 | 3.443.759 | 3.348.642 | 3.517.453 | 3.548.262 | 3.580.946 | 3.605.440 | 3.653.373 | 3.648.405 | 3.649.895 | 3.672.952 | 3.676.472 | 3.628.667 |
| b. Dalam Perhatian Khusus / Special Mention | 108.345 | 99.169 | 103.562 | 105.927 | 105.354 | 100.206 | 98.670 | 98.749 | 98.794 | 97.647 | 96.575 | 97.230 | 108.703 | 99.886 | 116.108 |
| c. Kurang Lancar / *Sub-Standard* | 9.807 | 9.055 | 8.003 | 8.603 | 7.653 | 9.492 | 8.117 | 8.725 | 8.423 | 8.260 | 9.021 | 9.157 | 8.163 | 7.330 | 9.451 |
| d. Diragukan / *Doubtful* | 5.504 | 6.501 | 10.879 | 11.875 | 12.502 | 11.620 | 12.889 | 12.199 | 11.310 | 11.684 | 11.142 | 11.356 | 12.816 | 12.195 | 11.048 |
| e. Macet / *Loss* | 45.885 | 51.986 | 50.491 | 50.455 | 48.562 | 48.957 | 48.662 | 47.567 | 47.885 | 47.107 | 42.164 | 43.329 | 42.568 | 43.588 | 43.647 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **1.112.010** | **1.176.394** | **1.158.516** | **1.153.611** | **1.195.395** | **1.241.181** | **1.211.862** | **1.262.889** | **1.271.318** | **1.306.730** | **1.332.586** | **1.367.685** | **1.383.087** | **1.374.461** | **1.361.406** |
| a. Lancar / *Current* | 1.100.809 | 1.165.871 | 1.146.858 | 1.141.925 | 1.185.904 | 1.230.493 | 1.200.925 | 1.252.509 | 1.258.479 | 1.295.501 | 1.323.689 | 1.357.167 | 1.371.877 | 1.365.400 | 1.350.191 |
| b. Dalam Perhatian Khusus / Special Mention | 10.639 | 9.846 | 11.069 | 11.059 | 8.727 | 9.883 | 10.104 | 8.520 | 12.052 | 10.424 | 8.020 | 9.642 | 10.320 | 8.261 | 10.447 |
| c. Kurang Lancar / *Sub-Standard* | 206 | 191 | 202 | 212 | 381 | 399 | 414 | 395 | 446 | 466 | 470 | 408 | 384 | 319 | 303 |
| d. Diragukan / *Doubtful* | 30 | 55 | 88 | 150 | 84 | 79 | 77 | 259 | 71 | 41 | 56 | 155 | 200 | 94 | 88 |
| e. Macet / *Loss* | 326 | 432 | 298 | 266 | 299 | 327 | 344 | 1.205 | 270 | 298 | 351 | 314 | 305 | 388 | 377 |
| ***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)** | **61.758** | **68.219** | **69.962** | **71.560** | **69.481** | **70.873** | **70.503** | **70.349** | **68.405** | **67.856** | **63.204** | **64.717** | **64.436** | **63.913** | **64.913** |
| **Kredit kepada Bank Lain / *Interbank Loans*** | **46.923** | **36.574** | **39.352** | **39.528** | **40.787** | **41.660** | **41.972** | **41.185** | **44.359** | **46.418** | **49.413** | **47.757** | **47.749** | **48.503** | **47.756** |
| a. Lancar / *Current* | 46.894 | 36.556 | 39.306 | 39.507 | 40.765 | 41.632 | 41.945 | 41.150 | 44.313 | 46.372 | 49.366 | 47.700 | 47.687 | 48.445 | 47.693 |
| b. Dalam Perhatian Khusus / Special Mention | 23 | 13 | 40 | 20 | 21 | 28 | 21 | 14 | 26 | 26 | 21 | 8 | 14 | 10 | 15 |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | 1 | 1 | 1 | 6 | 14 | 13 | 12 | 17 | 34 | 6 | - | - |
| d. Diragukan / *Doubtful* | - | - | - | - | - | | | 6 | 6 | 2 | | 6 | 28 | 22 | - |
| e. Macet / *Loss* | 6 | 6 | 6 | - | - | | 1 | 1 | 1 | 7 | 9 | 9 | 15 | 26 | 48 |
| ***Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **6** | **6** | **6** | **1** | **1** | **1** | **7** | **21** | **20** | **20** | **26** | **49** | **48** | **48** | **48** |

**Tabel 1.27.a.**
**Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain**
***(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)***
**Miliar Rp *(Billion Rp)***

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset Produktif Neraca / *Earning Assets*** | **335.470** | **300.502** | **321.440** | **316.677** | **322.196** | **327.164** | **327.840** | **340.589** | **303.447** | **361.409** | **359.256** | **364.969** | **369.669** | **350.699** | **363.355** |
| a. Lancar / *Current* | 323.894 | 289.489 | 309.745 | 304.788 | 309.811 | 314.221 | 314.961 | 329.622 | 292.845 | 350.758 | 348.727 | 354.743 | 359.402 | 340.491 | 352.660 |
| b. Dalam Perhatian Khusus / Special Mention | 9.156 | 6.190 | 7.091 | 7.269 | 7.397 | 7.965 | 7.983 | 6.842 | 5.938 | 7.548 | 7.795 | 7.559 | 7.662 | 7.636 | 8.156 |
| c. Kurang Lancar / *Sub-Standard* | 569 | 1.585 | 1.492 | 1.493 | 1.848 | 1.841 | 1.602 | 980 | 1.493 | 151 | 157 | 151 | 161 | 160 | 148 |
| d. Diragukan / *Doubtful* | 182 | 251 | 191 | 189 | 188 | 83 | 247 | 431 | 231 | 78 | 80 | 79 | 89 | 86 | 87 |
| e. Macet / *Loss* | 1.670 | 2.986 | 2.920 | 2.937 | 2.952 | 3.054 | 3.048 | 2.714 | 2.940 | 2.874 | 2.498 | 2.437 | 2.354 | 2.325 | 2.304 |
| **Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*** | **315.988** | **296.359** | **293.889** | **295.742** | **294.560** | **1.026.509** | **315.658** | **320.313** | **289.468** | **343.500** | **341.784** | **334.259** | **337.999** | **321.443** | **321.791** |
| a. Lancar / *Current* | 306.784 | 289.249 | 285.281 | 287.891 | 287.120 | 1.018.306 | 307.744 | 312.985 | 282.387 | 335.008 | 333.461 | 326.284 | 329.753 | 313.370 | 314.094 |
| b. Dalam Perhatian Khusus / Special Mention | 8.358 | 6.521 | 8.188 | 7.473 | 7.107 | 7.876 | 7.583 | 6.985 | 6.633 | 8.183 | 7.837 | 7.506 | 7.718 | 7.564 | 7.134 |
| c. Kurang Lancar / *Sub-Standard* | 793 | 536 | 323 | 279 | 236 | 236 | 243 | 251 | 397 | 203 | 380 | 368 | 431 | 410 | 467 |
| d. Diragukan / *Doubtful* | 19 | 18 | 61 | 63 | 61 | 13 | 14 | 16 | 15 | 15 | 14 | 13 | 12 | 14 | 15 |
| e. Macet / *Loss* | 35 | 36 | 36 | 36 | 36 | 78 | 74 | 76 | 37 | 89 | 92 | 87 | 84 | 85 | 82 |
| ***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)** | **3.267** | **5.412** | **5.024** | **4.997** | **5.320** | **5.305** | **5.228** | **4.468** | **5.113** | **3.411** | **3.220** | **3.136** | **3.132** | **3.080** | **3.102** |
| **Kredit kepada Bank Lain / *Interbank Loans*** | **4.139** | **3.274** | **2.817** | **3.830** | **4.031** | **4.027** | **4.028** | **4.965** | **2.585** | **6.474** | **7.157** | **6.922** | **6.729** | **6.566** | **5.829** |
| a. Lancar / *Current* | 4.139 | 3.274 | 2.817 | 3.830 | 4.031 | 4.027 | 4.028 | 4.965 | 2.585 | 6.474 | 7.157 | 6.922 | 6.729 | 6.566 | 5.829 |
| b. Dalam Perhatian Khusus / Special Mention | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Kurang Lancar / *Sub-Standard* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Diragukan / *Doubtful* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Macet / *Loss* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ***Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)*** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | - | - | - |

**Tabel 1.28.a.**
**Komposisi Dana Pihak Ketiga Bank Umum**
***(Composition of Third Party Funds of Commercial Banks)***
**Miliar Rp *(Billion Rp)***

| Keterangan | Desember 2020 | | Desember 2021 | | April 2022 | | Desember 2022 | | April 2023 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **1.687.135** | **25,31** | **2.143.505** | **28,66** | **2.113.669** | **28,24** | **2.546.160** | **31,23** | **2.401.282** | **30,03** |
| Rupiah | 1.262.734 | 18,94 | 1.591.523 | 21,28 | 1.579.467 | 21,10 | 1.839.473 | 22,56 | 1.716.542 | 21,47 |
| Valas / *Foreign Exchange* | 424.401 | 6,37 | 551.982 | 7,38 | 534.202 | 7,14 | 706.687 | 8,67 | 684.740 | 8,56 |
| **Tabungan / *Saving*** | **2.173.501** | **32,61** | **2.432.260** | **32,52** | **2.523.488** | **33,71** | **2.615.185** | **32,07** | **2.588.290** | **32,37** |
| Rupiah | 2.014.663 | 30,23 | 2.263.564 | 30,26 | 2.339.274 | 31,25 | 2.422.410 | 29,71 | 2.389.763 | 29,88 |
| Valas / *Foreign Exchange* | 158.837 | 2,38 | 168.696 | 2,26 | 184.215 | 2,46 | 192.775 | 2,36 | 198.527 | 2,48 |
| **Simpanan Berjangka / *Time Deposits*** | **2.804.755** | **42,08** | **2.903.698** | **38,82** | **2.848.530** | **38,05** | **2.992.245** | **36,70** | **3.006.999** | **37,60** |
| Rupiah | 2.478.610 | 37,19 | 2.587.514 | 34,59 | 2.555.848 | 34,14 | 2.645.955 | 32,45 | 2.681.064 | 33,53 |
| Valas / *Foreign Exchange* | 326.145 | 4,89 | 316.184 | 4,23 | 292.682 | 3,91 | 346.290 | 4,25 | 325.935 | 4,08 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | | | | | | | | | | |
| Rupiah | 1.147.144 | 17,21 | 1.151.042 | 15,39 | 1.236.785 | 16,52 | 1.289.691 | 15,82 | 1.400.328 | 17,51 |
| Valas / *Foreign Exchange* | 157.535 | 2,36 | 162.193 | 2,17 | 139.353 | 1,86 | 213.808 | 2,62 | 199.894 | 2,50 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | | | | | | | | | | |
| Rupiah | 820.131 | 12,30 | 742.930 | 9,93 | 486.422 | 6,50 | 708.827 | 8,69 | 575.441 | 7,20 |
| Valas / *Foreign Exchange* | 69.582 | 1,04 | 55.384 | 0,74 | 46.950 | 0,63 | 54.723 | 0,67 | 44.569 | 0,56 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | | | | | | | | | | |
| Rupiah | 275.986 | 4,14 | 320.224 | 4,28 | 331.496 | 4,43 | 275.858 | 3,38 | 298.558 | 3,73 |
| Valas / *Foreign Exchange* | 59.675 | 0,90 | 58.202 | 0,78 | 44.884 | 0,60 | 34.987 | 0,43 | 37.661 | 0,47 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | | | | | | | | | | |
| Rupiah | 235.349 | 3,53 | 373.318 | 4,99 | 501.145 | 6,69 | 371.577 | 4,56 | 406.737 | 5,09 |
| Valas / *Foreign Exchange* | 39.353 | 0,59 | 40.405 | 0,54 | 61.495 | 0,82 | 42.772 | 0,52 | 43.810 | 0,55 |
| **Total DPK / *Total Third Party Funds*** | **6.665.390** | **100,00** | **7.479.463** | **100,00** | **7.485.687** | **100,00** | **8.153.590** | **100,00** | **7.996.571** | **100,00** |
| Rupiah | 5.756.007 | 86,36 | 6.442.601 | 86,14 | 6.474.588 | 86,49 | 6.907.838 | 84,72 | 6.787.370 | 84,88 |
| Valas / *Foreign Exchange* | 909.383 | 13,64 | 1.036.861 | 13,86 | **1.011.099** | 13,51 | 1.245.752 | 15,28 | 1.209.201 | 15,12 |

**Tabel 1.29.a.**
**Komposisi Dana Pihak Ketiga Bank Persero**
***(Composition of Third Party Funds of State Owned Banks)***
**Miliar Rp *(Billion Rp)***

| Keterangan | Desember 2020 | | Desember 2021 | | April 2022 | | Desember 2022 | | April 2023 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **760.676** | **26,48** | **958.583** | **30,15** | **930.636** | **29,78** | **1.277.123** | **35,66** | **1.119.938** | **33,25** |
| Rupiah | 555.777 | 19,34 | 690.666 | 21,72 | 667.868 | 21,37 | 860.753 | 28,78 | 726.492 | 25,83 |
| Valas / *Foreign Exchange* | 204.899 | 7,13 | 267.918 | 8,43 | 262.768 | 8,41 | 416.370 | 70,53 | 393.446 | 70,85 |
| **Tabungan / *Saving*** | **1.051.845** | **36,61** | **1.152.044** | **36,23** | **1.178.447** | **37,71** | **1.233.461** | **34,44** | **1.205.421** | **35,79** |
| Rupiah | 1.005.489 | 35,00 | 1.105.687 | 34,78 | 1.123.427 | 35,95 | 1.176.897 | 39,35 | 1.150.622 | 40,91 |
| Valas / *Foreign Exchange* | 46.356 | 1,61 | 46.357 | 1,46 | 55.020 | 1,76 | 56.563 | 9,58 | 54.799 | 9,87 |
| **Simpanan Berjangka / *Time Deposits*** | **1.060.628** | **36,92** | **1.068.860** | **33,62** | **1.015.672** | **32,50** | **1.070.556** | **29,89** | **1.042.545** | **30,96** |
| Rupiah | 898.563 | 31,27 | 934.825 | 29,40 | 898.494 | 28,75 | 953.163 | 26,62 | 935.475 | 27,78 |
| Valas / *Foreign Exchange* | 162.065 | 5,64 | 134.035 | 4,22 | 117.178 | 3,75 | 117.393 | 3,28 | 107.069 | 3,18 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | | | | | | | | | | |
| Rupiah | 361.895 | 12,60 | 343.697 | 10,81 | 319.419 | 10,22 | 374.688 | 10,46 | 421.198 | 12,51 |
| Valas / *Foreign Exchange* | 65.756 | 2,29 | 60.740 | 1,91 | 39.003 | 1,25 | 67.517 | 1,89 | 59.473 | 1,77 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | | | | | | | | | | |
| Rupiah | 420.599 | 14,64 | 323.819 | 10,18 | 171.433 | 5,49 | 315.935 | 0,43 | 211.151 | 0,35 |
| Valas / *Foreign Exchange* | 35.652 | 1,24 | 18.328 | 0,58 | 15.600 | 0,50 | 15.466 | 3,42 | 11.736 | 3,60 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | | | | | | | | | | |
| Rupiah | 58.915 | 2,05 | 136.950 | 4,31 | 147.374 | 4,72 | 122.610 | 3,91 | 121.411 | 5,40 |
| Valas / *Foreign Exchange* | 35.154 | 1,22 | 35.815 | 1,13 | 24.871 | 0,80 | 17.103 | 0,48 | 17.457 | 0,55 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | | | | | | | | | | |
| Rupiah | 57.154 | 1,99 | 130.359 | 4,10 | 260.269 | 8,33 | 139.929 | 3,91 | 181.715 | 5,40 |
| Valas / *Foreign Exchange* | 25.503 | 0,89 | 19.153 | 0,60 | 37.704 | 1,21 | 17.307 | 0,58 | 18.404 | 0,65 |
| **Total DPK / *Total Third Party Funds*** | **2.873.149** | **100,00** | **3.179.487** | **100,00** | **3.124.755** | **100,00** | **3.581.139** | **100,00** | **3.367.904** | **100,00** |
| Rupiah | 2.459.829 | 85,61 | 2.731.178 | 85,90 | 2.689.790 | 86,08 | 2.990.814 | 83,52 | 2.812.590 | 83,51 |
| Valas / *Foreign Exchange* | 413.319 | 14,39 | 448.310 | 14,10 | 434.966 | 13,92 | 590.326 | 16,48 | 555.314 | 16,49 |

**Tabel 1.30.a.**
**Komposisi Dana Pihak Ketiga BPD**
***(Composition of Third Party Funds of Regional Development Banks)***
**Miliar Rp *(Billion Rp)***

| Keterangan | Desember 2020 | | Desember 2021 | | April 2022 | | Desember 2022 | | April 2023 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **131.340** | **22,24** | **170.794** | **25,06** | **178.396** | **25,17** | **181.505** | **25,07** | **200.097** | **27,30** |
| Rupiah | 131.204 | 22,22 | 169.986 | 24,94 | 177.610 | 25,06 | 180.745 | 24,97 | 198.665 | 27,10 |
| Valas / *Foreign Exchange* | 136 | 0,02 | 808 | 0,12 | 786 | 0,11 | 760 | 0,11 | 1.432 | 0,20 |
| **Tabungan / *Saving*** | **188.222** | **31,87** | **208.717** | **30,62** | **198.951** | **28,07** | **221.207** | **30,56** | **202.015** | **27,56** |
| Rupiah | 188.112 | 31,85 | 208.612 | 30,61 | 198.855 | 28,06 | 221.084 | 30,54 | 201.902 | 27,54 |
| Valas / *Foreign Exchange* | 110 | 0,02 | 106 | 0,02 | 95 | 0,01 | 123 | 0,02 | 113 | 0,02 |
| **Simpanan Berjangka / *Time Deposits*** | **271.040** | **45,89** | **302.095** | **44,32** | **331.450** | **46,76** | **321.168** | **44,37** | **330.945** | **45,15** |
| Rupiah | 270.147 | 45,74 | 298.039 | 43,73 | 329.422 | 46,48 | 320.016 | 44,21 | 329.826 | 44,99 |
| Valas / *Foreign Exchange* | 892 | 0,15 | 4.056 | 0,60 | 2.028 | 0,29 | 1.152 | 0,16 | 1.119 | 0,15 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | | | | | | | | | | |
| Rupiah | 106.916 | 18,10 | 79.057 | 11,60 | 133.405 | 18,82 | 96.270 | 13,30 | 121.549 | 16,58 |
| Valas / *Foreign Exchange* | 485 | 0,08 | 1.959 | 0,29 | 1.431 | 0,20 | 459 | 0,06 | 986 | 0,13 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | | | | | | | | | | |
| Rupiah | 48.671 | 8,24 | 81.579 | 11,97 | 60.974 | 8,60 | 94.448 | 3,46 | 79.736 | 0,02 |
| Valas / *Foreign Exchange* | 284 | 0,05 | 1.027 | 0,15 | 49 | 0,01 | 17 | 14,40 | 11 | 13,96 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | | | | | | | | | | |
| Rupiah | 52.552 | 8,90 | 30.288 | 4,44 | 34.239 | 4,83 | 25.053 | 14,40 | 26.232 | 13,96 |
| Valas / *Foreign Exchange* | 19 | 0,00 | 361 | 0,05 | 36 | 0,01 | 128 | 0,08 | 117 | 0,00 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | | | | | | | | | | |
| Rupiah | 62.008 | 10,50 | 107.115 | 15,72 | 100.804 | 14,22 | 104.245 | 14,40 | 102.309 | 13,96 |
| Valas / *Foreign Exchange* | 105 | 0,02 | 709 | 0,10 | 511 | 0,07 | 549 | 0,08 | 5 | 0,00 |
| **Total DPK / *Total Third Party Funds*** | **590.602** | **100,00** | **681.607** | **100,00** | **708.797** | **100,00** | **723.880** | **100,00** | **733.057** | **100,00** |
| Rupiah | 589.463 | 99,81 | 676.637 | 99,27 | 705.887 | 99,59 | 721.844 | 99,72 | 730.392 | 99,64 |
| Valas / *Foreign Exchange* | 1.139 | 0,19 | 4.970 | 0,73 | 2.909 | 0,41 | 2.036 | 0,28 | 2.664 | 0,36 |

**Tabel 1.31.a.**
**Komposisi Dana Pihak Ketiga Bank Swasta Nasional**
***(Composition of Third Party Funds of Domestic Private Banks)***
**Miliar Rp *(Billion Rp)***

| Keterangan | Desember 2020 | | Desember 2021 | | April 2022 | | Desember 2022 | | April 2023 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **668.529** | **22,17** | **858.148** | **25,15** | **842.551** | **24,56** | **910.515** | **25,32** | **903.658** | **24,80** |
| Rupiah | 507.027 | 16,81 | 648.844 | 19,02 | 646.297 | 18,84 | 702.334 | 19,53 | 692.056 | 19,00 |
| Valas / *Foreign Exchange* | 161.502 | 5,35 | 209.304 | 6,13 | 196.254 | 5,72 | 208.181 | 5,79 | 211.602 | 5,81 |
| **Tabungan / *Saving*** | **918.021** | **30,44** | **1.053.879** | **30,89** | **1.127.783** | **32,88** | **1.143.229** | **31,80** | **1.167.241** | **32,04** |
| Rupiah | 814.929 | 27,02 | 940.522 | 27,57 | 1.007.037 | 29,36 | 1.014.955 | 28,23 | 1.029.830 | 28,27 |
| Valas / *Foreign Exchange* | 103.092 | 3,42 | 113.357 | 3,32 | 120.746 | 3,52 | 128.274 | 3,57 | 137.411 | 3,77 |
| **Simpanan Berjangka / *Time Deposits*** | **1.429.576** | **47,40** | **1.499.815** | **43,96** | **1.459.773** | **42,56** | **1.541.811** | **42,88** | **1.572.321** | **43,16** |
| Rupiah | 1.274.202 | 42,25 | 1.327.538 | 38,91 | 1.298.414 | 37,85 | 1.335.185 | 37,13 | 1.374.196 | 37,72 |
| Valas / *Foreign Exchange* | 155.375 | 5,15 | 172.278 | 5,05 | 161.359 | 4,70 | 206.626 | 5,75 | 198.125 | 5,44 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | | | | | | | | | | |
| Rupiah | 659.713 | 21,87 | 712.881 | 20,89 | 767.766 | 22,38 | 795.937 | 22,14 | 832.453 | 22,85 |
| Valas / *Foreign Exchange* | 87.429 | 2,90 | 96.401 | 2,83 | 91.368 | 2,66 | 132.422 | 3,68 | 127.435 | 3,50 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | | | | | | | | | | |
| Rupiah | 343.028 | 11,37 | 332.925 | 9,76 | 246.819 | 7,20 | 291.145 | 3,39 | 276.919 | 3,97 |
| Valas / *Foreign Exchange* | 31.408 | 1,04 | 34.555 | 1,01 | 28.087 | 0,82 | 34.975 | 3,51 | 29.978 | 3,30 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | | | | | | | | | | |
| Rupiah | 157.125 | 5,21 | 147.456 | 4,32 | 145.194 | 4,23 | 122.023 | 3,51 | 144.484 | 3,30 |
| Valas / *Foreign Exchange* | 23.788 | 0,79 | 21.453 | 0,63 | 19.345 | 0,56 | 16.416 | 0,63 | 18.069 | 0,62 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | | | | | | | | | | |
| Rupiah | 114.335 | 3,79 | 134.276 | 3,94 | 138.635 | 4,04 | 126.079 | 3,51 | 120.340 | 3,30 |
| Valas / *Foreign Exchange* | 12.749 | 0,42 | 19.869 | 0,58 | 22.559 | 0,66 | 22.813 | 0,63 | 22.643 | 0,62 |
| **Total DPK / *Total Third Party Funds*** | **3.016.126** | **100,00** | **3.411.842** | **100,00** | **3.430.107** | **100,00** | **3.595.556** | **100,00** | **3.643.220** | **100,00** |
| Rupiah | 2.596.157 | 86,08 | 2.916.904 | 85,49 | 2.951.748 | 86,05 | 3.052.474 | 84,90 | 3.096.082 | 84,98 |
| Valas / *Foreign Exchange* | 419.969 | 13,92 | 494.938 | 14,51 | 478.359 | 13,95 | 543.081 | 15,10 | 547.138 | 15,02 |

**Tabel 1.32.a.**
**Komposisi Dana Pihak Ketiga Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri**
***(Composition of Third Party Funds of Branch Offices of Foreign Banks)***
**Miliar Rp *(Billion Rp)***

| Keterangan | Desember 2020 | | Desember 2021 | | April 2022 | | Desember 2022 | | April 2023 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)* |
| **Giro / *Demand Deposits*** | **126.589** | **68,24** | **155.979** | **75,53** | **162.085** | **73,00** | **155.979** | **75,53** | **177.588** | **70,36** |
| Rupiah | 68.725 | 37,05 | 82.027 | 39,72 | 87.691 | 39,50 | 82.027 | 39,72 | 99.329 | 39,36 |
| Valas / *Foreign Exchange* | 57.864 | 31,19 | 73.952 | 35,81 | 74.394 | 33,51 | 73.952 | 35,81 | 78.260 | 31,01 |
| **Tabungan / *Saving*** | **15.413** | **8,31** | **17.619** | **8,53** | **18.308** | **8,25** | **17.619** | **8,53** | **13.613** | **5,39** |
| Rupiah | 6.134 | 3,31 | 8.743 | 4,23 | 9.954 | 4,48 | 8.743 | 4,23 | 7.410 | 2,94 |
| Valas / *Foreign Exchange* | 9.279 | 5,00 | 8.876 | 4,30 | 8.354 | 3,76 | 8.876 | 4,30 | 6.204 | 2,46 |
| **Simpanan Berjangka / *Time Deposits*** | **43.511** | **23,45** | **32.928** | **15,94** | **41.635** | **18,75** | **32.928** | **15,94** | **61.189** | **24,24** |
| Rupiah | 35.698 | 19,24 | 27.112 | 13,13 | 29.518 | 13,29 | 27.112 | 13,13 | 41.568 | 16,47 |
| Valas / *Foreign Exchange* | 7.813 | 4,21 | 5.816 | 2,82 | 12.117 | 5,46 | 5.816 | 2,82 | 19.622 | 7,77 |
| - Jangka Waktu 1 bulan / *Period 1 Month* | | | | | | | | | | |
| Rupiah | 18.620 | 10,04 | 15.407 | 7,46 | 16.195 | 7,29 | 15.407 | 7,46 | 25.129 | 9,96 |
| Valas / *Foreign Exchange* | 3.865 | 2,08 | 3.093 | 1,50 | 7.550 | 3,40 | 3.093 | 1,50 | 12.000 | 4,75 |
| - Jangka Waktu 3 bulan / *Period 3 Month* | | | | | | | | | | |
| Rupiah | 7.834 | 4,22 | 4.606 | 2,23 | 7.196 | 3,24 | 4.606 | 2,23 | 7.636 | 2,55 |
| Valas / *Foreign Exchange* | 2.238 | 1,21 | 1.475 | 0,71 | 3.214 | 1,45 | 1.475 | 0,71 | 2.844 | 0,94 |
| - Jangka Waktu 6 bulan / *Period 6 Month* | | | | | | | | | | |
| Rupiah | 7.393 | 3,99 | 5.530 | 2,68 | 4.689 | 2,11 | 5.530 | 2,68 | 6.431 | 0,94 |
| Valas / *Foreign Exchange* | 714 | 0,38 | 573 | 0,28 | 632 | 0,28 | 573 | 0,28 | 2.019 | 1,09 |
| - Jangka Waktu >= 12 bulan / Period >= 12 Month | | | | | | | | | | |
| Rupiah | 1.852 | 1,00 | 1.569 | 0,76 | 1.437 | 0,65 | 1.569 | 0,76 | 2.372 | 0,94 |
| Valas / *Foreign Exchange* | 996 | 0,54 | 675 | 0,33 | 721 | 0,32 | 675 | 0,33 | 2.758 | 1,09 |
| **Total DPK / *Total Third Party Funds*** | **185.513** | **100,00** | **206.526** | **100,00** | **222.028** | **100,00** | **206.526** | **100,00** | **252.391** | **100,00** |
| Rupiah | 110.557 | 59,60 | 117.882 | 57,08 | 127.163 | 57,27 | 117.882 | 57,08 | 148.306 | 58,76 |
| Valas / *Foreign Exchange* | 74.956 | 40,40 | 88.644 | 42,92 | 94.865 | 42,73 | 88.644 | 42,92 | 104.085 | 41,24 |

**Tabel 1.33.a.**
**Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana April 2023**
**(*Composition of Third Party Funds of Commercial Banks Based on Location - April 2023*)**
**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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|
| | Rupiah | Valas (Foreign Exchange) | Rupiah | Valas (Foreign Exchange) | Rupiah | Valas (Foreign Exchange) | Rupiah | Valas (Foreign Exchange) | Total | |
| 1. Jawa Barat | 105.508 | 16.561 | 285.034 | 12.720 | 186.203 | 17.279 | 576.745 | 46.560 | 623.305 | 7,79 |
| 2. Banten | 61.508 | 6.438 | 92.942 | 4.913 | 82.382 | 2.848 | 236.832 | 14.198 | 251.030 | 3,14 |
| 3. DKI Jakarta | 1.074.303 | 580.243 | 609.276 | 124.888 | 1.591.642 | 253.501 | 3.275.221 | 958.633 | 4.233.853 | 52,95 |
| 4. D.I Yogyakarta | 9.707 | 467 | 46.362 | 1.261 | 19.608 | 411 | 75.677 | 2.140 | 77.817 | 0,97 |
| 5. Jawa Tengah | 47.359 | 5.837 | 212.245 | 6.548 | 117.041 | 4.316 | 376.644 | 16.700 | 393.344 | 4,92 |
| 6. Jawa Timur | 111.531 | 19.280 | 296.461 | 14.522 | 237.949 | 18.153 | 645.940 | 51.955 | 697.895 | 8,73 |
| 7. Bengkulu | 2.611 | 239 | 10.385 | 48 | 2.984 | 13 | 15.980 | 300 | 16.280 | 0,20 |
| 8. Jambi | 7.017 | 295 | 23.802 | 358 | 12.323 | 73 | 43.142 | 726 | 43.868 | 0,55 |
| 9. Aceh | 8.018 | 228 | 22.487 | 122 | 9.537 | 19 | 40.042 | 369 | 40.411 | 0,51 |
| 10. Sumatera Utara | 42.366 | 7.734 | 128.041 | 6.712 | 105.550 | 10.474 | 275.958 | 24.921 | 300.879 | 3,76 |
| 11. Sumatera Barat | 7.435 | 305 | 29.265 | 371 | 13.828 | 352 | 50.528 | 1.029 | 51.557 | 0,64 |
| 12. Riau | 17.640 | 3.224 | 61.143 | 1.937 | 26.818 | 914 | 105.601 | 6.075 | 111.677 | 1,40 |
| 14. Sumatera Selatan | 16.825 | 980 | 50.377 | 1.525 | 36.096 | 1.642 | 103.298 | 4.147 | 107.445 | 1,34 |
| 15. Bangka Belitung | 4.015 | 845 | 12.513 | 372 | 7.243 | 114 | 23.771 | 1.330 | 25.101 | 0,31 |
| 13. Kepulauan Riau | 18.615 | 5.722 | 28.772 | 4.301 | 15.754 | 2.482 | 63.142 | 12.505 | 75.646 | 0,95 |
| 16. Lampung | 8.895 | 315 | 32.157 | 531 | 12.109 | 342 | 53.161 | 1.187 | 54.349 | 0,68 |
| 17. Kalimantan Selatan | 18.576 | 2.648 | 37.888 | 703 | 18.309 | 328 | 74.773 | 3.679 | 78.453 | 0,98 |
| 18. Kalimantan Barat | 10.359 | 458 | 42.361 | 985 | 18.631 | 560 | 71.351 | 2.003 | 73.354 | 0,92 |
| 19. Kalimantan Timur | 44.379 | 9.447 | 66.922 | 2.356 | 41.946 | 4.605 | 153.247 | 16.408 | 169.655 | 2,12 |
| 20. Kalimantan Tengah | 8.599 | 128 | 19.336 | 123 | 7.809 | 476 | 35.744 | 726 | 36.471 | 0,46 |
| 21. Sulawesi Tengah | 5.996 | 751 | 17.595 | 110 | 5.833 | 63 | 29.424 | 924 | 30.349 | 0,38 |
| 22. Sulawesi Selatan | 18.006 | 1.195 | 69.264 | 1.403 | 26.288 | 411 | 113.558 | 3.009 | 116.567 | 1,46 |
| 23. Sulawesi Utara | 5.035 | 274 | 15.529 | 826 | 7.377 | 136 | 27.941 | 1.236 | 29.177 | 0,36 |
| 24. Gorontalo | 1.109 | 110 | 3.794 | 31 | 1.195 | 5 | 6.098 | 146 | 6.244 | 0,08 |
| 25. Sulawesi Barat | 1.139 | 18 | 4.240 | 1 | 533 | 0 | 5.911 | 20 | 5.931 | 0,07 |
| 26. Sulawesi Tenggara | 7.535 | 474 | 17.777 | 116 | 4.773 | 35 | 30.085 | 625 | 30.710 | 0,38 |
| 27. Nusa Tenggara Barat | 4.421 | 4.700 | 19.391 | 295 | 9.669 | 34 | 33.481 | 5.028 | 38.509 | 0,48 |
| 28. Bali | 18.995 | 3.386 | 69.488 | 6.346 | 34.376 | 648 | 122.859 | 10.380 | 133.239 | 1,67 |
| 29. Nusa Tenggara Timur | 5.365 | 29 | 18.016 | 157 | 10.477 | 39 | 33.859 | 225 | 34.084 | 0,43 |
| 30. Maluku | 2.256 | 37 | 8.335 | 90 | 3.346 | 49 | 13.937 | 175 | 14.112 | 0,18 |
| 31. Papua | 14.251 | 546 | 24.137 | 336 | 8.786 | 77 | 47.174 | 959 | 48.133 | 0,60 |
| 32. Maluku Utara | 2.320 | 386 | 6.142 | 13 | 1.770 | 88 | 10.232 | 487 | 10.719 | 0,13 |
| 33. Papua Barat | 4.838 | 223 | 8.265 | 48 | 2.872 | 18 | 15.974 | 289 | 16.263 | 0,20 |
| 34. Lainnya | 10 | 11.217 | 20 | 3.457 | 8 | 5.431 | 38 | 20.105 | 20.143 | 0,25 |
| **Total** | **1.716.542** | **684.740** | **2.389.763** | **198.527** | **2.681.064** | **325.935** | **6.787.370** | **1.209.201** | **7.996.571** | **100** |

**Tabel 1.34.a.**
**Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpun Dana**
***(Third Party Funds of Commercial Banks Based on Location)***
**Miliar Rp *(Billion Rp)***

| Lokasi / *Location* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Jawa Barat | 561.231 | 609.899 | 614.885 | 617.210 | 617.972 | 604.357 | 610.872 | 610.091 | 611.297 | 620.092 | 632.629 | 614.288 | 615.282 | 619.465 | 623.305 |
| 2. Banten | 221.887 | 242.084 | 247.811 | 248.527 | 250.703 | 246.621 | 248.681 | 250.531 | 250.584 | 251.886 | 252.591 | 251.499 | 252.124 | 250.684 | 251.030 |
| 3. DKI Jakarta | 3.392.262 | 3.908.384 | 3.865.354 | 3.896.133 | 3.936.550 | 3.934.222 | 3.951.388 | 3.962.464 | 4.186.205 | 4.201.884 | 4.373.922 | 4.242.211 | 4.273.558 | 4.263.376 | 4.233.853 |
| 4. D.I Yogyakarta | 69.846 | 74.354 | 75.373 | 75.281 | 76.537 | 77.022 | 77.240 | 77.226 | 76.782 | 76.861 | 78.757 | 77.831 | 78.038 | 78.005 | 77.817 |
| 5. Jawa Tengah | 341.042 | 371.697 | 373.364 | 371.888 | 373.306 | 373.932 | 374.457 | 373.622 | 381.116 | 382.738 | 384.849 | 374.279 | 373.272 | 382.486 | 393.344 |
| 6. Jawa Timur | 633.322 | 683.634 | 676.243 | 680.317 | 690.413 | 694.390 | 695.549 | 700.559 | 704.667 | 707.013 | 708.011 | 697.355 | 697.246 | 700.017 | 697.895 |
| 7. Bengkulu | 13.729 | 16.400 | 17.615 | 17.649 | 18.217 | 17.470 | 17.619 | 17.505 | 17.830 | 17.627 | 16.746 | 16.114 | 15.890 | 15.910 | 16.280 |
| 8. Jambi | 38.203 | 42.790 | 44.052 | 44.281 | 44.361 | 43.590 | 43.638 | 43.089 | 43.800 | 44.178 | 44.400 | 44.361 | 43.890 | 43.702 | 43.868 |
| 9. Aceh | 41.793 | 39.321 | 40.455 | 40.331 | 40.896 | 40.669 | 39.554 | 39.503 | 42.477 | 41.087 | 39.637 | 38.091 | 37.398 | 38.982 | 40.411 |
| 10. Sumatera Utara | 261.975 | 293.498 | 302.399 | 293.977 | 299.819 | 295.544 | 297.788 | 303.132 | 303.889 | 307.462 | 306.773 | 300.506 | 301.302 | 303.429 | 300.879 |
| 11. Sumatera Barat | 46.928 | 50.421 | 52.557 | 52.364 | 53.435 | 53.182 | 53.256 | 53.532 | 53.523 | 53.293 | 52.523 | 49.961 | 49.785 | 50.300 | 51.557 |
| 12. Riau | 91.590 | 109.453 | 114.837 | 113.444 | 118.409 | 115.810 | 111.207 | 113.964 | 114.897 | 114.753 | 114.728 | 111.787 | 112.108 | 112.146 | 111.677 |
| 13. Sumatera Selatan | 89.085 | 100.005 | 106.088 | 103.368 | 101.680 | 101.587 | 102.509 | 105.185 | 109.823 | 110.049 | 109.586 | 105.729 | 105.198 | 104.402 | 107.445 |
| 14. Bangka Belitung | 19.196 | 24.284 | 26.710 | 27.226 | 27.613 | 27.426 | 27.280 | 26.677 | 27.147 | 26.784 | 25.940 | 25.220 | 25.379 | 24.818 | 25.101 |
| 15. Kepulauan Riau | 61.254 | 66.415 | 66.664 | 67.837 | 67.813 | 68.156 | 71.955 | 71.085 | 73.193 | 73.770 | 75.641 | 74.465 | 74.818 | 75.785 | 75.646 |
| 16. Lampung | 46.781 | 51.451 | 52.887 | 53.199 | 53.838 | 53.538 | 53.261 | 53.349 | 54.341 | 54.984 | 53.955 | 52.242 | 52.319 | 54.735 | 54.349 |
| 17. Kalimantan Selatan | 55.405 | 64.398 | 67.120 | 67.222 | 69.393 | 69.581 | 70.254 | 73.191 | 74.961 | 75.719 | 76.363 | 76.413 | 77.581 | 76.557 | 78.453 |
| 18. Kalimantan Barat | 65.138 | 71.359 | 72.934 | 72.702 | 73.075 | 72.063 | 72.638 | 72.974 | 73.268 | 73.806 | 73.661 | 73.046 | 72.379 | 73.088 | 73.354 |
| 19. Kalimantan Timur | 117.244 | 131.337 | 135.807 | 140.036 | 145.513 | 140.754 | 144.629 | 150.090 | 162.885 | 165.423 | 162.497 | 164.996 | 166.163 | 165.484 | 169.655 |
| 20. Kalimantan Tengah | 29.982 | 34.260 | 35.171 | 34.768 | 35.087 | 33.796 | 35.299 | 35.907 | 36.648 | 37.401 | 36.579 | 36.877 | 35.159 | 35.276 | 36.471 |
| 21. Sulawesi Tengah | 25.803 | 32.247 | 31.075 | 31.337 | 30.893 | 28.972 | 29.490 | 29.886 | 30.098 | 30.801 | 32.442 | 30.033 | 30.205 | 30.860 | 30.349 |
| 22. Sulawesi Selatan | 105.535 | 112.226 | 111.666 | 112.317 | 114.166 | 112.919 | 112.812 | 113.445 | 114.654 | 114.798 | 114.843 | 112.942 | 115.057 | 118.017 | 116.567 |
| 23. Sulawesi Utara | 28.621 | 28.291 | 28.358 | 28.155 | 28.457 | 28.324 | 28.025 | 28.724 | 29.145 | 28.738 | 28.572 | 28.107 | 28.022 | 29.085 | 29.177 |
| 24. Gorontalo | 5.312 | 5.967 | 6.348 | 6.270 | 6.551 | 6.251 | 6.364 | 6.379 | 6.661 | 6.508 | 6.136 | 5.936 | 6.094 | 6.252 | 6.244 |
| 25. Sulawesi Barat | 5.207 | 5.860 | 6.120 | 6.038 | 6.192 | 5.880 | 6.026 | 6.034 | 6.161 | 6.067 | 5.704 | 5.491 | 5.401 | 5.476 | 5.931 |
| 26. Sulawesi Tenggara | 25.940 | 29.829 | 28.522 | 28.190 | 29.544 | 28.983 | 29.432 | 29.306 | 29.853 | 30.267 | 30.489 | 30.087 | 32.037 | 29.963 | 30.710 |
| 27. Nusa Tenggara Barat | 33.364 | 35.410 | 37.720 | 38.329 | 41.084 | 39.482 | 41.303 | 41.089 | 40.484 | 44.981 | 41.474 | 43.503 | 41.227 | 41.645 | 38.509 |
| 28. Bali | 100.217 | 104.080 | 105.054 | 107.021 | 110.480 | 113.215 | 116.744 | 119.761 | 122.943 | 125.214 | 126.589 | 127.113 | 128.907 | 131.534 | 133.239 |
| 29. Nusa Tenggara Timur | 30.085 | 33.167 | 33.814 | 33.222 | 33.862 | 32.875 | 33.446 | 33.284 | 33.123 | 33.001 | 33.059 | 32.636 | 32.548 | 33.590 | 34.084 |
| 30. Maluku | 13.977 | 14.439 | 14.415 | 14.350 | 14.778 | 14.261 | 14.616 | 14.315 | 14.621 | 14.185 | 14.202 | 13.964 | 13.958 | 13.879 | 14.112 |
| 31. Papua | 46.639 | 48.022 | 50.124 | 49.263 | 49.009 | 47.056 | 47.794 | 46.515 | 50.211 | 52.020 | 49.918 | 48.235 | 46.882 | 45.517 | 48.133 |
| 32. Maluku Utara | 8.190 | 9.113 | 9.470 | 9.265 | 9.533 | 9.284 | 9.575 | 9.950 | 10.387 | 9.947 | 10.312 | 10.582 | 10.197 | 10.221 | 10.719 |
| 33. Papua Barat | 18.068 | 17.034 | 16.343 | 16.106 | 15.825 | 14.849 | 16.189 | 16.341 | 18.003 | 18.364 | 17.962 | 16.685 | 16.604 | 16.957 | 16.263 |
| 34. Lainnya / *Others* | 20.541 | 18.335 | 18.328 | 17.915 | 17.293 | 18.020 | 17.511 | 18.626 | 21.362 | 22.431 | 22.097 | 21.236 | 22.681 | 23.936 | 20.143 |
| **Total** | **6.665.390** | **7.479.463** | **7.485.687** | **7.515.538** | **7.602.297** | **7.564.082** | **7.608.401** | **7.647.334** | **7.927.036** | **7.974.132** | **8.153.590** | **7.953.823** | **7.988.710** | **8.005.579** | **7.996.571** |

**Tabel 1.35.a.**
**Suku Bunga Rata-rata DPK Bank Umum**
***(Average of Interest Rate of Third Party Funds of Commercial Banks)***
**Persen *(Percent)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | | |
| Rupiah | 1,91 | 1,71 | 1,61 | 1,61 | 1,61 | 1,63 | 1,62 | 1,64 | 1,69 | 1,75 | 1,91 | 1,92 | 1,91 | 1,92 | 1,92 |
| Valas / *Foreign Exchange* | 0,42 | 0,17 | 0,16 | 0,16 | 0,16 | 0,21 | 0,27 | 0,41 | 0,57 | 0,78 | 1,01 | 1,00 | 1,08 | 1,03 | 0,98 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | | |
| Rupiah | 0,86 | 0,69 | 0,62 | 0,64 | 0,62 | 0,64 | 0,65 | 0,66 | 0,67 | 0,67 | 0,67 | 0,67 | 0,67 | 0,69 | 0,67 |
| Valas / *Foreign Exchange* | 0,28 | 0,17 | 0,15 | 0,16 | 0,15 | 0,20 | 0,22 | 0,25 | 0,34 | 0,34 | 0,43 | 0,49 | 0,57 | 0,71 | 0,73 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 4,22 | 2,92 | 2,84 | 2,79 | 2,84 | 2,83 | 2,87 | 2,97 | 3,36 | 3,69 | 3,95 | 4,00 | 4,18 | 4,20 | 4,18 |
| Valas / *Foreign Exchange* | 0,72 | 0,37 | 0,40 | 0,46 | 0,40 | 0,85 | 1,12 | 1,50 | 2,00 | 2,42 | 2,74 | 2,86 | 2,88 | 3,00 | 2,92 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 4,39 | 3,21 | 2,98 | 2,98 | 2,98 | 2,97 | 2,99 | 3,06 | 3,38 | 3,77 | 4,18 | 4,33 | 4,39 | 4,41 | 4,45 |
| Valas / *Foreign Exchange* | 1,00 | 0,50 | 0,49 | 0,52 | 0,49 | 0,77 | 0,99 | 1,60 | 1,85 | 2,30 | 2,60 | 2,99 | 3,08 | 3,25 | 3,35 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 5,12 | 3,52 | 3,23 | 3,21 | 3,23 | 3,17 | 3,20 | 3,28 | 3,56 | 3,84 | 4,16 | 4,33 | 4,48 | 4,62 | 4,65 |
| Valas / *Foreign Exchange* | 1,38 | 0,60 | 0,53 | 0,55 | 0,53 | 0,76 | 1,13 | 1,25 | 1,39 | 1,86 | 2,45 | 2,73 | 2,92 | 3,19 | 3,26 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 5,80 | 3,99 | 3,35 | 3,34 | 3,35 | 3,20 | 3,28 | 3,60 | 3,90 | 4,37 | 4,68 | 4,82 | 4,84 | 4,91 | 4,97 |
| Valas / *Foreign Exchange* | 1,44 | 0,66 | 0,52 | 0,52 | 0,52 | 0,61 | 0,72 | 0,94 | 1,55 | 1,75 | 2,05 | 2,38 | 2,51 | 2,78 | 2,87 |

**Tabel 1.36.a.**
**Suku Bunga Rata-rata DPK Bank Persero**
***(Average of Interest Rate of Third Party Funds of State Owned Banks)***
**Persen *(Percent)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | | |
| Rupiah | 2,06 | 1,95 | 1,80 | 1,80 | 1,78 | 1,83 | 1,83 | 1,85 | 1,91 | 1,97 | 2,20 | 2,29 | 2,27 | 2,19 | 2,17 |
| Valas / *Foreign Exchange* | 0,49 | 0,17 | 0,16 | 0,16 | 0,19 | 0,20 | 0,26 | 0,42 | 0,62 | 0,82 | 1,19 | 1,12 | 1,16 | 1,04 | 0,90 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | | |
| Rupiah | 0,85 | 0,62 | 0,51 | 0,51 | 0,51 | 0,56 | 0,58 | 0,59 | 0,59 | 0,60 | 0,61 | 0,61 | 0,60 | 0,61 | 0,60 |
| Valas / *Foreign Exchange* | 0,31 | 0,20 | 0,19 | 0,20 | 0,20 | 0,20 | 0,19 | 0,19 | 0,19 | 0,20 | 0,21 | 0,21 | 0,21 | 0,21 | 0,21 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 3,74 | 2,53 | 2,48 | 2,42 | 2,48 | 2,46 | 2,51 | 2,70 | 3,11 | 3,51 | 3,59 | 3,64 | 3,63 | 3,61 | 3,65 |
| Valas / *Foreign Exchange* | 0,65 | 0,31 | 0,32 | 0,40 | 0,56 | 0,67 | 0,80 | 1,49 | 2,14 | 2,50 | 2,80 | 2,74 | 2,67 | 2,84 | 2,71 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 3,77 | 2,77 | 2,53 | 2,54 | 2,52 | 2,52 | 2,52 | 2,69 | 3,06 | 3,45 | 3,77 | 3,81 | 3,77 | 3,70 | 3,68 |
| Valas / *Foreign Exchange* | 1,06 | 0,40 | 0,42 | 0,41 | 0,45 | 0,64 | 0,78 | 1,76 | 2,01 | 2,31 | 2,55 | 3,11 | 3,18 | 3,15 | 3,14 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 4,52 | 3,12 | 2,79 | 2,78 | 2,78 | 2,80 | 2,83 | 2,91 | 3,36 | 3,80 | 4,11 | 4,23 | 4,34 | 4,41 | 4,30 |
| Valas / *Foreign Exchange* | 1,36 | 0,57 | 0,54 | 0,55 | 0,66 | 0,82 | 0,87 | 0,98 | 1,34 | 2,16 | 2,96 | 3,21 | 3,28 | 3,49 | 3,47 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 5,85 | 3,70 | 2,96 | 2,90 | 2,82 | 2,80 | 2,83 | 3,49 | 3,92 | 4,66 | 4,80 | 4,77 | 4,89 | 4,94 | 4,98 |
| Valas / *Foreign Exchange* | 1,49 | 0,54 | 0,43 | 0,43 | 0,43 | 0,46 | 0,48 | 0,67 | 1,29 | 1,41 | 1,58 | 1,95 | 2,00 | 2,48 | 2,47 |

**Tabel 1.37.a.**
**Suku Bunga Rata-rata DPK Bank Pembangunan Daerah**
***(Average of Interest Rate of Third Party Funds of Regional Development Banks)***
**Persen *(Percent)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | | |
| Rupiah | 1,93 | 1,69 | 1,88 | 1,91 | 1,95 | 1,87 | 1,90 | 1,93 | 1,76 | 1,72 | 1,68 | 1,75 | 1,71 | 1,74 | 1,66 |
| Valas / *Foreign Exchange* | 0,29 | 0,29 | 0,27 | 0,24 | 0,26 | 0,25 | 0,26 | 0,26 | 0,29 | 0,26 | 0,26 | 0,25 | 0,24 | 0,25 | 0,25 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | | |
| Rupiah | 1,28 | 1,03 | 1,01 | 1,02 | 1,95 | 0,92 | 0,97 | 0,96 | 0,95 | 0,95 | 0,97 | 0,96 | 0,96 | 0,95 | 0,82 |
| Valas / *Foreign Exchange* | 0,21 | 0,20 | 0,28 | 0,30 | 0,26 | 0,20 | 0,29 | 0,29 | 0,28 | 0,29 | 0,29 | 0,29 | 0,22 | 0,22 | 0,30 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 5,37 | 3,41 | 3,27 | 3,19 | 3,18 | 3,13 | 3,15 | 3,29 | 3,76 | 4,12 | 4,61 | 4,32 | 4,39 | 4,42 | 4,22 |
| Valas / *Foreign Exchange* | 1,16 | 0,52 | 0,45 | 0,45 | 0,48 | 0,42 | 0,55 | 0,49 | 0,58 | 0,93 | 1,36 | 3,54 | 3,04 | 2,53 | 2,56 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 5,85 | 3,66 | 3,21 | 3,22 | 3,21 | 3,18 | 3,21 | 3,26 | 3,80 | 4,38 | 5,24 | 5,30 | 5,38 | 5,02 | 4,94 |
| Valas / *Foreign Exchange* | 1,23 | 0,53 | 0,47 | 0,50 | 0,49 | 0,45 | 0,45 | 0,48 | 0,50 | 0,50 | 0,56 | 0,61 | 0,57 | 0,57 | 0,54 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 5,30 | 3,92 | 3,73 | 3,65 | 3,60 | 3,52 | 3,53 | 3,52 | 3,72 | 3,74 | 4,22 | 4,41 | 4,45 | 4,49 | 4,55 |
| Valas / *Foreign Exchange* | 0,56 | 0,53 | 0,55 | 0,55 | 0,46 | 0,75 | 0,75 | 0,75 | 0,87 | 0,87 | 0,88 | 0,88 | 0,93 | 0,93 | 0,93 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 6,42 | 4,28 | 3,83 | 3,75 | 3,74 | 3,71 | 3,70 | 3,82 | 4,27 | 4,79 | 5,40 | 5,41 | 5,55 | 5,60 | 5,65 |
| Valas / *Foreign Exchange* | 0,99 | 0,30 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,25 | 0,72 | 0,77 |

**Tabel 1.38.a.**
**Suku Bunga Rata-rata DPK Bank Swasta Nasional**
***(Average of Interest Rate of Third Party Funds of Domestic Private Banks)***
**Persen *(Percent)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | | |
| Rupiah | 1,77 | 1,51 | 1,41 | 1,41 | 1,42 | 1,43 | 1,40 | 1,40 | 1,45 | 1,54 | 1,66 | 1,59 | 1,61 | 1,69 | 1,76 |
| Valas / *Foreign Exchange* | 0,38 | 0,20 | 0,15 | 0,15 | 0,21 | 0,22 | 0,24 | 0,42 | 0,58 | 0,80 | 0,86 | 0,88 | 1,06 | 1,15 | 1,28 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | | |
| Rupiah | 0,78 | 0,67 | 0,65 | 0,67 | 0,68 | 0,64 | 0,64 | 0,64 | 0,66 | 0,67 | 0,65 | 0,66 | 0,68 | 0,71 | 0,70 |
| Valas / *Foreign Exchange* | 0,27 | 0,16 | 0,13 | 0,14 | 0,16 | 0,19 | 0,22 | 0,27 | 0,40 | 0,49 | 0,54 | 0,63 | 0,76 | 0,96 | 0,97 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 4,35 | 3,08 | 2,94 | 2,87 | 2,89 | 2,93 | 2,97 | 3,06 | 3,41 | 3,70 | 4,04 | 4,11 | 4,42 | 4,46 | 4,44 |
| Valas / *Foreign Exchange* | 0,79 | 0,41 | 0,43 | 0,48 | 0,62 | 0,85 | 1,10 | 1,41 | 1,93 | 2,39 | 2,69 | 2,86 | 2,89 | 3,01 | 2,97 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 4,97 | 3,52 | 3,23 | 3,27 | 3,26 | 3,29 | 3,31 | 3,41 | 3,65 | 3,97 | 4,30 | 4,56 | 4,66 | 4,84 | 4,91 |
| Valas / *Foreign Exchange* | 0,98 | 0,56 | 0,51 | 0,56 | 0,68 | 0,79 | 1,02 | 1,33 | 1,65 | 2,21 | 2,55 | 2,89 | 3,02 | 3,28 | 3,40 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 5,32 | 3,81 | 3,55 | 3,56 | 3,50 | 3,48 | 3,52 | 3,54 | 3,69 | 3,89 | 4,19 | 4,41 | 4,63 | 4,83 | 4,95 |
| Valas / *Foreign Exchange* | 1,45 | 0,67 | 0,52 | 0,54 | 0,59 | 0,65 | 0,71 | 0,83 | 1,08 | 1,41 | 1,85 | 2,15 | 2,47 | 2,80 | 2,99 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 5,44 | 4,04 | 3,74 | 3,86 | 3,63 | 3,59 | 3,77 | 3,57 | 3,61 | 3,74 | 3,92 | 4,34 | 4,16 | 4,28 | 4,32 |
| Valas / *Foreign Exchange* | 1,40 | 0,80 | 0,68 | 0,68 | 0,72 | 0,77 | 0,98 | 1,06 | 1,75 | 1,98 | 2,41 | 2,55 | 2,77 | 2,87 | 3,06 |

**Tabel 1.39.a.**
**Suku Bunga Rata-rata DPK Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri**
***(Average of Interest Rate of Third Party Funds of Branch Offices of Foreign Banks)***
**Persen *(Percent)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Giro / *Demand Deposits*** | | | | | | | | | | | | | | | |
| Rupiah | 1,72 | 1,27 | 1,24 | 1,22 | 1,25 | 1,30 | 1,26 | 1,32 | 1,49 | 1,66 | 1,76 | 1,73 | 1,73 | 1,85 | 1,82 |
| Valas / *Foreign Exchange* | 0,25 | 0,05 | 0,23 | 0,21 | 0,19 | 0,25 | 0,24 | 0,33 | 0,35 | 0,46 | 0,42 | 0,51 | 0,57 | 0,63 | 0,63 |
| **Tabungan / *Saving*** | | | | | | | | | | | | | | | |
| Rupiah | 1,45 | 2,13 | 2,19 | 2,21 | 1,25 | 2,39 | 2,47 | 2,58 | 2,60 | 2,55 | 2,49 | 2,15 | 1,44 | 2,03 | 2,16 |
| Valas / *Foreign Exchange* | 0,25 | 0,18 | 0,17 | 0,17 | 0,19 | 0,46 | 0,47 | 0,55 | 0,79 | 0,83 | 0,84 | 0,27 | 0,28 | 0,33 | 0,32 |
| **Simpanan Berjangka / *Time Deposits*** | | | | | | | | | | | | | | | |
| - Simpanan Berjangka 1 bln / *1 Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 2,98 | 2,03 | 1,99 | 1,94 | 1,96 | 2,00 | 2,37 | 2,83 | 3,28 | 3,58 | 3,86 | 4,23 | 4,24 | 4,10 | 4,09 |
| Valas / *Foreign Exchange* | 0,13 | 0,24 | 0,46 | 0,61 | 1,07 | 1,48 | 1,43 | 1,87 | 2,00 | 2,48 | 2,97 | 3,22 | 3,44 | 3,49 | 3,51 |
| - Simpanan Berjangka 3 bln / 3 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 4,04 | 2,74 | 2,82 | 2,77 | 2,77 | 2,79 | 2,96 | 3,04 | 3,22 | 3,44 | 3,79 | 4,18 | 4,35 | 4,41 | 4,35 |
| Valas / *Foreign Exchange* | 0,37 | 0,17 | 0,71 | 0,71 | 0,95 | 1,19 | 1,64 | 2,10 | 2,38 | 2,96 | 3,21 | 3,35 | 3,16 | 3,50 | 3,72 |
| - Simpanan Berjangka 6 bln / 6 *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 4,50 | 3,40 | 3,16 | 3,22 | 3,24 | 3,27 | 3,31 | 3,43 | 3,67 | 3,94 | 4,13 | 4,35 | 4,50 | 4,66 | 4,73 |
| Valas / *Foreign Exchange* | 0,40 | 0,38 | 0,76 | 0,86 | 0,94 | 1,37 | 2,87 | 2,88 | 2,75 | 2,67 | 2,65 | 3,17 | 3,58 | 3,73 | 3,77 |
| - Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits* | | | | | | | | | | | | | | | |
| Rupiah | 4,71 | 3,51 | 3,35 | 3,33 | 3,29 | 3,11 | 3,05 | 3,05 | 3,24 | 3,39 | 4,06 | 5,02 | 5,06 | 5,14 | 5,19 |
| Valas / *Foreign Exchange* | 0,84 | 0,46 | 0,58 | 0,62 | 0,81 | 1,76 | 2,09 | 2,18 | 2,32 | 2,54 | 2,69 | 3,93 | 3,98 | 4,08 | 4,10 |

**Tabel 1.40.a.**
**Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**
***(Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Business Sector and non Business Sector Credit Recipients)***
**Persen *(Percent)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit Lapangan Usaha / *Credit Recipients Industrial Origin*** | | | | | | | | | | | | | | | |
| 1. Pertanian, perburuan dan Kehutanan / *Agricultures, hunting and forestry* | | | | | | | | | | | | | | | |
| Rupiah | 9,25 | 8,52 | 8,47 | 8,45 | 8,49 | 8,48 | 8,50 | 8,53 | 8,59 | 8,66 | 8,74 | 8,96 | 9,24 | 9,38 | 9,48 |
| Valas / *Foreign Exchange* | 3,26 | 2,97 | 2,97 | 3,13 | 3,49 | 3,79 | 4,04 | 4,32 | 4,72 | 5,20 | 5,53 | 5,66 | 5,67 | 5,86 | 5,81 |
| 2. Perikanan / *Fisheryies* | | | | | | | | | | | | | | | |
| Rupiah | 9,92 | 9,41 | 9,23 | 9,19 | 9,26 | 9,27 | 9,27 | 9,28 | 9,31 | 9,30 | 9,38 | 9,66 | 9,95 | 10,06 | 10,09 |
| Valas / *Foreign Exchange* | 4,21 | 3,47 | 3,76 | 3,91 | 4,08 | 4,34 | 4,50 | 4,79 | 5,13 | 5,31 | 5,63 | 5,94 | 6,03 | 5,99 | 6,03 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | | | | | | | | | | | | | | | |
| Rupiah | 9,80 | 9,01 | 7,79 | 7,65 | 7,46 | 7,79 | 7,65 | 7,92 | 7,66 | 7,96 | 8,46 | 8,58 | 8,73 | 8,70 | 8,69 |
| Valas / *Foreign Exchange* | 4,53 | 3,88 | 3,84 | 3,96 | 4,27 | 4,59 | 4,67 | 5,74 | 5,66 | 6,24 | 6,71 | 6,89 | 6,87 | 6,78 | 6,87 |
| 4. Industri Pengolahan / *Procesing industry* | | | | | | | | | | | | | | | |
| Rupiah | 8,19 | 7,66 | 7,58 | 7,55 | 7,51 | 7,49 | 7,52 | 7,55 | 7,76 | 7,82 | 7,93 | 8,06 | 8,16 | 8,21 | 8,19 |
| Valas / *Foreign Exchange* | 3,26 | 3,00 | 3,16 | 3,32 | 3,64 | 3,93 | 4,12 | 4,50 | 4,76 | 5,04 | 5,35 | 5,45 | 5,58 | 5,73 | 5,76 |
| 5. Listrik, gas dan air / *Electricity, gas and water* | | | | | | | | | | | | | | | |
| Rupiah | 7,51 | 6,53 | 6,18 | 6,24 | 6,16 | 6,47 | 6,45 | 6,53 | 6,59 | 6,73 | 7,01 | 7,12 | 7,32 | 7,91 | 7,89 |
| Valas / *Foreign Exchange* | 4,03 | 3,96 | 4,21 | 4,29 | 4,70 | 4,86 | 4,95 | 5,41 | 5,65 | 5,80 | 6,04 | 6,10 | 6,17 | 6,32 | 6,46 |
| 6. Konstruksi / *Construction* | | | | | | | | | | | | | | | |
| Rupiah | 9,03 | 8,09 | 7,98 | 7,96 | 7,94 | 7,91 | 7,88 | 7,91 | 7,91 | 7,95 | 7,94 | 7,94 | 7,95 | 8,00 | 7,94 |
| Valas / *Foreign Exchange* | 3,91 | 3,93 | 3,66 | 3,79 | 4,05 | 4,26 | 4,46 | 4,67 | 5,01 | 6,08 | 6,45 | 6,30 | 5,78 | 5,84 | 5,94 |
| 7. Perdagangan Besar dan Eceran / *Big and retail trade* | | | | | | | | | | | | | | | |
| Rupiah | 10,27 | 10,07 | 9,97 | 9,98 | 9,95 | 9,92 | 9,92 | 9,93 | 10,08 | 9,98 | 9,99 | 10,14 | 10,31 | 10,35 | 10,35 |
| Valas / *Foreign Exchange* | 4,21 | 3,44 | 3,02 | 3,26 | 3,46 | 3,89 | 4,11 | 4,49 | 4,80 | 4,89 | 5,28 | 5,29 | 5,38 | 5,49 | 5,42 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and food supply drinking* | | | | | | | | | | | | | | | |
| Rupiah | 8,40 | 8,31 | 8,41 | 8,39 | 8,42 | 8,43 | 8,41 | 8,47 | 8,53 | 8,51 | 8,56 | 8,69 | 8,85 | 8,96 | 9,03 |
| Valas / *Foreign Exchange* | 4,27 | 4,17 | 4,34 | 4,38 | 4,49 | 4,76 | 4,89 | 5,54 | 5,66 | 6,01 | 6,20 | 6,40 | 6,46 | 6,50 | 6,42 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, warehousing and communications* | | | | | | | | | | | | | | | |
| Rupiah | 8,10 | 7,34 | 7,33 | 7,25 | 7,06 | 7,01 | 7,10 | 7,29 | 7,38 | 7,61 | 7,97 | 8,08 | 8,11 | 8,24 | 8,16 |
| Valas / *Foreign Exchange* | 4,37 | 4,05 | 3,86 | 4,28 | 4,20 | 4,61 | 4,67 | 4,91 | 4,91 | 5,20 | 5,29 | 5,37 | 5,43 | 5,46 | 5,57 |
| 10. Perantara Keuangan / *Transitional Finance* | | | | | | | | | | | | | | | |
| Rupiah | 8,11 | 6,83 | 6,51 | 6,49 | 6,45 | 6,45 | 6,37 | 6,50 | 6,69 | 6,85 | 6,91 | 7,06 | 7,16 | 7,17 | 7,21 |
| Valas / *Foreign Exchange* | 1,53 | 1,38 | 2,04 | 2,32 | 2,83 | 3,23 | 3,50 | 4,17 | 4,62 | 5,15 | 5,39 | 5,51 | 5,64 | 5,82 | 5,92 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Rental Business, and services company* | | | | | | | | | | | | | | | |
| Rupiah | 8,97 | 8,37 | 8,32 | 8,31 | 8,00 | 8,03 | 8,01 | 7,90 | 8,02 | 8,11 | 8,19 | 8,28 | 8,31 | 8,33 | 8,37 |
| Valas / *Foreign Exchange* | 4,21 | 4,67 | 5,19 | 5,39 | 5,87 | 5,92 | 5,99 | 6,59 | 7,00 | 7,31 | 7,77 | 7,87 | 7,85 | 7,97 | 8,05 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security* | | | | | | | | | | | | | | | |
| Rupiah | 5,84 | 4,77 | 4,45 | 4,40 | 4,33 | 4,30 | 4,27 | 4,22 | 4,39 | 4,48 | 4,49 | 4,59 | 4,73 | 4,72 | 4,72 |
| Valas / *Foreign Exchange* | 2,17 | 1,70 | 2,06 | 2,43 | 2,95 | 3,11 | 3,19 | 4,03 | 4,61 | 5,32 | 5,62 | 5,67 | 6,00 | 6,05 | 6,26 |
| 13. Jasa Pendidikan / *Education services* | | | | | | | | | | | | | | | |
| Rupiah | 10,15 | 12,48 | 12,00 | 11,94 | 12,06 | 11,94 | 11,83 | 11,69 | 11,78 | 11,66 | 11,53 | 11,47 | 11,48 | 11,40 | 11,33 |
| Valas / *Foreign Exchange* | 4,44 | 4,03 | 4,10 | 4,42 | 4,42 | 4,45 | 4,81 | 4,85 | 4,91 | 5,31 | 5,32 | 5,36 | 5,57 | 5,60 | 5,63 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health and social services* | | | | | | | | | | | | | | | |
| Rupiah | 9,46 | 9,40 | 9,18 | 9,14 | 9,04 | 9,01 | 8,97 | 8,94 | 8,97 | 8,95 | 8,84 | 8,88 | 8,90 | 8,90 | 8,80 |
| Valas / *Foreign Exchange* | 3,14 | 3,13 | 4,09 | 4,19 | 4,25 | 5,47 | 5,64 | 5,61 | 6,85 | 6,99 | 7,09 | 7,35 | 7,40 | 7,41 | 7,69 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | | | | | | | | | | | | | | | |
| Rupiah | 9,55 | 8,99 | 8,65 | 8,57 | 8,47 | 8,50 | 8,51 | 8,45 | 8,49 | 8,52 | 8,36 | 8,52 | 8,71 | 8,79 | 8,78 |
| Valas / *Foreign Exchange* | 4,58 | 3,38 | 3,84 | 3,85 | 3,99 | 4,17 | 4,19 | 4,36 | 3,90 | 3,98 | 3,87 | 5,02 | 5,03 | 4,92 | 5,00 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households* | | | | | | | | | | | | | | | |
| Rupiah | 18,62 | 17,92 | 18,50 | 18,51 | 18,81 | 18,79 | 18,73 | 18,47 | 18,65 | 18,62 | 18,61 | 18,83 | 18,88 | 18,70 | 18,97 |
| Valas / *Foreign Exchange* | - | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5,15 | 5,13 | 5,11 | 5,19 | 5,18 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *Extra agency international agency and other international* | | | | | | | | | | | | | | | |
| Rupiah | 12,24 | 10,39 | 11,06 | 11,07 | 11,15 | 11,12 | 11,14 | 10,85 | 10,74 | 8,93 | 8,98 | 8,69 | 9,19 | 9,39 | 9,05 |
| Valas / *Foreign Exchange* | 3,97 | 3,97 | 3,97 | 3,17 | 3,97 | 3,97 | 3,17 | 3,17 | 3,17 | 3,17 | 3,17 | 3,17 | 3,17 | 3,17 | 3,17 |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | | | | | | | | | | | | | | | |
| Rupiah | 9,36 | 8,23 | - | - | - | - | - | - | - | - | - | - | - | - | |
| Valas / *Foreign Exchange* | 3,30 | 3,05 | - | - | - | - | - | - | - | - | - | - | - | - | |
| **Penerima Kredit Bukan Lapangan Usaha / *Credit Recipients Non Industrial Origin*** | | | | | | | | | | | | | | | |
| Rumah Tangga / House Hold | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For House Ownership* | | | | | | | | | | | | | | | |
| Rupiah | 8,31 | 8,02 | 7,89 | 7,87 | 7,81 | 7,76 | 7,71 | 7,67 | 7,67 | 7,63 | 7,60 | 7,57 | 7,55 | 7,52 | 7,49 |
| Valas / *Foreign Exchange* | 3,19 | 2,40 | 2,62 | 2,39 | 2,39 | 2,39 | - | - | - | - | - | - | - | - | - |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | | | | | | | | | | | | | | | |
| Rupiah | 8,31 | 7,89 | 7,80 | 7,80 | 7,72 | 7,70 | 7,68 | 7,66 | 7,70 | 7,70 | 7,74 | 7,74 | 7,75 | 7,74 | 7,74 |
| Valas / *Foreign Exchange* | - | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 | 1,25 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | | | | | | | | | | | | | | | |
| Rupiah | 9,19 | 9,05 | 8,91 | 8,90 | 8,81 | 8,77 | 8,67 | 8,56 | 8,54 | 8,50 | 8,42 | 8,41 | 8,40 | 8,36 | 8,31 |
| Valas / *Foreign Exchange* | - | - | - | - | - | - | | - | - | - | - | - | - | - | - |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | | | | | | | | | | | | | | | |
| Rupiah | 10,43 | 9,72 | 9,33 | 9,28 | 9,17 | 9,10 | 9,06 | 8,93 | 8,89 | 8,83 | 8,81 | 8,80 | 8,78 | 8,75 | 8,71 |
| Valas / *Foreign Exchange* | 3,07 | 3,90 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 | 2,50 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / *Others* | | | | | | | | | | | | | | | |
| Rupiah | 12,23 | 11,83 | 11,77 | 11,76 | 11,67 | 11,66 | 11,68 | 11,71 | 11,74 | 11,73 | 11,66 | 11,73 | 11,76 | 11,80 | 11,81 |
| Valas / *Foreign Exchange* | 4,15 | 3,91 | 3,97 | 3,98 | 0,66 | 4,02 | 4,03 | 4,05 | 4,07 | 4,08 | 6,31 | 6,33 | 6,35 | 6,38 | 6,40 |
| - Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | | | | | | | | | | | | | | | |
| Rupiah | 13,86 | 13,38 | 12,61 | 12,69 | 12,70 | 12,75 | 12,78 | 12,83 | 13,97 | 14,01 | 14,06 | 14,10 | 14,13 | 14,12 | 14,08 |
| Valas / *Foreign Exchange* | 3,84 | 3,09 | 3,31 | 3,68 | 4,01 | 4,27 | 4,65 | 5,14 | 5,50 | 5,71 | 5,93 | 6,10 | 6,08 | 6,62 | 7,73 |

**Tabel 1.41.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 of Use)***
**Persen *(Percent)***

| Jenis Penggunaan / *Type of Use* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **1. Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | | |
| **- Modal Kerja / *Working Capital*** | | | | | | | | | | | | | | | |
| Rupiah | 9,21 | 8,63 | 8,49 | 8,48 | 8,40 | 8,42 | 8,42 | 8,46 | 8,58 | 8,60 | 8,60 | 8,75 | 8,89 | 8,95 | 8,92 |
| Valas / *Foreign Exchange* | 3,45 | 3,03 | 3,06 | 3,24 | 3,54 | 3,91 | 4,11 | 4,56 | 4,80 | 5,12 | 5,51 | 5,56 | 5,61 | 5,67 | 5,69 |
| **- Investasi / *Investments*** | | | | | | | | | | | | | | | |
| Rupiah | 8,88 | 8,35 | 8,29 | 8,25 | 8,16 | 8,13 | 8,15 | 8,18 | 8,26 | 8,34 | 8,51 | 8,62 | 8,72 | 8,80 | 8,84 |
| Valas / *Foreign Exchange* | 3,74 | 3,69 | 3,93 | 4,07 | 4,39 | 4,57 | 4,72 | 5,33 | 5,49 | 5,87 | 6,16 | 6,28 | 6,37 | 6,53 | 6,60 |
| **- Konsumsi / *Consumption*** | | | | | | | | | | | | | | | |
| Rupiah | 10,97 | 10,53 | 10,31 | 10,31 | 10,28 | 10,26 | 10,24 | 10,24 | 10,41 | 10,38 | 10,36 | 10,38 | 10,39 | 10,39 | 10,37 |
| Valas / *Foreign Exchange* | 4,06 | 3,71 | 3,78 | 3,89 | 1,60 | 4,08 | 4,28 | 4,31 | 4,48 | 4,46 | 6,21 | 6,27 | 6,28 | 6,43 | 6,70 |
| **2. Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | | |
| **- Ekspor / *Export*** | | | | | | | | | | | | | | | |
| Rupiah | 8,34 | 9,07 | 8,91 | 8,94 | 8,92 | 8,84 | 8,81 | 8,85 | 8,98 | 9,04 | 9,08 | 9,08 | 9,10 | 9,08 | 9,04 |
| Valas / *Foreign Exchange* | 2,70 | 2,85 | 3,04 | 3,24 | 3,69 | 3,94 | 4,17 | 4,78 | 4,99 | 5,33 | 5,77 | 5,97 | 6,03 | 6,27 | 6,19 |
| **- Impor / *Import*** | | | | | | | | | | | | | | | |
| Rupiah | 9,03 | 8,62 | 8,73 | 8,71 | 8,68 | 8,56 | 8,36 | 8,33 | 8,84 | 8,37 | 8,43 | 8,48 | 8,51 | 8,45 | 8,51 |
| Valas / *Foreign Exchange* | 3,87 | 3,32 | 3,27 | 3,38 | 3,65 | 3,91 | 4,23 | 4,70 | 4,69 | 4,98 | 5,55 | 5,75 | 5,89 | 6,00 | 6,02 |
| **- Lainnya / *Other*** | | | | | | | | | | | | | | | |
| Rupiah | 9,73 | 9,19 | 9,04 | 9,02 | 8,95 | 8,95 | 8,95 | 8,97 | 9,10 | 9,12 | 9,15 | 9,26 | 9,35 | 9,40 | 9,39 |
| Valas / *Foreign Exchange* | 3,67 | 3,37 | 3,48 | 3,64 | 3,93 | 4,22 | 4,40 | 4,88 | 5,15 | 5,50 | 5,81 | 5,89 | 5,97 | 6,06 | 6,12 |

**Tabel 1.42.a.**
**Perkembangan Jumlah Bank Umum dan Kantor Bank Umum**
***(Growth of Total Commercial Banks and Bank Offices)***

| Kelompok Bank / *Group of Bank* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Bank Persero / *State Owned Banks*** | | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Jumlah Kantor / *Total Bank Offices* | 17.307 | 18.182 | 13.298 | 13.271 | 13.258 | 13.212 | 13.130 | 13.059 | 13.066 | 13.014 | 13.023 | 12.965 | 12.875 | 12.780 | 12.782 |
| **BPD / *Regional Development Banks*** | | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 |
| Jumlah Kantor / *Total Bank Offices* | 4.421 | 5.127 | 4.007 | 4.015 | 4.020 | 4.018 | 4.028 | 4.029 | 4.032 | 4.025 | 4.038 | 4.046 | 3.909 | 4.047 | 4.049 |
| **Bank Swasta Nasional / *Domestic Private Banks*** | | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | 70 | 68 | 68 | 68 | 68 | 68 | 68 | 68 | 68 | 68 | 68 | 68 | 68 | 68 | 68 |
| Jumlah Kantor / *Total Bank Offices* | 8.969 | 9.030 | 8.443 | 8.386 | 8.340 | 8.315 | 8.301 | 8.269 | 8.275 | 8.282 | 8.293 | 8.264 | 8.255 | 8.126 | 8.128 |
| **Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*** | | | | | | | | | | | | | | | |
| Jumlah Bank / *Total Banks* | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 7 | 7 | 7 | 7 | 7 |
| Jumlah Kantor / *Total Bank Offices* | 36 | 27 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 |
| **Total** | | | | | | | | | | | | | | | |
| **Jumlah Bank / *Total Banks*** | **109** | **107** | **107** | **107** | **107** | **107** | **107** | **107** | **107** | **107** | **106** | **106** | **106** | **106** | **106** |
| **Jumlah Kantor / *Total Bank Offices*** | **30.733** | **32.366** | **25.771** | **25.695** | **25.641** | **25.568** | **25.482** | **25.380** | **25.396** | **25.344** | **25.377** | **25.298** | **25.062** | **24.976** | **24.982** |

**Tabel 1.43.a.**
**Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank**
***(Growth of Total Branch Offices Based on Location)***

| Lokasi / *Location* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Jawa Barat | 402 | 398 | 393 | 392 | 390 | 390 | 393 | 393 | 394 | 376 | 375 | 376 | 376 | 377 | 377 |
| 2. Banten | 102 | 104 | 105 | 104 | 103 | 103 | 102 | 102 | 102 | 96 | 96 | 96 | 96 | 96 | 96 |
| 3. DKI Jakarta | 467 | 456 | 453 | 456 | 456 | 457 | 460 | 462 | 462 | 452 | 451 | 451 | 449 | 448 | 448 |
| 4. D.I. Yogyakarta | 61 | 61 | 61 | 61 | 61 | 61 | 61 | 61 | 61 | 59 | 59 | 59 | 59 | 59 | 59 |
| 5. Jawa Tengah | 332 | 332 | 335 | 335 | 334 | 334 | 334 | 334 | 334 | 326 | 326 | 328 | 328 | 327 | 327 |
| 6. Jawa Timur | 409 | 408 | 409 | 409 | 408 | 409 | 408 | 409 | 409 | 395 | 397 | 398 | 397 | 397 | 397 |
| 7. Bengkulu | 34 | 35 | 34 | 34 | 34 | 34 | 34 | 34 | 34 | 32 | 32 | 32 | 32 | 32 | 32 |
| 8. Jambi | 61 | 65 | 62 | 62 | 62 | 62 | 62 | 62 | 62 | 61 | 61 | 61 | 61 | 61 | 61 |
| 9. Aceh | 87 | 62 | 58 | 58 | 58 | 58 | 58 | 58 | 59 | 52 | 52 | 52 | 52 | 52 | 52 |
| 10. Sumatera Utara | 208 | 204 | 201 | 201 | 201 | 201 | 200 | 200 | 200 | 196 | 196 | 196 | 196 | 195 | 193 |
| 11. Sumatera Barat | 87 | 88 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 84 | 84 | 84 | 84 | 84 | 84 |
| 12. Riau | 90 | 91 | 88 | 88 | 87 | 87 | 87 | 87 | 87 | 83 | 84 | 84 | 84 | 84 | 84 |
| 13. Sumatera Selatan | 106 | 108 | 106 | 106 | 106 | 105 | 105 | 105 | 104 | 99 | 98 | 98 | 98 | 97 | 97 |
| 14. Bangka Belitung | 30 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 | 31 |
| 15. Kepulauan Riau | 61 | 61 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 58 | 58 | 58 | 58 | 58 | 58 |
| 16. Lampung | 65 | 66 | 67 | 67 | 67 | 67 | 66 | 66 | 66 | 63 | 65 | 66 | 66 | 66 | 66 |
| 17. Kalimantan Selatan | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 71 | 71 | 71 | 71 | 71 | 71 |
| 18. Kalimantan Barat | 81 | 81 | 80 | 80 | 79 | 79 | 79 | 79 | 79 | 77 | 76 | 77 | 77 | 77 | 77 |
| 19. Kalimantan Timur | 117 | 118 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 112 | 113 | 113 | 113 | 112 | 112 |
| 20. Kalimantan Tengah | 46 | 47 | 46 | 46 | 46 | 46 | 46 | 46 | 46 | 44 | 44 | 44 | 44 | 44 | 44 |
| 21. Sulawesi Tengah | 46 | 46 | 46 | 46 | 46 | 46 | 46 | 46 | 46 | 44 | 45 | 46 | 46 | 46 | 48 |
| 22. Sulawesi Selatan | 136 | 137 | 137 | 137 | 137 | 137 | 137 | 137 | 137 | 135 | 135 | 135 | 135 | 134 | 134 |
| 23. Sulawesi Utara | 64 | 62 | 62 | 62 | 62 | 62 | 62 | 62 | 62 | 61 | 61 | 61 | 61 | 61 | 61 |
| 24. Gorontalo | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 |
| 25. Sulawesi Barat | 16 | 16 | 16 | 16 | 16 | 16 | 16 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 |
| 26. Sulawesi Tenggara | 45 | 45 | 43 | 43 | 43 | 43 | 43 | 43 | 43 | 41 | 41 | 41 | 41 | 41 | 41 |
| 27. Nusa Tenggara Barat | 55 | 55 | 53 | 53 | 53 | 53 | 53 | 53 | 53 | 50 | 49 | 49 | 49 | 49 | 49 |
| 28. Bali | 92 | 90 | 90 | 89 | 89 | 89 | 89 | 89 | 89 | 88 | 88 | 88 | 88 | 87 | 87 |
| 29. Nusa Tenggara Timur | 60 | 59 | 59 | 59 | 59 | 59 | 59 | 59 | 59 | 59 | 58 | 58 | 59 | 59 | 59 |
| 30. Maluku | 36 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 | 35 |
| 31. Papua | 61 | 64 | 64 | 64 | 64 | 64 | 64 | 64 | 64 | 64 | 64 | 64 | 64 | 64 | 64 |
| 32. Maluku Utara | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 22 | 22 | 22 | 22 | 22 | 22 |
| 33. Irian Jaya Barat | 27 | 28 | 29 | 29 | 30 | 30 | 30 | 30 | 30 | 30 | 29 | 29 | 29 | 29 | 29 |
| 34. Lainnya / *Others* | 17 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 19 | 19 | 19 | 19 |
| **Total** | **3.616** | **3.586** | **3.559** | **3.559** | **3.553** | **3.554** | **3.556** | **3.560** | **3.561** | **3.450** | **3.450** | **3.458** | **3.456** | **3.450** | **3.450** |

# Data Bank Perkreditan Rakyat (BPR)

**Sumber Data:**

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bulanan Bank Perkreditan Rakyat (LBBPR)
- Laporan Bulanan Bank Pembiayaan Rakyat Syariah (LBBPRS).

**Keterangan symbol/tanda pada tabel:**

| Tanda | Keterangan |
|---|---|
| r | Angka-angka diperbaiki |
| ( ) | Sebagian dari suatu jumlah |
| * | Angka-angka sementara |
| ** | Angka-angka sangat sementara |
| *** | Angka-angka sangat-sangat sementara |
| - | Tidak ada data |
| … | Angka belum tersedia |
| - - | Nol atau lebih kecil daripada digit terakhir |

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

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana / Fund Disbursements** | | | | | | | | | | | | | | | |
| a. Kredit / *Credits* | 110.770 | 116.580 | 122.444 | 122.166 | 123.447 | 124.085 | 125.115 | 126.052 | 126.932 | 127.939 | 129.295 | 129.199 | 131.073 | 132.625 | 133.073 |
| b. Antar Bank Aktiva / *Inter-Bank Assets* | 37.938 | 45.251 | 41.039 | 42.479 | 41.966 | 42.897 | 42.981 | 42.754 | 42.891 | 43.354 | 46.336 | 44.921 | 44.000 | 42.061 | 40.633 |
| **Sumber Dana / *Source of Funds*** | | | | | | | | | | | | | | | |
| a. DPK / *Third Party Funds* | 106.151 | 117.006 | 119.186 | 120.392 | 120.607 | 122.088 | 122.706 | 122.909 | 123.684 | 124.753 | 126.944 | 126.749 | 127.552 | 127.088 | 126.965 |
| Deposito / *Time Deposits* | 73.389 | 81.139 | 83.602 | 83.879 | 84.007 | 84.601 | 84.797 | 84.779 | 85.227 | 85.735 | 86.775 | 87.582 | 88.326 | 88.682 | 89.088 |
| Tabungan / *Savings Deposits* | 32.763 | 35.867 | 35.584 | 36.513 | 36.600 | 37.487 | 37.909 | 38.129 | 38.457 | 39.018 | 40.169 | 39.167 | 39.226 | 38.406 | 37.877 |
| b. Antar Bank Pasiva / *Inter-Bank Liabilities* | 6.656 | 8.903 | 11.480 | 9.768 | 9.917 | 10.058 | 10.167 | 10.185 | 10.204 | 10.261 | 10.583 | 10.542 | 10.494 | 10.486 | 10.120 |
| c. Pinjaman yang Diterima / *Loans received* | 13.707 | 12.782 | 11.480 | 11.433 | 11.576 | 11.367 | 11.376 | 11.447 | 11.400 | 11.355 | 13.005 | 12.331 | 12.380 | 12.611 | 12.706 |
| d. Kewajiban Segera / *Immediate Liabilities* | 1.008 | 956 | 1.297 | 1.205 | 1.156 | 1.119 | 1.061 | 1.088 | 1.034 | 1.049 | 1.075 | 998 | 998 | 1.167 | 1.332 |
| **Beberapa Komponen Modal / *Several Components of Capital*** | | | | | | | | | | | | | | | |
| a. Modal Disetor / *Paid In Capital* | 15.008 | 16.144 | 16.800 | 16.846 | 16.938 | 17.155 | 17.211 | 17.318 | 17.350 | 17.376 | 17.440 | 17.529 | 17.614 | 17.702 | 17.742 |
| b. Cadangan / *Reserves* | 3.629 | 3.916 | 4.137 | 4.163 | 4.202 | 4.208 | 4.205 | 4.196 | 4.196 | 4.193 | 4.191 | 4.211 | 4.258 | 4.334 | 4.428 |
| c. L/R Tahun Berjalan / *Current Earnings* | 2.901 | 3.005 | 905 | 1.146 | 1.442 | 1.720 | 2.061 | 2.351 | 2.536 | 2.833 | 3.169 | 240 | 481 | 825 | 890 |
| d. L/R Tahun Lalu / *Retained Earnings (Profit/Loss)* | 3.495 | 3.516 | 4.486 | 4.109 | 3.837 | 3.780 | 3.744 | 3.656 | 3.613 | 3.604 | 3.562 | 5.991 | 5.643 | 4.785 | 4.158 |

**Tabel 2.2**
**Kinerja Bank Perkreditan Rakyat**
***(Rural Banks Performance)***
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja dalam persentase (%)**

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **LDR (%)** | **75,44** | **73,67** | **75,60** | **75,07** | **75,67** | **75,42** | **75,78** | **76,25** | **76,52** | **76,63** | **75,83** | **74,85** | **75,68** | **76,98** | **77,61** |
| - Total Kredit / Total Credit | 110.770 | 116.580 | 122.443 | 122.166 | 123.446 | 124.085 | 125.115 | 126.052 | 126.932 | 127.938 | 129.294 | 129.198 | 131.073 | 132.625 | 133.073 |
| - Penghimpunan Dana / Funds collected | 123.745 | 135.256 | 136.872[r] | 138.093 | 138.548 | 139.891 | 140.516 | 140.741 | 141.489 | 142.552 | 146.110 | 145.203 | 146.021 | 145.815 | 145.580 |
| - Modal Inti / Core Capital | 23.079 | 22.983 | 25.093 | 24.636 | 24.590 | 24.628 | 24.594 | 24.569 | 24.399 | 24.396 | 24.388 | 27.415 | 27.181 | 26.471 | 25.894 |
| **NPL (%)** | **7,22** | **6,72** | **7,53** | **8,13** | **7,80** | **7,93** | **7,98** | **8,12** | **8,66** | **8,49** | **7,89** | **8,34** | **8,42** | **8,51** | **8,97** |
| - Kredit Non Lancar / *Non Current Credits* | 7.995 | 7.836 | 9.221 | 9.936 | 9.628 | 9.843 | 9.989 | 10.230 | 10.994 | 10.864 | 10.202 | 10.775 | 11.032 | 11.288 | 11.935 |
| - Total Kredit / *Total Credit* | 110.770 | 116.580 | 122.444 | 122.166 | 123.447 | 124.085 | 125.115 | 126.052 | 126.932 | 127.939 | 129.295 | 129.199 | 131.073 | 132.625 | 133.073 |
| **ROA (%)** | **1,87** | **1,78** | **1,60** | **1,60** | **1,68** | **1,70** | **1,77** | **1,78** | **1,72** | **1,74** | **1,74** | **1,59** | **1,59** | **1,82** | **1,48** |
| - L/R Tahun Berjalan / *Current Earnings (Profit/Loss)* | 2.901 | 3.005 | 905 | 1.146 | 1.442 | 1.720 | 2.061 | 2.351 | 2.536 | 3.091 | 3.169 | 240 | 481 | 825 | 890 |
| - Total Aktiva / *Total Aktiva* | 155.075 | 168.443 | 170.289 | 171.422 | 172.126 | 173.920 | 175.039 | 175.659 | 176.621 | 178.127 | 182.302 | 180.988 | 181.895 | 181.603 | 180.767 |
| **ROE (%)** | **16,40** | **15,77** | **13,65** | **13,77** | **14,36** | **14,52** | **15,18** | **15,32** | **14,84** | **15,06** | **15,39** | **13,92** | **13,87** | **15,75** | **12,69** |
| - L/R Tahun Berjalan / *Current Earnings (Profit/Loss)* | 2.901 | 3.005 | 905 | 1.146 | 1.442 | 1.720 | 2.061 | 2.351 | 2.536 | 3.091 | 3.169 | 240 | 481 | 825 | 890 |
| - Modal Disetor / *Paid In Capital* | 15.008 | 16.144 | 16.800 | 16.846 | 16.938 | 17.155 | 17.211 | 17.318 | 17.350 | 17.376 | 17.440 | 17.529 | 17.614 | 17.702 | 17.742 |
| - Cadangan Umum / *General Reserve* | 2.686 | 2.914 | 3.105 | 3.123 | 3.145 | 3.151 | 3.152 | 3.148 | 3.149 | 3.150 | 3.151 | 3.169 | 3.191 | 3.248 | 3.301 |

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

| Lokasi / *Location* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Jawa Barat | 20.370 | 21.788 | 21.804 | 21.794 | 21.861 | 22.145 | 22.113 | 22.256 | 22.496 | 22.619 | 23.098 | 22.955 | 22.978 | 22.807 | 22.585 |
| 2. Banten | 5.152 | 6.121 | 6.237 | 6.261 | 6.370 | 6.363 | 6.505 | 6.468 | 6.525 | 6.693 | 6.940 | 6.815 | 6.917 | 7.015 | 6.919 |
| 3. DKI Jakarta | 3.459 | 3.993 | 4.459 | 4.485 | 4.496 | 4.546 | 4.577 | 4.639 | 4.683 | 4.722 | 5.011 | 4.984 | 4.957 | 5.037 | 5.058 |
| 4. D.I Yogyakarta | 7.607 | 8.244 | 8.650 | 9.318 | 8.145 | 8.280 | 8.260 | 8.280 | 8.344 | 8.447 | 8.675 | 8.495 | 8.369 | 8.352 | 8.331 |
| 5. Jawa Tengah | 37.675 | 41.006 | 42.534 | 42.579 | 43.921 | 44.551 | 44.887 | 44.776 | 45.101 | 45.432 | 45.856 | 45.589 | 45.929 | 45.534 | 45.060 |
| 6. Jawa Timur | 16.242 | 17.629 | 17.636 | 17.814 | 17.894 | 18.038 | 18.292 | 18.400 | 18.480 | 18.636 | 19.021 | 18.774 | 18.955 | 18.722 | 18.683 |
| 7. Bengkulu | 106 | 118 | 118 | 119 | 120 | 124 | 122 | 124 | 124 | 130 | 135 | 137 | 137 | 138 | 152 |
| 8. Jambi | 1.091 | 1.197 | 1.193 | 1.186 | 1.188 | 1.191 | 1.201 | 1.219 | 1.227 | 1.237 | 1.261 | 1.272 | 1.284 | 1.285 | 1.284 |
| 9. Aceh | 242 | 91 | 87 | 86 | 88 | 87 | 88 | 88 | 87 | 92 | 93 | 52 | 51 | 51 | 49 |
| 10. Sumatera Utara | 1.901 | 2.076 | 2.091 | 2.136 | 2.103 | 2.127 | 2.155 | 2.178 | 2.200 | 2.216 | 2.225 | 2.238 | 2.251 | 2.251 | 2.237 |
| 11. Sumatera Barat | 1.902 | 1.985 | 1.900 | 1.958 | 1.966 | 1.938 | 1.951 | 1.962 | 1.964 | 1.976 | 2.041 | 2.002 | 1.977 | 1.907 | 1.876 |
| 12. Riau | 1.473 | 1.828 | 1.852 | 1.881 | 1.890 | 1.901 | 1.896 | 1.908 | 1.911 | 1.916 | 1.963 | 1.975 | 1.965 | 1.980 | 1.973 |
| 13. Kepulauan Riau | 7.453 | 7.667 | 7.721 | 7.821 | 7.908 | 7.943 | 8.008 | 8.083 | 8.160 | 8.259 | 8.519 | 8.586 | 8.667 | 8.809 | 8.783 |
| 14. Sumatera Selatan | 1.826 | 1.899 | 1.892 | 1.900 | 1.907 | 1.922 | 1.922 | 1.912 | 1.909 | 1.943 | 1.964 | 1.958 | 1.966 | 1.985 | 1.978 |
| 15. Bangka Belitung | 190 | 208 | 204 | 202 | 201 | 200 | 201 | 199 | 198 | 195 | 195 | 197 | 197 | 200 | 200 |
| 16. Lampung | 12.851 | 13.901 | 13.234 | 13.236 | 13.245 | 13.364 | 13.334 | 13.355 | 13.375 | 13.406 | 14.322 | 14.144 | 14.042 | 13.690 | 13.674 |
| 17. Kalimantan Selatan | 761 | 809 | 770 | 754 | 787 | 778 | 803 | 792 | 794 | 809 | 908 | 861 | 977 | 1.023 | 972 |
| 18. Kalimantan Barat | 1.470 | 1.716 | 1.718 | 1.731 | 1.744 | 1.761 | 1.819 | 1.840 | 1.834 | 1.861 | 1.894 | 1.874 | 1.904 | 1.917 | 1.940 |
| 19. Kalimantan Timur | 400 | 473 | 471 | 473 | 487 | 499 | 496 | 531 | 531 | 541 | 542 | 546 | 550 | 549 | 545 |
| 20. Kalimantan Tengah | 694 | 1.187 | 1.170 | 1.290 | 1.259 | 1.325 | 1.338 | 1.390 | 1.446 | 1.511 | 1.930 | 1.950 | 1.947 | 2.112 | 2.068 |
| 21. Kalimantan Utara | 86 | 89 | 95 | 95 | 95 | 139 | 157 | 151 | 144 | 138 | 115 | 114 | 113 | 147 | 153 |
| 22. Sulawesi Tengah | 2.677 | 2.732 | 2.595 | 2.526 | 2.543 | 2.554 | 2.583 | 2.576 | 2.553 | 2.560 | 2.602 | 2.548 | 2.580 | 2.620 | 263 |
| 23. Sulawesi Selatan | 2.843 | 2.898 | 3.027 | 3.039 | 3.000 | 3.005 | 2.990 | 2.986 | 3.046 | 3.068 | 3.007 | 3.107 | 3.181 | 3.196 | 3.130 |
| 24. Sulawesi Utara | 1.798 | 2.091 | 2.077 | 2.094 | 2.121 | 2.127 | 2.127 | 2.122 | 2.111 | 2.124 | 2.166 | 2.171 | 2.180 | 2.178 | 2.159 |
| 25. Sulawesi Tenggara | 334 | 376 | 354 | 363 | 372 | 385 | 387 | 386 | 387 | 394 | 438 | 410 | 405 | 398 | 381 |
| 26. Sulawesi Barat | 9 | 121 | 143 | 134 | 143 | 135 | 144 | 143 | 143 | 132 | 143 | 132 | 129 | 149 | 138 |
| 27. Gorontalo | 54 | 32 | 30 | 28 | 26 | 28 | 29 | 32 | 31 | 38 | 41 | 43 | 45 | 47 | 48 |
| 28. Nusa Tenggara Barat | 1.617 | 1.707 | 1.661 | 1.700 | 1.713 | 1.733 | 1.756 | 1.770 | 1.772 | 1.800 | 1.843 | 1.837 | 1.822 | 1.825 | 1.838 |
| 29. Bali | 17.074 | 18.528 | 18.659 | 18.569 | 18.689 | 18.889 | 19.015 | 19.148 | 19.082 | 19.192 | 19.245 | 19.215 | 19.315 | 19.650 | 19.618 |
| 30. Nusa Tenggara Timur | 867 | 906 | 918 | 914 | 911 | 907 | 895 | 892 | 898 | 898 | 898 | 916 | 913 | 901 | 822 |
| 31. Maluku | 2.177 | 2.348 | 2.346 | 2.279 | 2.286 | 2.290 | 2.298 | 2.317 | 2.325 | 2.364 | 2.416 | 2.333 | 2.397 | 2.396 | 6.916 |
| 32. Papua | 1.429 | 1.678 | 1.650 | 1.669 | 1.658 | 1.658 | 1.700 | 1.735 | 1.730 | 1.764 | 1.773 | 1.741 | 1.774 | 1.798 | 301 |
| 33. Maluku Utara | 252 | 282 | 289 | 294 | 292 | 291 | 289 | 296 | 304 | 308 | 307 | 313 | 312 | 313 | 143 |
| 34. Papua Barat | 993 | 718 | 700 | 698 | 696 | 696 | 701 | 707 | 708 | 707 | 712 | 706 | 708 | 619 | 486 |
| 35. Lainnya / *Others* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Total** | **155.075** | **168.443** | **170.289** | **171.422** | **172.126** | **173.920** | **175.039** | **175.659** | **176.621** | **178.127** | **182.302** | **180.988** | **181.895** | **181.603** | **180.767** |

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

| Total Aset / *Total Asset* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Total Aset BPR / *Total Asset Rural bank* < 1 Miliar / *< 1 Billion* | 8 | 5 | 4 | 4 | 4 | 4 | 2 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 |
| Total Aset BPR / *Total Asset Rural bank* 1 s.d 5 Miliar / *1 up to 5 Billion* | 49 | 37 | 37 | 36 | 35 | 35 | 35 | 34 | 32 | 29 | 30 | 31 | 29 | 26 | 26 |
| Total Aset BPR / *Total Asset Rural bank* 5 s.d 10 Miliar / *5 up to 10 Billion* | 123 | 102 | 93 | 93 | 92 | 88 | 85 | 83 | 82 | 82 | 85 | 76 | 72 | 74 | 75 |
| Total Aset BPR / *Total Asset Rural bank* > 10 Miliar / *> 10 Billion* | 1.326 | 1.324 | 1.320 | 1.321 | 1.323 | 1.324 | 1.328 | 1.326 | 1.328 | 1.329 | 1.324 | 1.328 | 1.326 | 1.324 | 1.313 |
| **Total** | **1.506** | **1.468** | **1.454** | **1.454** | **1.454** | **1.451** | **1.450** | **1.446** | **1.445** | **1.442** | **1.441** | **1.437** | **1.429** | **1.426** | **1.416** |

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

| Kolektibilitas / *Collectibility* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Kredit / *Credit*** | **110.770** | **116.580** | **122.444** | **122.166** | **123.447** | **124.085** | **125.115** | **126.052** | **126.932** | **127.939** | **129.295** | **129.199** | **131.073** | **132.625** | **133.073** |
| a. Lancar / *Current* | 102.775 | 99.464 | 103.168 | 101.487 | 103.411 | 103.578 | 104.534 | 105.467 | 105.136 | 106.455 | 108.489 | 107.388 | 108.522 | 108.899 | 107.862 |
| b. Dalam Perhatian Khusus / *Spesial Mention* | 0 | 9.280 | 10.055 | 10.744 | 10.407 | 10.664 | 10.592 | 10.355 | 10.802 | 10.620 | 10.604 | 11.036 | 11.520 | 12.439 | 13.276 |
| c. Kurang Lancar / *Sub-Standard* | 923 | 982 | 1.531 | 1.580 | 1.520 | 1.635 | 1.661 | 1.646 | 1.905 | 1.697 | 1.348 | 1.755 | 1.941 | 2.187 | 2.326 |
| d. Diragukan / *Doubtful* | 1.292 | 1.058 | 1.293 | 1.453 | 1.329 | 1.351 | 1.441 | 1.456 | 1.563 | 1.610 | 1.454 | 1.522 | 1.455 | 1.470 | 1.660 |
| e. Macet / *Lost* | 5.780 | 5.795 | 6.397 | 6.903 | 6.778 | 6.856 | 6.888 | 7.128 | 7.526 | 7.557 | 7.399 | 7.498 | 7.636 | 7.631 | 7.948 |
| ***Non Performing Loan* (Nominal) / *Non Performing Loan (Nominal)*** | **7.995** | **7.836** | **9.221** | **9.936** | **9.628** | **9.843** | **9.989** | **10.230** | **10.994** | **10.864** | **10.202** | **10.775** | **11.032** | **11.288** | **11.935** |
| ***Rasio Non Performing Loan (%) / Non Performing Loan Ratio* (%)** | **7,22** | **6,72** | **7,53** | **8,13** | **7,80** | **7,93** | **7,98** | **8,12** | **8,66** | **8,49** | **7,89** | **8,34** | **8,42** | **8,51** | **8,97** |

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

| Lokasi / *Location* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Jawa Barat | 1.316 | 1.363 | 1.519 | 1.584 | 1.604 | 1.653 | 1.674 | 1.700 | 1.734 | 1.749 | 1.702 | 1.797 | 1.848 | 1.907 | 2.031 |
| 2. Banten | 266 | 222 | 252 | 276 | 275 | 290 | 286 | 275 | 279 | 262 | 255 | 274 | 288 | 310 | 341 |
| 3. DKI Jakarta | 116 | 153 | 149 | 157 | 176 | 182 | 181 | 167 | 168 | 172 | 177 | 205 | 200 | 197 | 207 |
| 4. D.I Yogyakarta | 292 | 307 | 405 | 464 | 372 | 378 | 380 | 378 | 416 | 419 | 441 | 484 | 515 | 525 | 564 |
| 5. Jawa Tengah | 2.035 | 2.213 | 2.792 | 2.875 | 2.931 | 3.045 | 3.099 | 3.345 | 3.485 | 3.518 | 3.276 | 3.509 | 3.621 | 3.810 | 3.994 |
| 6. Jawa Timur | 936 | 930 | 1.051 | 1.108 | 1.092 | 1.114 | 1.136 | 1.134 | 1.170 | 1.192 | 1.137 | 1.183 | 1.203 | 1.229 | 1.290 |
| 7. Bengkulu | 6 | 9 | 9 | 9 | 7 | 8 | 8 | 8 | 8 | 8 | 7 | 7 | 7 | 8 | 8 |
| 8. Jambi | 106 | 95 | 104 | 109 | 103 | 107 | 114 | 111 | 114 | 111 | 106 | 114 | 115 | 116 | 134 |
| 9. Aceh | 22 | 11 | 11 | 11 | 11 | 11 | 11 | 10 | 9 | 9 | 10 | 4 | 4 | 4 | 5 |
| 10. Sumatera Utara | 100 | 98 | 101 | 101 | 97 | 98 | 98 | 101 | 101 | 106 | 99 | 107 | 112 | 111 | 115 |
| 11. Sumatera Barat | 105 | 87 | 113 | 125 | 118 | 119 | 118 | 114 | 110 | 106 | 93 | 104 | 106 | 108 | 121 |
| 12. Riau | 128 | 110 | 124 | 127 | 123 | 124 | 123 | 121 | 131 | 136 | 122 | 128 | 127 | 135 | 141 |
| 13. Kepulauan Riau | 383 | 285 | 306 | 318 | 314 | 320 | 317 | 298 | 307 | 304 | 291 | 298 | 300 | 330 | 369 |
| 14. Sumatera Selatan | 103 | 81 | 88 | 91 | 93 | 93 | 98 | 97 | 96 | 96 | 89 | 95 | 94 | 96 | 110 |
| 15. Bangka Belitung | 9 | 8 | 10 | 10 | 10 | 12 | 12 | 12 | 13 | 12 | 10 | 11 | 10 | 12 | 13 |
| 16. Lampung | 201 | 211 | 240 | 248 | 248 | 253 | 248 | 244 | 238 | 240 | 200 | 223 | 219 | 218 | 249 |
| 17. Kalimantan Selatan | 43 | 43 | 42 | 44 | 43 | 40 | 41 | 40 | 41 | 41 | 38 | 42 | 49 | 49 | 50 |
| 18. Kalimantan Barat | 76 | 66 | 70 | 71 | 71 | 73 | 76 | 75 | 82 | 84 | 84 | 92 | 94 | 96 | 111 |
| 19. Kalimantan Timur | 29 | 23 | 23 | 26 | 26 | 27 | 29 | 29 | 30 | 32 | 28 | 26 | 26 | 23 | 24 |
| 20. Kalimantan Tengah | 39 | 34 | 35 | 39 | 38 | 40 | 41 | 42 | 41 | 41 | 36 | 33 | 39 | 43 | 42 |
| 21. Kalimantan Utara | 2 | 2 | 3 | 2 | 2 | 2 | 4 | 4 | 4 | 6 | 3 | 6 | 6 | 6 | 5 |
| 22. Sulawesi Tengah | 34 | 26 | 31 | 31 | 30 | 30 | 30 | 30 | 31 | 30 | 28 | 29 | 28 | 28 | 12 |
| 23. Sulawesi Selatan | 62 | 50 | 84 | 83 | 83 | 83 | 82 | 85 | 85 | 85 | 81 | 81 | 82 | 83 | 85 |
| 24. Sulawesi Utara | 100 | 100 | 111 | 112 | 108 | 116 | 135 | 120 | 125 | 126 | 110 | 118 | 118 | 129 | 138 |
| 25. Sulawesi Tenggara | 35 | 25 | 26 | 28 | 27 | 28 | 29 | 26 | 30 | 29 | 21 | 23 | 24 | 27 | 30 |
| 26. Sulawesi Barat | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 27. Gorontalo | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 28. Nusa Tenggara Barat | 159 | 159 | 185 | 193 | 189 | 192 | 185 | 186 | 185 | 174 | 168 | 173 | 176 | 183 | 207 |
| 29. Bali | 863 | 782 | 956 | 1.317 | 1.076 | 1.059 | 1.091 | 1.143 | 1.660 | 1.549 | 1.388 | 1.397 | 1.406 | 1.280 | 1.268 |
| 30. Nusa Tenggara Timur | 28 | 30 | 44 | 49 | 42 | 42 | 47 | 43 | 50 | 50 | 35 | 44 | 47 | 48 | 54 |
| 31. Maluku | 5 | 14 | 18 | 21 | 21 | 22 | 26 | 27 | 28 | 27 | 27 | 29 | 31 | 31 | 80 |
| 32. Papua | 36 | 30 | 40 | 40 | 37 | 35 | 34 | 32 | 33 | 35 | 27 | 31 | 31 | 33 | 24 |
| 33. Maluku Utara | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 |
| 34. Papua Barat | 355 | 266 | 271 | 261 | 256 | 239 | 233 | 228 | 185 | 108 | 105 | 102 | 101 | 105 | 108 |
| 35. Lainnya | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | **7.995** | **7.836** | **9.221** | **9.936** | **9.628** | **9.843** | **9.989** | **10.230** | **10.994** | **10.864** | **10.202** | **10.775** | **11.032** | **11.288** | **11.935** |

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

| Indikator / *Indicator* | Desember 2020 | | Desember 2021 | | April 2022 | | Desember 2022 | | April 2023 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds)* (%) | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds)* (%) | Nominal | Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%) | Nominal | Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds)* (%) | Nominal | Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%) |
| Deposito / *Time Deposits* | 73.389 | 69,14 | 81.139 | 69,35 | 83.602 | 0,70 | 86.775 | 0,68 | 89.088 | 0,70 |
| Tabungan / *Saving* | 32.763 | 30,86 | 35.867 | 30,65 | 35.584 | 0,30 | 40.169 | 0,08 | 37.877 | 0,30 |
| **Total DPK / *Total Third Party Funds*** | **106.151** | **100,00** | **117.006** | **100,00** | **119.186** | **1,00** | **126.944** | **1,00** | **126.965** | **1,00** |

**Tabel 2.8**
**Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - April 2023**
***(Composition of Third Party Funds of Rural Banks Based on Location - April 2023)***
**Nilai DPK dalam Miliar Rupiah (Billion Rp) dan Pangsa Terhadap DPK dalam Persentase (%)**

| Lokasi / *Location* | Tabungan *(Saving Deposits)* | Deposito *(Time Deposits)* | Total DPK *(Total of Third Party Funds)* | Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%))* |
|---|---|---|---|---|
| 1. Jawa Barat | 4.572 | 10.810 | 15.382 | 12,11% |
| 2. Banten | 719 | 3.312 | 4.031 | 3,17% |
| 3. DKI Jakarta | 297 | 3.667 | 3.965 | 3,12% |
| 4. D.I Yogyakarta | 2.141 | 4.419 | 6.560 | 5,17% |
| 5. Jawa Tengah | 14.994 | 19.245 | 34.239 | 26,97% |
| 6. Jawa Timur | 3.679 | 8.696 | 12.375 | 9,75% |
| 7. Bengkulu | 44 | 63 | 106 | 0,08% |
| 8. Jambi | 147 | 771 | 917 | 0,72% |
| 9. Aceh | 18 | 11 | 29 | 0,02% |
| 10. Sumatera Utara | 852 | 886 | 1.737 | 1,37% |
| 11. Sumatera Barat | 810 | 632 | 1.443 | 1,14% |
| 12. Riau | 516 | 803 | 1.318 | 1,04% |
| 13. Kepulauan Riau | 798 | 6.330 | 7.128 | 5,61% |
| 14. Sumatera Selatan | 307 | 964 | 1.272 | 1,00% |
| 15. Bangka Belitung | 31 | 113 | 144 | 0,11% |
| 16. Lampung | 1.080 | 6.417 | 7.497 | 5,90% |
| 17. Kalimantan Selatan | 203 | 399 | 602 | 0,47% |
| 18. Kalimantan Barat | 404 | 1.097 | 1.500 | 1,18% |
| 19. Kalimantan Timur | 106 | 165 | 271 | 0,21% |
| 20. Kalimantan Tengah | 290 | 851 | 1.141 | 0,90% |
| 21. Kalimantan Utara | 71 | 22 | 93 | 0,07% |
| 22. Sulawesi Tengah | 109 | 1.164 | 1.272 | 1,00% |
| 23. Sulawesi Selatan | 319 | 1.955 | 2.274 | 1,79% |
| 24. Sulawesi Utara | 315 | 1.379 | 1.694 | 1,33% |
| 25. Sulawesi Tenggara | 81 | 97 | 178 | 0,14% |
| 26. Sulawesi Barat | 71 | 20 | 91 | 0,07% |
| 27. Gorontalo | 7 | 12 | 19 | 0,02% |
| 28. Nusa Tenggara Barat | 689 | 598 | 1.287 | 1,01% |
| 29. Bali | 3.431 | 11.516 | 14.947 | 11,77% |
| 30. Nusa Tenggara Timur | 224 | 418 | 642 | 0,51% |
| 31. Maluku | 179 | 1.105 | 1.284 | 1,01% |
| 32. Papua | 195 | 774 | 969 | 0,76% |
| 33. Maluku Utara | 24 | 98 | 121 | 0,10% |
| 34. Papua Barat | 155 | 280 | 435 | 0,34% |
| 35. Lainnya / *Others* | - | - | - | 0,00% |
| **Total** | **37.877** | **89.088** | **126.965** | **100,00%** |

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

| Lokasi / *Location* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Jawa Barat | 13.847 | 15.114 | 14.846 | 14.908 | 14.871 | 15.125 | 15.087 | 15.169 | 15.301 | 15.401 | 15.770 | 15.700 | 15.716 | 15.517 | 15.382 |
| 2. Banten | 3.161 | 3.517 | 3.591 | 3.575 | 3.639 | 3.638 | 3.652 | 3.677 | 3.726 | 3.813 | 3.990 | 3.898 | 3.971 | 4.021 | 4.031 |
| 3. DKI Jakarta | 2.495 | 3.143 | 3.591 | 3.611 | 3.617 | 3.600 | 3.628 | 3.676 | 3.689 | 3.741 | 3.880 | 3.882 | 3.883 | 3.951 | 3.965 |
| 4. D.I Yogyakarta | 5.732 | 6.307 | 6.587 | 6.943 | 6.286 | 6.411 | 6.391 | 6.386 | 6.453 | 6.541 | 6.747 | 6.564 | 6.532 | 6.520 | 6.560 |
| 5. Jawa Tengah | 28.422 | 31.334 | 32.670 | 32.953 | 33.643 | 34.173 | 34.409 | 34.281 | 34.492 | 34.707 | 34.979 | 34.836 | 34.937 | 34.519 | 34.239 |
| 6. Jawa Timur | 10.787 | 11.852 | 11.755 | 11.899 | 11.957 | 12.079 | 12.203 | 12.150 | 12.242 | 12.346 | 12.530 | 12.296 | 12.510 | 12.301 | 12.375 |
| 7. Bengkulu | 58 | 71 | 71 | 73 | 73 | 77 | 75 | 76 | 75 | 81 | 86 | 87 | 86 | 87 | 106 |
| 8. Jambi | 788 | 875 | 867 | 864 | 859 | 857 | 861 | 872 | 876 | 879 | 894 | 906 | 917 | 913 | 917 |
| 9. Aceh | 138 | 64 | 61 | 60 | 59 | 59 | 59 | 59 | 57 | 63 | 62 | 30 | 29 | 29 | 29 |
| 10. Sumatera Utara | 1.476 | 1.623 | 1.645 | 1.681 | 1.652 | 1.666 | 1.679 | 1.690 | 1.700 | 1.703 | 1.707 | 1.721 | 1.731 | 1.739 | 1.737 |
| 11. Sumatera Barat | 1.475 | 1.545 | 1.470 | 1.528 | 1.532 | 1.514 | 1.520 | 1.523 | 1.525 | 1.535 | 1.594 | 1.558 | 1.532 | 1.471 | 1.443 |
| 12. Riau | 1.045 | 1.303 | 1.308 | 1.333 | 1.326 | 1.324 | 1.312 | 1.310 | 1.312 | 1.303 | 1.323 | 1.317 | 1.301 | 1.302 | 1.318 |
| 13. Kepulauan Riau | 6.006 | 6.192 | 6.360 | 6.391 | 6.432 | 6.463 | 6.507 | 6.536 | 6.576 | 6.660 | 6.817 | 6.930 | 7.000 | 7.127 | 7.128 |
| 14. Sumatera Selatan | 1.143 | 1.204 | 1.213 | 1.223 | 1.222 | 1.242 | 1.244 | 1.235 | 1.225 | 1.250 | 1.259 | 1.255 | 1.259 | 1.264 | 1.272 |
| 15. Bangka Belitung | 146 | 159 | 160 | 157 | 155 | 154 | 153 | 151 | 148 | 144 | 143 | 144 | 141 | 144 | 144 |
| 16. Lampung | 6.539 | 7.072 | 7.149 | 7.180 | 7.210 | 7.342 | 7.328 | 7.314 | 7.334 | 7.288 | 7.293 | 7.542 | 7.493 | 7.457 | 7.497 |
| 17. Kalimantan Selatan | 461 | 488 | 445 | 426 | 455 | 444 | 460 | 457 | 455 | 472 | 556 | 499 | 609 | 655 | 602 |
| 18. Kalimantan Barat | 1.151 | 1.330 | 1.326 | 1.328 | 1.336 | 1.349 | 1.387 | 1.403 | 1.395 | 1.409 | 1.420 | 1.433 | 1.458 | 1.476 | 1.500 |
| 19. Kalimantan Timur | 209 | 253 | 244 | 246 | 249 | 256 | 251 | 279 | 271 | 276 | 279 | 272 | 275 | 273 | 271 |
| 20. Kalimantan Tengah | 448 | 702 | 583 | 681 | 635 | 657 | 658 | 698 | 721 | 783 | 1.156 | 1.168 | 1.134 | 1.226 | 1.141 |
| 21. Kalimantan Utara | 31 | 38 | 41 | 42 | 42 | 81 | 100 | 89 | 83 | 78 | 54 | 53 | 53 | 88 | 93 |
| 22. Sulawesi Tengah | 985 | 1.058 | 1.087 | 1.089 | 1.120 | 1.134 | 1.150 | 1.151 | 1.166 | 1.178 | 1.177 | 1.187 | 1.228 | 1.284 | 1.272 |
| 23. Sulawesi Selatan | 1.879 | 2.008 | 2.173 | 2.176 | 2.153 | 2.150 | 2.136 | 2.128 | 2.133 | 2.147 | 2.083 | 2.185 | 2.207 | 2.216 | 2.274 |
| 24. Sulawesi Utara | 1.395 | 1.635 | 1.626 | 1.635 | 1.645 | 1.655 | 1.647 | 1.641 | 1.630 | 1.636 | 1.669 | 1.689 | 1.686 | 1.682 | 1.694 |
| 25. Sulawesi Tenggara | 151 | 166 | 152 | 159 | 156 | 166 | 169 | 163 | 167 | 170 | 208 | 178 | 170 | 164 | 178 |
| 26. Sulawesi Barat | 20 | 79 | 98 | 88 | 99 | 92 | 100 | 99 | 97 | 86 | 98 | 86 | 83 | 102 | 91 |
| 27. Gorontalo | 37 | 18 | 15 | 15 | 13 | 14 | 15 | 14 | 12 | 20 | 26 | 20 | 18 | 17 | 19 |
| 28. Nusa Tenggara Barat | 1.114 | 1.190 | 1.156 | 1.187 | 1.182 | 1.205 | 1.222 | 1.236 | 1.244 | 1.260 | 1.300 | 1.289 | 1.272 | 1.258 | 1.287 |
| 29. Bali | 11.920 | 13.460 | 13.644 | 13.666 | 13.706 | 13.905 | 14.046 | 14.135 | 14.257 | 14.416 | 14.478 | 14.575 | 14.767 | 14.822 | 14.947 |
| 30. Nusa Tenggara Timur | 640 | 666 | 677 | 675 | 680 | 678 | 665 | 660 | 660 | 658 | 650 | 665 | 661 | 648 | 642 |
| 31. Maluku | 936 | 1.084 | 1.098 | 1.104 | 1.094 | 1.087 | 1.091 | 1.113 | 1.123 | 1.136 | 1.179 | 1.182 | 1.265 | 1.276 | 1.284 |
| 32. Papua | 844 | 814 | 839 | 859 | 869 | 855 | 864 | 896 | 895 | 932 | 893 | 954 | 972 | 971 | 969 |
| 33. Maluku Utara | 103 | 108 | 114 | 117 | 116 | 115 | 115 | 117 | 113 | 114 | 117 | 120 | 126 | 122 | 121 |
| 34. Papua Barat | 567 | 534 | 520 | 522 | 522 | 521 | 524 | 526 | 531 | 527 | 526 | 528 | 529 | 443 | 435 |
| 35. Lainnya / *Others* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Total** | **106.151** | **117.006** | **119.186** | **120.392** | **120.607** | **122.088** | **122.706** | **122.909** | **123.684** | **124.753** | **126.944** | **126.749** | **127.552** | **127.088** | **126.965** |

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

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tabungan / *Saving* | 3,08 | 2,57 | 2,45 | 2,44 | 2,42 | 2,39 | 2,38 | 2,38 | 2,37 | 2,36 | 2,31 | 2,33 | 2,30 | 2,30 | 2,31 |
| Deposito / *Time Deposits* | 7,16 | 5,88 | 5,61 | 5,57 | 5,54 | 5,51 | 5,50 | 5,49 | 5,52 | 5,58 | 5,57 | 5,59 | 5,66 | 5,76 | 5,81 |

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

| Sektor Ekonomi / *Economic Sector* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Pertanian, Perburuhan, dan Kehutanan / *Agriculture, hunting, and forestry* | 27,60 | 26,94 | 27,16 | 26,86 | 26,89 | 26,91 | 26,80 | 26,58 | 26,44 | 26,49 | 25,98 | 26,01 | 26,07 | 25,92 | 25,90 |
| 2 Perikanan / *Fisheryies* | 23,93 | 23,57 | 23,53 | 23,19 | 23,46 | 23,48 | 23,23 | 23,10 | 23,04 | 23,04 | 23,15 | 23,15 | 23,04 | 23,07 | 23,10 |
| 3 Pertambangan dan Penggalian / *Mining and quarrying* | 22,79 | 20,71 | 20,33 | 20,44 | 20,54 | 20,45 | 20,38 | 20,12 | 20,24 | 20,23 | 20,13 | 19,93 | 19,79 | 19,78 | 19,98 |
| 4 Industri Pengolahan / *Processing industry* | 21,40 | 21,10 | 20,75 | 20,85 | 20,90 | 20,94 | 20,97 | 20,57 | 20,41 | 20,33 | 20,23 | 20,34 | 20,15 | 20,17 | 20,23 |
| 5 Listrik, Gas dan Air / *Electricity, gas and water* | 21,31 | 21,35 | 20,19 | 20,88 | 21,26 | 22,24 | 21,43 | 22,03 | 21,79 | 21,66 | 21,47 | 21,17 | 21,23 | 22,04 | 21,34 |
| 6 Konstruksi / *Construction* | 22,43 | 22,62 | 22,22 | 22,25 | 22,28 | 22,36 | 22,41 | 22,11 | 22,02 | 22,15 | 21,84 | 21,59 | 21,53 | 21,47 | 21,42 |
| 7 Perdagangan Besar dan Eceran / *Big and retail trade* | 24,41 | 23,83 | 23,85 | 23,81 | 23,58 | 23,60 | 23,53 | 23,47 | 23,47 | 23,41 | 23,35 | 23,40 | 23,38 | 23,30 | 23,29 |
| 8 Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and food supply drinking* | 20,70 | 20,06 | 19,56 | 19,39 | 19,23 | 19,07 | 19,09 | 19,24 | 19,21 | 19,10 | 18,69 | 18,35 | 18,41 | 18,36 | 18,31 |
| 9 Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications* | 21,85 | 21,75 | 21,81 | 21,72 | 21,71 | 21,60 | 21,50 | 21,12 | 21,12 | 21,16 | 21,09 | 21,08 | 21,03 | 20,91 | 20,33 |
| 10 Perantara Keuangan / *Transitional finance* | 16,99 | 15,09 | 14,30 | 13,87 | 13,73 | 13,71 | 13,51 | 13,46 | 13,45 | 13,33 | 13,04 | 13,09 | 13,10 | 13,16 | 13,46 |
| 11 Real Estate / *Real estate, rental business, and services company* | 17,30 | 17,08 | 16,88 | 16,87 | 16,86 | 16,93 | 16,97 | 16,82 | 16,81 | 16,87 | 16,53 | 16,40 | 16,18 | 15,78 | 15,77 |
| 12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security* | 23,00 | 22,09 | 20,79 | 20,73 | 20,75 | 20,74 | 20,49 | 20,38 | 20,08 | 20,34 | 20,32 | 20,34 | 20,57 | 20,62 | 20,22 |
| 13 Jasa Pendidikan / *Education services* | 21,51 | 21,06 | 21,27 | 21,60 | 21,46 | 21,46 | 21,93 | 21,64 | 21,51 | 21,40 | 21,38 | 21,03 | 21,29 | 21,27 | 21,22 |
| 14 Jasa Kesehatan dan Kegiatan Sosial / *Health and social services* | 22,07 | 21,24 | 21,25 | 21,26 | 21,26 | 21,30 | 21,21 | 20,82 | 20,82 | 20,92 | 20,75 | 20,78 | 20,68 | 21,06 | 20,96 |
| 15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 23,14 | 22,31 | 23,28 | 23,16 | 22,98 | 22,75 | 22,66 | 22,56 | 22,56 | 22,54 | 22,21 | 22,11 | 22,05 | 21,99 | 21,94 |
| 16 Jasa Perorangan yang Melayani Rumah Tangga / *Individual services serving the household* | 25,21 | 25,49 | 25,61 | 25,55 | 25,41 | 25,31 | 25,27 | 25,11 | 25,12 | 25,10 | 25,03 | 24,93 | 24,92 | 24,57 | 24,23 |
| 17 Kegiatan Usaha yang Belum Jelas Batasannya / *International Agency and Other Extra Agency International* | 25,34 | 24,59 | 27,10 | 26,24 | 26,62 | 26,89 | 26,69 | 25,83 | 25,88 | 32,16 | 31,11 | 31,09 | 31,14 | 31,07 | 25,33 |
| 18 Bukan Lapangan Usaha - Rumah Tangga / *Business Activities which are not clearly defined* | 18,52 | 17,96 | 18,15 | 18,16 | 18,17 | 18,25 | 18,23 | 18,11 | 18,10 | 18,12 | 18,06 | 18,15 | 18,04 | 18,09 | 17,36 |
| 19 Bukan Lapangan Usaha - Lainnya / *Not the business field - other* | 22,02 | 22,15 | 22,04 | 21,73 | 21,71 | 21,65 | 21,55 | 21,81 | 21,77 | 21,67 | 21,55 | 21,51 | 21,55 | 21,50 | 20,54 |

**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 / *Type of Use* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja / *Working Capital* | 23,79 | 23,22 | 23,09 | 22,98 | 22,87 | 22,86 | 22,77 | 22,66 | 22,61 | 22,60 | 22,37 | 22,35 | 22,27 | 22,16 | 22,11 |
| Investasi / *Investment* | 21,57 | 21,29 | 21,26 | 21,26 | 21,15 | 21,02 | 20,97 | 20,70 | 20,67 | 20,64 | 20,52 | 20,44 | 20,51 | 20,49 | 20,38 |
| Konsumsi / *Consumption* | 21,13 | 20,98 | 20,92 | 20,69 | 20,68 | 20,65 | 20,57 | 20,71 | 20,66 | 20,59 | 20,49 | 20,48 | 20,46 | 20,44 | 19,63 |

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

| Keterangan / *Information* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Jumlah BPR / *Total Rural Banks* | 1.506 | 1.468 | 1.454 | 1.454 | 1.454 | 1.451 | 1.450 | 1.446 | 1.445 | 1.442 | 1.441 | 1.437 | 1.429 | 1.426 | 1.416 |
| Jumlah Kantor / *Total Bank Offices* | 5.913 | 5.871 | 5.994 | 6.013 | 6.018 | 6.025 | 6.020 | 6.031 | 6.045 | 6.046 | 6.044 | 6.039 | 6.047 | 6.031 | 6.053 |

**Tabel 2.14**
**Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - April 2023**
***(Growth of Total Rural Bank and Rural Banks Offices Based on Location - April 2023)***

| Lokasi / *Location* | BPR *(Rural Bank)* | | | Total |
|---|---|---|---|---|
| | KP | KC | KPK | |
| 1. Jawa Barat | 225 | 408 | 333 | 966 |
| 2. Banten | 54 | 66 | 44 | 164 |
| 3. DKI Jakarta | 27 | 14 | 2 | 43 |
| 4. D.I Yogyakarta | 50 | 56 | 114 | 220 |
| 5. Jawa Tengah | 245 | 603 | 922 | 1.770 |
| 6. Jawa Timur | 254 | 283 | 847 | 1.384 |
| 7. Bengkulu | 5 | 6 | 1 | 12 |
| 8. Jambi | 19 | 8 | 4 | 31 |
| 9. Aceh | 3 | - | 10 | 13 |
| 10. Sumatera Utara | 46 | 52 | 44 | 142 |
| 11. Sumatera Barat | 72 | 50 | 75 | 197 |
| 12. Riau | 28 | 12 | 16 | 56 |
| 13. Kepulauan Riau | 44 | 28 | 11 | 83 |
| 14. Sumatera Selatan | 24 | 15 | 8 | 47 |
| 15. Bangka Belitung | 4 | 3 | 5 | 12 |
| 16. Lampung | 24 | 33 | 16 | 73 |
| 17. Kalimantan Selatan | 15 | 22 | 11 | 48 |
| 18. Kalimantan Barat | 20 | 5 | 7 | 32 |
| 19. Kalimantan Timur | 13 | 12 | 29 | 54 |
| 20. Kalimantan Tengah | 6 | 7 | 6 | 19 |
| 21. Kalimantan Utara | 2 | 1 | 8 | 11 |
| 22. Sulawesi Tengah | 6 | 16 | 16 | 38 |
| 23. Sulawesi Selatan | 19 | 16 | 6 | 41 |
| 24. Sulawesi Utara | 15 | 28 | 18 | 61 |
| 25. Sulawesi Tenggara | 15 | 6 | 5 | 26 |
| 26. Sulawesi Barat | 2 | 1 | - | 3 |
| 27. Gorontalo | 2 | 2 | 1 | 5 |
| 28. Nusa Tenggara Barat | 20 | 56 | 30 | 106 |
| 29. Bali | 132 | 59 | 107 | 298 |
| 30. Nusa Tenggara Timur | 11 | 7 | 12 | 30 |
| 31. Maluku | 1 | 9 | 10 | 20 |
| 32. Papua | 7 | 18 | 3 | 28 |
| 33. Maluku Utara | 2 | 7 | 2 | 11 |
| 34. Papua Barat | 4 | 5 | - | 9 |
| 35. Lainnya / *Others* | - | - | - | - |
| **Total** | **1.416** | **1.914** | **2.723** | **6.053** |

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

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penyaluran Dana iB / *Disbursement of Fund iB*** | **14.025** | **16.033** | **16.206** | **16.471** | **16.611** | **17.087** | **17.292** | **17.826** | **18.097** | **18.364** | **18.955** | **18.963** | **19.071** | **19.137** | **19.060** |
| Pembiayaan iB / *Financing iB* | 10.681 | 11.984 | 12.890 | 12.920 | 13.098 | 13.300 | 13.520 | 13.950 | 14.110 | 14.237 | 14.448 | 14.486 | 14.889 | 15.345 | 15.396 |
| Antar Bank Aktiva iB / *Interbank Assets iB* | 3.343 | 4.050 | 3.316 | 3.551 | 3.513 | 3.787 | 3.772 | 3.876 | 3.987 | 4.127 | 4.507 | 4.478 | 4.182 | 3.792 | 3.664 |
| **Sumber Dana iB / *Source of Funds iB*** | **12.862** | **14.521** | **14.860** | **15.103** | **15.220** | **15.656** | **15.839** | **16.335** | **16.597** | **16.835** | **17.344** | **17.327** | **17.501** | **17.604** | **17.566** |
| Dana Pihak Ketiga / *Third Party Funds* | 9.819 | 11.592 | 11.710 | 11.903 | 11.918 | 12.265 | 12.393 | 12.727 | 12.910 | 13.080 | 13.446 | 13.453 | 13.535 | 13.594 | 13.622 |
| Tabungan iB Wadiah / *Wadiah Savings iB* | 1.993 | 2.296 | 2.143 | 2.173 | 2.161 | 2.254 | 2.255 | 2.262 | 2.298 | 2.384 | 2.583 | 2.440 | 2.433 | 2.378 | 2.355 |
| Tabungan iB Mudharabah / *Mudharabah Savings iB* | 1.379 | 1.601 | 1.494 | 1.546 | 1.507 | 1.569 | 1.595 | 1.630 | 1.656 | 1.712 | 1.762 | 1.721 | 1.741 | 1.747 | 1.710 |
| Deposito iB Mudharabah / *Deposit Mudharabah iB* | 6.447 | 7.694 | 8.073 | 8.184 | 8.250 | 8.443 | 8.543 | 8.835 | 8.957 | 8.983 | 9.102 | 9.293 | 9.361 | 9.469 | 9.556 |
| Antar Bank Passiva / *Interbank Liabilities* | 2.513 | 2.074 | 2.218 | 2.278 | 2.377 | 2.427 | 2.470 | 2.614 | 2.659 | 2.715 | 2.843 | 2.843 | 2.886 | 2.841 | 2.773 |
| Pinjaman yang Diterima / *Loan received* | 187 | 652 | 698 | 686 | 691 | 714 | 718 | 728 | 756 | 763 | 820 | 789 | 829 | 910 | 933 |
| Kewajiban Lainnya / *Other Liabilities* | 342 | 204 | 234 | 236 | 233 | 251 | 258 | 266 | 271 | 277 | 234 | 242 | 252 | 259 | 238 |
| **Beberapa Komponen Modal / *Some Components of Capital*** | **1.972** | **2.270** | **2.181** | **2.200** | **2.250** | **2.301** | **2.351** | **2.429** | **2.453** | **2.494** | **2.535** | **2.862** | **2.539** | **2.446**[r] | **2.463** |
| Modal Disetor / *Paid-In Capital* | 1.457 | 1.758 | 1.812 | 1.814 | 1.839 | 1.863 | 1.900 | 1.948 | 1.948 | 1.974 | 1.985 | 2.058 | 2.082 | 2.102 | 2.118 |
| Cadangan / *Reserves* | 249 | 277 | 323 | 323 | 324 | 325 | 324 | 324 | 324 | 327 | 328 | 330 | 342 | 369 | 366 |
| L/R Tahun berjalan / *Current Earnings (Profit/Loss)* | 224 | 219 | 80 | 101 | 127 | 154 | 173 | 201 | 228 | 259 | 293 | 280 | 52 | 87 | 121 |
| L/R Tahun Lalu / *Last Year Earnings (Profit/Loss)* | 42 | 14 | (33) | (38) | (41) | (42) | (46) | (44) | (47) | (66) | (71) | 195 | 64 | (112)[r] | (143) |

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

| Indikator / *Indicator* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Aset / *Assets*** | **14.950** | **17.060** | **17.288** | **17.552** | **17.715** | **18.194** | **18.409** | **18.966** | **19.253** | **19.554** | **20.157** | **20.188** | **20.258** | **20.308** | **20.308** |
| **Pembiayaan iB / *Financing iB*** | **10.681** | **11.984** | **12.639** | **12.920** | **13.098** | **13.300** | **13.520** | **13.950** | **14.110** | **14.237** | **14.448** | **14.486** | **14.889** | **15.345** | **15.396** |
| *Lancar* / Current | 9.908 | 10.139 | 10.960 | 10.809 | 11.032 | 11.215 | 11.404 | 11.816 | 11.912 | 12.026 | 12.358 | 12.217 | 12.436 | 12.680 | 12.496 |
| *DPK* | - | 1.012 | 1.003 | 1.133 | 1.115 | 1.127 | 1.155 | 1.176 | 1.223 | 1.261 | 1.235 | 1.333 | 1.419 | 1.572 | 1.714 |
| *Kurang Lancar* / *Sub Standard* | 125 | 128 | 188 | 215 | 191 | 201 | 201 | 222 | 227 | 199 | 129 | 195 | 228 | 242 | 294 |
| *Diragukan* / Doubtful | 126 | 102 | 102 | 104 | 109 | 112 | 113 | 119 | 110 | 108 | 121 | 122 | 128 | 148 | 185 |
| *Macet* / Lost | 522 | 603 | 637 | 660 | 651 | 644 | 646 | 617 | 638 | 644 | 604 | 619 | 679 | 703 | 707 |
| ***Non Performing Financing* (Nominal) / *Non Performing Financing (Nominal)*** | **773** | **833** | **927** | **979** | **951** | **958** | **960** | **958** | **974** | **950** | **855** | **936** | **1.035** | **1.093** | **1.187** |
| ***Non Performing Financing* (%) / *Non Performing Financing (%)*** | **7,24** | **6,95** | **7,34** | **7,58** | **7,26** | **7,20** | **7,10** | **6,87** | **6,90** | **6,67** | **5,91** | **6,46** | **6,95** | **7,12** | **7,71** |

# Data Perkreditan

**Sumber Data:**

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bulanan Bank Umum (LBU).
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK) Bulanan Bank Umum Syariah dan Unit Usaha Syariah.

**Tambahan Informasi:**

Mulai SPI edisi Januari 2022 terdapat beberapa penyesuaian terkait data kredit UMKM, yaitu:

a. Semula nilai total kredit meliputi kredit kepada pihak ketiga bukan bank dan kredit kepada bank lain, disesuaikan menjadi nilai total kredit mencakup kredit kepada pihak ketiga bukan bank.

b. Semula nilai kredit hanya mencakup data BUK dan tidak termasuk BUS dan UUS, disesuaikan menjadi nilai kredit mencakup BUK, BUS, dan UUS.

**Keterangan symbol/tanda pada tabel:**

| Tanda | Keterangan |
|---|---|
| r | Angka-angka diperbaiki |
| ( ) | Sebagian dari suatu jumlah |
| * | Angka-angka sementara |
| ** | Angka-angka sangat sementara |
| *** | Angka-angka sangat-sangat sementara |
| - | Tidak ada data |
| … | Angka belum tersedia |
| - - | Nol atau lebih kecil daripada digit terakhir |

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

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 415.515 | 436.792 | 441.227 | 440.431 | 443.783 | 442.754 | 447.333 | 446.814 | 454.514 | 458.325 | 454.388 | 459.030 | 462.302 | 462.743 |
| NPL/NPF | 6.518 | 6.730 | 6.934 | 6.875 | 6.932 | 6.847 | 6.742 | 7.009 | 6.708 | 6.342 | 6.704 | 6.860 | 6.715 | 6.984 |
| 2. Perikanan / *Fishery* | 18.688 | 19.341 | 19.331 | 19.322 | 19.445 | 19.571 | 19.537 | 19.657 | 19.783 | 19.726 | 19.481 | 19.639 | 19.581 | 19.708 |
| NPL/NPF | 1.053 | 1.155 | 1.220 | 1.211 | 1.403 | 1.349 | 1.373 | 1.376 | 1.345 | 1.286 | 1.377 | 1.397 | 1.352 | 1.391 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 153.803 | 186.945 | 187.429 | 210.945 | 210.182 | 220.990 | 220.122 | 243.306 | 236.738 | 237.390 | 220.964 | 230.129 | 237.223 | 232.252 |
| NPL/NPF | 6.799 | 6.900 | 6.536 | 6.403 | 6.372 | 6.214 | 6.048 | 5.965 | 5.893 | 5.755 | 5.605 | 5.476 | 5.470 | 5.261 |
| 4. Industri Pengolahan / *Procesing Industry* | 951.109 | 991.841 | 1.004.231 | 1.042.559 | 1.045.518 | 1.030.562 | 1.047.501 | 1.058.879 | 1.054.606 | 1.067.006 | 1.036.066 | 1.040.278 | 1.034.107 | 1.037.664 |
| NPL/NPF | 49.248 | 48.001 | 48.498 | 47.860 | 47.906 | 47.862 | 48.725 | 46.764 | 44.175 | 40.184 | 41.898 | 42.249 | 41.292 | 40.898 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 159.701 | 161.251 | 161.853 | 170.583 | 162.186 | 159.702 | 160.558 | 161.030 | 160.352 | 162.327 | 157.131 | 157.881 | 151.456 | 146.492 |
| NPL/NPF | 1.668 | 1.387 | 1.939 | 1.860 | 1.851 | 1.843 | 1.278 | 1.204 | 1.183 | 761 | 742 | 728 | 708 | 688 |
| 6. Konstruksi / *Construction* | 380.381 | 372.320 | 377.308 | 381.254 | 380.192 | 379.698 | 386.860 | 397.467 | 397.398 | 396.583 | 384.669 | 387.734 | 403.520 | 403.946 |
| NPL/NPF | 13.755 | 14.683 | 15.079 | 14.326 | 14.259 | 14.698 | 14.458 | 14.698 | 14.636 | 14.080 | 14.375 | 14.327 | 14.215 | 14.976 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 974.420 | 1.017.824 | 1.029.936 | 1.042.842 | 1.028.614 | 1.035.029 | 1.047.692 | 1.050.979 | 1.040.988 | 1.043.912 | 1.019.433 | 1.032.812 | 1.052.203 | 1.054.635 |
| NPL/NPF | 39.728 | 43.826 | 44.621 | 43.644 | 44.328 | 43.617 | 42.703 | 42.394 | 41.692 | 37.666 | 40.125 | 40.812 | 40.251 | 40.392 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 120.741 | 122.259 | 121.033 | 121.261 | 122.310 | 123.661 | 122.600 | 123.714 | 123.430 | 123.620 | 122.341 | 121.930 | 122.699 | 122.245 |
| NPL/NPF | 7.653 | 7.928 | 6.890 | 6.567 | 6.767 | 7.032 | 6.214 | 6.558 | 6.468 | 6.636 | 6.753 | 6.077 | 5.783 | 5.351 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 306.242 | 309.964 | 308.094 | 326.514 | 315.209 | 310.854 | 318.996 | 314.849 | 313.011 | 313.052 | 309.489 | 313.610 | 303.265 | 314.545 |
| NPL/NPF | 6.347 | 5.884 | 6.083 | 5.251 | 5.317 | 5.635 | 5.479 | 5.507 | 5.560 | 5.116 | 5.343 | 5.258 | 3.921 | 3.990 |
| 10. Perantara Keuangan / *Financial intermediaries* | 224.714 | 246.420 | 249.434 | 269.598 | 269.490 | 274.756 | 271.875 | 279.848 | 283.827 | 305.787 | 292.814 | 300.181 | 318.211 | 319.276 |
| NPL/NPF | 2.925 | 3.286 | 3.300 | 2.652 | 3.015 | 2.760 | 2.576 | 2.304 | 2.438 | 2.248 | 2.255 | 2.034 | 1.885 | 1.810 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 265.315 | 272.141 | 272.006 | 285.771 | 287.022 | 288.549 | 304.672 | 305.043 | 308.634 | 314.584 | 312.527 | 315.989 | 318.857 | 318.087 |
| NPL/NPF | 7.414 | 8.006 | 9.006 | 8.142 | 8.200 | 7.729 | 7.275 | 6.766 | 6.613 | 6.284 | 6.300 | 6.238 | 5.908 | 6.456 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 34.272 | 34.630 | 34.317 | 34.145 | 34.408 | 35.584 | 37.057 | 38.659 | 41.179 | 43.829 | 42.449 | 42.541 | 42.800 | 42.744 |
| NPL/NPF | 3 | 7 | 6 | 5 | 14 | 14 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 1 |
| 13. Jasa Pendidikan / *Education Services* | 13.990 | 14.421 | 14.699 | 14.171 | 14.522 | 14.459 | 14.726 | 14.480 | 14.525 | 14.893 | 14.827 | 14.801 | 14.887 | 15.131 |
| NPL/NPF | 211 | 254 | 305 | 266 | 250 | 258 | 260 | 251 | 220 | 258 | 274 | 270 | 282 | 284 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 28.513 | 28.980 | 28.396 | 29.792 | 28.701 | 29.413 | 29.795 | 29.837 | 30.705 | 31.522 | 31.403 | 31.598 | 32.310 | 33.099 |
| NPL/NPF | 171 | 347 | 174 | 173 | 166 | 155 | 141 | 143 | 147 | 234 | 238 | 278 | 270 | 283 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 95.691 | 102.953 | 103.450 | 106.596 | 106.765 | 108.568 | 112.178 | 110.741 | 113.401 | 114.669 | 118.430 | 121.162 | 130.951 | 135.077 |
| NPL/NPF | 2.253 | 2.716 | 2.893 | 2.777 | 2.692 | 2.705 | 2.552 | 2.640 | 2.523 | 2.399 | 2.619 | 2.760 | 2.780 | 2.937 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 3.872 | 3.881 | 3.971 | 3.946 | 3.984 | 3.972 | 4.039 | 3.995 | 3.947 | 3.985 | 3.898 | 3.910 | 3.969 | 3.956 |
| NPL/NPF | 80 | 107 | 109 | 108 | 108 | 117 | 115 | 112 | 107 | 95,17 | 101,88 | 100,99 | 99,43 | 98,60 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 365 | 342 | 12 | 352 | 333 | 12 | 12 | 12,14 | 21,07 | 21,74 | 20,66 | 23,35 | 24,82 | 22,08 |
| NPL/NPF | - | - | - | - | - | 0,12 | 0,12 | 0,12 | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 716 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 96 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 544.004 | 561.108 | 561.738 | 552.044 | 557.526 | 564.154 | 570.329 | 575.876 | 581.135 | 586.568 | 587.497 | 591.383 | 596.899 | 599.544 |
| NPL/NPF | 12.164 | 12.633 | 13.130 | 12.292 | 12.413 | 12.368 | 12.273 | 12.541 | 12.521 | 11.831 | 12.931 | 13.229 | 13.040 | 14.392 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 26.100 | 26.627 | 26.556 | 26.979 | 27.089 | 27.304 | 27.638 | 27.792 | 27.869 | 27.945 | 27.890 | 27.972 | 27.947 | 27.913 |
| NPL/NPF | 529 | 529 | 525 | 498 | 521 | 516 | 512 | 537 | 546 | 542 | 583 | 601 | 570 | 621 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 20.771 | 20.935 | 20.854 | 21.034 | 20.750 | 20.865 | 20.923 | 21.019 | 21.010 | 20.995 | 20.807 | 20.681 | 20.739 | 20.734 |
| NPL/NPF | 944 | 1.016 | 1.062 | 1.075 | 1.078 | 1.064 | 1.040 | 1.030 | 1.018 | 1.005 | 1.060 | 1.073 | 1.058 | 1.111 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 99.101 | 105.503 | 104.869 | 106.627 | 107.975 | 109.129 | 118.523 | 112.083 | 114.492 | 115.955 | 117.299 | 118.041 | 119.561 | 122.669 |
| NPL/NPF | 1.973 | 1.966 | 2.037 | 1.998 | 2.005 | 1.994 | 1.968 | 1.929 | 1.864 | 1.756 | 1.807 | 1.842 | 1.975 | 2.128 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 694.729 | 714.019 | 709.708 | 733.473 | 735.794 | 740.580 | 748.760 | 754.062 | 760.741 | 773.017 | 768.841 | 773.903 | 781.343 | 780.913 |
| NPL/NPF | 8.961 | 9.531 | 10.018 | 10.105 | 10.374 | 10.406 | 10.117 | 10.263 | 10.116 | 9.726 | 10.196 | 10.365 | 10.357 | 10.710 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 235.831 | 230.753 | 231.912 | 236.620 | 237.528 | 239.287 | 243.175 | 243.366 | 245.167 | 247.852 | 248.213 | 250.092 | 250.605 | 251.154 |
| NPL/NPF | 2.776 | 2.528 | 2.645 | 2.549 | 2.583 | 2.621 | 2.611 | 2.487 | 2.539 | 2.371 | 2.457 | 2.530 | 2.523 | 2.573 |

**Tabel 3.2.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1**
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan**
***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 1)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 32.865 | 32.485 | 33.023 | 34.506 | 34.914 | 35.072 | 35.001 | 35.021 | 35.940 | 35.760 | 35.423 | 35.353 | 35.345 | 34.346 |
| NPL/NPF | 1.016 | 773 | 793 | 926 | 934 | 848 | 853 | 1.006 | 870 | 669 | 715 | 724 | 757 | 817 |
| 2. Perikanan / *Fishery* | 1.876 | 2.237 | 2.211 | 2.818 | 2.775 | 2.807 | 2.648 | 2.609 | 2.751 | 2.622 | 2.571 | 2.580 | 2.288 | 2.270 |
| NPL/NPF | 92 | 96 | 98 | 104 | 131 | 135 | 170 | 176 | 184 | 183 | 239 | 222 | 186 | 204 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 9.805 | 12.084 | 13.629 | 12.330 | 13.211 | 13.532 | 14.651 | 14.658 | 15.928 | 15.306 | 14.518 | 14.705 | 14.828 | 15.466 |
| NPL/NPF | 249 | 318 | 292 | 238 | 150 | 150 | 139 | 141 | 147 | 241 | 250 | 249 | 304 | 295 |
| 4. Industri Pengolahan / *Procesing Industry* | 102.559 | 90.671 | 91.051 | 93.143 | 91.009 | 91.141 | 90.713 | 95.060 | 94.075 | 98.216 | 95.903 | 94.498 | 94.225 | 94.438 |
| NPL/NPF | 4.251 | 3.935 | 3.937 | 3.364 | 3.470 | 3.980 | 2.938 | 3.090 | 2.526 | 2.333 | 2.443 | 2.417 | 2.306 | 2.342 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 13.335 | 13.318 | 13.567 | 11.886 | 10.553 | 10.496 | 10.499 | 10.892 | 11.067 | 11.080 | 10.748 | 10.771 | 10.216 | 10.107 |
| NPL/NPF | 129 | 134 | 132 | 68 | 67 | 67 | 70 | 73 | 74 | 67 | 63 | 63 | 67 | 67 |
| 6. Konstruksi / *Construction* | 38.986 | 36.634 | 37.461 | 42.685 | 42.816 | 42.123 | 43.027 | 43.476 | 43.599 | 44.281 | 42.007 | 44.294 | 46.005 | 46.167 |
| NPL/NPF | 2.272 | 2.597 | 2.591 | 2.649 | 2.658 | 2.692 | 2.493 | 2.492 | 2.672 | 2.012 | 2.055 | 2.085 | 2.206 | 2.280 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 87.473 | 88.512 | 88.236 | 97.559 | 95.410 | 97.807 | 99.082 | 98.439 | 97.690 | 97.104 | 93.560 | 95.581 | 97.747 | 97.945 |
| NPL/NPF | 3.686 | 3.770 | 3.872 | 4.641 | 4.735 | 4.901 | 4.883 | 4.828 | 4.943 | 4.085 | 4.293 | 4.487 | 4.793 | 4.781 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 24.517 | 24.063 | 23.859 | 27.454 | 27.730 | 28.214 | 26.924 | 27.121 | 27.492 | 27.828 | 28.150 | 28.125 | 28.207 | 28.643 |
| NPL/NPF | 2.065 | 1.980 | 1.978 | 1.960 | 2.000 | 2.281 | 1.834 | 1.946 | 1.977 | 1.862 | 1.888 | 1.876 | 1.781 | 1.788 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 20.015 | 21.369 | 21.712 | 20.940 | 19.868 | 20.223 | 21.277 | 20.930 | 21.018 | 21.860 | 21.031 | 22.294 | 22.316 | 24.087 |
| NPL/NPF | 537 | 475 | 715 | 972 | 913 | 957 | 903 | 933 | 976 | 658 | 738 | 715 | 758 | 797 |
| 10. Perantara Keuangan / *Financial intermediaries* | 42.843 | 39.446 | 39.639 | 45.682 | 41.944 | 43.851 | 43.441 | 44.051 | 45.332 | 49.509 | 47.512 | 47.698 | 50.798 | 50.658 |
| NPL/NPF | 191 | 285 | 284 | 502 | 493 | 487 | 482 | 492 | 587 | 496 | 482 | 508 | 518 | 471 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 33.664 | 33.536 | 33.624 | 38.433 | 38.264 | 38.637 | 39.621 | 39.515 | 40.509 | 40.856 | 40.686 | 40.676 | 42.440 | 41.774 |
| NPL/NPF | 1.203 | 1.305 | 1.298 | 1.596 | 1.606 | 1.533 | 1.258 | 1.324 | 1.339 | 1.044 | 1.049 | 1.048 | 1.086 | 1.108 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 2.479 | 1.662 | 1.498 | 1.367 | 1.335 | 1.298 | 1.225 | 1.667 | 1.575 | 2.004 | 1.935 | 1.815 | 1.697 | 1.622 |
| NPL/NPF | 0 | 1 | 0 | 1 | 7 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13. Jasa Pendidikan / *Education Services* | 3.540 | 3.998 | 4.048 | 4.184 | 4.923 | 4.902 | 4.896 | 4.910 | 4.961 | 5.192 | 5.138 | 5.105 | 5.229 | 5.492 |
| NPL/NPF | 39 | 58 | 52 | 48 | 53 | 57 | 52 | 48 | 25 | 28 | 37 | 38 | 53 | 77 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 3.781 | 3.934 | 3.738 | 4.620 | 3.877 | 4.038 | 4.059 | 3.984 | 4.017 | 4.609 | 4.566 | 4.615 | 4.707 | 4.799 |
| NPL/NPF | 60 | 203 | 30 | 32 | 34 | 33 | 35 | 37 | 42 | 87 | 84 | 85 | 85 | 85 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 9.176 | 9.213 | 9.373 | 10.286 | 10.358 | 10.483 | 10.692 | 10.455 | 10.454 | 10.687 | 10.549 | 10.660 | 10.932 | 11.504 |
| NPL/NPF | 230 | 301 | 377 | 408 | 417 | 421 | 359 | 367 | 341 | 353 | 365 | 372 | 377 | 383 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 1.741 | 1.762 | 1.773 | 1.798 | 1.809 | 1.833 | 1.861 | 1.872 | 1.890 | 1.895 | 1.896 | 1.893 | 1.903 | 1.902 |
| NPL/NPF | 18 | 23 | 24 | 25 | 24 | 24 | 23 | 21 | 20 | 20 | 19 | 20 | 21 | 22 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 1 | 1 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 359 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 73 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 27.851 | 28.404 | 28.525 | 30.580 | 30.740 | 31.916 | 31.271 | 31.341 | 31.566 | 31.556 | 31.641 | 31.836 | 32.041 | 32.154 |
| NPL/NPF | 866 | 976 | 1.032 | 1.056 | 1.087 | 1.107 | 1.122 | 1.105 | 1.136 | 1.047 | 1.136 | 1.180 | 1.194 | 1.295 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 2.868 | 2.856 | 2.891 | 2.967 | 2.962 | 2.986 | 3.017 | 2.929 | 2.942 | 2.925 | 2.913 | 2.903 | 2.899 | 2.899 |
| NPL/NPF | 34 | 35 | 40 | 41 | 41 | 44 | 42 | 36 | 37 | 30 | 33 | 32 | 31 | 31 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 1.242 | 1.289 | 1.311 | 1.392 | 1.402 | 1.424 | 1.466 | 1.470 | 1.499 | 1.515 | 1.523 | 1.525 | 1.528 | 1.532 |
| NPL/NPF | 77 | 76 | 85 | 83 | 88 | 80 | 80 | 82 | 91 | 90 | 95 | 90 | 96 | 99 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 5.733 | 6.045 | 5.910 | 6.718 | 6.713 | 6.810 | 6.999 | 6.940 | 7.212 | 7.511 | 7.680 | 7.740 | 7.807 | 7.817 |
| NPL/NPF | 96 | 100 | 104 | 173 | 179 | 179 | 188 | 189 | 206 | 168 | 171 | 178 | 188 | 201 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 151.190 | 155.574 | 156.127 | 169.142 | 169.774 | 171.057 | 172.461 | 173.364 | 174.375 | 176.002 | 175.716 | 176.934 | 178.245 | 177.904 |
| NPL/NPF | 1.523 | 1.620 | 1.796 | 3.487 | 3.597 | 3.629 | 3.607 | 3.719 | 3.827 | 3.620 | 3.703 | 3.786 | 3.844 | 3.996 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 75.834 | 75.519 | 76.284 | 77.772 | 78.840 | 79.741 | 80.328 | 80.945 | 80.868 | 80.715 | 80.428 | 80.523 | 80.657 | 80.314 |
| NPL/NPF | 559 | 625 | 682 | 714 | 755 | 818 | 876 | 726 | 783 | 721 | 738 | 777 | 790 | 825 |

**Tabel 3.3.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2**
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan**
***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 2)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 15.081 | 15.624 | 15.109 | 14.419 | 14.568 | 14.940 | 15.031 | 14.270 | 13.955 | 13.594 | 14.058 | 14.556 | 14.869 | 15.081 |
| NPL/NPF | 616 | 767 | 774 | 579 | 582 | 580 | 568 | 577 | 581 | 561 | 653 | 580 | 586 | 603 |
| 2. Perikanan / *Fishery* | 1.981 | 1.876 | 1.867 | 1.256 | 1.288 | 1.256 | 1.260 | 1.281 | 1.237 | 1.203 | 1.163 | 1.156 | 1.173 | 1.155 |
| NPL/NPF | 25 | 20 | 24 | 11 | 10 | 11 | 12 | 13 | 13 | 11 | 12 | 12 | 13 | 13 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 19.720 | 20.989 | 22.499 | 24.161 | 23.852 | 27.287 | 27.886 | 28.044 | 26.921 | 26.446 | 23.833 | 25.706 | 25.612 | 25.268 |
| NPL/NPF | 628 | 659 | 619 | 596 | 690 | 690 | 696 | 699 | 655 | 450 | 451 | 437 | 434 | 425 |
| 4. Industri Pengolahan / *Procesing Industry* | 115.243 | 118.978 | 119.925 | 130.703 | 131.927 | 129.459 | 127.274 | 133.716 | 130.925 | 131.594 | 122.717 | 125.850 | 122.770 | 123.445 |
| NPL/NPF | 4.485 | 4.410 | 4.422 | 4.780 | 4.806 | 4.770 | 4.891 | 4.619 | 3.863 | 4.027 | 3.986 | 4.033 | 4.119 | 4.098 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 13.672 | 9.420 | 10.115 | 11.685 | 10.272 | 9.907 | 11.049 | 11.211 | 10.485 | 10.154 | 9.838 | 9.729 | 8.828 | 8.630 |
| NPL/NPF | 148 | 145 | 145 | 126 | 126 | 126 | 125 | 47 | 18 | 6 | 6 | 6 | 0 | 0 |
| 6. Konstruksi / *Construction* | 50.199 | 51.710 | 52.785 | 50.207 | 50.952 | 50.952 | 52.758 | 53.056 | 53.194 | 52.727 | 50.468 | 50.308 | 50.982 | 51.304 |
| NPL/NPF | 1.683 | 1.787 | 1.885 | 1.666 | 1.608 | 1.594 | 1.581 | 1.677 | 1.706 | 1.297 | 1.303 | 1.317 | 1.320 | 1.896 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 91.527 | 95.591 | 96.618 | 90.849 | 90.778 | 88.706 | 89.696 | 90.658 | 90.132 | 89.670 | 87.290 | 89.171 | 89.271 | 89.726 |
| NPL/NPF | 4.636 | 4.844 | 5.002 | 3.737 | 3.748 | 3.831 | 3.591 | 3.341 | 3.325 | 3.118 | 3.168 | 3.187 | 3.262 | 3.041 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 8.306 | 7.955 | 7.932 | 3.613 | 3.655 | 3.468 | 3.455 | 3.601 | 3.712 | 3.877 | 3.811 | 3.845 | 3.881 | 3.909 |
| NPL/NPF | 421 | 518 | 525 | 429 | 438 | 436 | 275 | 271 | 272 | 266 | 270 | 183 | 192 | 194 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 34.102 | 28.553 | 27.939 | 32.065 | 32.616 | 28.690 | 29.565 | 29.430 | 27.924 | 28.511 | 29.534 | 27.504 | 28.846 | 29.413 |
| NPL/NPF | 913 | 746 | 737 | 406 | 406 | 406 | 407 | 414 | 409 | 403 | 404 | 408 | 407 | 407 |
| 10. Perantara Keuangan / *Financial intermediaries* | 49.305 | 48.499 | 52.098 | 55.333 | 56.512 | 56.442 | 60.903 | 63.386 | 65.589 | 66.749 | 66.435 | 68.168 | 69.959 | 67.728 |
| NPL/NPF | 1.350 | 1.334 | 1.375 | 256 | 257 | 286 | 270 | 287 | 293 | 268 | 276 | 314 | 314 | 317 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 38.836 | 43.644 | 43.855 | 55.461 | 56.745 | 57.505 | 64.768 | 65.415 | 66.570 | 65.845 | 65.557 | 65.414 | 65.679 | 65.576 |
| NPL/NPF | 1.080 | 1.073 | 1.905 | 1.370 | 1.392 | 1.389 | 1.418 | 1.447 | 1.443 | 1.423 | 1.384 | 1.376 | 1.361 | 1.589 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 214 | 305 | 327 | 318 | 317 | 321 | 374 | 420 | 501 | 788 | 944 | 954 | 942 | 977 |
| NPL/NPF | 0 | 0 | 0 | 0 | 7 | 7 | 0 | 0 | 0 | - | - | 0 | 0 | 0 |
| 13. Jasa Pendidikan / *Education Services* | 2.003 | 1.952 | 1.946 | 1.146 | 1.140 | 1.129 | 1.137 | 1.212 | 1.187 | 1.210 | 1.581 | 1.652 | 1.658 | 1.680 |
| NPL/NPF | 111 | 109 | 141 | 107 | 105 | 105 | 103 | 103 | 102 | 103 | 103 | 103 | 103 | 102 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 3.074 | 2.886 | 2.879 | 2.684 | 2.704 | 2.705 | 2.698 | 2.790 | 2.759 | 2.769 | 2.783 | 2.785 | 2.766 | 2.828 |
| NPL/NPF | 11 | 19 | 19 | 16 | 20 | 20 | 19 | 20 | 20 | 18 | 23 | 26 | 25 | 24 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 7.202 | 8.360 | 8.101 | 6.798 | 7.424 | 7.502 | 7.281 | 7.723 | 7.261 | 7.174 | 7.106 | 7.265 | 7.180 | 7.119 |
| NPL/NPF | 171 | 198 | 220 | 126 | 141 | 138 | 141 | 136 | 142 | 110 | 115 | 114 | 124 | 133 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 615 | 688 | 718 | 733 | 740 | 741 | 737 | 739 | 748 | 786 | 728 | 738 | 754 | 766 |
| NPL/NPF | 13 | 16 | 17 | 18 | 17 | 17 | 18 | 18 | 18 | 18 | 20 | 19 | 22 | 24 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 1 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 5 | 5 | 3 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 228 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 4 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 16.436 | 16.576 | 16.359 | 14.771 | 14.858 | 14.937 | 15.055 | 15.228 | 15.299 | 15.379 | 15.305 | 15.329 | 15.460 | 15.494 |
| NPL/NPF | 1.456 | 1.368 | 1.239 | 1.067 | 1.084 | 1.086 | 1.059 | 1.079 | 1.077 | 1.007 | 1.042 | 1.056 | 1.047 | 1.091 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 724 | 708 | 685 | 617 | 619 | 614 | 608 | 683 | 687 | 693 | 688 | 682 | 686 | 683 |
| NPL/NPF | 42 | 45 | 25 | 18 | 18 | 19 | 19 | 27 | 26 | 28 | 30 | 33 | 34 | 36 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 369 | 363 | 354 | 323 | 317 | 315 | 303 | 305 | 296 | 295 | 289 | 288 | 286 | 285 |
| NPL/NPF | 72 | 73 | 75 | 68 | 67 | 66 | 62 | 64 | 63 | 60 | 60 | 60 | 58 | 58 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 3.281 | 2.709 | 2.763 | 2.527 | 2.615 | 2.766 | 2.887 | 3.081 | 3.178 | 3.323 | 3.422 | 3.511 | 3.614 | 3.710 |
| NPL/NPF | 99 | 104 | 101 | 39 | 47 | 50 | 59 | 67 | 73 | 69 | 80 | 87 | 89 | 102 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 96.873 | 105.926 | 106.689 | 96.719 | 97.323 | 98.889 | 101.490 | 102.713 | 103.987 | 105.901 | 107.247 | 108.653 | 110.112 | 110.407 |
| NPL/NPF | 2.199 | 2.508 | 2.589 | 654 | 664 | 664 | 666 | 688 | 695 | 675 | 720 | 728 | 730 | 802 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 76.007 | 71.662 | 71.416 | 71.792 | 71.860 | 72.232 | 72.852 | 73.153 | 73.981 | 75.078 | 75.168 | 75.731 | 75.901 | 75.876 |
| NPL/NPF | 669 | 587 | 609 | 509 | 525 | 523 | 491 | 504 | 513 | 467 | 495 | 508 | 500 | 519 |

**Tabel 3.4.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3**
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan**
***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 3)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 55.760 | 61.432 | 62.057 | 61.037 | 61.646 | 58.324 | 58.336 | 58.682 | 59.577 | 59.434 | 57.438 | 59.448 | 58.657 | 57.759 |
| NPL/NPF | 876 | 835 | 848 | 837 | 827 | 828 | 814 | 858 | 801 | 797 | 808 | 814 | 657 | 702 |
| 2. Perikanan / *Fishery* | 2.521 | 2.358 | 2.328 | 2.044 | 2.050 | 2.067 | 2.049 | 2.024 | 1.935 | 1.916 | 1.880 | 1.909 | 1.968 | 1.965 |
| NPL/NPF | 90 | 122 | 150 | 142 | 260 | 255 | 254 | 239 | 228 | 204 | 202 | 211 | 200 | 197 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 34.252 | 46.616 | 45.586 | 55.329 | 53.331 | 59.242 | 58.855 | 60.947 | 55.521 | 54.986 | 53.373 | 55.309 | 48.540 | 49.009 |
| NPL/NPF | 258 | 327 | 381 | 415 | 370 | 363 | 350 | 294 | 284 | 291 | 291 | 303 | 288 | 290 |
| 4. Industri Pengolahan / *Procesing Industry* | 241.045 | 269.671 | 275.350 | 280.566 | 284.886 | 290.814 | 294.366 | 291.879 | 292.686 | 291.381 | 282.181 | 286.776 | 280.564 | 281.769 |
| NPL/NPF | 12.329 | 11.887 | 11.921 | 11.891 | 12.041 | 12.063 | 12.733 | 12.751 | 12.600 | 11.986 | 11.748 | 11.940 | 11.778 | 11.545 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 28.906 | 33.228 | 32.243 | 35.350 | 31.780 | 30.179 | 30.353 | 30.640 | 30.188 | 30.865 | 30.377 | 29.555 | 25.635 | 25.512 |
| NPL/NPF | 455 | 454 | 455 | 457 | 452 | 455 | 436 | 432 | 436 | 427 | 409 | 412 | 397 | 379 |
| 6. Konstruksi / *Construction* | 116.672 | 113.896 | 114.272 | 114.840 | 114.834 | 114.668 | 114.588 | 117.583 | 117.052 | 114.604 | 109.985 | 109.720 | 118.301 | 118.988 |
| NPL/NPF | 6.823 | 7.074 | 7.329 | 7.095 | 6.914 | 7.057 | 7.172 | 7.432 | 7.184 | 7.432 | 7.754 | 7.657 | 7.731 | 7.588 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 185.949 | 195.431 | 198.364 | 203.573 | 200.163 | 200.845 | 204.721 | 206.435 | 199.386 | 193.308 | 190.357 | 193.132 | 201.300 | 202.536 |
| NPL/NPF | 10.008 | 10.729 | 10.590 | 10.893 | 10.823 | 10.285 | 10.521 | 10.687 | 10.663 | 9.158 | 9.271 | 9.273 | 9.500 | 9.289 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 23.044 | 23.485 | 23.525 | 23.837 | 24.088 | 24.174 | 24.163 | 24.181 | 24.668 | 24.241 | 23.580 | 23.584 | 23.297 | 21.911 |
| NPL/NPF | 1.164 | 1.296 | 1.303 | 1.278 | 1.421 | 1.426 | 1.418 | 1.475 | 1.456 | 1.801 | 1.799 | 1.807 | 1.687 | 1.252 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 78.203 | 81.228 | 79.823 | 80.827 | 78.689 | 77.440 | 78.352 | 76.805 | 78.331 | 79.997 | 79.794 | 81.768 | 78.215 | 83.769 |
| NPL/NPF | 999 | 917 | 909 | 933 | 905 | 948 | 934 | 916 | 926 | 904 | 1.009 | 958 | 918 | 908 |
| 10. Perantara Keuangan / *Financial intermediaries* | 65.862 | 84.646 | 84.045 | 90.151 | 91.728 | 92.402 | 92.577 | 95.748 | 96.396 | 104.207 | 100.308 | 101.691 | 109.202 | 110.531 |
| NPL/NPF | 678 | 992 | 961 | 947 | 1.432 | 1.306 | 1.320 | 1.317 | 1.314 | 1.230 | 1.240 | 957 | 801 | 794 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 85.784 | 90.487 | 89.610 | 91.151 | 90.989 | 91.845 | 98.690 | 99.744 | 101.223 | 101.493 | 100.054 | 100.338 | 98.373 | 98.729 |
| NPL/NPF | 2.074 | 2.316 | 2.357 | 2.261 | 2.204 | 2.114 | 2.064 | 2.125 | 2.139 | 2.211 | 2.207 | 2.167 | 1.771 | 1.741 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 7 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 8 | 7 | 7 | 7 | 7 | 7 |
| NPL/NPF | - | - | - | - | - | - | 0 | 0 | - | - | - | - | - | - |
| 13. Jasa Pendidikan / *Education Services* | 5.161 | 5.161 | 5.398 | 5.457 | 5.061 | 5.018 | 5.049 | 4.968 | 5.019 | 5.197 | 5.150 | 5.093 | 5.040 | 5.049 |
| NPL/NPF | 48 | 51 | 73 | 75 | 53 | 61 | 71 | 64 | 60 | 95 | 98 | 94 | 95 | 73 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 8.111 | 8.856 | 8.671 | 8.698 | 8.524 | 8.800 | 9.023 | 9.130 | 9.356 | 9.446 | 9.296 | 9.332 | 9.339 | 9.347 |
| NPL/NPF | 51 | 51 | 46 | 48 | 39 | 27 | 12 | 14 | 17 | 65 | 66 | 68 | 67 | 67 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 12.071 | 10.794 | 10.627 | 12.312 | 10.310 | 10.677 | 12.559 | 9.970 | 9.798 | 10.055 | 9.887 | 10.404 | 12.376 | 13.810 |
| NPL/NPF | 296 | 540 | 533 | 531 | 344 | 309 | 279 | 285 | 298 | 298 | 297 | 310 | 283 | 293 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 331 | 320 | 334 | 315 | 311 | 309 | 303 | 298 | 277 | 283 | 290 | 291 | 267 | 259 |
| NPL/NPF | 15 | 17 | 18 | 17 | 17 | 23 | 22 | 21 | 21 | 13 | 12 | 13 | 9 | 7 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 128 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 18 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 341.768 | 353.833 | 354.968 | 359.272 | 362.934 | 366.697 | 371.440 | 374.927 | 378.334 | 381.090 | 381.634 | 383.957 | 387.249 | 388.922 |
| NPL/NPF | 6.221 | 6.540 | 6.701 | 6.526 | 6.555 | 6.686 | 6.651 | 6.843 | 6.865 | 6.552 | 7.153 | 7.321 | 7.048 | 8.051 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 14.052 | 14.428 | 14.393 | 14.709 | 14.816 | 14.987 | 15.192 | 15.242 | 15.268 | 15.269 | 15.268 | 15.323 | 15.293 | 15.259 |
| NPL/NPF | 264 | 264 | 275 | 254 | 276 | 277 | 273 | 290 | 307 | 313 | 331 | 335 | 304 | 339 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 12.228 | 12.553 | 12.520 | 12.681 | 12.489 | 12.586 | 12.653 | 12.793 | 12.800 | 12.795 | 12.704 | 12.626 | 12.696 | 12.759 |
| NPL/NPF | 498 | 517 | 538 | 534 | 515 | 515 | 498 | 498 | 496 | 462 | 501 | 506 | 484 | 496 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 28.998 | 34.046 | 33.676 | 34.431 | 34.962 | 35.598 | 36.140 | 36.949 | 37.364 | 37.045 | 37.560 | 37.797 | 38.607 | 39.521 |
| NPL/NPF | 452 | 451 | 481 | 476 | 480 | 477 | 466 | 471 | 463 | 466 | 492 | 480 | 512 | 542 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 121.728 | 127.188 | 127.703 | 130.130 | 131.173 | 132.438 | 134.811 | 136.451 | 138.694 | 140.330 | 140.167 | 141.516 | 143.213 | 143.695 |
| NPL/NPF | 1.868 | 1.875 | 1.963 | 1.939 | 1.904 | 1.905 | 1.869 | 1.907 | 1.907 | 1.938 | 2.021 | 1.980 | 1.970 | 1.973 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 20.428 | 18.591 | 18.659 | 18.801 | 18.848 | 18.856 | 18.912 | 18.813 | 18.825 | 19.260 | 19.254 | 19.232 | 18.929 | 19.265 |
| NPL/NPF | 549 | 427 | 439 | 440 | 426 | 402 | 389 | 380 | 372 | 372 | 377 | 377 | 362 | 366 |

**Tabel 3.5.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4**
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan**
***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 4)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 311.809 | 327.252 | 331.039 | 330.469 | 332.655 | 334.419 | 338.966 | 338.841 | 345.042 | 349.536 | 347.470 | 349.673 | 353.431 | 355.557 |
| NPL/NPF | 4.009 | 4.354 | 4.519 | 4.532 | 4.590 | 4.592 | 4.507 | 4.568 | 4.456 | 4.315 | 4.528 | 4.741 | 4.716 | 4.862 |
| 2. Perikanan / *Fishery* | 12.311 | 12.871 | 12.926 | 13.205 | 13.331 | 13.441 | 13.579 | 13.744 | 13.861 | 13.985 | 13.866 | 13.994 | 14.153 | 14.318 |
| NPL/NPF | 847 | 916 | 947 | 954 | 1.002 | 949 | 936 | 948 | 920 | 887 | 923 | 953 | 952 | 977 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 90.026 | 107.256 | 105.714 | 119.124 | 119.789 | 120.929 | 118.730 | 139.658 | 138.367 | 140.653 | 129.241 | 134.409 | 148.243 | 142.508 |
| NPL/NPF | 5.663 | 5.596 | 5.243 | 5.154 | 5.161 | 5.011 | 4.863 | 4.830 | 4.807 | 4.773 | 4.612 | 4.488 | 4.445 | 4.251 |
| 4. Industri Pengolahan / *Procesing Industry* | 492.262 | 512.521 | 517.905 | 538.147 | 537.697 | 519.149 | 535.148 | 538.224 | 536.920 | 545.814 | 535.264 | 533.153 | 536.548 | 538.013 |
| NPL/NPF | 28.183 | 27.768 | 28.218 | 27.825 | 27.588 | 27.048 | 28.163 | 26.305 | 25.186 | 21.838 | 23.719 | 23.859 | 23.089 | 22.914 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 103.788 | 105.286 | 105.929 | 111.662 | 109.581 | 109.120 | 108.656 | 108.285 | 108.613 | 110.228 | 106.168 | 107.826 | 106.777 | 102.243 |
| NPL/NPF | 936 | 654 | 1.208 | 1.210 | 1.206 | 1.195 | 647 | 652 | 654 | 262 | 264 | 247 | 244 | 243 |
| 6. Konstruksi / *Construction* | 174.524 | 170.081 | 172.789 | 173.522 | 171.590 | 171.956 | 176.487 | 183.352 | 183.554 | 184.971 | 182.209 | 183.413 | 188.232 | 187.487 |
| NPL/NPF | 2.978 | 3.224 | 3.274 | 2.915 | 3.080 | 3.355 | 3.213 | 3.096 | 3.074 | 3.338 | 3.263 | 3.268 | 2.957 | 3.211 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 609.472 | 638.290 | 646.717 | 650.861 | 642.263 | 647.671 | 654.193 | 655.447 | 653.780 | 663.830 | 648.226 | 654.928 | 663.885 | 664.428 |
| NPL/NPF | 21.397 | 24.484 | 25.158 | 24.373 | 25.022 | 24.599 | 23.707 | 23.538 | 22.761 | 21.305 | 23.394 | 23.865 | 22.697 | 23.281 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 64.874 | 66.757 | 65.716 | 66.357 | 66.837 | 67.805 | 68.058 | 68.811 | 67.558 | 67.675 | 66.800 | 66.375 | 67.314 | 67.783 |
| NPL/NPF | 4.003 | 4.134 | 3.084 | 2.900 | 2.908 | 2.889 | 2.687 | 2.866 | 2.764 | 2.707 | 2.796 | 2.210 | 2.124 | 2.117 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 173.922 | 178.816 | 178.620 | 192.683 | 184.037 | 184.501 | 189.802 | 187.684 | 185.738 | 182.684 | 179.131 | 182.043 | 173.888 | 177.276 |
| NPL/NPF | 3.898 | 3.747 | 3.722 | 2.940 | 3.093 | 3.323 | 3.235 | 3.243 | 3.249 | 3.150 | 3.192 | 3.177 | 1.838 | 1.878 |
| 10. Perantara Keuangan / *Financial intermediaries* | 66.704 | 73.830 | 73.651 | 78.432 | 79.305 | 82.061 | 74.954 | 76.663 | 76.509 | 85.322 | 78.559 | 82.625 | 88.253 | 90.359 |
| NPL/NPF | 706 | 676 | 680 | 946 | 833 | 680 | 503 | 208 | 244 | 254 | 256 | 254 | 252 | 228 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 107.031 | 104.474 | 104.917 | 100.726 | 101.024 | 100.562 | 101.592 | 100.369 | 100.331 | 106.390 | 106.230 | 109.561 | 112.365 | 112.008 |
| NPL/NPF | 3.056 | 3.312 | 3.446 | 2.914 | 2.999 | 2.693 | 2.535 | 1.870 | 1.692 | 1.605 | 1.660 | 1.647 | 1.690 | 2.017 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 31.573 | 32.658 | 32.488 | 32.454 | 32.751 | 33.961 | 35.453 | 36.567 | 39.094 | 41.030 | 39.564 | 39.764 | 40.153 | 40.138 |
| NPL/NPF | 3 | 5 | 5 | 4 | 1 | - | - | - | 0 | - | - | - | - | - |
| 13. Jasa Pendidikan / *Education Services* | 3.287 | 3.310 | 3.307 | 3.383 | 3.397 | 3.409 | 3.645 | 3.390 | 3.358 | 3.295 | 2.958 | 2.951 | 2.960 | 2.910 |
| NPL/NPF | 13 | 36 | 38 | 36 | 39 | 36 | 34 | 35 | 34 | 32 | 35 | 35 | 30 | 32 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 13.547 | 13.304 | 13.109 | 13.790 | 13.596 | 13.870 | 14.015 | 13.933 | 14.574 | 14.697 | 14.758 | 14.866 | 15.499 | 16.126 |
| NPL/NPF | 48 | 75 | 79 | 77 | 73 | 74 | 75 | 72 | 69 | 64 | 65 | 100 | 93 | 105 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 67.242 | 74.585 | 75.348 | 77.200 | 78.673 | 79.906 | 81.645 | 82.594 | 85.888 | 86.752 | 90.888 | 92.833 | 100.463 | 102.643 |
| NPL/NPF | 1.557 | 1.678 | 1.763 | 1.713 | 1.790 | 1.838 | 1.773 | 1.852 | 1.743 | 1.639 | 1.843 | 1.965 | 1.997 | 2.129 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 1.184 | 1.111 | 1.146 | 1.100 | 1.123 | 1.089 | 1.138 | 1.086 | 1.033 | 1.020 | 984 | 987 | 1.045 | 1.029 |
| NPL/NPF | 33 | 51 | 50 | 48 | 50 | 52 | 51 | 52 | 48 | 44 | 50 | 49 | 48 | 46 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 363 | 338 | 8*) | 348 | 329 | 8 | 9 | 9 | 18 | 18 | 18 | 18 | 19 | 18 |
| NPL/NPF | - | - | - | - | 0 | 0 | 0 | 0 | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 157.949 | 162.295 | 161.885 | 147.421 | 148.994 | 150.605 | 152.562 | 154.379 | 155.937 | 158.544 | 158.917 | 160.261 | 162.149 | 162.974 |
| NPL/NPF | 3.621 | 3.748 | 4.157 | 3.644 | 3.687 | 3.490 | 3.440 | 3.514 | 3.443 | 3.226 | 3.600 | 3.672 | 3.750 | 3.955 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 8.455 | 8.634 | 8.587 | 8.686 | 8.692 | 8.718 | 8.821 | 8.938 | 8.971 | 9.059 | 9.021 | 9.064 | 9.068 | 9.072 |
| NPL/NPF | 189 | 185 | 185 | 184 | 186 | 176 | 177 | 185 | 176 | 171 | 190 | 201 | 201 | 214 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 6.932 | 6.730 | 6.669 | 6.638 | 6.541 | 6.541 | 6.501 | 6.450 | 6.414 | 6.390 | 6.291 | 6.242 | 6.229 | 6.158 |
| NPL/NPF | 297 | 350 | 363 | 390 | 407 | 403 | 398 | 386 | 368 | 393 | 405 | 419 | 419 | 458 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 61.090 | 62.703 | 62.519 | 62.950 | 63.685 | 63.954 | 72.496 | 65.114 | 66.738 | 68.076 | 68.638 | 68.994 | 69.533 | 71.620 |
| NPL/NPF | 1.326 | 1.311 | 1.350 | 1.310 | 1.299 | 1.287 | 1.255 | 1.201 | 1.123 | 1.053 | 1.065 | 1.097 | 1.186 | 1.283 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 324.937 | 325.331 | 319.190 | 337.482 | 337.524 | 338.195 | 339.998 | 341.534 | 343.686 | 350.784 | 345.711 | 346.799 | 349.773 | 348.908 |
| NPL/NPF | 3.371 | 3.529 | 3.670 | 4.025 | 4.210 | 4.209 | 3.975 | 3.949 | 3.687 | 3.493 | 3.752 | 3.871 | 3.814 | 3.939 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 63.562 | 64.981 | 65.553 | 68.256 | 67.980 | 68.457 | 71.083 | 70.455 | 71.493 | 72.799 | 73.363 | 74.606 | 75.118 | 75.700 |
| NPL/NPF | 999 | 889 | 915 | 885 | 877 | 878 | 855 | 877 | 871 | 812 | 847 | 868 | 871 | 863 |

**Tabel 3.6.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
**(*Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use* )**
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | |
| **Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*** | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 2.621.250 | 2.750.567 | 2.780.824 | 2.864.415 | 2.850.487 | 2.843.725 | 2.892.088 | 2.905.465 | 2.877.196 | 2.940.289 | 2.827.709 | 2.849.022 | 2.914.884 | 2.930.855 |
| NPL/NPF | 104.692 | 110.255 | 111.892 | 107.221 | 108.923 | 108.803 | 106.449 | 105.294 | 102.643 | 95.607 | 98.978 | 98.706 | 98.139 | 98.903 |
| 2. Investasi / *Investment* | 1.527.639 | 1.571.739 | 1.575.905 | 1.635.667 | 1.622.177 | 1.634.410 | 1.653.465 | 1.693.843 | 1.719.862 | 1.710.944 | 1.712.623 | 1.744.225 | 1.733.481 | 1.730.769 |
| NPL/NPF | 41.276 | 40.963 | 41.701 | 40.899 | 40.659 | 40.032 | 39.489 | 38.397 | 37.065 | 33.737 | 35.731 | 36.160 | 32.794 | 32.897 |
| 3. Konsumsi / *Consumption* | 1.619.696 | 1.658.946 | 1.655.636 | 1.676.779 | 1.686.661 | 1.701.319 | 1.729.347 | 1.734.198 | 1.750.414 | 1.772.331 | 1.770.547 | 1.782.073 | 1.797.093 | 1.802.927 |
| NPL/NPF | 27.303 | 28.203 | 29.417 | 28.516 | 28.975 | 28.969 | 28.521 | 28.788 | 28.605 | 27.232 | 29.034 | 29.640 | 29.522 | 31.535 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **5.768.585** | **5.981.252** | **6.012.365** | **6.176.861** | **6.159.326** | **6.179.454** | **6.274.901** | **6.333.506** | **6.347.472** | **6.423.564** | **6.310.879** | **6.375.320** | **6.445.457** | **6.464.551** |
| **NPL/NPF** | **173.270** | **179.421** | **183.010** | **176.635** | **178.556** | **177.803** | **174.459** | **172.480** | **168.313** | **156.576** | **163.744** | **164.506** | **160.455** | **163.336** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | |
| **Kredit kepada Pihak Ketiga / *Credit to Third Party*** | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 199.100 | 199.772 | 189.009 | 200.741 | 195.588 | 193.207 | 194.324 | 194.074 | 192.353 | 189.896 | 180.667 | 180.649 | 170.331 | 173.915 |
| NPL/NPF | 6.092 | 5.950 | 6.234 | 6.161 | 6.300 | 6.404 | 7.069 | 6.912 | 6.126 | 5.533 | 5.790 | 5.965 | 5.740 | 6.033 |
| 2. Impor / *Import* | 79.660 | 84.014 | 89.381 | 90.849 | 84.294 | 87.207 | 89.010 | 89.807 | 83.771 | 86.567 | 82.646 | 84.622 | 85.670 | 91.890 |
| NPL/NPF | 3.472 | 2.478 | 2.574 | 2.539 | 2.610 | 2.180 | 2.163 | 2.044 | 2.051 | 1.948 | 1.677 | 1.178 | 1.140 | 2.045 |
| 3. Lainnya / *Other* | 5.489.825 | 5.697.467 | 5.733.975 | 5.885.271 | 5.879.444 | 5.899.040 | 5.991.568 | 6.049.625 | 6.071.349 | 6.147.100 | 6.047.566 | 6.110.049 | 6.189.457 | 6.198.746 |
| NPL/NPF | 163.706 | 170.994 | 174.201 | 167.934 | 169.647 | 169.220 | 165.227 | 163.523 | 160.136 | 149.094 | 156.277 | 157.363 | 153.576 | 155.258 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **5.768.585** | **5.981.252** | **6.012.365** | **6.176.861** | **6.159.326** | **6.179.454** | **6.274.901** | **6.333.506** | **6.347.472** | **6.423.564** | **6.310.879** | **6.375.320** | **6.445.457** | **6.464.551** |
| **NPL/NPF** | **173.270** | **179.421** | **183.010** | **176.634** | **178.556** | **177.803** | **174.459** | **172.480** | **168.313** | **156.576** | **163.744** | **164.506** | **160.455** | **163.336** |

**Tabel 3.7.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank**
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party***
***Based on Types and Orientation of Use)***
***Miliar Rp (Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | |
| **Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*** | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 281.146 | 271.631 | 274.432 | 296.840 | 289.605 | 295.615 | 299.467 | 302.894 | 305.119 | 313.815 | 302.855 | 304.945 | 312.798 | 315.510 |
| NPL/NPF | 11.867 | 11.773 | 12.175 | 12.615 | 12.629 | 13.622 | 12.355 | 12.534 | 12.392 | 10.574 | 11.045 | 11.146 | 11.456 | 11.589 |
| 2. Investasi / *Investment* | 148.708 | 143.291 | 144.011 | 152.855 | 151.193 | 150.842 | 150.152 | 151.766 | 153.179 | 154.996 | 153.338 | 155.719 | 156.086 | 155.711 |
| NPL/NPF | 4.290 | 4.482 | 4.299 | 4.919 | 5.062 | 4.952 | 4.138 | 4.439 | 4.331 | 3.564 | 3.677 | 3.766 | 3.843 | 3.930 |
| 3. Konsumsi / *Consumption* | 263.879 | 269.687 | 271.049 | 288.571 | 290.430 | 293.934 | 295.543 | 296.990 | 298.463 | 300.222 | 299.902 | 301.461 | 303.177 | 302.620 |
| NPL/NPF | 3.111 | 3.433 | 3.739 | 5.554 | 5.747 | 5.856 | 5.916 | 5.858 | 6.079 | 5.676 | 5.875 | 6.042 | 6.142 | 6.447 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **693.732** | **684.610** | **689.491** | **738.266** | **731.227** | **740.391** | **745.161** | **751.650** | **756.760** | **769.034** | **756.095** | **762.125** | **772.061** | **773.841** |
| **NPL/NPF** | **19.268** | **19.687** | **20.212** | **23.088** | **23.438** | **24.430** | **22.409** | **22.831** | **22.802** | **19.814** | **20.597** | **20.954** | **21.441** | **21.965** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | |
| **Kredit kepada Pihak Ketiga / *Credit to Third Party*** | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 21.850 | 21.494 | 16.981 | 15.314 | 11.702 | 12.437 | 12.244 | 13.785 | 12.480 | 12.504 | 11.843 | 11.664 | 10.968 | 10.797 |
| NPL/NPF | 1.693 | 1.092 | 1.107 | 349 | 251 | 250 | 261 | 263 | 264 | 341 | 344 | 346 | 318 | 316 |
| 2. Impor / *Import* | 4.268 | 3.287 | 3.403 | 3.432 | 3.353 | 3.424 | 3.447 | 3.399 | 3.735 | 3.348 | 3.157 | 2.768 | 3.039 | 3.091 |
| NPL/NPF | 39 | 23 | 32 | 23 | 23 | 23 | 23 | 22 | 22 | 19 | 24 | 24 | 24 | 24 |
| 3. Lainnya / *Other* | 667.613 | 659.829 | 669.107 | 719.520 | 716.172 | 724.530 | 729.471 | 734.467 | 740.546 | 753.182 | 741.095 | 747.694 | 758.053 | 759.953 |
| NPL/NPF | 17.535 | 18.572 | 19.074 | 22.716 | 23.165 | 24.157 | 22.126 | 22.545 | 22.516 | 19.454 | 20.229 | 20.584 | 21.100 | 21.626 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **693.732** | **684.610** | **689.491** | **738.266** | **731.227** | **740.391** | **745.161** | **751.650** | **756.760** | **769.034** | **756.095** | **762.125** | **772.061** | **773.841** |
| **NPL/NPF** | **19.268** | **19.687** | **20.212** | **23.088** | **23.438** | **24.430** | **22.409** | **22.831** | **22.802** | **19.814** | **20.597** | **20.954** | **21.441** | **21.965** |

**Tabel 3.8.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank**
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 2 to Non Bank Third Party***
***Based on Types and Orientation of Use)***
***Miliar Rp (Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | |
| **Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*** | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 334.488 | 343.412 | 350.831 | 353.477 | 353.886 | 349.255 | 355.898 | 360.506 | 360.203 | 362.072 | 349.323 | 354.083 | 353.688 | 352.374 |
| NPL/NPF | 13.088 | 13.766 | 14.068 | 11.603 | 11.717 | 11.717 | 11.576 | 11.164 | 10.353 | 9.661 | 9.704 | 9.793 | 9.902 | 10.478 |
| 2. Investasi / *Investment* | 116.822 | 113.619 | 113.886 | 127.958 | 131.606 | 131.758 | 139.976 | 146.447 | 142.899 | 141.026 | 138.526 | 140.725 | 141.487 | 142.233 |
| NPL/NPF | 3.209 | 2.878 | 3.742 | 2.619 | 2.634 | 2.689 | 2.538 | 2.505 | 2.506 | 2.418 | 2.471 | 2.321 | 2.380 | 2.389 |
| 3. Konsumsi / *Consumption* | 193.690 | 197.945 | 198.265 | 186.749 | 187.592 | 189.753 | 193.195 | 195.163 | 197.428 | 200.668 | 202.119 | 204.194 | 206.058 | 206.456 |
| NPL/NPF | 4.537 | 4.684 | 4.638 | 2.355 | 2.405 | 2.407 | 2.357 | 2.429 | 2.448 | 2.305 | 2.426 | 2.471 | 2.458 | 2.609 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **644.999** | **654.977** | **662.982** | **668.185** | **673.084** | **670.766** | **689.069** | **702.116** | **700.529** | **703.766** | **689.967** | **699.001** | **701.233** | **701.063** |
| **NPL/NPF** | **20.834** | **21.328** | **22.449** | **16.577** | **16.756** | **16.813** | **16.471** | **16.098** | **15.307** | **14.385** | **14.601** | **14.585** | **14.740** | **15.476** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | |
| **Kredit kepada Pihak Ketiga / *Credit to Third Party*** | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 36.131 | 25.748 | 24.705 | 33.591 | 34.270 | 32.514 | 31.918 | 31.260 | 31.033 | 30.726 | 27.501 | 27.838 | 26.895 | 27.532 |
| NPL/NPF | 1.792 | 1.957 | 1.956 | 2.846 | 2.930 | 2.898 | 2.937 | 2.779 | 2.039 | 2.028 | 1.990 | 2.007 | 1.983 | 1.954 |
| 2. Impor / *Import* | 4.135 | 11.153 | 11.394 | 11.018 | 7.152 | 6.288 | 6.497 | 6.493 | 6.940 | 6.655 | 6.442 | 7.159 | 6.641 | 6.308 |
| NPL/NPF | 300 | 462 | 463 | 415 | 415 | 416 | 507 | 425 | 426 | 434 | 513 | 432 | 431 | 407 |
| 3. Lainnya / *Other* | 604.733 | 618.075 | 626.882 | 623.576 | 631.661 | 631.964 | 650.654 | 664.363 | 662.556 | 666.386 | 656.024 | 664.004 | 667.697 | 667.223 |
| NPL/NPF | 18.742 | 18.909 | 20.029 | 13.316 | 13.412 | 13.499 | 13.027 | 12.894 | 12.842 | 11.922 | 12.099 | 12.146 | 12.327 | 13.115 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **644.999** | **654.977** | **662.982** | **697.677** | **673.084** | **670.766** | **689.069** | **702.116** | **700.529** | **703.766** | **689.967** | **699.001** | **701.233** | **701.063** |
| **NPL/NPF** | **20.834** | **21.328** | **22.449** | **20.181** | **16.756** | **16.813** | **16.471** | **16.098** | **15.307** | **14.385** | **14.601** | **14.585** | **14.740** | **15.476** |

**Tabel 3.9.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank**
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party***
***Based on Types and Orientation of Use)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | |
| **Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*** | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 583.182 | 655.911 | 615.455 | 677.283 | 667.409 | 676.663 | 683.945 | 682.963 | 664.578 | 666.861 | 643.969 | 643.070 | 661.850 | 671.612 |
| NPL/NPF | 25.968 | 26.987 | 24.746 | 26.853 | 27.237 | 26.751 | 27.332 | 27.790 | 27.419 | 27.020 | 27.324 | 26.314 | 26.787 | 26.285 |
| 2. Investasi / *Investment* | 360.626 | 371.702 | 330.570 | 388.208 | 390.987 | 390.146 | 400.043 | 406.077 | 416.842 | 414.560 | 409.988 | 425.288 | 409.228 | 409.339 |
| NPL/NPF | 10.216 | 10.622 | 9.267 | 10.969 | 10.866 | 10.769 | 11.069 | 11.122 | 11.007 | 9.893 | 9.888 | 10.672 | 9.393 | 8.839 |
| 3. Konsumsi / *Consumption* | 539.202 | 560.640 | 466.208 | 570.025 | 575.223 | 581.162 | 589.148 | 595.175 | 601.284 | 605.788 | 606.585 | 610.452 | 615.987 | 619.420 |
| NPL/NPF | 9.852 | 10.075 | 9.014 | 10.169 | 10.156 | 10.262 | 10.147 | 10.389 | 10.411 | 10.103 | 10.874 | 10.999 | 10.682 | 11.768 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **1.483.010** | **1.588.253** | **1.412.233** | **1.635.516** | **1.633.619** | **1.647.970** | **1.673.137** | **1.684.215** | **1.682.705** | **1.687.209** | **1.660.542** | **1.678.810** | **1.687.065** | **1.700.370** |
| **NPL/NPF** | **46.036** | **47.683** | **43.027** | **47.991** | **48.259** | **47.782** | **48.548** | **49.301** | **48.836** | **47.016** | **48.087** | **47.984** | **46.862** | **46.891** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | |
| **Kredit kepada Pihak Ketiga / *Credit to Third Party*** | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 36.562 | 48.517 | 45.058 | 49.865 | 51.272 | 51.598 | 55.470 | 55.415 | 54.409 | 50.019 | 47.124 | 49.638 | 43.782 | 48.248 |
| NPL/NPF | 802 | 837 | 830 | 857 | 835 | 773 | 1.397 | 1.340 | 1.247 | 870 | 857 | 823 | 819 | 833 |
| 2. Impor / *Import* | 51.877 | 50.575 | 54.923 | 55.876 | 53.516 | 56.592 | 57.328 | 58.715 | 53.413 | 50.197 | 47.073 | 49.264 | 50.238 | 57.230 |
| NPL/NPF | 2.513 | 1.268 | 1.331 | 1.324 | 1.360 | 910 | 810 | 794 | 764 | 700 | 287 | 319 | 299 | 1.226 |
| 3. Lainnya / *Other* | 1.394.571 | 1.489.160 | 1.312.252 | 1.529.775 | 1.528.831 | 1.539.780 | 1.560.339 | 1.570.084 | 1.574.883 | 1.586.993 | 1.566.346 | 1.579.907 | 1.593.046 | 1.594.892 |
| NPL/NPF | 42.720 | 45.579 | 40.866 | 45.810 | 46.064 | 46.100 | 46.342 | 47.167 | 46.825 | 45.446 | 46.942 | 46.843 | 45.744 | 44.832 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **1.483.010** | **1.588.253** | **1.412.233** | **1.635.516** | **1.633.619** | **1.647.970** | **1.673.137** | **1.684.215** | **1.682.705** | **1.687.209** | **1.660.542** | **1.678.810** | **1.687.065** | **1.700.370** |
| **NPL/NPF** | **46.036** | **47.683** | **43.027** | **47.991** | **48.259** | **47.782** | **48.548** | **49.301** | **48.836** | **47.016** | **48.087** | **47.984** | **46.862** | **46.891** |

**Tabel 3.10.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank**
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party***
***Based on Types and Orientation of Use)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | |
| **Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*** | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 1.422.435 | 1.479.613 | 1.493.780 | 1.536.815 | 1.539.588 | 1.522.192 | 1.552.777 | 1.559.102 | 1.547.296 | 1.597.540 | 1.531.562 | 1.546.924 | 1.586.548 | 1.591.360 |
| NPL/NPF | 53.770 | 57.729 | 58.412 | 56.150 | 57.339 | 56.713 | 55.186 | 53.806 | 52.479 | 48.351 | 50.906 | 51.454 | 49.993 | 50.552 |
| 2. Investasi / *Investment* | 901.484 | 943.126 | 947.550 | 966.646 | 948.391 | 961.665 | 963.294 | 989.552 | 1.006.942 | 1.000.362 | 1.010.771 | 1.022.493 | 1.026.680 | 1.023.485 |
| NPL/NPF | 23.561 | 22.982 | 23.022 | 22.391 | 22.097 | 21.622 | 21.744 | 20.332 | 19.221 | 17.862 | 19.695 | 19.402 | 17.178 | 17.740 |
| 3. Konsumsi / *Consumption* | 622.926 | 630.675 | 624.403 | 631.433 | 633.416 | 636.470 | 651.461 | 646.870 | 653.239 | 665.652 | 661.941 | 665.966 | 671.871 | 674.431 |
| NPL/NPF | 9.802 | 10.012 | 10.642 | 10.438 | 10.667 | 10.443 | 10.100 | 10.112 | 9.668 | 9.148 | 9.858 | 10.127 | 10.241 | 10.712 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **2.946.844** | **3.053.413** | **3.065.733** | **3.134.894** | **3.121.395** | **3.120.327** | **3.167.533** | **3.195.525** | **3.207.478** | **3.263.554** | **3.204.274** | **3.235.384** | **3.285.099** | **3.289.276** |
| **NPL/NPF** | **87.133** | **90.723** | **92.076** | **88.979** | **90.103** | **88.778** | **87.030** | **84.250** | **81.368** | **75.361** | **80.459** | **80.983** | **77.412** | **79.004** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | |
| **Kredit kepada Pihak Ketiga / *Credit to Third Party*** | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 104.556 | 104.012 | 100.792 | 101.972 | 98.344 | 96.658 | 94.692 | 93.614 | 94.430 | 96.647 | 94.199 | 91.508 | 88.686 | 87.338 |
| NPL/NPF | 1.805 | 2.064 | 2.330 | 2.110 | 2.284 | 2.483 | 2.474 | 2.530 | 2.576 | 2.294 | 2.600 | 2.790 | 2.620 | 2.931 |
| 2. Impor / *Import* | 19.380 | 18.999 | 19.613 | 20.523 | 20.272 | 20.903 | 21.738 | 21.200 | 19.682 | 26.367 | 25.975 | 25.431 | 25.752 | 25.260 |
| NPL/NPF | 620 | 725 | 748 | 777 | 812 | 831 | 823 | 803 | 839 | 795 | 853 | 403 | 386 | 388 |
| 3. Lainnya / *Other* | 2.822.908 | 2.930.402 | 2.945.328 | 3.012.400 | 3.002.779 | 3.002.766 | 3.051.104 | 3.080.711 | 3.093.365 | 3.140.540 | 3.084.100 | 3.118.444 | 3.170.661 | 3.176.678 |
| NPL/NPF | 84.708 | 87.934 | 88.998 | 86.093 | 87.007 | 85.464 | 83.733 | 80.917 | 77.953 | 72.272 | 77.006 | 77.791 | 74.406 | 75.685 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **2.946.844** | **3.053.413** | **3.065.733** | **3.134.894** | **3.121.395** | **3.120.327** | **3.167.533** | **3.195.525** | **3.207.478** | **3.263.554** | **3.204.274** | **3.235.384** | **3.285.099** | **3.289.276** |
| **NPL/NPF** | **87.133** | **90.723** | **92.076** | **88.979** | **90.103** | **88.778** | **87.030** | **84.250** | **81.368** | **75.361** | **80.459** | **80.983** | **77.412** | **79.004** |

**Tabel 3.11.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum KBMI**
**kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu**
***(Credit/Financing and Non Performing Loan (NPL)/ Non Performing Financing (NPF) of Commercial Conventional and Sharia Banks based on KBMI to Non Bank Third Party Withdrawn By Card )***
**Miliar Rp *(Billion Rp)***

| Pengelompokan Bank / *Group of Banks* | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. KBMI 1 | 1.175 | 517 | 499 | 1.092 | 1.087 | 1.067 | 1.058 | 1.054 | 1.047 | 1.010 | 996 | 986 | 976 | 976 |
| NPL/NPF | 50 | 29 | 28 | 189 | 191 | 193 | 197 | 204 | 207 | 168 | 166 | 164 | 165 | 166 |
| 2. KBMI 2 | 9.218 | 9.984 | 10.046 | 9.636[r] | 9.695 | 9.808 | 9.920 | 9.939 | 10.170 | 10.286 | 10.335 | 10.537 | 10.486 | 10.623 |
| NPL/NPF | 410 | 355 | 357 | 195[r] | 190 | 189 | 183 | 187 | 184 | 186 | 192 | 190 | 186 | 188 |
| 3. KBMI 3 | 26.254 | 26.400 | 26.629 | 26.916[r] | 27.049 | 27.079 | 27.293 | 27.441 | 27.881 | 28.386 | 28.545 | 28.829 | 28.373 | 28.896 |
| NPL/NPF | 651 | 502 | 523 | 532[r] | 521 | 518 | 501 | 502 | 500 | 521 | 526 | 526 | 514 | 519 |
| 4. KBMI 4 | 38.709 | 40.815 | 41.306 | 42.037 | 41.847 | 42.558 | 43.176 | 44.034 | 44.859 | 45.844 | 45.013 | 45.440 | 45.659 | 46.239 |
| NPL/NPF | 721 | 531 | 527 | 504 | 496 | 490 | 481 | 497 | 496 | 509 | 515 | 526 | 527 | 537 |
| 8 Bank Umum / *Commercial Bank* | 75.355 | 77.716 | 78.480 | 79.681 | 79.679 | 80.512 | 81.448 | 82.468 | 83.957 | 85.527 | 84.889 | 85.792 | 85.494 | 86.734 |
| NPL/NPF | 1.833 | 1.417 | 1.435 | 1.421 | 1.399 | 1.391 | 1.361 | 1.391 | 1.388 | 1.384 | 1.398 | 1.406 | 1.393 | 1.410 |

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

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 385.586 | 415.515 | 436.792 | 441.227 | 440.431 | 443.783 | 442.754 | 447.333 | 446.814 | 454.514 | 458.325 | 454.388 | 459.030 | 462.302 | 462.743 |
| NPL/NPF | 7.480 | 6.518 | 6.730 | 6.934 | 6.875 | 6.932 | 6.847 | 6.742 | 7.009 | 6.708 | 6.342 | 6.704 | 6.860 | 6.715 | 6.984 |
| 2. Perikanan / *Fishery* | 16.032 | 18.688 | 19.341 | 19.331 | 19.322 | 19.445 | 19.571 | 19.537 | 19.657 | 19.783 | 19.726 | 19.481 | 19.639 | 19.581 | 19.708 |
| NPL/NPF | 886 | 1.053 | 1.155 | 1.220 | 1.211 | 1.403 | 1.349 | 1.373 | 1.376 | 1.345 | 1.286 | 1.377 | 1.397 | 1.352 | 1.391 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 124.618 | 153.803 | 186.945 | 187.429 | 210.945 | 210.182 | 220.990 | 220.122 | 243.306 | 236.738 | 237.390 | 220.964 | 230.129 | 237.223 | 232.252 |
| NPL/NPF | 9.049 | 6.799 | 6.900 | 6.536 | 6.403 | 6.372 | 6.214 | 6.048 | 5.965 | 5.893 | 5.755 | 5.605 | 5.476 | 5.470 | 5.261 |
| 4. Industri Pengolahan / *Procesing Industry* | 893.642 | 951.109 | 991.841 | 1.004.231 | 1.042.559 | 1.045.518 | 1.030.562 | 1.047.501 | 1.058.879 | 1.054.606 | 1.067.006 | 1.036.066 | 1.040.278 | 1.034.107 | 1.037.664 |
| NPL/NPF | 40.898 | 49.248 | 48.001 | 48.498 | 47.860 | 47.906 | 47.862 | 48.725 | 46.764 | 44.175 | 40.184 | 41.898 | 42.249 | 41.292 | 40.898 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 168.881 | 159.701 | 161.251 | 161.853 | 170.583 | 162.186 | 159.702 | 160.558 | 161.030 | 160.352 | 162.327 | 157.131 | 157.881 | 151.456 | 146.492 |
| NPL/NPF | 2.091 | 1.668 | 1.387 | 1.939 | 1.860 | 1.851 | 1.843 | 1.278 | 1.204 | 1.183 | 761 | 742 | 728 | 708 | 688 |
| 6. Konstruksi / *Construction* | 376.473 | 380.381 | 372.320 | 377.308 | 381.254 | 380.192 | 379.698 | 386.860 | 397.467 | 397.398 | 396.583 | 384.669 | 387.734 | 403.520 | 403.946 |
| NPL/NPF | 12.973 | 13.755 | 14.683 | 15.079 | 14.326 | 14.259 | 14.698 | 14.458 | 14.698 | 14.636 | 14.080 | 14.375 | 14.327 | 14.215 | 14.976 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 942.188 | 974.420 | 1.017.824 | 1.029.936 | 1.042.842 | 1.028.614 | 1.035.029 | 1.047.692 | 1.050.979 | 1.040.988 | 1.043.912 | 1.019.433 | 1.032.812 | 1.052.203 | 1.054.635 |
| NPL/NPF | 41.784 | 39.728 | 43.826 | 44.621 | 43.644 | 44.328 | 43.617 | 42.703 | 42.394 | 41.692 | 37.666 | 40.125 | 40.812 | 40.251 | 40.392 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 116.183 | 120.741 | 122.259 | 121.033 | 121.261 | 122.310 | 123.661 | 122.600 | 123.714 | 123.430 | 123.620 | 122.341 | 121.930 | 122.699 | 122.245 |
| NPL/NPF | 6.258 | 7.653 | 7.928 | 6.890 | 6.567 | 6.767 | 7.032 | 6.214 | 6.558 | 6.468 | 6.636 | 6.753 | 6.077 | 5.783 | 5.351 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 266.189 | 306.242 | 309.964 | 308.094 | 326.514 | 315.209 | 310.854 | 318.996 | 314.849 | 313.011 | 313.052 | 309.489 | 313.610 | 303.265 | 314.545 |
| NPL/NPF | 5.739 | 6.347 | 5.884 | 6.083 | 5.251 | 5.317 | 5.635 | 5.479 | 5.507 | 5.560 | 5.116 | 5.343 | 5.258 | 3.921 | 3.990 |
| 10. Perantara Keuangan / *Financial intermediaries* | 216.297 | 224.714 | 246.420 | 249.434 | 269.598 | 269.490 | 274.756 | 271.875 | 279.848 | 283.827 | 305.787 | 292.814 | 300.181 | 318.211 | 319.276 |
| NPL/NPF | 1.089 | 2.925 | 3.286 | 3.300 | 2.652 | 3.015 | 2.760 | 2.576 | 2.304 | 2.438 | 2.248 | 2.255 | 2.034 | 1.885 | 1.810 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 259.978 | 265.315 | 272.141 | 272.006 | 285.771 | 287.022 | 288.549 | 304.672 | 305.043 | 308.634 | 314.584 | 312.527 | 315.989 | 318.857 | 318.087 |
| NPL/NPF | 8.048 | 7.414 | 8.006 | 9.006 | 8.142 | 8.200 | 7.729 | 7.275 | 6.766 | 6.613 | 6.284 | 6.300 | 6.238 | 5.908 | 6.456 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 30.887 | 34.272 | 34.630 | 34.317 | 34.145 | 34.408 | 35.584 | 37.057 | 38.659 | 41.179 | 43.829 | 42.449 | 42.541 | 42.800 | 42.744 |
| NPL/NPF | 4 | 3 | 7 | 6 | 5 | 14 | 14 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 1 |
| 13. Jasa Pendidikan / *Education Services* | 13.594 | 13.990 | 14.421 | 14.699 | 14.171 | 14.522 | 14.459 | 14.726 | 14.480 | 14.525 | 14.893 | 14.827 | 14.801 | 14.887 | 15.131 |
| NPL/NPF | 244 | 211 | 254 | 305 | 266 | 250 | 258 | 260 | 251 | 220 | 258 | 274 | 270 | 282 | 284 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 28.262 | 28.513 | 28.980 | 28.396 | 29.792 | 28.701 | 29.413 | 29.795 | 29.837 | 30.705 | 31.522 | 31.403 | 31.598 | 32.310 | 33.099 |
| NPL/NPF | 382 | 171 | 347 | 174 | 173 | 166 | 155 | 141 | 143 | 147 | 234 | 238 | 278 | 270 | 283 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 89.457 | 95.691 | 102.953 | 103.450 | 106.596 | 106.765 | 108.568 | 112.178 | 110.741 | 113.401 | 114.669 | 118.430 | 121.162 | 130.951 | 135.077 |
| NPL/NPF | 2.902 | 2.253 | 2.716 | 2.893 | 2.777 | 2.692 | 2.705 | 2.552 | 2.640 | 2.523 | 2.399 | 2.619 | 2.760 | 2.780 | 2.937 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 2.989 | 3.872 | 3.881 | 3.971 | 3.946 | 3.984 | 3.972 | 4.039 | 3.995 | 3.947 | 3.985 | 3.898 | 3.910 | 3.969 | 3.956 |
| NPL/NPF | 55 | 80 | 107 | 109 | 108 | 108 | 117 | 115 | 112 | 107 | 95 | 102 | 101 | 99 | 99 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 358 | 365 | 342 | 12*) | 352 | 333 | 12 | 12 | 12 | 21 | 22 | 21 | 23 | 25 | 22 |
| NPL/NPF | 0 | - | - | - | - | - | 0 | 0 | 0 | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 2.490 | 716 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 138 | 96 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/FInancing to Non Industrial Origin*** | | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 496.603 | 544.004 | 561.108 | 561.738 | 552.044 | 557.526 | 564.154 | 570.329 | 575.876 | 581.135 | 586.568 | 587.497 | 591.383 | 596.899 | 599.544 |
| NPL/NPF | 12.760 | 12.164 | 12.633 | 13.130 | 12.292 | 12.413 | 12.368 | 12.273 | 12.541 | 12.521 | 11.831 | 12.931 | 13.229 | 13.040 | 14.392 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 22.826 | 26.100 | 26.627 | 26.556 | 26.979 | 27.089 | 27.304 | 27.638 | 27.792 | 27.869 | 27.945 | 27.890 | 27.972 | 27.947 | 27.913 |
| NPL/NPF | 507 | 529 | 529 | 525 | 498 | 521 | 516 | 512 | 537 | 546 | 542 | 583 | 601 | 570 | 621 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 22.004 | 20.771 | 20.935 | 20.854 | 21.034 | 20.750 | 20.865 | 20.923 | 21.019 | 21.010 | 20.995 | 20.807 | 20.681 | 20.739 | 20.734 |
| NPL/NPF | 1.073 | 944 | 1.016 | 1.062 | 1.075 | 1.078 | 1.064 | 1.040 | 1.030 | 1.018 | 1.005 | 1.060 | 1.073 | 1.058 | 1.111 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 105.772 | 99.101 | 105.503 | 104.869 | 106.627 | 107.975 | 109.129 | 118.523 | 112.083 | 114.492 | 115.955 | 117.299 | 118.041 | 119.561 | 122.669 |
| NPL/NPF | 2.167 | 1.973 | 1.966 | 2.037 | 1.998 | 2.005 | 1.994 | 1.968 | 1.929 | 1.864 | 1.756 | 1.807 | 1.842 | 1.975 | 2.128 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 673.005 | 694.729 | 714.019 | 709.708 | 733.473 | 735.794 | 740.580 | 748.760 | 754.062 | 760.741 | 773.017 | 768.841 | 773.903 | 781.343 | 780.913 |
| NPL/NPF | 8.229 | 8.961 | 9.531 | 10.018 | 10.105 | 10.374 | 10.406 | 10.117 | 10.263 | 10.116 | 9.726 | 10.196 | 10.365 | 10.357 | 10.710 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 227.246 | 235.831 | 230.753 | 231.912 | 236.620 | 237.528 | 239.287 | 243.175 | 243.366 | 245.167 | 247.852 | 248.213 | 250.092 | 250.605 | 251.154 |
| NPL/NPF | 2.949 | 2.776 | 2.528 | 2.645 | 2.549 | 2.583 | 2.621 | 2.611 | 2.487 | 2.539 | 2.371 | 2.457 | 2.530 | 2.523 | 2.573 |

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

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 251.567 | 277.985 | 293.505 | 296.698 | 295.843 | 297.251 | 298.972 | 302.162 | 301.266 | 306.007 | 310.841 | 309.807 | 311.960 | 316.663 | 318.347 |
| NPL/NPF | 4.409 | 3.967 | 4.303 | 4.464 | 4.492 | 4.548 | 4.551 | 4.467 | 4.545 | 4.424 | 4.286 | 4.500 | 4.719 | 4.693 | 4.834 |
| 2. Perikanan / *Fishery* | 8.874 | 11.313 | 11.874 | 11.899 | 12.124 | 12.272 | 12.313 | 12.432 | 12.565 | 12.733 | 12.883 | 12.778 | 12.901 | 13.010 | 13.091 |
| NPL/NPF | 511 | 752 | 824 | 855 | 861 | 907 | 854 | 841 | 853 | 825 | 794 | 829 | 856 | 857 | 880 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 67.410 | 88.074 | 103.958 | 102.123 | 115.419 | 116.161 | 117.017 | 115.922 | 136.912 | 135.612 | 137.863 | 126.253 | 131.477 | 143.865 | 138.327 |
| NPL/NPF | 6.897 | 5.666 | 5.582 | 5.235 | 5.144 | 5.156 | 5.006 | 4.857 | 4.820 | 4.804 | 4.770 | 4.610 | 4.491 | 4.392 | 4.199 |
| 4. Industri Pengolahan / *Procesing Industry* | 316.144 | 347.203 | 360.387 | 364.801 | 379.368 | 376.588 | 364.002 | 378.874 | 378.794 | 377.577 | 385.352 | 379.200 | 375.035 | 379.823 | 381.127 |
| NPL/NPF | 25.339 | 22.244 | 21.122 | 21.106 | 20.597 | 20.360 | 19.824 | 20.920 | 19.570 | 18.219 | 15.208 | 16.713 | 16.961 | 16.256 | 16.231 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 91.852 | 94.090 | 94.901 | 95.676 | 101.357 | 101.157 | 100.845 | 100.569 | 100.098 | 100.474 | 102.264 | 98.259 | 100.007 | 95.852 | 91.338 |
| NPL/NPF | 1.252 | 921 | 646 | 1.199 | 1.199 | 1.198 | 1.187 | 640 | 644 | 648 | 265 | 268 | 251 | 244 | 243 |
| 6. Konstruksi / *Construction* | 172.158 | 177.544 | 174.755 | 176.812 | 176.786 | 174.992 | 174.972 | 179.458 | 184.436 | 184.600 | 184.004 | 178.979 | 179.418 | 192.309 | 192.226 |
| NPL/NPF | 7.103 | 8.212 | 8.714 | 8.839 | 8.295 | 8.283 | 8.777 | 8.723 | 8.929 | 8.914 | 9.312 | 9.488 | 9.386 | 9.137 | 9.196 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 457.066 | 489.375 | 510.060 | 517.564 | 519.917 | 512.092 | 513.125 | 515.805 | 514.348 | 517.173 | 526.379 | 513.447 | 519.207 | 526.757 | 528.014 |
| NPL/NPF | 17.270 | 19.066 | 21.919 | 22.435 | 21.523 | 21.788 | 21.642 | 20.636 | 21.081 | 20.388 | 19.105 | 20.846 | 21.240 | 20.455 | 20.477 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 46.245 | 51.110 | 52.836 | 52.766 | 53.355 | 53.767 | 54.672 | 54.841 | 55.391 | 54.736 | 54.726 | 53.933 | 53.818 | 53.726 | 53.254 |
| NPL/NPF | 1.947 | 2.455 | 2.463 | 2.366 | 2.181 | 2.148 | 2.235 | 2.068 | 2.262 | 2.154 | 2.038 | 2.138 | 2.101 | 1.938 | 1.930 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 124.042 | 134.995 | 137.385 | 136.746 | 148.765 | 141.080 | 140.855 | 146.275 | 143.256 | 139.921 | 139.778 | 138.308 | 140.719 | 131.217 | 133.455 |
| NPL/NPF | 2.979 | 3.790 | 3.627 | 3.626 | 2.841 | 2.985 | 3.229 | 3.149 | 3.159 | 3.173 | 3.114 | 3.153 | 3.123 | 1.780 | 1.820 |
| 10. Perantara Keuangan / *Financial intermediaries* | 34.909 | 37.882 | 45.310 | 46.567 | 52.156 | 49.786 | 50.354 | 49.014 | 46.443 | 47.543 | 52.707 | 47.459 | 48.598 | 51.069 | 48.982 |
| NPL/NPF | 219 | 318 | 411 | 412 | 693 | 469 | 422 | 219 | 216 | 256 | 265 | 267 | 265 | 263 | 239 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 86.988 | 81.413 | 79.129 | 79.584 | 75.304 | 76.155 | 75.634 | 76.225 | 74.606 | 74.569 | 77.132 | 76.590 | 79.688 | 77.146 | 76.800 |
| NPL/NPF | 3.211 | 3.307 | 3.608 | 3.681 | 3.154 | 3.172 | 2.685 | 2.617 | 1.991 | 1.905 | 1.807 | 1.839 | 1.829 | 1.472 | 1.477 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 28.293 | 31.573 | 32.657 | 32.487 | 32.454 | 32.751 | 33.961 | 35.453 | 36.567 | 39.094 | 41.030 | 39.564 | 39.764 | 40.153 | 40.138 |
| NPL/NPF | 3 | 3 | 5 | 5 | 4 | 1 | - | - | - | 0 | - | - | - | - | - |
| 13. Jasa Pendidikan / *Education Services* | 2.447 | 2.548 | 2.548 | 2.542 | 2.655 | 2.643 | 2.646 | 2.884 | 2.628 | 2.602 | 2.532 | 2.187 | 2.171 | 2.026 | 1.954 |
| NPL/NPF | 41 | 45 | 54 | 81 | 79 | 60 | 60 | 55 | 51 | 49 | 46 | 50 | 49 | 29 | 32 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 11.364 | 9.641 | 9.138 | 8.804 | 9.424 | 9.209 | 9.428 | 9.545 | 9.515 | 10.038 | 10.100 | 10.194 | 10.286 | 10.812 | 11.344 |
| NPL/NPF | 218 | 66 | 93 | 98 | 95 | 86 | 86 | 73 | 70 | 71 | 66 | 66 | 102 | 93 | 105 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 52.362 | 61.478 | 70.078 | 70.841 | 72.550 | 74.101 | 75.318 | 77.073 | 77.945 | 80.998 | 81.953 | 85.975 | 87.910 | 97.925 | 100.310 |
| NPL/NPF | 1.557 | 1.537 | 1.665 | 1.747 | 1.693 | 1.767 | 1.813 | 1.733 | 1.813 | 1.709 | 1.608 | 1.810 | 1.933 | 1.953 | 2.073 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 1.469 | 1.211 | 1.140 | 1.176 | 1.129 | 1.155 | 1.122 | 1.171 | 1.120 | 1.067 | 1.053 | 1.011 | 1.014 | 1.045 | 1.029 |
| NPL/NPF | 28 | 39 | 56 | 55 | 53 | 55 | 57 | 56 | 57 | 53 | 49 | 55 | 54 | 48 | 46 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 355 | 361 | 336 | 7 *) | 346 | 327 | 7 | 7 | 7 | 16 | 17 | 16 | 16 | 18 | 17 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 194 | 45 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 22 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 299.176 | 322.700 | 330.835 | 330.635 | 317.465 | 319.827 | 322.381 | 325.884 | 328.946 | 331.960 | 335.181 | 335.899 | 338.149 | 341.610 | 343.021 |
| NPL/NPF | 6.634 | 6.415 | 6.409 | 6.752 | 6.130 | 6.150 | 6.242 | 6.084 | 6.262 | 6.181 | 5.719 | 6.515 | 6.752 | 6.541 | 7.566 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 7.157 | 7.492 | 7.480 | 7.438 | 7.514 | 7.396 | 7.416 | 7.480 | 7.552 | 7.574 | 7.624 | 7.611 | 7.655 | 7.621 | 7.592 |
| NPL/NPF | 240 | 266 | 267 | 271 | 246 | 248 | 248 | 236 | 258 | 259 | 254 | 293 | 306 | 274 | 313 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 5.955 | 5.119 | 4.895 | 4.855 | 4.830 | 4.752 | 4.696 | 4.666 | 4.601 | 4.564 | 4.534 | 4.479 | 4.425 | 4.424 | 4.385 |
| NPL/NPF | 375 | 312 | 340 | 349 | 365 | 380 | 384 | 385 | 376 | 364 | 398 | 410 | 414 | 405 | 422 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 34.096 | 33.135 | 34.164 | 33.990 | 34.235 | 34.616 | 34.872 | 43.167 | 35.226 | 36.252 | 36.915 | 37.043 | 37.254 | 37.132 | 37.906 |
| NPL/NPF | 488 | 387 | 408 | 436 | 410 | 423 | 417 | 408 | 421 | 416 | 435 | 446 | 506 | 564 | 609 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 297.233 | 305.113 | 305.387 | 299.494 | 317.920 | 316.762 | 317.122 | 318.988 | 320.310 | 322.570 | 329.856 | 324.323 | 325.575 | 328.439 | 327.522 |
| NPL/NPF | 3.002 | 3.291 | 3.351 | 3.486 | 3.807 | 3.966 | 3.993 | 3.805 | 3.795 | 3.508 | 3.422 | 3.620 | 3.698 | 3.619 | 3.768 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 48.607 | 51.765 | 53.190 | 53.530 | 55.967 | 55.708 | 55.914 | 58.441 | 57.649 | 58.528 | 59.416 | 59.887 | 61.005 | 61.547 | 61.837 |
| NPL/NPF | 1.086 | 845 | 761 | 786 | 761 | 751 | 751 | 730 | 747 | 739 | 676 | 712 | 734 | 738 | 735 |

**Tabel 3.3.a.**
**Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**
***(Credit/Financing and NPL/NPF Credit of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 13.521 | 14.973 | 16.051 | 16.022 | 16.449 | 17.156 | 17.323 | 17.632 | 17.706 | 18.134 | 18.364 | 18.313 | 18.544 | 19.107 | 18.881 |
| NPL/NPF | 899 | 675 | 686 | 699 | 669 | 676 | 681 | 667 | 681 | 685 | 635 | 746 | 679 | 697 | 731 |
| 2. Perikanan / *Fishery* | 1.157 | 1.379 | 1.543 | 1.480 | 1.496 | 1.528 | 1.538 | 1.582 | 1.577 | 1.587 | 1.587 | 1.548 | 1.536 | 1.589 | 1.604 |
| NPL/NPF | 69 | 107 | 103 | 105 | 101 | 102 | 104 | 106 | 108 | 107 | 103 | 106 | 107 | 109 | 115 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 1.216 | 1.065 | 2.754 | 3.921 | 3.224 | 3.375 | 3.568 | 3.648 | 3.702 | 3.793 | 4.089 | 4.150 | 4.043 | 3.992 | 4.303 |
| NPL/NPF | 376 | 269 | 295 | 294 | 288 | 292 | 292 | 296 | 298 | 291 | 277 | 276 | 277 | 275 | 269 |
| 4. Industri Pengolahan / *Procesing Industry* | 14.282 | 20.312 | 19.768 | 20.247 | 22.122 | 23.197 | 23.695 | 23.989 | 25.085 | 24.856 | 25.550 | 25.187 | 25.156 | 25.407 | 25.208 |
| NPL/NPF | 482 | 550 | 562 | 564 | 509 | 528 | 528 | 519 | 521 | 521 | 485 | 512 | 522 | 527 | 580 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 2.484 | 2.204 | 2.599 | 2.583 | 2.513 | 1.996 | 2.005 | 1.912 | 1.886 | 1.851 | 1.765 | 1.737 | 1.739 | 1.663 | 1.645 |
| NPL/NPF | 54 | 56 | 57 | 57 | 57 | 57 | 57 | 57 | 57 | 28 | 10 | 10 | 10 | 15 | 16 |
| 6. Konstruksi / *Construction* | 36.260 | 36.285 | 34.697 | 35.381 | 36.691 | 37.847 | 38.207 | 40.271 | 41.090 | 41.053 | 39.217 | 35.697 | 37.225 | 38.928 | 39.796 |
| NPL/NPF | 2.736 | 2.558 | 2.876 | 2.899 | 2.650 | 2.595 | 2.600 | 2.621 | 2.711 | 2.672 | 2.394 | 2.463 | 2.513 | 2.616 | 2.664 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 38.295 | 42.815 | 44.496 | 45.048 | 47.999 | 47.972 | 48.432 | 49.126 | 49.293 | 50.288 | 51.287 | 49.320 | 51.254 | 53.177 | 54.045 |
| NPL/NPF | 2.897 | 2.909 | 2.952 | 3.000 | 2.762 | 2.825 | 2.822 | 2.768 | 2.785 | 2.801 | 2.518 | 2.625 | 2.683 | 2.752 | 2.875 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 7.256 | 7.431 | 7.526 | 7.236 | 7.640 | 7.704 | 7.538 | 7.423 | 7.461 | 7.603 | 7.942 | 7.898 | 8.027 | 8.142 | 8.203 |
| NPL/NPF | 1.252 | 824 | 817 | 819 | 815 | 827 | 840 | 549 | 552 | 596 | 538 | 543 | 552 | 583 | 575 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 7.513 | 7.011 | 7.373 | 7.258 | 7.305 | 7.224 | 7.099 | 7.050 | 7.195 | 7.149 | 7.182 | 6.855 | 6.817 | 6.865 | 6.852 |
| NPL/NPF | 219 | 166 | 147 | 153 | 113 | 112 | 126 | 127 | 126 | 125 | 118 | 127 | 128 | 128 | 128 |
| 10. Perantara Keuangan / *Financial intermediaries* | 9.483 | 8.943 | 9.000 | 9.711 | 11.340 | 10.530 | 10.409 | 10.841 | 11.131 | 11.232 | 11.757 | 11.605 | 11.177 | 11.762 | 11.272 |
| NPL/NPF | 149 | 325 | 417 | 419 | 396 | 396 | 426 | 410 | 427 | 412 | 408 | 415 | 454 | 453 | 457 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 4.933 | 4.858 | 4.852 | 4.932 | 4.981 | 4.964 | 4.996 | 5.348 | 5.427 | 5.504 | 5.467 | 5.248 | 5.243 | 5.577 | 5.617 |
| NPL/NPF | 716 | 629 | 641 | 638 | 619 | 635 | 638 | 650 | 651 | 652 | 638 | 643 | 643 | 648 | 643 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 2.567 | 2.681 | 1.905 | 1.763 | 1.623 | 1.588 | 1.556 | 1.535 | 1.755 | 2.015 | 2.726 | 2.808 | 2.702 | 2.570 | 2.526 |
| NPL/NPF | 0 | 0 | 1 | 0 | 1 | 13 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13. Jasa Pendidikan / *Education Services* | 1.333 | 1.282 | 1.236 | 1.234 | 1.208 | 1.201 | 1.185 | 1.192 | 1.232 | 1.225 | 1.261 | 1.646 | 1.717 | 1.780 | 1.814 |
| NPL/NPF | 44 | 19 | 19 | 21 | 18 | 18 | 18 | 16 | 16 | 15 | 16 | 17 | 17 | 30 | 50 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 2.464 | 2.249 | 2.200 | 2.200 | 2.244 | 2.267 | 2.259 | 2.283 | 2.306 | 2.277 | 2.336 | 2.298 | 2.304 | 2.288 | 2.335 |
| NPL/NPF | 23 | 20 | 24 | 22 | 24 | 29 | 29 | 26 | 27 | 28 | 27 | 30 | 33 | 33 | 35 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 5.676 | 5.917 | 5.736 | 5.828 | 5.809 | 6.230 | 6.334 | 6.322 | 6.275 | 6.209 | 6.138 | 5.963 | 6.077 | 6.182 | 6.237 |
| NPL/NPF | 334 | 216 | 239 | 253 | 226 | 243 | 241 | 229 | 223 | 230 | 197 | 200 | 207 | 221 | 228 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 214 | 219 | 215 | 211 | 210 | 210 | 213 | 209 | 205 | 218 | 256 | 202 | 204 | 222 | 212 |
| NPL/NPF | 6 | 6 | 7 | 8 | 9 | 9 | 10 | 9 | 9 | 9 | 8 | 8 | 8 | 8 | 10 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 0 | 1 | 0 | - | - | - | 0 | 0 | - | - | - | - | 3 | 3 | 1 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 87 | 23 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 22.845 | 24.829 | 25.452 | 25.400 | 25.645 | 25.867 | 26.090 | 26.378 | 26.549 | 26.871 | 26.917 | 26.914 | 27.067 | 27.325 | 27.449 |
| NPL/NPF | 1.749 | 1.669 | 1.694 | 1.659 | 1.565 | 1.601 | 1.596 | 1.582 | 1.608 | 1.606 | 1.497 | 1.567 | 1.598 | 1.587 | 1.697 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 447 | 501 | 492 | 476 | 481 | 475 | 477 | 485 | 485 | 509 | 503 | 508 | 514 | 522 | 522 |
| NPL/NPF | 34 | 36 | 36 | 21 | 20 | 20 | 22 | 22 | 23 | 23 | 23 | 25 | 27 | 27 | 30 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 452 | 408 | 418 | 414 | 414 | 409 | 408 | 404 | 407 | 415 | 412 | 407 | 406 | 405 | 406 |
| NPL/NPF | 106 | 94 | 94 | 95 | 89 | 89 | 88 | 87 | 90 | 90 | 83 | 84 | 84 | 84 | 85 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 482 | 592 | 623 | 626 | 647 | 655 | 669 | 682 | 682 | 686 | 701 | 708 | 718 | 730 | 756 |
| NPL/NPF | 3 | 3 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 6 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 196.716 | 210.004 | 212.764 | 212.916 | 215.200 | 216.324 | 217.797 | 219.911 | 220.846 | 222.286 | 224.468 | 225.014 | 226.779 | 228.406 | 228.285 |
| NPL/NPF | 884 | 1.320 | 1.407 | 1.486 | 1.368 | 1.429 | 1.456 | 1.429 | 1.473 | 1.487 | 1.404 | 1.487 | 1.479 | 1.472 | 1.560 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 118.982 | 120.110 | 120.239 | 119.851 | 120.337 | 120.431 | 120.984 | 121.604 | 121.887 | 122.209 | 122.924 | 122.643 | 122.906 | 123.089 | 122.632 |
| NPL/NPF | 489 | 635 | 725 | 759 | 663 | 688 | 692 | 661 | 676 | 679 | 630 | 667 | 698 | 698 | 726 |

**Tabel 3.4.a.**
**Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**
***(Credit/Financing and NPL/NPF Credit of Domestic Private Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 119.280 | 120.532 | 125.522 | 126.745 | 126.302 | 128.151 | 125.270 | 126.248 | 127.421 | 129.949 | 128.690 | 125.843 | 128.074 | 126.092 | 125.075 |
| NPL/NPF | 2.172 | 1.876 | 1.741 | 1.772 | 1.714 | 1.708 | 1.615 | 1.608 | 1.784 | 1.599 | 1.421 | 1.458 | 1.463 | 1.325 | 1.419 |
| 2. Perikanan / *Fishery* | 6.001 | 5.996 | 5.925 | 5.953 | 5.701 | 5.644 | 5.720 | 5.524 | 5.515 | 5.464 | 5.256 | 5.154 | 5.202 | 4.981 | 5.014 |
| NPL/NPF | 306 | 194 | 227 | 261 | 249 | 394 | 392 | 426 | 415 | 413 | 389 | 442 | 435 | 386 | 396 |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 50.554 | 57.716 | 73.134 | 74.043 | 83.555 | 81.130 | 90.469 | 91.260 | 93.426 | 89.082 | 87.142 | 84.279 | 88.299 | 83.882 | 84.195 |
| NPL/NPF | 1.707 | 864 | 1.023 | 1.006 | 971 | 924 | 917 | 896 | 847 | 798 | 708 | 719 | 708 | 803 | 793 |
| 4. Industri Pengolahan / *Procesing Industry* | 495.327 | 517.323 | 542.453 | 548.334 | 562.624 | 568.262 | 569.425 | 575.219 | 579.066 | 579.183 | 584.901 | 565.503 | 572.260 | 564.860 | 565.699 |
| NPL/NPF | 13.784 | 22.699 | 22.592 | 23.099 | 22.989 | 23.260 | 23.761 | 24.316 | 23.762 | 23.264 | 22.330 | 22.547 | 22.616 | 22.380 | 21.988 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 57.960 | 54.148 | 56.761 | 55.684 | 58.989 | 52.221 | 50.415 | 50.530 | 51.306 | 51.049 | 51.602 | 50.673 | 50.135 | 48.798 | 48.513 |
| NPL/NPF | 785 | 692 | 684 | 683 | 604 | 596 | 599 | 582 | 503 | 507 | 486 | 465 | 468 | 449 | 430 |
| 6. Konstruksi / *Construction* | 163.696 | 163.800 | 160.065 | 161.549 | 163.789 | 163.403 | 162.545 | 163.163 | 168.056 | 167.851 | 169.139 | 165.816 | 166.601 | 167.849 | 167.635 |
| NPL/NPF | 3.134 | 2.985 | 3.094 | 3.341 | 3.044 | 3.046 | 2.985 | 2.773 | 2.711 | 2.700 | 2.373 | 2.423 | 2.428 | 2.462 | 3.116 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 431.213 | 425.857 | 444.720 | 450.518 | 457.667 | 452.291 | 457.893 | 467.091 | 471.384 | 458.594 | 453.004 | 443.696 | 449.493 | 460.296 | 461.928 |
| NPL/NPF | 21.105 | 17.192 | 18.458 | 18.683 | 18.854 | 19.211 | 18.727 | 18.871 | 18.328 | 18.301 | 15.842 | 16.489 | 16.724 | 16.879 | 16.877 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 61.348 | 60.859 | 60.536 | 59.663 | 58.871 | 59.450 | 60.063 | 60.244 | 60.771 | 61.000 | 60.861 | 60.421 | 60.084 | 60.831 | 60.788 |
| NPL/NPF | 2.954 | 4.281 | 4.555 | 3.612 | 3.479 | 3.700 | 3.865 | 3.505 | 3.653 | 3.628 | 3.969 | 3.982 | 3.424 | 3.263 | 2.845 |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 120.464 | 150.554 | 151.661 | 151.103 | 153.727 | 149.954 | 149.938 | 151.805 | 151.272 | 152.153 | 151.930 | 150.035 | 153.871 | 151.742 | 160.475 |
| NPL/NPF | 2.541 | 2.391 | 2.111 | 2.304 | 2.297 | 2.219 | 2.279 | 2.202 | 2.221 | 2.262 | 1.883 | 2.062 | 2.007 | 2.013 | 2.042 |
| 10. Perantara Keuangan / *Financial intermediaries* | 138.304 | 144.436 | 155.785 | 155.637 | 165.720 | 169.603 | 173.857 | 167.909 | 176.314 | 176.835 | 192.610 | 184.843 | 190.299 | 203.897 | 209.145 |
| NPL/NPF | 720 | 2.282 | 2.458 | 2.470 | 1.563 | 2.149 | 1.912 | 1.947 | 1.661 | 1.770 | 1.575 | 1.573 | 1.315 | 1.168 | 1.114 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 163.380 | 174.670 | 183.523 | 182.764 | 200.979 | 200.758 | 202.525 | 217.816 | 219.589 | 222.874 | 226.992 | 225.594 | 225.947 | 230.902 | 230.301 |
| NPL/NPF | 4.120 | 3.478 | 3.757 | 4.687 | 4.368 | 4.393 | 4.406 | 4.008 | 4.125 | 4.056 | 3.839 | 3.817 | 3.767 | 3.788 | 4.335 |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | 27 | 18 | 67 | 67 | 67 | 68 | 67 | 68 | 67 | 70 | 73 | 78 | 74 | 77 | 81 |
| NPL/NPF | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 13. Jasa Pendidikan / *Education Services* | 9.814 | 10.160 | 10.636 | 10.922 | 10.307 | 10.678 | 10.626 | 10.649 | 10.618 | 10.696 | 11.100 | 10.994 | 10.913 | 11.079 | 11.361 |
| NPL/NPF | 159 | 147 | 180 | 203 | 168 | 172 | 181 | 189 | 183 | 157 | 195 | 207 | 204 | 222 | 202 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 14.367 | 16.565 | 17.640 | 17.390 | 18.122 | 17.222 | 17.722 | 17.964 | 18.013 | 18.387 | 19.082 | 18.909 | 19.005 | 19.208 | 19.419 |
| NPL/NPF | 141 | 85 | 230 | 54 *) | 53 | 50 | 40 | 42 | 46 | 48 | 142 | 141 | 144 | 144 | 143 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 31.129 | 27.998 | 26.805 | 26.441 | 28.122 | 26.398 | 26.880 | 28.745 | 26.464 | 26.156 | 26.532 | 26.454 | 27.138 | 26.799 | 28.487 |
| NPL/NPF | 1.012 | 501 | 812 | 893 | 858 | 681 | 651 | 591 | 604 | 584 | 595 | 609 | 621 | 606 | 636 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 1.307 | 2.441 | 2.526 | 2.584 | 2.607 | 2.620 | 2.637 | 2.659 | 2.670 | 2.663 | 2.676 | 2.685 | 2.692 | 2.703 | 2.715 |
| NPL/NPF | 21 | 35 | 44 | 46 | 46 | 44 | 50 | 49 | 46 | 45 | 39 | 39 | 39 | 44 | 43 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 |
| NPL/NPF | 0 | - | - | - | - | 0 | 0 | 0 | 0 | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 1.534 | 462 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 115 | 89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 174.251 | 196.152 | 204.512 | 205.397 | 208.629 | 211.526 | 214.515 | 217.763 | 220.079 | 222.002 | 224.200 | 224.446 | 225.942 | 227.744 | 228.850 |
| NPL/NPF | 4.374 | 4.078 | 4.526 | 4.716 | 4.594 | 4.659 | 4.527 | 4.604 | 4.668 | 4.731 | 4.613 | 4.847 | 4.876 | 4.909 | 5.126 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 15.192 | 18.071 | 18.622 | 18.608 | 18.951 | 19.185 | 19.377 | 19.639 | 19.722 | 19.754 | 19.784 | 19.747 | 19.784 | 19.782 | 19.780 |
| NPL/NPF | 232 | 227 | 226 | 232 | 231 | 253 | 245 | 253 | 256 | 263 | 265 | 265 | 268 | 268 | 278 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 15.596 | 15.241 | 15.618 | 15.581 | 15.787 | 15.585 | 15.757 | 15.849 | 16.007 | 16.027 | 16.046 | 15.917 | 15.846 | 15.906 | 15.940 |
| NPL/NPF | 593 | 537 | 582 | 617 | 621 | 609 | 592 | 568 | 564 | 565 | 524 | 566 | 576 | 569 | 604 |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 71.153 | 65.335 | 70.674 | 70.211 | 71.704 | 72.663 | 73.547 | 74.633 | 76.134 | 77.513 | 78.297 | 79.505 | 80.028 | 81.659 | 83.967 |
| NPL/NPF | 1.676 | 1.584 | 1.556 | 1.599 | 1.585 | 1.579 | 1.574 | 1.557 | 1.504 | 1.445 | 1.317 | 1.358 | 1.332 | 1.406 | 1.513 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 178.470 | 179.068 | 195.350 | 196.783 | 199.847 | 202.210 | 205.171 | 209.389 | 212.443 | 215.435 | 218.249 | 219.068 | 221.126 | 224.088 | 224.700 |
| NPL/NPF | 4.289 | 4.290 | 4.720 | 4.994 | 4.878 | 4.928 | 4.905 | 4.827 | 4.943 | 5.069 | 4.848 | 5.036 | 5.132 | 5.217 | 5.334 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 48.637 | 54.069 | 47.450 | 48.639 | 50.395 | 51.521 | 52.535 | 53.239 | 53.917 | 54.432 | 55.453 | 55.674 | 56.090 | 56.002 | 56.722 |
| NPL/NPF | 990 | 1.067 | 869 | 922 | 951 | 972 | 1.000 | 1.048 | 889 | 948 | 900 | 906 | 928 | 920 | 949 |

**Tabel 3.5.a.**
**Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**
***(Credit/Financing and NPL/NPF Credit of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*** | | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry* | 1.217 | 2.026 | 1.715 | 1.762 | 1.837 | 1.226 | 1.188 | 1.290 | 420 | 425 | 430 | 425 | 452 | 440 | 440 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Perikanan / *Fishery* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Pertambangan dan Penggalian / *Mining and Quarrying* | 5.437 | 6.948 | 7.099 | 7.341 | 8.746 | 9.517 | 9.935 | 9.292 | 9.267 | 8.251 | 8.296 | 6.281 | 6.310 | 5.484 | 5.427 |
| NPL/NPF | 70 | - | - | - | - | - | 0 | - | - | - | - | - | - | - | - |
| 4. Industri Pengolahan / *Procesing Industry* | 67.889 | 66.270 | 69.233 | 70.849 | 78.445 | 77.471 | 73.440 | 69.419 | 75.934 | 72.990 | 71.203 | 66.176 | 67.827 | 64.016 | 65.630 |
| NPL/NPF | 1.293 | 3.754 | 3.725 | 3.728 | 3.764 | 3.757 | 3.748 | 2.971 | 2.912 | 2.171 | 2.161 | 2.125 | 2.149 | 2.128 | 2.100 |
| 5. Listrik, gas dan air / *Electricity, Gas and Water* | 16.585 | 9.259 | 6.990 | 7.910 | 7.724 | 6.811 | 6.436 | 7.546 | 7.739 | 6.977 | 6.696 | 6.462 | 6.001 | 5.142 | 4.995 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6. Konstruksi / *Construction* | 4.359 | 2.753 | 2.803 | 3.566 | 3.989 | 3.950 | 3.975 | 3.968 | 3.885 | 3.894 | 4.224 | 4.176 | 4.490 | 4.435 | 4.289 |
| NPL/NPF | - | - | - | - | 337 | 335 | 335 | 342 | 347 | 350 | - | - | - | - | - |
| 7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 15.614 | 16.373 | 18.547 | 16.806 | 17.258 | 16.259 | 15.579 | 15.670 | 15.952 | 14.933 | 13.242 | 12.969 | 12.859 | 11.973 | 10.648 |
| NPL/NPF | 513 | 562 | 497 | 503 | 506 | 505 | 427 | 428 | 201 | 201 | 201 | 165 | 165 | 165 | 164 |
| 8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking* | 1.334 | 1.341 | 1.361 | 1.369 | 1.395 | 1.389 | 1.389 | 92 | 91 | 91 | 91 | 89 | 0 | - | - |
| NPL/NPF | 105 | 94 | 93 | 93 | 92 | 92 | 92 | 92 | 91 | 91 | 91 | 89 | - | - | - |
| 9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications* | 14.170 | 13.683 | 13.545 | 12.988 | 16.717 | 16.951 | 12.961 | 13.867 | 13.126 | 13.787 | 14.162 | 14.290 | 12.203 | 13.440 | 13.763 |
| NPL/NPF | - | - | - | - | - | - | 0 | 0 | 1 | 1 | 0 | 0 | - | - | - |
| 10. Perantara Keuangan / *Financial intermediaries* | 33.602 | 33.453 | 36.325 | 37.519 | 40.382 | 39.570 | 40.136 | 44.111 | 45.960 | 48.216 | 48.713 | 48.907 | 50.107 | 51.482 | 49.877 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 4.678 | 4.374 | 4.637 | 4.726 | 4.507 | 5.145 | 5.393 | 5.282 | 5.422 | 5.686 | 4.992 | 5.095 | 5.111 | 5.232 | 5.369 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security* | - | - | - | - | - | - | - | - | 270 | - | - | - | - | - | - |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13. Jasa Pendidikan / *Education Services* | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 2 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 67 | 58 | 3 | 2 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services* | 290 | 298 | 333 | 340 | 115 | 36 | 35 | 38 | 57 | 38 | 45 | 37 | 38 | 45 | 44 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined* | 675 | 185 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*** | | | | | | | | | | | | | | | |
| Rumah Tangga / *House Hold* | | | | | | | | | | | | | | | |
| - Untuk Pemilikan Rumah Tinggal / *For Home Ownership* | 331 | 324 | 310 | 306 | 306 | 306 | 1.168 | 303 | 303 | 301 | 271 | 238 | 225 | 220 | 223 |
| NPL/NPF | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 2 |
| - Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership* | 29 | 36 | 34 | 34 | 34 | 32 | 33 | 33 | 33 | 32 | 34 | 24 | 19 | 22 | 19 |
| NPL/NPF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| - Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership* | 1 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership* | 41 | 39 | 42 | 42 | 41 | 41 | 40 | 40 | 41 | 42 | 42 | 43 | 42 | 40 | 40 |
| NPL/NPF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others* | 586 | 543 | 519 | 515 | 506 | 497 | 490 | 472 | 463 | 451 | 443 | 436 | 423 | 410 | 406 |
| NPL/NPF | 54 | 60 | 53 | 53 | 52 | 53 | 53 | 56 | 52 | 53 | 53 | 53 | 56 | 48 | 49 |
| Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others* | 11.019 | 9.887 | 9.874 | 9.892 | 9.921 | 9.868 | 9.854 | 9.891 | 9.913 | 9.998 | 10.059 | 10.009 | 10.090 | 9.967 | 9.963 |
| NPL/NPF | 383 | 229 | 173 | 179 | 174 | 172 | 178 | 172 | 175 | 173 | 165 | 172 | 171 | 167 | 163 |

**Tabel 3.6.a.**

**Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - April 2023**

***Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - April 2023)***

**Miliar Rp *(Billion Rp)***

| Keterangan | Lapangan Usaha | | | | | | | | | | | | | | | | | | Bukan Lapangan Usaha | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor | Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| Jawa Barat | 14.223 | 1.286 | 1.414 | 66.441 | 3.223 | 21.710 | 104.099 | 10.397 | 20.491 | 2.460 | 10.962 | 433 | 2.492 | 4.387 | 11.316 | 390 | 0 | - | 142.439 | 2.504 | 2.145 | 3.552 | 99.160 | 22.646 |
| NPL/NPF | 367 | 46 | 12 | 4.831 | 13 | 2.452 | 4.939 | 375 | 103 | 61 | 595 | 0 | 25 | 27 | 400 | 17 | - | - | 3.343 | 89 | 116 | 82 | 1.382 | 140 |
| Banten | 678 | 170 | 772 | 23.404 | 306 | 12.588 | 24.289 | 2.056 | 9.228 | 3.957 | 9.686 | 2 | 456 | 1.712 | 6.342 | 129 | 1 | - | 50.664 | 1.720 | 1.228 | 960 | 28.032 | 6.761 |
| NPL/NPF | 16 | 6 | 401 | 317 | 2 | 600 | 789 | 69 | 66 | 57 | 29 | - | 2 | 2 | 84 | 2 | - | - | 911 | 43 | 40 | 6 | 367 | 49 |
| DKI Jakarta | 170.184 | 3.282 | 182.264 | 606.044 | 117.586 | 282.284 | 333.921 | 52.315 | 232.028 | 299.837 | 252.196 | 14.014 | 4.549 | 13.620 | 60.447 | 409 | 6 | - | 150.433 | 18.568 | 7.162 | 104.288 | 146.373 | 98.823 |
| NPL/NPF | 1.991 | 705 | 4.468 | 20.715 | 634 | 4.930 | 10.908 | 2.785 | 2.663 | 1.224 | 4.719 | 0 | 130 | 138 | 1.114 | 13 | - | - | 3.322 | 373 | 317 | 1.812 | 2.796 | 1.496 |
| D.I Yogyakarta | 2.356 | 289 | 75 | 4.294 | 28 | 2.694 | 11.979 | 3.171 | 971 | 775 | 866 | 53 | 824 | 593 | 2.570 | 61 | - | - | 4.412 | 121 | 213 | 184 | 9.799 | 871 |
| NPL/NPF | 24 | 6 | 8 | 143 | 0 | 236 | 433 | 83 | 21 | 95 | 14 | - | 10 | 0 | 57 | 1 | - | - | 130 | 7 | 7 | 2 | 163 | 4 |
| Jawa Tengah | 22.516 | 2.600 | 593 | 63.133 | 406 | 15.848 | 112.505 | 9.059 | 4.736 | 2.286 | 6.699 | 290 | 1.542 | 3.067 | 11.827 | 417 | 0 | - | 26.414 | 328 | 895 | 1.838 | 33.698 | 34.685 |
| NPL/NPF | 313 | 48 | 45 | 9.081 | 1 | 503 | 4.098 | 459 | 67 | 225 | 77 | 0 | 2 | 21 | 266 | 12 | - | - | 510 | 9 | 48 | 34 | 437 | 127 |
| Jawa Timur | 36.584 | 2.732 | 1.360 | 114.437 | 6.305 | 22.216 | 138.669 | 10.062 | 10.554 | 2.248 | 8.205 | 151 | 1.819 | 2.607 | 11.910 | 737 | 0 | - | 60.061 | 2.538 | 1.988 | 3.478 | 84.121 | 3.580 |
| NPL/NPF | 798 | 249 | 117 | 3.654 | 1 | 1.975 | 6.769 | 341 | 312 | 52 | 340 | - | 22 | 15 | 282 | 14 | - | - | 1.751 | 60 | 150 | 55 | 1.304 | 38 |
| Bengkulu | 5.430 | 102 | 63 | 529 | 18 | 132 | 4.990 | 421 | 159 | 9 | 241 | - | 32 | 129 | 538 | 25 | - | - | 2.660 | 9 | 57 | 41 | 5.932 | 4.832 |
| NPL/NPF | 66 | 3 | 1 | 17 | 0 | 56 | 194 | 3 | 3 | 0 | 7 | - | 0 | 0 | 18 | 1 | - | - | 98 | - | 4 | 1 | 43 | 31 |
| Jambi | 12.973 | 138 | 144 | 1.814 | 24 | 798 | 8.292 | 1.109 | 274 | 51 | 516 | 0 | 103 | 139 | 834 | 44 | - | - | 5.873 | 57 | 146 | 107 | 14.360 | 80 |
| NPL/NPF | 118 | 2 | 7 | 119 | 0 | 67 | 292 | 27 | 4 | 4 | 22 | 0 | 14 | 1 | 27 | 1 | - | - | 143 | 1 | 7 | 0 | 182 | 1 |
| Aceh | 1.808 | 293 | 37 | 1.072 | 69 | 514 | 5.175 | 324 | 213 | 104 | 217 | - | 45 | 236 | 572 | 50 | - | - | 2.712 | 58 | 41 | 794 | 21.120 | 6 |
| NPL/NPF | 53 | 15 | 3 | 36 | 1 | 85 | 236 | 11 | 10 | - | 13 | - | 0 | 1 | 18 | 3 | - | - | 29 | - | 1 | 7 | 128 | 0 |
| Sumatera Utara | 42.137 | 581 | 468 | 45.407 | 111 | 7.795 | 44.235 | 2.747 | 4.044 | 1.014 | 3.267 | 10 | 399 | 1.724 | 3.316 | 240 | 4 | - | 20.939 | 527 | 1.475 | 2.555 | 38.672 | 2.072 |
| NPL/NPF | 462 | 29 | 20 | 750 | 2 | 468 | 1.915 | 117 | 33 | 17 | 93 | 0 | 12 | 13 | 82 | 7 | - | - | 533 | 7 | 66 | 40 | 553 | 55 |
| Sumatera Barat | 10.401 | 329 | 174 | 2.481 | 22 | 723 | 16.949 | 998 | 909 | 74 | 582 | 0 | 207 | 174 | 1.292 | 37 | - | - | 4.347 | 77 | 118 | 71 | 9.617 | 14.475 |
| NPL/NPF | 195 | 17 | 9 | 52 | 1 | 73 | 576 | 27 | 12 | 9 | 15 | - | 0 | 1 | 39 | 2 | - | - | 82 | 2 | 10 | 0 | 118 | 50 |
| Riau | 22.838 | 154 | 412 | 6.825 | 78 | 2.081 | 12.704 | 1.849 | 1.555 | 270 | 1.373 | 0 | 122 | 566 | 1.592 | 43 | - | - | 11.424 | 110 | 407 | 162 | 20.552 | 692 |
| NPL/NPF | 339 | 8 | 1 | 38 | 1 | 160 | 553 | 45 | 55 | 4 | 42 | - | 2 | 3 | 30 | 1 | - | - | 446 | 2 | 11 | 2 | 215 | 4 |
| Sumatera Selatan | 17.832 | 294 | 219 | 7.720 | 277 | 3.100 | 18.494 | 1.629 | 1.518 | 171 | 2.139 | 96 | 369 | 289 | 1.233 | 114 | 0 | - | 13.363 | 87 | 442 | 714 | 25.391 | 1.313 |
| NPL/NPF | 678 | 16 | 4 | 45 | 5 | 405 | 931 | 46 | 26 | 1 | 83 | - | 2 | 3 | 45 | 2 | - | - | 369 | 1 | 60 | 13 | 314 | 10 |
| Bangka Belitung | 2.043 | 361 | 205 | 628 | 27 | 233 | 2.881 | 191 | 124 | 13 | 106 | - | 20 | 153 | 357 | 4 | - | - | 2.420 | 19 | 48 | 80 | 4.865 | 16 |
| NPL/NPF | 56 | 11 | 0 | 181 | - | 42 | 106 | 2 | 3 | - | 8 | - | 0 | 0 | 8 | 0 | - | - | 44 | - | 6 | 0 | 39 | 0 |
| Kepulauan Riau | 337 | 342 | 258 | 8.202 | 402 | 1.421 | 7.770 | 1.271 | 3.756 | 77 | 1.868 | 0 | 274 | 205 | 812 | 19 | - | - | 8.378 | 130 | 327 | 142 | 9.055 | 1.140 |
| NPL/NPF | 6 | 8 | - | 40 | 0 | 234 | 144 | 82 | 13 | 0 | 58 | - | 0 | 3 | 20 | 1 | - | - | 224 | 3 | 7 | 0 | 125 | 23 |
| Lampung | 12.113 | 688 | 174 | 5.252 | 121 | 795 | 16.673 | 697 | 1.524 | 61 | 1.081 | 42 | 383 | 332 | 1.141 | 80 | - | - | 5.654 | 55 | 132 | 121 | 7.594 | 5.540 |
| NPL/NPF | 157 | 22 | 18 | 273 | 2 | 123 | 565 | 18 | 206 | 9 | 20 | - | 3 | 3 | 24 | 1 | - | - | 114 | 1 | 3 | 2 | 92 | 78 |
| Kalimantan Selatan | 7.892 | 322 | 1.394 | 2.827 | 702 | 956 | 10.931 | 718 | 2.653 | 294 | 1.230 | 31 | 109 | 163 | 1.738 | 43 | - | - | 11.295 | 72 | 283 | 100 | 13.228 | 211 |
| NPL/NPF | 62 | 14 | 20 | 34 | 1 | 150 | 632 | 11 | 14 | 15 | 29 | - | 12 | 0 | 29 | 2 | - | - | 291 | 1 | 23 | 2 | 160 | 1 |
| Kalimantan Barat | 16.566 | 455 | 211 | 1.596 | 126 | 616 | 12.780 | 1.164 | 1.904 | 545 | 698 | 329 | 75 | 125 | 966 | 26 | - | - | 8.577 | 46 | 475 | 498 | 18.448 | 266 |
| NPL/NPF | 122 | 30 | 8 | 20 | 0 | 127 | 505 | 43 | 15 | 2 | 19 | - | 0 | 1 | 22 | 0 | - | - | 190 | 0 | 14 | 3 | 137 | 3 |
| Kalimantan Timur | 13.351 | 532 | 2.553 | 8.576 | 297 | 7.060 | 15.506 | 2.071 | 4.061 | 319 | 3.246 | 2 | 182 | 200 | 2.558 | 39 | - | - | 8.297 | 182 | 499 | 560 | 20.982 | 796 |
| NPL/NPF | 384 | 13 | 87 | 29 | 8 | 617 | 483 | 23 | 42 | 10 | 57 | 0 | 2 | 2 | 77 | 1 | - | - | 272 | 10 | 34 | 13 | 269 | 6 |
| Kalimantan Tengah | 12.022 | 156 | 75 | 2.608 | 60 | 1.088 | 7.194 | 505 | 559 | 287 | 617 | 0 | 33 | 90 | 812 | 26 | - | - | 4.570 | 36 | 38 | 37 | 11.903 | 279 |
| NPL/NPF | 27 | 4 | 2 | 5 | 1 | 100 | 183 | 8 | 14 | 0 | 4 | - | 0 | 29 | 13 | 0 | - | - | 124 | 6 | 2 | 0 | 81 | 2 |
| Sulawesi Tengah | 3.899 | 464 | 373 | 5.529 | 773 | 589 | 8.576 | 506 | 629 | 37 | 977 | 1 | 25 | 37 | 657 | 26 | - | - | 2.447 | 10 | 109 | 31 | 18.104 | 214 |
| NPL/NPF | 87 | 8 | 7 | 12 | 0 | 108 | 301 | 7 | 1 | 0 | 2 | - | 0 | 1 | 14 | 0 | - | - | 68 | - | 19 | 1 | 159 | 2 |
| Sulawesi Selatan | 10.964 | 1.692 | 1.666 | 6.352 | 3.615 | 5.310 | 36.810 | 3.248 | 2.235 | 446 | 2.704 | 3 | 463 | 531 | 3.805 | 173 | 1 | - | 20.146 | 344 | 1.259 | 1.426 | 25.866 | 13.000 |
| NPL/NPF | 123 | 45 | 8 | 142 | 8 | 372 | 1.633 | 51 | 155 | 16 | 46 | - | 27 | 5 | 87 | 5 | - | - | 470 | 5 | 92 | 35 | 460 | 102 |
| Sulawesi Utara | 1.324 | 315 | 2.352 | 816 | 167 | 1.830 | 7.928 | 1.014 | 368 | 12 | 878 | 109 | 32 | 93 | 728 | 106 | - | - | 4.954 | 39 | 182 | 98 | 11.874 | 9.234 |
| NPL/NPF | 37 | 15 | 0 | 28 | 0 | 204 | 275 | 67 | 22 | 0 | 9 | - | 2 | 0 | 19 | 1 | - | - | 216 | 1 | 17 | 2 | 258 | 112 |
| Gorontalo | 1.221 | 145 | 23 | 318 | 2.434 | 104 | 2.796 | 188 | 53 | 2 | 204 | - | 18 | 15 | 312 | 2 | 8 | - | 1.092 | 8 | 26 | 4 | 4.847 | 3.273 |
| NPL/NPF | 186 | 8 | 0 | 24 | 0 | 52 | 210 | 30 | 3 | - | 1 | - | - | 0 | 19 | 0 | - | - | 25 | - | 2 | 0 | 68 | 23 |
| Sulawesi Barat | 1.821 | 90 | 9 | 260 | 8 | 105 | 2.420 | 71 | 35 | 9 | 42 | 9 | 7 | 41 | 298 | 7 | - | - | 573 | 3 | 16 | 5 | 3.157 | 2.025 |
| NPL/NPF | 28 | 3 | 0 | 34 | 0 | 30 | 106 | 3 | 3 | 0 | 1 | - | - | 1 | 8 | 0 | - | - | 14 | - | 1 | 0 | 17 | 6 |
| Sulawesi Tenggara | 2.187 | 482 | 3.289 | 709 | 13 | 587 | 6.780 | 630 | 240 | 18 | 664 | 178 | 14 | 65 | 689 | 23 | - | - | 4.029 | 32 | 159 | 65 | 14.392 | 728 |
| NPL/NPF | 28 | 10 | 9 | 18 | 0 | 55 | 285 | 15 | 3 | - | 8 | - | 0 | 2 | 16 | 1 | - | - | 67 | 0 | 10 | 2 | 112 | 13 |
| Nusa Tenggara Barat | 4.638 | 253 | 5.900 | 949 | 12 | 1.305 | 11.002 | 1.239 | 249 | 31 | 463 | 0 | 84 | 151 | 683 | 44 | - | - | 4.810 | 49 | 152 | 79 | 14.385 | 6.271 |
| NPL/NPF | 71 | 5 | 1 | 26 | 0 | 74 | 353 | 17 | 5 | 3 | 9 | - | 13 | 1 | 16 | 2 | - | - | 81 | 1 | 12 | 2 | 156 | 32 |
| Bali | 4.795 | 310 | 66 | 4.422 | 165 | 1.836 | 27.628 | 9.560 | 913 | 316 | 1.456 | 96 | 371 | 1.240 | 3.168 | 142 | 2 | - | 9.964 | 107 | 303 | 543 | 18.544 | 1.276 |
| NPL/NPF | 91 | 3 | 1 | 81 | - | 68 | 785 | 471 | 5 | 4 | 47 | 0 | 1 | 7 | 41 | 2 | - | - | 255 | 1 | 6 | 8 | 198 | 8 |
| Nusa Tenggara Timur | 1.871 | 316 | 47 | 984 | 48 | 1.143 | 10.722 | 946 | 426 | 69 | 324 | - | 60 | 75 | 704 | 78 | - | - | 1.361 | 10 | 40 | 54 | 11.907 | 9.887 |
| NPL/NPF | 41 | 16 | 0 | 50 | 7 | 82 | 377 | 64 | 11 | 0 | 16 | - | - | 1 | 12 | 1 | - | - | 20 | - | - | 0 | 82 | 57 |
| Maluku | 410 | 196 | 9 | 210 | 9 | 437 | 3.644 | 316 | 156 | 6 | 248 | - | 4 | 13 | 282 | 357 | - | - | 329 | 18 | 31 | 13 | 5.693 | 2.788 |
| NPL/NPF | 7 | 6 | - | 5 | 0 | 87 | 88 | 9 | 6 | 0 | 10 | - | - | 0 | 6 | 3 | - | - | 9 | - | 2 | 0 | 39 | 43 |
| Papua | 2.184 | 148 | 16 | 405 | 43 | 2.617 | 7.854 | 958 | 822 | 400 | 595 | 425 | 4 | 66 | 971 | 41 | - | - | 3.321 | 36 | 209 | 51 | 14.357 | 761 |
| NPL/NPF | 43 | 14 | 1 | 18 | 0 | 141 | 421 | 18 | 84 | 0 | 36 | - | 0 | 1 | 34 | 2 | - | - | 74 | - | 8 | 1 | 136 | 7 |
| Maluku Utara | 137 | 94 | 1.652 | 115 | 2 | 189 | 2.243 | 225 | 258 | 8 | 71 | 69 | 3 | 11 | 180 | 6 | - | - | 256 | 5 | 9 | 1 | 6.393 | 2.197 |
| NPL/NPF | 6 | 3 | 0 | 2 | - | 64 | 66 | 3 | 3 | 0 | 1 | 0 | - | 1 | 2 | 0 | - | - | 2 | - | - | - | 29 | 45 |
| Papua Barat | 803 | 95 | 6 | 196 | 8 | 597 | 3.098 | 386 | 294 | 31 | 218 | 246 | 10 | 20 | 415 | 18 | - | - | 1.331 | 9 | 119 | 17 | 7.688 | 185 |
| NPL/NPF | 7 | 4 | 0 | 5 | 0 | 112 | 101 | 20 | 8 | - | 24 | - | - | 0 | 9 | 1 | - | - | 166 | 1 | 13 | 1 | 87 | 3 |
| Lainnya | 2.206 | - | 23.978 | 43.109 | 9.006 | 2.646 | 13.099 | 204 | 6.604 | 3.041 | 3.449 | 26.155 | - | 229 | 11 | - | - | - | - | - | - | 0 | 804 | 233 |
| NPL/NPF | - | - | - | 75 | - | 126 | 138 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 7 | 0 |
| **Total** | **462.743** | **19.708** | **232.252** | **1.037.664** | **146.492** | **403.946** | **1.054.635** | **122.245** | **314.545** | **319.276** | **318.087** | **42.744** | **15.131** | **33.099** | **135.077** | **3.956** | **22** | **0** | **599.544** | **27.913** | **20.734** | **122.669** | **780.913** | **251.154** |
| **NPL** | **6.984** | **1.391** | **5.261** | **40.898** | **688** | **14.976** | **40.392** | **5.351** | **3.990** | **1.810** | **6.456** | **1** | **284** | **283** | **2.937** | **99** | **0** | **0** | **14.392** | **621** | **1.111** | **2.128** | **10.710** | **2.573** |

**Tabel 3.7.a.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use )***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 2.465.419 | 2.621.250 | 2.750.567 | 2.780.824 | 2.864.415 | 2.850.487 | 2.843.725 | 2.892.088 | 2.905.465 | 2.877.196 | 2.940.289 | 2.827.709 | 2.849.022 | 2.914.884 | 2.930.855 |
| NPL/NPF | 96.687 | 104.692 | 110.255 | 111.892 | 107.221 | 108.923 | 108.803 | 106.449 | 105.294 | 102.643 | 95.607 | 98.978 | 98.706 | 98.139 | 98.903 |
| 2. Investasi / *Investment* | 1.468.687 | 1.527.639 | 1.571.739 | 1.575.905 | 1.635.667 | 1.622.177 | 1.634.410 | 1.653.465 | 1.693.843 | 1.719.862 | 1.710.944 | 1.712.623 | 1.744.225 | 1.733.481 | 1.730.769 |
| NPL/NPF | 43.335 | 41.276 | 40.963 | 41.701 | 40.899 | 40.659 | 40.032 | 39.489 | 38.397 | 37.065 | 33.737 | 35.731 | 36.160 | 32.794 | 32.897 |
| 3. Konsumsi / *Consumption* | 1.547.454 | 1.619.696 | 1.658.946 | 1.655.636 | 1.676.779 | 1.686.661 | 1.701.319 | 1.729.347 | 1.734.198 | 1.750.414 | 1.772.331 | 1.770.547 | 1.782.073 | 1.797.093 | 1.802.927 |
| NPL/NPF | 27.685 | 27.303 | 28.203 | 29.417 | 28.516 | 28.975 | 28.969 | 28.521 | 28.788 | 28.605 | 27.232 | 29.034 | 29.640 | 29.522 | 31.535 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **5.481.560** | **5.768.585** | **5.981.252** | **6.012.365** | **6.176.861** | **6.159.326** | **6.179.454** | **6.274.901** | **6.333.506** | **6.347.472** | **6.423.564** | **6.310.879** | **6.375.320** | **6.445.457** | **6.464.551** |
| **NPL/NPF** | **167.707** | **173.270** | **179.421** | **183.010** | **176.635** | **178.556** | **177.803** | **174.459** | **172.480** | **168.313** | **156.576** | **163.744** | **164.506** | **160.455** | **163.336** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 142.171 | 199.100 | 199.772 | 189.009 | 200.741 | 195.588 | 193.207 | 194.324 | 194.074 | 192.353 | 189.896 | 180.667 | 180.649 | 170.331 | 173.915 |
| NPL/NPF | 2.865 | 6.092 | 5.950 | 6.234 | 6.161 | 6.300 | 6.404 | 7.069 | 6.912 | 6.126 | 5.533 | 5.790 | 5.965 | 5.740 | 6.033 |
| 2. Impor / *Import* | 65.457 | 79.660 | 84.014 | 89.381 | 90.849 | 84.294 | 87.207 | 89.010 | 89.807 | 83.771 | 86.567 | 82.646 | 84.622 | 85.670 | 91.890 |
| NPL/NPF | 1.289 | 3.472 | 2.478 | 2.574 | 2.539 | 2.610 | 2.180 | 2.163 | 2.044 | 2.051 | 1.948 | 1.677 | 1.178 | 1.140 | 2.045 |
| 3. Lainnya / *Other* | 5.273.932 | 5.489.825 | 5.697.467 | 5.733.975 | 5.885.271 | 5.879.444 | 5.899.040 | 5.991.568 | 6.049.625 | 6.071.349 | 6.147.100 | 6.047.566 | 6.110.049 | 6.189.457 | 6.198.746 |
| NPL/NPF | 163.553 | 163.706 | 170.994 | 174.201 | 167.934 | 169.647 | 169.220 | 165.227 | 163.523 | 160.136 | 149.094 | 156.277 | 157.363 | 153.576 | 155.258 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **5.481.560** | **5.768.585** | **5.981.252** | **6.012.365** | **6.176.861** | **6.159.326** | **6.179.454** | **6.274.901** | **6.333.506** | **6.347.472** | **6.423.564** | **6.310.879** | **6.375.320** | **6.445.457** | **6.464.551** |
| **NPL/NPF** | **167.707** | **173.270** | **179.421** | **183.010** | **176.635** | **178.556** | **177.803** | **174.459** | **172.480** | **168.313** | **156.576** | **163.744** | **164.506** | **160.455** | **163.336** |

**Tabel 3.8.a.**
**Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)***
***Miliar Rp (Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 1.067.403 | 1.185.502 | 1.224.290 | 1.237.385 | 1.273.447 | 1.278.169 | 1.259.817 | 1.290.736 | 1.286.444 | 1.281.351 | 1.324.889 | 1.265.296 | 1.274.264 | 1.307.047 | 1.309.903 |
| NPL/NPF | 51.323 | 51.166 | 54.397 | 55.076 | 52.417 | 52.916 | 52.740 | 51.204 | 51.594 | 50.142 | 46.655 | 48.755 | 49.102 | 47.617 | 47.754 |
| 2. Investasi / *Investment* | 686.337 | 712.338 | 755.707 | 759.708 | 775.506 | 753.319 | 765.427 | 766.977 | 789.453 | 803.409 | 795.726 | 808.665 | 819.725 | 826.371 | 819.849 |
| NPL/NPF | 21.684 | 21.226 | 20.696 | 21.127 | 20.487 | 20.070 | 19.687 | 19.850 | 18.467 | 17.448 | 16.079 | 17.878 | 18.257 | 15.993 | 16.027 |
| 3. Konsumsi / *Consumption* | 692.225 | 725.325 | 735.949 | 729.942 | 737.931 | 739.062 | 742.402 | 758.626 | 754.285 | 761.447 | 773.527 | 769.241 | 774.063 | 780.773 | 782.264 |
| NPL/NPF | 11.825 | 11.515 | 11.536 | 12.079 | 11.718 | 11.918 | 12.036 | 11.648 | 11.859 | 11.467 | 10.903 | 11.996 | 12.409 | 12.141 | 13.412 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **2.445.965** | **2.623.165** | **2.715.947** | **2.727.034** | **2.786.884** | **2.770.550** | **2.767.646** | **2.816.339** | **2.830.182** | **2.846.207** | **2.894.142** | **2.843.202** | **2.868.053** | **2.914.190** | **2.912.016** |
| **NPL/NPF** | **84.831** | **83.906** | **86.630** | **88.283** | **84.622** | **84.904** | **84.463** | **82.703** | **81.920** | **79.057** | **73.637** | **78.629** | **79.769** | **75.751** | **77.194** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 41.544 | 102.437 | 101.294 | 98.008 | 99.087 | 95.366 | 93.579 | 91.626 | 90.455 | 91.220 | 93.345 | 91.057 | 88.610 | 85.994 | 84.758 |
| NPL/NPF | 1.377 | 1.495 | 2.064 | 2.330 | 2.102 | 2.276 | 2.475 | 2.467 | 2.524 | 2.568 | 2.287 | 2.592 | 2.782 | 2.612 | 2.913 |
| 2. Impor / *Import* | 6.111 | 12.747 | 13.098 | 12.951 | 13.641 | 13.054 | 13.663 | 14.198 | 14.211 | 13.141 | 20.066 | 19.125 | 19.042 | 18.928 | 18.168 |
| NPL/NPF | 91 | 106 | 182 | 193 | 190 | 211 | 237 | 230 | 238 | 250 | 212 | 258 | 270 | 257 | 291 |
| 3. Lainnya / *Other* | 2.398.310 | 2.507.981 | 2.601.555 | 2.616.075 | 2.674.157 | 2.662.130 | 2.660.405 | 2.710.515 | 2.725.516 | 2.741.846 | 2.780.731 | 2.733.021 | 2.760.401 | 2.809.269 | 2.809.091 |
| NPL/NPF | 83.363 | 82.305 | 84.383 | 85.759 | 82.329 | 82.416 | 81.750 | 80.006 | 79.157 | 76.239 | 71.138 | 75.779 | 76.717 | 72.882 | 73.990 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **2.445.965** | **2.623.165** | **2.715.947** | **2.727.034** | **2.786.884** | **2.770.550** | **2.767.646** | **2.816.339** | **2.830.182** | **2.846.207** | **2.894.142** | **2.843.202** | **2.868.053** | **2.914.190** | **2.912.016** |
| **NPL/NPF** | **84.831** | **83.906** | **86.630** | **88.283** | **84.622** | **84.904** | **84.463** | **82.703** | **81.920** | **79.057** | **73.637** | **78.629** | **79.769** | **75.751** | **77.194** |

**Tabel 3.9.a.**
**Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)***
***Miliar Rp (Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 87.962 | 97.587 | 98.332 | 100.978 | 107.417 | 107.536 | 109.415 | 112.545 | 113.591 | 114.755 | 114.251 | 107.345 | 108.369 | 112.577 | 113.580 |
| NPL/NPF | 7.449 | 7.337 | 7.746 | 7.813 | 7.227 | 7.235 | 7.283 | 7.221 | 7.344 | 7.303 | 6.722 | 6.936 | 7.091 | 7.281 | 7.483 |
| 2. Investasi / *Investment* | 60.781 | 62.060 | 63.620 | 64.076 | 65.437 | 67.453 | 66.943 | 67.819 | 69.737 | 70.238 | 72.672 | 73.132 | 75.397 | 76.677 | 76.971 |
| NPL/NPF | 2.809 | 1.992 | 2.099 | 2.138 | 2.032 | 2.124 | 2.142 | 1.827 | 1.847 | 1.869 | 1.651 | 1.788 | 1.740 | 1.814 | 1.891 |
| 3. Konsumsi / *Consumption* | 339.923 | 356.444 | 359.988 | 359.683 | 362.724 | 364.161 | 366.425 | 369.465 | 370.856 | 372.976 | 375.924 | 376.194 | 378.389 | 380.478 | 380.051 |
| NPL/NPF | 3.265 | 3.757 | 3.958 | 4.022 | 3.707 | 3.829 | 3.856 | 3.784 | 3.874 | 3.888 | 3.641 | 3.833 | 3.889 | 3.874 | 4.104 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **488.666** | **516.091** | **521.940** | **524.737** | **535.578** | **539.150** | **542.783** | **549.829** | **554.183** | **557.970** | **562.847** | **556.671** | **562.155** | **569.731** | **570.602** |
| **NPL/NPF** | **13.523** | **13.086** | **13.803** | **13.973** | **12.965** | **13.188** | **13.281** | **12.832** | **13.064** | **13.060** | **12.013** | **12.557** | **12.720** | **12.969** | **13.479** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 448 | 529 | 717 | 739 | 1.134 | 1.128 | 1.111 | 1.098 | 1.091 | 1.067 | 953 | 943 | 927 | 918 | 866 |
| NPL/NPF | 1 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2. Impor / *Import* | 241 | 142 | 352 | 310 | 305 | 302 | 291 | 274 | 271 | 270 | 266 | 239 | 226 | 134 | 138 |
| NPL/NPF | 7 | 5 | 2 | 2 | 2 | 2 | 4 | 3 | 8 | 8 | 8 | 89 | 8 | 7 | 6 |
| 3. Lainnya / *Other* | 487.977 | 515.419 | 520.871 | 523.688 | 534.138 | 537.720 | 541.381 | 548.457 | 552.822 | 556.633 | 561.628 | 555.489 | 561.001 | 568.679 | 569.598 |
| NPL/NPF | 13.516 | 13.078 | 13.798 | 13.968 | 12.960 | 13.183 | 13.275 | 12.826 | 13.055 | 13.051 | 12.005 | 12.466 | 12.712 | 12.961 | 13.472 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **488.666** | **516.091** | **521.940** | **524.737** | **535.578** | **539.150** | **542.783** | **549.829** | **554.183** | **557.970** | **562.847** | **556.671** | **562.155** | **569.731** | **570.602** |
| **NPL/NPF** | **13.523** | **13.086** | **13.803** | **13.973** | **12.965** | **13.188** | **13.281** | **12.832** | **13.064** | **13.060** | **12.013** | **12.557** | **12.720** | **12.969** | **13.479** |

**Tabel 3.10.a.**
**Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use)***
***Miliar Rp (Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 1.190.317 | 1.216.047 | 1.296.218 | 1.307.973 | 1.339.317 | 1.323.660 | 1.340.706 | 1.352.130 | 1.365.428 | 1.339.793 | 1.362.136 | 1.321.968 | 1.332.423 | 1.365.352 | 1.379.085 |
| NPL/NPF | 36.043 | 42.536 | 44.757 | 45.643 | 43.861 | 45.061 | 45.155 | 44.777 | 43.403 | 42.986 | 40.373 | 41.485 | 40.694 | 41.435 | 41.878 |
| 2. Investasi / *Investment* | 675.390 | 718.332 | 721.547 | 721.429 | 757.838 | 764.198 | 765.354 | 784.769 | 796.530 | 812.218 | 809.460 | 799.015 | 817.668 | 798.648 | 801.750 |
| NPL/NPF | 18.734 | 17.300 | 17.208 | 17.471 | 17.398 | 17.486 | 17.224 | 17.225 | 17.486 | 17.146 | 15.411 | 15.490 | 15.668 | 14.499 | 14.502 |
| 3. Konsumsi / *Consumption* | 503.300 | 527.095 | 552.226 | 555.220 | 565.314 | 572.691 | 580.903 | 590.513 | 598.301 | 605.163 | 612.029 | 614.357 | 618.816 | 625.180 | 629.959 |
| NPL/NPF | 12.154 | 11.739 | 12.479 | 13.081 | 12.861 | 13.000 | 12.843 | 12.858 | 12.825 | 13.020 | 12.467 | 12.977 | 13.112 | 13.289 | 13.804 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **2.369.008** | **2.461.474** | **2.569.991** | **2.584.622** | **2.662.468** | **2.660.549** | **2.686.963** | **2.727.412** | **2.760.259** | **2.757.173** | **2.783.624** | **2.735.340** | **2.768.908** | **2.789.180** | **2.810.794** |
| **NPL/NPF** | **66.931** | **71.575** | **74.445** | **76.195** | **74.120** | **75.547** | **75.222** | **74.860** | **73.714** | **73.153** | **68.251** | **69.952** | **69.473** | **69.224** | **70.185** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 77.734 | 72.521 | 68.837 | 66.758 | 69.927 | 69.515 | 68.386 | 72.974 | 72.779 | 72.213 | 68.394 | 64.275 | 66.172 | 59.141 | 64.163 |
| NPL/NPF | 1.003 | 1.879 | 1.277 | 1.296 | 1.316 | 1.286 | 1.198 | 1.839 | 1.596 | 1.506 | 1.205 | 1.192 | 1.160 | 1.128 | 1.147 |
| 2. Impor / *Import* | 57.546 | 64.995 | 65.753 | 70.803 | 71.943 | 68.794 | 71.902 | 73.405 | 73.863 | 68.429 | 65.159 | 62.035 | 63.842 | 65.941 | 72.918 |
| NPL/NPF | 1.191 | 3.345 | 2.278 | 2.363 | 2.331 | 2.380 | 1.923 | 1.825 | 1.782 | 1.777 | 1.712 | 1.314 | 884 | 860 | 1.732 |
| 3. Lainnya / *Other* | 2.233.728 | 2.323.958 | 2.435.401 | 2.447.061 | 2.520.598 | 2.522.241 | 2.546.675 | 2.581.033 | 2.613.616 | 2.616.531 | 2.650.071 | 2.609.030 | 2.638.894 | 2.664.099 | 2.673.713 |
| NPL/NPF | 64.738 | 66.351 | 70.890 | 72.536 | 70.473 | 71.881 | 72.102 | 71.196 | 70.336 | 69.870 | 65.335 | 67.446 | 67.428 | 67.236 | 67.305 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **2.369.008** | **2.461.474** | **2.569.991** | **2.584.622** | **2.662.468** | **2.660.549** | **2.686.963** | **2.727.412** | **2.760.259** | **2.757.173** | **2.783.624** | **2.735.340** | **2.768.908** | **2.789.180** | **2.810.794** |
| **NPL/NPF** | **66.931** | **71.575** | **74.445** | **76.195** | **74.120** | **75.547** | **75.222** | **74.860** | **73.714** | **73.153** | **68.251** | **69.952** | **69.473** | **69.224** | **70.185** |

**Tabel 3.11.a.**
**Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**
***(Credit/Financing and NPL/NPF of Branch Offices of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use)***
***Miliar Rp (Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Jenis Penggunaan / *Type of Use*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | 119.737 | 122.114 | 131.726 | 134.487 | 144.234 | 141.121 | 133.787 | 136.677 | 140.003 | 141.297 | 139.013 | 133.100 | 133.966 | 129.908 | 128.287 |
| NPL/NPF | 1.872 | 3.653 | 3.355 | 3.360 | 3.716 | 3.711 | 3.625 | 3.246 | 2.954 | 2.212 | 1.856 | 1.803 | 1.819 | 1.806 | 1.787 |
| 2. Investasi / *Investment* | 46.178 | 34.909 | 30.866 | 30.693 | 36.886 | 37.207 | 36.685 | 33.901 | 38.123 | 33.997 | 33.086 | 31.811 | 31.435 | 31.785 | 32.198 |
| NPL/NPF | 109 | 758 | 960 | 965 | 982 | 978 | 978 | 587 | 597 | 602 | 596 | 576 | 495 | 487 | 477 |
| 3. Konsumsi / *Consumption* | 12.006 | 10.832 | 10.782 | 10.792 | 10.811 | 10.748 | 11.590 | 10.743 | 10.756 | 10.828 | 10.852 | 10.755 | 10.803 | 10.663 | 10.653 |
| NPL/NPF | 440 | 292 | 229 | 235 | 230 | 228 | 234 | 232 | 231 | 230 | 222 | 228 | 230 | 218 | 215 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **177.922** | **167.855** | **173.374** | **175.972** | **191.931** | **189.076** | **182.062** | **181.321** | **188.882** | **186.122** | **182.951** | **175.665** | **176.204** | **172.356** | **171.138** |
| **NPL/NPF** | **2.421** | **4.703** | **4.544** | **4.560** | **4.928** | **4.918** | **4.837** | **4.064** | **3.782** | **3.043** | **2.674** | **2.607** | **2.545** | **2.511** | **2.478** |
| **Orientasi Penggunaan / *User Orientation*** | | | | | | | | | | | | | | | |
| **Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*** | | | | | | | | | | | | | | | |
| 1. Ekspor / *Export* | 22.445 | 23.612 | 28.923 | 23.504 | 30.592 | 29.580 | 30.132 | 28.625 | 29.749 | 27.853 | 27.204 | 24.392 | 24.939 | 24.278 | 24.128 |
| NPL/NPF | 484 | 2.716 | 2.605 | 2.605 | 2.740 | 2.735 | 2.728 | 2.761 | 2.792 | 2.051 | 2.041 | 2.006 | 2.022 | 1.999 | 1.972 |
| 2. Impor / *Import* | 1.559 | 1.776 | 4.811 | 5.317 | 4.961 | 2.144 | 1.351 | 1.133 | 1.461 | 1.930 | 1.076 | 1.247 | 1.511 | 667 | 666 |
| NPL/NPF | 0 | 16 | 16 | 16 | 16 | 16 | 16 | 105 | 16 | 16 | 16 | 16 | 16 | 16 | 16 |
| 3. Lainnya / *Other* | 153.917 | 142.468 | 139.640 | 147.151 | 156.378 | 157.352 | 150.578 | 151.563 | 157.671 | 156.339 | 154.671 | 150.026 | 149.754 | 147.411 | 146.344 |
| NPL/NPF | 1.936 | 1.971 | 1.922 | 1.938 | 2.172 | 2.167 | 2.093 | 1.199 | 974 | 976 | 617 | 586 | 507 | 497 | 491 |
| **Total Kredit/Pembiayaan / *Total Credit/Financing*** | **177.922** | **167.855** | **173.374** | **175.972** | **191.931** | **189.076** | **182.062** | **181.321** | **188.882** | **186.122** | **182.951** | **175.665** | **176.204** | **172.356** | **171.138** |
| **NPL/NPF** | **2.421** | **4.703** | **4.544** | **4.560** | **4.928** | **4.918** | **4.837** | **4.064** | **3.782** | **3.043** | **2.674** | **2.607** | **2.545** | **2.511** | **2.478** |

**Tabel 3.12.a.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - April 2023**
***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for April 2023)***
**Miliar Rp *(Billion Rp)***

| | Lokasi / *Location* | Modal Kerja *(Working Capital)* | Investasi *(Investment)* | Konsumsi *(Consumption)* | Orientasi Penggunaan *(User Orientation)* | | |
|---|---|---|---|---|---|---|---|
| | | | | | Ekspor | Impor | Lainnya |
| 1. | Jawa Barat | 198.649 | 77.075 | 272.445 | 7.557 | 2.300 | 538.312 |
| | NPL/NPF | 11.828 | 2.434 | 5.152 | 433 | 63 | 18.918 |
| 2. | Banten | 67.272 | 28.502 | 89.366 | 1.668 | 337 | 183.135 |
| | NPL/NPF | 2.169 | 272 | 1.415 | 103 | 18 | 3.736 |
| 3. | DKI Jakarta | 1.541.188 | 1.083.798 | 525.647 | 98.957 | 65.338 | 2.986.337 |
| | NPL/NPF | 40.051 | 17.088 | 10.115 | 3.255 | 747 | 63.252 |
| 4. | D.I Yogyakarta | 19.770 | 11.828 | 15.600 | 689 | 108 | 46.401 |
| | NPL/NPF | 885 | 246 | 314 | 34 | 5 | 1.406 |
| 5. | Jawa Tengah | 197.516 | 60.012 | 97.859 | 9.595 | 2.162 | 343.630 |
| | NPL/NPF | 11.395 | 3.822 | 1.165 | 378 | 918 | 15.087 |
| 6. | Jawa Timur | 284.652 | 85.945 | 155.766 | 18.036 | 5.714 | 502.612 |
| | NPL/NPF | 12.668 | 2.275 | 3.359 | 786 | 133 | 17.383 |
| 7. | Bengkulu | 8.281 | 4.537 | 13.530 | 538 | 157 | 25.652 |
| | NPL/NPF | 286 | 85 | 177 | 16 | 2 | 530 |
| 8. | Jambi | 15.056 | 12.199 | 20.624 | 824 | 359 | 46.695 |
| | NPL/NPF | 516 | 187 | 335 | 103 | 6 | 929 |
| 9. | Aceh | 6.429 | 4.300 | 24.732 | 2 | 0 | 35.458 |
| | NPL/NPF | 376 | 107 | 165 | - | - | 649 |
| 10. | Sumatera Utara | 98.840 | 58.658 | 66.238 | 6.409 | 2.293 | 215.034 |
| | NPL/NPF | 3.177 | 841 | 1.254 | 108 | 20 | 5.144 |
| 11. | Sumatera Barat | 25.264 | 10.092 | 28.705 | 1.663 | 181 | 62.216 |
| | NPL/NPF | 806 | 220 | 262 | 42 | 3 | 1.243 |
| 12. | Riau | 27.513 | 24.946 | 33.346 | 1.104 | 910 | 83.792 |
| | NPL/NPF | 874 | 405 | 679 | 35 | 4 | 1.919 |
| 13. | Sumatera Selatan | 34.570 | 20.922 | 41.309 | 1.355 | 256 | 95.191 |
| | NPL/NPF | 1.444 | 849 | 766 | 55 | 9 | 2.994 |
| 14. | Bangka Belitung | 4.782 | 2.563 | 7.448 | 315 | 34 | 14.444 |
| | NPL/NPF | 375 | 43 | 88 | 39 | 0 | 467 |
| 15. | Kepulauan Riau | 15.801 | 11.214 | 19.171 | 272 | 1.149 | 44.765 |
| | NPL/NPF | 514 | 95 | 382 | 7 | 13 | 971 |
| 16. | Lampung | 31.040 | 10.119 | 19.097 | 1.506 | 1.163 | 57.586 |
| | NPL/NPF | 1.023 | 422 | 290 | 70 | 18 | 1.647 |
| 17. | Kalimantan Selatan | 20.544 | 11.460 | 25.189 | 1.265 | 175 | 55.753 |
| | NPL/NPF | 861 | 163 | 477 | 35 | 3 | 1.463 |
| 18. | Kalimantan Barat | 19.121 | 19.060 | 28.310 | 952 | 130 | 65.408 |
| | NPL/NPF | 703 | 213 | 349 | 36 | 7 | 1.222 |
| 19. | Kalimantan Timur | 29.770 | 30.781 | 31.314 | 1.498 | 332 | 90.036 |
| | NPL/NPF | 1.293 | 539 | 603 | 60 | 9 | 2.367 |
| 20. | Kalimantan Tengah | 13.749 | 12.383 | 16.863 | 816 | 140 | 42.039 |
| | NPL/NPF | 321 | 69 | 215 | 20 | 3 | 583 |
| 21. | Sulawesi Tengah | 17.645 | 5.452 | 20.915 | 863 | 98 | 43.051 |
| | NPL/NPF | 435 | 115 | 248 | 26 | 1 | 770 |
| 22. | Sulawesi Selatan | 56.638 | 23.379 | 62.041 | 4.622 | 464 | 136.972 |
| | NPL/NPF | 2.139 | 584 | 1.165 | 163 | 46 | 3.680 |
| 23. | Sulawesi Utara | 13.174 | 4.898 | 26.382 | 1.098 | 68 | 43.289 |
| | NPL/NPF | 546 | 135 | 606 | 31 | 2 | 1.254 |
| 26. | Gorontalo | 4.389 | 3.454 | 9.249 | 368 | 15 | 16.709 |
| | NPL/NPF | 289 | 244 | 118 | 19 | 0 | 633 |
| 25. | Sulawesi Barat | 3.733 | 1.500 | 5.779 | 285 | 30 | 10.696 |
| | NPL/NPF | 170 | 47 | 39 | 8 | 0 | 246 |
| 24. | Sulawesi Tenggara | 13.206 | 3.360 | 19.404 | 612 | 67 | 35.291 |
| | NPL/NPF | 354 | 96 | 204 | 25 | 3 | 626 |
| 27. | Nusa Tenggara Barat | 21.471 | 5.533 | 25.746 | 889 | 51 | 51.809 |
| | NPL/NPF | 507 | 89 | 284 | 18 | 1 | 861 |
| 28. | Bali | 32.041 | 24.447 | 30.736 | 1.669 | 100 | 85.454 |
| | NPL/NPF | 963 | 644 | 477 | 18 | 0 | 2.065 |
| 29. | Nusa Tenggara Timur | 15.227 | 2.586 | 23.260 | 1.227 | 94 | 39.753 |
| | NPL/NPF | 604 | 74 | 160 | 28 | 1 | 808 |
| 30. | Maluku | 5.299 | 999 | 8.871 | 377 | 41 | 14.750 |
| | NPL/NPF | 207 | 22 | 93 | 10 | 2 | 308 |
| 31. | Papua | 11.699 | 5.848 | 18.735 | 1.149 | 188 | 34.945 |
| | NPL/NPF | 640 | 174 | 226 | 54 | 6 | 979 |
| 32. | Maluku Utara | 3.031 | 2.233 | 8.862 | 301 | 29 | 13.797 |
| | NPL/NPF | 140 | 12 | 76 | 9 | 1 | 217 |
| 33. | Papua Barat | 4.676 | 1.766 | 9.349 | 450 | 85 | 15.256 |
| | NPL/NPF | 205 | 87 | 271 | 9 | 0 | 554 |
| 34. | Lainnya | 68.820 | 64.919 | 1.038 | 4.981 | 7.321 | 122.474 |
| | NPL/NPF | 138 | 200 | 7 | - | - | 346 |
| | **Total** | **2.930.855** | **1.730.769** | **1.802.927** | **173.915** | **91.890** | **6.198.746** |
| | **NPL/NPF** | **98.903** | **32.897** | **31.535** | **6.033** | **2.045** | **155.258** |

**Tabel 3.13.a.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit/Pembiayaan**
***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Location)***
**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2021 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Jawa Barat | 472.032 | 501.483 | 512.700 | 513.680 | 522.212 | 524.766 | 527.543 | 534.810 | 537.421 | 540.098 | 543.165 | 537.302 | 541.133 | 547.873 | 548.169 |
| NPL/NPF | 17.707 | 17.698 | 18.879 | 19.348 | 17.595 | 17.702 | 17.591 | 17.356 | 17.409 | 17.113 | 16.496 | 17.497 | 17.831 | 17.658 | 19.415 |
| 2. Banten | 152.070 | 170.500 | 176.430 | 177.482 | 178.931 | 178.449 | 182.257 | 184.382 | 184.770 | 185.277 | 182.240 | 179.571 | 184.200 | 184.196 | 185.140 |
| NPL/NPF | 3.741 | 3.861 | 3.775 | 3.943 | 3.806 | 3.725 | 3.724 | 3.652 | 3.714 | 3.853 | 3.677 | 3.879 | 3.932 | 3.710 | 3.857 |
| 3. DKI Jakarta | 2.608.359 | 2.733.222 | 2.861.943 | 2.883.102 | 3.004.142 | 2.986.741 | 3.000.837 | 3.053.405 | 3.097.898 | 3.081.872 | 3.129.491 | 3.059.790 | 3.100.165 | 3.136.139 | 3.150.633 |
| NPL/NPF | 76.761 | 80.648 | 81.023 | 80.508 | 78.455 | 79.056 | 77.811 | 77.065 | 73.765 | 71.759 | 67.798 | 69.706 | 68.903 | 68.107 | 67.254 |
| 4. D.I Yogyakarta | 40.600 | 42.704 | 43.629 | 43.728 | 44.325 | 44.348 | 44.413 | 44.756 | 45.052 | 45.489 | 47.355 | 46.680 | 46.725 | 47.286 | 47.198 |
| NPL/NPF | 908 | 1.122 | 1.343 | 1.370 | 1.341 | 1.434 | 1.465 | 1.338 | 1.351 | 1.353 | 1.260 | 1.377 | 1.424 | 1.378 | 1.445 |
| 5. Jawa Tengah | 303.109 | 318.564 | 329.915 | 330.548 | 334.046 | 334.533 | 336.126 | 340.315 | 342.019 | 344.961 | 351.350 | 347.652 | 347.728 | 354.293 | 355.387 |
| NPL/NPF | 14.093 | 16.158 | 16.541 | 16.571 | 16.157 | 16.127 | 15.900 | 15.887 | 16.226 | 16.322 | 14.531 | 16.024 | 16.256 | 16.143 | 16.383 |
| 6. Jawa Timur | 476.988 | 491.193 | 496.363 | 499.100 | 508.435 | 506.503 | 506.959 | 514.413 | 512.496 | 515.315 | 520.569 | 515.614 | 517.870 | 523.001 | 526.363 |
| NPL/NPF | 16.922 | 17.532 | 18.689 | 19.770 | 19.620 | 19.786 | 20.570 | 19.890 | 20.326 | 19.887 | 17.487 | 18.138 | 18.484 | 17.994 | 18.302 |
| 7. Bengkulu | 22.461 | 24.254 | 25.028 | 25.060 | 25.298 | 25.369 | 25.495 | 25.738 | 25.927 | 26.120 | 26.191 | 25.952 | 26.087 | 26.294 | 26.348 |
| NPL/NPF | 307 | 333 | 387 | 391 | 386 | 394 | 408 | 411 | 421 | 422 | 385 | 466 | 502 | 479 | 548 |
| 8. Jambi | 42.535 | 44.479 | 45.422 | 45.445 | 45.930 | 45.822 | 46.229 | 46.427 | 46.508 | 46.853 | 47.270 | 46.892 | 47.281 | 47.846 | 47.879 |
| NPL/NPF | 1.083 | 897 | 861 | 930 | 925 | 945 | 947 | 925 | 965 | 973 | 893 | 920 | 962 | 962 | 1.038 |
| 9. Aceh | 36.838 | 31.166 | 32.133 | 32.325 | 32.664 | 32.635 | 32.874 | 33.317 | 33.598 | 33.992 | 34.232 | 33.695 | 34.729 | 35.424 | 35.461 |
| NPL/NPF | 833 | 605 | 651 | 639 | 622 | 609 | 621 | 596 | 563 | 579 | 524 | 570 | 601 | 644 | 649 |
| 10. Sumatera Utara | 216.540 | 211.424 | 230.185 | 228.498 | 231.171 | 227.078 | 221.809 | 224.499 | 222.554 | 220.985 | 222.900 | 218.112 | 216.747 | 220.890 | 223.736 |
| NPL/NPF | 7.184 | 5.511 | 5.679 | 5.824 | 5.621 | 5.849 | 5.843 | 5.418 | 5.445 | 5.414 | 5.163 | 5.287 | 5.417 | 5.152 | 5.273 |
| 11. Sumatera Barat | 54.553 | 58.633 | 60.385 | 60.408 | 61.195 | 61.011 | 61.676 | 62.087 | 62.302 | 62.942 | 63.336 | 63.048 | 63.369 | 63.896 | 64.060 |
| NPL/NPF | 1.042 | 1.036 | 1.181 | 1.241 | 1.171 | 1.203 | 1.191 | 1.152 | 1.159 | 1.123 | 1.066 | 1.172 | 1.218 | 1.199 | 1.288 |
| 12. Riau | 72.355 | 77.625 | 79.063 | 79.319 | 80.918 | 81.573 | 78.837 | 82.280 | 82.285 | 83.867 | 84.935 | 83.856 | 84.074 | 84.948 | 85.806 |
| NPL/NPF | 1.817 | 1.770 | 1.765 | 1.866 | 1.848 | 1.995 | 1.757 | 1.766 | 1.808 | 1.836 | 1.658 | 1.797 | 1.867 | 1.788 | 1.957 |
| 13. Sumatera Selatan | 86.177 | 89.398 | 91.258 | 91.472 | 92.173 | 92.193 | 92.689 | 93.486 | 94.195 | 94.676 | 94.767 | 94.012 | 94.310 | 95.892 | 96.801 |
| NPL/NPF | 3.472 | 2.747 | 2.905 | 3.020 | 2.960 | 2.941 | 3.016 | 2.978 | 2.945 | 2.902 | 2.792 | 2.921 | 2.997 | 2.970 | 3.058 |
| 14. Bangka Belitung | 12.362 | 13.028 | 13.518 | 13.556 | 13.724 | 13.772 | 13.861 | 14.003 | 14.141 | 14.307 | 14.474 | 14.247 | 14.367 | 14.706 | 14.793 |
| NPL/NPF | 288 | 288 | 494 | 501 | 500 | 502 | 494 | 488 | 510 | 510 | 478 | 503 | 525 | 515 | 506 |
| 15. Kepulauan Riau | 37.771 | 40.243 | 41.344 | 41.025 | 41.617 | 41.956 | 45.778 | 44.595 | 45.387 | 44.091 | 45.724 | 44.869 | 45.382 | 46.112 | 46.186 |
| NPL/NPF | 1.536 | 1.202 | 1.192 | 1.217 | 1.207 | 1.300 | 1.366 | 1.528 | 1.553 | 911 | 873 | 932 | 963 | 981 | 991 |
| 16. Lampung | 53.348 | 56.740 | 57.894 | 58.181 | 59.016 | 59.304 | 59.735 | 59.938 | 60.114 | 60.397 | 60.667 | 60.041 | 60.182 | 60.103 | 60.255 |
| NPL/NPF | 1.430 | 3.044 | 2.878 | 3.088 | 3.078 | 2.990 | 2.980 | 2.948 | 3.040 | 3.026 | 2.955 | 3.055 | 3.041 | 1.661 | 1.735 |
| 17. Kalimantan Selatan | 50.948 | 53.332 | 55.036 | 55.412 | 56.106 | 56.024 | 56.647 | 57.294 | 57.596 | 56.934 | 56.904 | 55.348 | 56.311 | 56.920 | 57.194 |
| NPL/NPF | 1.169 | 1.275 | 1.548 | 1.593 | 1.546 | 1.548 | 1.520 | 1.475 | 1.565 | 1.499 | 1.461 | 1.547 | 1.572 | 1.449 | 1.501 |
| 18. Kalimantan Barat | 55.952 | 58.138 | 59.615 | 59.860 | 60.433 | 60.575 | 60.968 | 61.691 | 62.661 | 63.356 | 64.787 | 65.224 | 65.499 | 66.491 | 66.491 |
| NPL/NPF | 960 | 1.262 | 1.405 | 1.506 | 1.368 | 1.439 | 1.467 | 1.455 | 1.508 | 1.368 | 1.260 | 1.248 | 1.314 | 1.286 | 1.264 |
| 19. Kalimantan Timur | 73.372 | 80.963 | 82.371 | 82.485 | 82.951 | 82.996 | 83.046 | 84.186 | 84.947 | 86.227 | 88.372 | 87.080 | 90.695 | 93.360 | 91.866 |
| NPL/NPF | 4.039 | 3.151 | 3.377 | 3.476 | 3.168 | 3.240 | 3.257 | 3.231 | 3.200 | 3.122 | 2.890 | 2.418 | 2.404 | 2.387 | 2.436 |
| 20. Kalimantan Tengah | 33.653 | 36.544 | 37.413 | 37.538 | 38.828 | 40.277 | 40.846 | 40.904 | 41.339 | 41.959 | 42.588 | 42.407 | 42.683 | 42.719 | 42.995 |
| NPL/NPF | 405 | 450 | 535 | 569 | 546 | 550 | 545 | 526 | 541 | 528 | 488 | 528 | 595 | 570 | 606 |
| 21. Sulawesi Tengah | 31.086 | 38.354 | 40.137 | 40.439 | 40.437 | 40.951 | 40.899 | 41.605 | 43.330 | 44.273 | 45.256 | 44.189 | 44.155 | 44.916 | 44.013 |
| NPL/NPF | 565 | 733 | 825 | 904 | 901 | 883 | 880 | 798 | 792 | 771 | 757 | 824 | 820 | 773 | 798 |
| 22. Sulawesi Selatan | 122.563 | 126.948 | 129.297 | 129.562 | 130.252 | 130.760 | 131.790 | 133.453 | 134.646 | 135.797 | 136.667 | 135.711 | 138.066 | 141.220 | 142.057 |
| NPL/NPF | 3.037 | 4.174 | 4.599 | 4.909 | 4.004 | 4.098 | 4.211 | 4.176 | 4.258 | 4.041 | 3.415 | 3.688 | 3.778 | 3.751 | 3.888 |
| 23. Sulawesi Utara | 39.386 | 41.433 | 42.046 | 42.082 | 42.770 | 42.795 | 42.985 | 43.362 | 43.678 | 44.022 | 44.068 | 43.861 | 43.963 | 44.404 | 44.454 |
| NPL/NPF | 1.396 | 1.316 | 1.426 | 1.463 | 1.467 | 1.475 | 1.472 | 1.451 | 1.443 | 1.363 | 1.211 | 1.314 | 1.346 | 1.252 | 1.287 |
| 24. Gorontalo | 14.590 | 15.901 | 16.478 | 16.451 | 16.595 | 16.599 | 16.684 | 16.807 | 16.898 | 17.019 | 17.036 | 16.930 | 17.045 | 17.108 | 17.092 |
| NPL/NPF | 514 | 596 | 634 | 641 | 649 | 659 | 694 | 678 | 681 | 637 | 607 | 634 | 639 | 620 | 652 |
| 25. Sulawesi Barat | 9.198 | 10.049 | 10.299 | 10.313 | 10.436 | 10.467 | 10.541 | 10.658 | 10.688 | 10.757 | 10.894 | 10.810 | 10.902 | 10.989 | 11.012 |
| NPL/NPF | 106 | 132 | 163 | 175 | 187 | 212 | 220 | 218 | 229 | 220 | 206 | 227 | 247 | 256 | 255 |
| 26. Sulawesi Tenggara | 27.258 | 32.255 | 33.169 | 33.302 | 33.642 | 33.691 | 31.235 | 34.199 | 34.212 | 34.644 | 36.140 | 35.827 | 35.548 | 35.925 | 35.970 |
| NPL/NPF | 533 | 560 | 576 | 606 | 589 | 610 | 608 | 591 | 593 | 576 | 534 | 599 | 634 | 625 | 653 |
| 27. Nusa Tenggara Barat | 50.607 | 53.696 | 54.864 | 55.040 | 55.727 | 55.843 | 56.307 | 56.440 | 57.031 | 57.568 | 54.265 | 53.537 | 53.936 | 52.852 | 52.750 |
| NPL/NPF | 521 | 734 | 938 | 1.021 | 1.035 | 1.061 | 1.068 | 1.071 | 1.079 | 1.019 | 888 | 909 | 915 | 905 | 880 |
| 28. Bali | 81.876 | 83.299 | 84.479 | 84.644 | 84.979 | 85.065 | 85.174 | 85.784 | 85.991 | 86.340 | 86.821 | 85.993 | 86.297 | 87.140 | 87.224 |
| NPL/NPF | 1.911 | 2.111 | 2.430 | 2.523 | 2.507 | 2.726 | 2.526 | 2.424 | 2.359 | 2.274 | 2.083 | 2.195 | 2.084 | 2.058 | 2.083 |
| 29. Nusa Tenggara Timur | 34.297 | 36.860 | 37.634 | 37.755 | 38.410 | 38.596 | 38.922 | 38.856 | 39.156 | 39.421 | 39.766 | 39.652 | 40.527 | 40.978 | 41.073 |
| NPL/NPF | 613 | 465 | 580 | 1.149 | 1.166 | 1.199 | 1.198 | 632 | 639 | 592 | 534 | 643 | 782 | 819 | 837 |
| 30. Maluku | 12.762 | 13.650 | 14.092 | 14.117 | 14.423 | 14.454 | 14.553 | 14.612 | 14.717 | 14.828 | 14.808 | 14.805 | 14.916 | 15.102 | 15.169 |
| NPL/NPF | 156 | 246 | 280 | 287 | 296 | 330 | 314 | 294 | 308 | 275 | 258 | 285 | 304 | 297 | 321 |
| 31. Papua | 31.322 | 32.443 | 32.760 | 32.900 | 33.250 | 33.301 | 33.446 | 33.923 | 34.342 | 34.675 | 34.763 | 34.269 | 35.084 | 36.114 | 36.282 |
| NPL/NPF | 678 | 843 | 960 | 1.013 | 987 | 1.019 | 1.040 | 954 | 971 | 959 | 863 | 915 | 960 | 936 | 1.039 |
| 32. Maluku Utara | 9.756 | 10.677 | 12.741 | 12.768 | 13.078 | 13.168 | 13.306 | 13.466 | 13.734 | 13.865 | 14.042 | 13.955 | 14.101 | 14.176 | 14.126 |
| NPL/NPF | 115 | 144 | 175 | 174 | 178 | 168 | 175 | 169 | 173 | 156 | 150 | 221 | 232 | 219 | 227 |
| 33. Irian Jaya Barat | 13.980 | 15.069 | 15.042 | 14.938 | 15.068 | 15.106 | 15.224 | 15.424 | 15.458 | 15.664 | 15.785 | 15.502 | 15.616 | 15.839 | 15.791 |
| NPL/NPF | 351 | 391 | 576 | 620 | 589 | 626 | 640 | 625 | 639 | 628 | 558 | 596 | 598 | 555 | 563 |
| 34. Lainnya / *Others* | 100.858 | 124.321 | 126.569 | 129.830 | 133.679 | 132.605 | 129.760 | 133.786 | 136.412 | 148.879 | 151.934 | 144.443 | 145.625 | 140.304 | 134.777 |
| NPL/NPF | 1.511 | 237 | 153 | 153 | 156 | 156 | 284 | 292 | 300 | 303 | 380 | 710 | 359 | 356 | 346 |
| **Total** | **5.481.560** | **5.768.585** | **5.981.252** | **6.012.365** | **6.176.861** | **6.159.326** | **6.179.454** | **6.274.901** | **6.333.506** | **6.347.472** | **6.423.564** | **6.310.879** | **6.375.320** | **6.445.457** | **6.464.551** |
| **NPL/NPF** | **167.707** | **173.270** | **179.421** | **183.010** | **176.635** | **178.556** | **177.803** | **174.459** | **172.480** | **168.313** | **156.576** | **163.744** | **164.506** | **160.455** | **163.336** |

**Tabel 3.14.a**

**Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit/Pembiayaan dengan Bank**

***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)***

**Miliar Rp *(Billion Rp)***

| Keterangan / *Items* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Kredit Kepada Pihak Tidak Terkait / *Loan for Unconnected Parties*** | **5.426.326** | **5.710.968** | **5.918.516** | **5.950.832** | **6.112.315** | **6.086.867** | **6.133.245** | **6.226.975** | **6.283.210** | **6.297.983** | **6.371.758** | **6.259.819** | **6.322.222** | **6.393.373** | **6.411.485** |
| a. Lancar / *Current* | 5.017.731 | 5.301.445 | 5.459.185 | 5.480.649 | 5.658.856 | 5.640.899 | 5.689.498 | 5.787.496 | 5.848.670 | 5.868.862 | 5.972.133 | 5.822.538 | 5.855.886 | 5.953.315 | 5.937.261 |
| b. DPK / *Special Mention* | 242.207 | 236.567 | 280.262 | 287.526 | 277.144 | 267.728 | 266.263 | 265.341 | 262.385 | 261.127 | 243.367 | 273.857 | 302.152 | 279.956 | 311.212 |
| c. Kurang Lancar / *Sub-Standard* | 26.784 | 21.521 | 22.832 | 23.258 | 21.459 | 23.715 | 21.767 | 20.665 | 20.831 | 18.692 | 18.779 | 24.027 | 21.156 | 18.902 | 25.661 |
| d. Diragukan / *Doubtful* | 14.453 | 20.605 | 25.657 | 29.364 | 31.496 | 30.592 | 32.746 | 31.311 | 28.487 | 27.293 | 25.407 | 25.235 | 29.705 | 30.581 | 28.369 |
| e. Macet / *Lost* | 125.151 | 130.829 | 130.581 | 130.034 | 123.359 | 123.932 | 122.971 | 122.162 | 122.837 | 122.009 | 112.072 | 114.162 | 113.324 | 110.619 | 108.982 |
| Non Performing Loan Pihak Tidak Terkait / *Non Performing Loan of Non Connected Parties* | 166.389 | 172.955 | 179.069 | 182.657 | 176.315 | 178.239 | 177.484 | 174.138 | 172.155 | 167.994 | 156.258 | 163.424 | 164.185 | 160.102 | 163.012 |
| **Kredit Kepada PihakTerkait / *Loan for Connected Parties*** | **55.234** | **57.618** | **62.736** | **61.533** | **64.546** | **72.458** | **46.209** | **47.926** | **50.296** | **49.489** | **51.805** | **51.060** | **53.098** | **52.085** | **53.066** |
| a. Lancar / *Current* | 52.614 | 57.190 | 61.717 | 60.540 | 63.523 | 71.259 | 44.640 | 46.524 | 48.853 | 48.170 | 50.488 | 49.642 | 51.737 | 50.690 | 51.653 |
| b. DPK / *Special Mention* | 1.301 | 113 | 667 | 640 | 703 | 883 | 1.250 | 1.081 | 1.119 | 1.000 | 1.000 | 1.097 | 1.038 | 1.041 | 1.088 |
| c. Kurang Lancar / *Sub-Standard* | 396 | 245 | 2 | 3 | 12 | 1 | 4 | 4 | 5 | 3 | 2 | 5 | 2 | 1 | 4 |
| d. Diragukan / *Doubtful* | 4 | 10 | 4 | 2 | 2 | 4 | 4 | 4 | 6 | 8 | 6 | 3 | 5 | 35 | 2 |
| e. Macet / *Lost* | 919 | 60 | 346 | 349 | 307 | 312 | 312 | 313 | 313 | 308 | 310 | 312 | 314 | 317 | 318 |
| Non Performing Loan Pihak Terkait / *Non Performing Loan of Connected Parties* | 1.319 | 315 | 352 | 353 | 320 | 317 | 319 | 321 | 324 | 319 | 318 | 320 | 322 | 353 | 324 |

**Tabel 3.15.a.**
**Kredit/Pembiayaan dan NPL/NPF Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank**
***(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank)***
**Miliar Rp *(Billion Rp)***

| Pengelompokan Bank / *Group of Banks* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Bank Persero / *State Owned Banks* | 24.856 | **27.472** | **28.683** | **28.941** | **29.377** | **29.211** | **29.641** | **30.154** | **30.841** | **31.505** | **32.096** | **30.154** | **31.452** | **31.710** | **32.007** |
| NPL | 768 | 575 | 394 | 388 | 371 | 361 | 356 | 349 | 359 | 357 | 366 | 349 | 384 | 387 | 400 |
| 2. BPD / *Regional Development Banks* | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 0 |
| NPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Bank Swasta Nasional / *Domestic Private Banks* | 42.529 | 42.179 | 43.327 | 43.788 | 5.826 | 44.633 | 45.003 | 45.396 | 45.707 | 46.438 | 47.344 | 45.396 | 48.167 | 47.660 | 48.546 |
| NPL | 1.049 | 1.129 | 920 | 938 | 110 | 930 | 927 | 913 | 927 | 931 | 919 | 913 | 921 | 907 | 914 |
| 4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Foreign Owned Banks* | 5.918 | 5.705 | 5.705 | 5.750 | 44.477 | 5.835 | 5.868 | 5.911 | 5.920 | 6.014 | 6.087 | 5.911 | 6.173 | 6.124 | 6.182 |
| NPL | 191 | **128** | **103** | **108** | **940** | **108** | **108** | **102** | **105** | **100** | **99** | **102** | **101** | **98** | **97** |
| 5. Bank Umum / *Commercial Bank* | 73.303 | 75.355 | 77.716 | 78.480 | 79.681 | 79.679 | 80.512 | 81.460 | 82.468 | 83.957 | 85.527 | 81.460 | 85.792 | 85.494 | 86.735 |
| NPL | 2.009 | 1.833 | 1.417 | 1.435 | 1.421 | 1.399 | 1.391 | 1.363 | 1.391 | 1.388 | 1.384 | 1.363 | 1.406 | 1.393 | 1.410 |

**Tabel 3.16.a.**
**Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi**
***(Credit of Rural Banks Based on Economic Sector)***
**Miliar Rp *(Billion Rp)***

| | Sektor Ekonomi / *Economic Sector* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 | Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry* | 6.462 | 7.041 | 7.717 | 7.741 | 8.045 | 7.964 | 7.822 | 8.006 | 8.211 | 8.234 | 8.616 | 8.666 | 8.849 | 9.044 | 9.099 |
| 2 | Perikanan / *Fishery* | 511 | 504 | 490 | 495 | 534 | 556 | 549 | 551 | 560 | 583 | 609 | 615 | 610 | 614 | 616 |
| 3 | Pertambangan dan Penggalian / *Mining and Quarrying* | 667 | 635 | 767 | 762 | 795 | 825 | 856 | 874 | 890 | 912 | 941 | 964 | 972 | 1.000 | 998 |
| 4 | Industri Pengolahan / *Processing industry* | 2.395 | 2.784 | 3.442 | 3.402 | 3.469 | 3.540 | 3.626 | 3.705 | 3.877 | 3.915 | 3.986 | 3.995 | 4.197 | 4.207 | 4.179 |
| 5 | Listrik, Gas dan Air / *Electricity, Gas and Water* | 155 | 163 | 178 | 175 | 178 | 184 | 153 | 151 | 157 | 159 | 159 | 162 | 165 | 191 | 173 |
| 6 | Konstruksi / *Construction* | 4.345 | 4.858 | 5.295 | 5.435 | 5.620 | 5.805 | 6.005 | 6.069 | 6.217 | 6.383 | 6.421 | 6.265 | 6.464 | 6.625 | 6.746 |
| 7 | Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 23.264 | 24.746 | 25.523 | 25.478 | 25.412 | 25.835 | 26.233 | 26.152 | 26.222 | 26.390 | 26.560 | 26.501 | 26.782 | 27.241 | 27.374 |
| 8 | Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking* | 1.968 | 2.228 | 2.666 | 2.649 | 2.682 | 2.706 | 2.751 | 2.832 | 2.908 | 2.962 | 2.994 | 3.071 | 3.148 | 3.222 | 3.254 |
| 9 | Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications* | 2.860 | 3.104 | 3.223 | 3.306 | 3.398 | 3.461 | 3.532 | 3.569 | 3.639 | 3.663 | 3.789 | 3.812 | 3.892 | 4.075 | 4.365 |
| 10 | Perantara Keuangan / *Financial intermediaries* | 736 | 835 | 1.326 | 1.333 | 1.381 | 1.419 | 1.515 | 1.504 | 1.521 | 1.528 | 1.640 | 1.628 | 1.671 | 1.834 | 1.930 |
| 11 | Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 4.337 | 4.374 | 4.600 | 4.611 | 4.662 | 4.682 | 4.747 | 4.733 | 4.777 | 4.819 | 4.906 | 4.895 | 4.977 | 5.029 | 5.031 |
| 12 | Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security* | 91 | 102 | 285 | 270 | 257 | 255 | 253 | 250 | 252 | 240 | 236 | 227 | 226 | 225 | 225 |
| 13 | Jasa Pendidikan / *Education services* | 363 | 372 | 391 | 403 | 413 | 425 | 437 | 403 | 406 | 418 | 426 | 436 | 423 | 429 | 434 |
| 14 | Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 620 | 636 | 690 | 698 | 671 | 685 | 689 | 664 | 682 | 678 | 698 | 690 | 703 | 673 | 673 |
| 15 | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services* | 6.281 | 6.902 | 9.573 | 9.457 | 9.466 | 9.103 | 9.073 | 9.012 | 9.004 | 9.187 | 9.060 | 8.879 | 9.041 | 9.097 | 9.197 |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 753 | 816 | 361 | 349 | 339 | 328 | 308 | 294 | 286 | 272 | 259 | 252 | 247 | 241 | 244 |
| 17 | Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined* | 2.774 | 2.628 | 193 | 32 | 31 | 8 | 8 | 28 | 6 | 3 | 3 | 8 | 8 | 8 | 10 |
| 18 | Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households* | 13.106 | 15.053 | 16.010 | 16.148 | 16.339 | 16.549 | 16.770 | 16.985 | 17.274 | 17.452 | 17.661 | 17.801 | 18.291 | 18.362 | 16.791 |
| 19 | Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others* | 39.084 | 38.801 | 39.713 | 39.420 | 39.753 | 39.754 | 39.789 | 40.271 | 40.042 | 40.143 | 40.333 | 40.332 | 40.407 | 40.508 | 41.734 |
| | **Total** | **110.770** | **116.580** | **122.444** | **122.166** | **123.447** | **124.085** | **125.115** | **126.052** | **126.932** | **127.939** | **129.295** | **129.199** | **131.073** | **132.625** | **133.073** |

**Tabel 3.17.a.**
**Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan**
***(Credit of Rural Banks Based on Type of Use)***
**Miliar Rp *(Billion Rp)***

| Sektor Ekonomi / *Economic Sector* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Modal Kerja / *Working Capital*** | | | | | | | | | | | | | | | |
| - Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry* | 5.587 | 6.094 | 6.751 | 6.767 | 7.068 | 6.976 | 6.834 | 6.996 | 7.179 | 7.207 | 7.586 | 7.619 | 7.778 | 7.989 | 8.040 |
| - Perikanan / *Fishery* | 452 | 458 | 453 | 458 | 496 | 514 | 502 | 505 | 509 | 530 | 551 | 555 | 549 | 555 | 556 |
| - Pertambangan dan Penggalian / *Mining and Quarrying* | 547 | 504 | 591 | 585 | 605 | 627 | 648 | 663 | 670 | 692 | 707 | 720 | 720 | 741 | 737 |
| - Industri Pengolahan / *Processing industry* | 2.061 | 2.381 | 2.959 | 2.924 | 2.982 | 3.044 | 3.109 | 3.160 | 3.287 | 3.326 | 3.381 | 3.405 | 3.609 | 3.643 | 3.620 |
| - Listrik, Gas dan Air / *Electricity, Gas and Water* | 131 | 140 | 145 | 150 | 154 | 161 | 128 | 129 | 134 | 137 | 134 | 138 | 137 | 160 | 137 |
| - Konstruksi / *Construction* | 4.038 | 4.517 | 4.839 | 4.971 | 5.151 | 5.304 | 5.490 | 5.553 | 5.688 | 5.845 | 5.872 | 5.697 | 5.864 | 6.015 | 6.139 |
| - Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 20.984 | 22.295 | 23.112 | 23.079 | 22.994 | 23.394 | 23.756 | 23.633 | 23.670 | 23.768 | 23.955 | 23.868 | 24.125 | 24.584 | 24.700 |
| - Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking* | 1.402 | 1.654 | 1.911 | 1.887 | 1.913 | 1.920 | 1.969 | 2.017 | 2.061 | 2.106 | 2.110 | 2.125 | 2.183 | 2.230 | 2.250 |
| - Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications* | 1.859 | 2.050 | 2.140 | 2.186 | 2.245 | 2.251 | 2.281 | 2.321 | 2.363 | 2.360 | 2.430 | 2.413 | 2.470 | 2.618 | 2.910 |
| - Perantara Keuangan / *Financial intermediaries* | 687 | 772 | 1.245 | 1.281 | 1.325 | 1.355 | 1.451 | 1.441 | 1.460 | 1.467 | 1.583 | 1.573 | 1.605 | 1.762 | 1.860 |
| - Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services* | 3.845 | 3.946 | 4.126 | 4.134 | 4.189 | 4.202 | 4.256 | 4.249 | 4.254 | 4.292 | 4.367 | 4.299 | 4.409 | 4.455 | 4.448 |
| - Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security* | 62 | 66 | 203 | 195 | 183 | 182 | 182 | 178 | 180 | 173 | 168 | 160 | 159 | 158 | 157 |
| - Jasa Pendidikan / *Education services* | 210 | 224 | 248 | 257 | 264 | 273 | 284 | 266 | 269 | 268 | 268 | 279 | 269 | 273 | 274 |
| - Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 435 | 429 | 455 | 460 | 442 | 456 | 460 | 455 | 474 | 473 | 486 | 481 | 494 | 487 | 489 |
| - Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services* | 4.950 | 5.432 | 7.758 | 7.611 | 7.590 | 7.260 | 7.253 | 7.170 | 7.179 | 7.365 | 7.250 | 7.088 | 7.241 | 7.268 | 7.380 |
| - Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 571 | 638 | 281 | 271 | 263 | 254 | 239 | 227 | 218 | 206 | 194 | 188 | 185 | 179 | 179 |
| - Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined* | 2.243 | 2.021 | 125 | 25 | 24 | 7 | 7 | 21 | 6 | 3 | 3 | 7 | 7 | 7 | 10 |
| - Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others* | 14 | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Total Modal Kerja / *Total Working Capital*** | **50.080** | **53.626** | **57.341** | **57.242** | **57.887** | **58.180** | **58.850** | **58.982** | **59.602** | **60.217** | **61.047** | **60.616** | **61.802** | **63.123** | **63.885** |
| **Investasi** | | | | | | | | | | | | | | | |
| - Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry* | 875 | 947 | 966 | 974 | 977 | 988 | 988 | 1.010 | 1.031 | 1.027 | 1.030 | 1.048 | 1.071 | 1.055 | 1.059 |
| - Perikanan / *Fishery* | 59 | 46 | 37 | 37 | 38 | 42 | 47 | 46 | 51 | 53 | 57 | 60 | 61 | 60 | 60 |
| - Pertambangan dan Penggalian / *Mining and Quarrying* | 120 | 131 | 176 | 178 | 190 | 199 | 208 | 212 | 220 | 219 | 234 | 244 | 253 | 259 | 260 |
| - Industri Pengolahan / *Processing industry* | 334 | 402 | 483 | 478 | 487 | 496 | 516 | 545 | 591 | 590 | 605 | 590 | 588 | 564 | 559 |
| - Listrik, Gas dan Air / *Electricity, Gas and Water* | 24 | 23 | 33 | 25 | 24 | 24 | 25 | 23 | 23 | 22 | 24 | 24 | 28 | 31 | 36 |
| - Konstruksi / *Construction* | 307 | 341 | 456 | 464 | 469 | 501 | 515 | 516 | 528 | 538 | 549 | 569 | 601 | 610 | 607 |
| - Perdagangan Besar dan Eceran / *Wholesale and Retail Trade* | 2.281 | 2.451 | 2.412 | 2.399 | 2.419 | 2.441 | 2.477 | 2.519 | 2.553 | 2.622 | 2.605 | 2.633 | 2.657 | 2.657 | 2.674 |
| - Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking* | 565 | 573 | 755 | 762 | 769 | 787 | 782 | 815 | 847 | 856 | 884 | 946 | 965 | 992 | 1.004 |
| - Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications* | 1.001 | 1.054 | 1.084 | 1.120 | 1.153 | 1.210 | 1.251 | 1.248 | 1.276 | 1.303 | 1.358 | 1.399 | 1.422 | 1.457 | 1.454 |
| - Perantara Keuangan / *Financial intermediaries* | 49 | 63 | 81 | 52 | 56 | 64 | 64 | 63 | 61 | 61 | 57 | 55 | 67 | 72 | 70 |
| - Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and* | 491 | 428 | 474 | 477 | 473 | 479 | 491 | 484 | 522 | 526 | 539 | 596 | 568 | 574 | 583 |
| - Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security* | 29 | 36 | 82 | 75 | 74 | 73 | 71 | 73 | 72 | 66 | 69 | 67 | 67 | 67 | 68 |
| - Jasa Pendidikan / *Education services* | 153 | 148 | 142 | 146 | 149 | 152 | 154 | 137 | 137 | 150 | 158 | 156 | 154 | 156 | 160 |
| - Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities* | 185 | 207 | 235 | 237 | 228 | 229 | 230 | 209 | 208 | 205 | 211 | 209 | 209 | 186 | 184 |
| - Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services* | 1.331 | 1.469 | 1.815 | 1.846 | 1.876 | 1.843 | 1.819 | 1.842 | 1.825 | 1.822 | 1.809 | 1.791 | 1.800 | 1.829 | 1.817 |
| - Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households* | 181 | 178 | 80 | 78 | 76 | 74 | 69 | 67 | 68 | 66 | 65 | 64 | 63 | 62 | 65 |
| - Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined* | 531 | 607 | 68 | 7 | 7 | 0 | 1 | 7 | 1 | 1 | 0 | 0 | 0 | 1 | 0 |
| - Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households* | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others* | **0** | **0** | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Total Investasi / *Total Investment*** | **8.515** | **9.105** | **9.380** | **9.357** | **9.466** | **9.601** | **9.706** | **9.815** | **10.013** | **10.127** | **10.254** | **10.450** | **10.574** | **10.632** | **10.662** |
| **Konsumsi / *Consumption*** | | | | | | | | | | | | | | | |
| - Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / *Housing Loan (mortgage) secured by first mortgage in order to live* | 1.998 | 1.972 | 2.041[r] | 2.037 | 2.064 | 2.069 | 2.053 | 2.088 | 2.097 | 2.135 | 2.158 | 2.147 | 2.203 | 2.192 | 2.182 |
| - Kredit pemilikan kendaraan bermotor / *Vehicle Loans* | 1.043 | 1.080 | 1.128[r] | 1.117 | 1.123 | 1.133 | 1.150 | 1.156 | 1.161 | 1.176 | 1.172 | 1.181 | 1.425 | 1.438 | 1.192 |
| - Kredit konsumsi lainnya / *Other consumer credit* | 49.135 | 50.797 | 52.554[r] | 52.413 | 52.907 | 53.102 | 53.356 | 54.012 | 54.058 | 54.285 | 54.663 | 54.804 | 55.070 | 55.240 | 55.152 |
| **Total Konsumsi / *Total consumption*** | **52.175** | **53.850** | **55.723** | **55.568** | **56.093** | **56.304** | **56.559** | **57.255** | **57.317** | **57.595** | **57.993** | **58.132** | **58.698** | **58.870** | **58.525** |
| **Total** | **110.770** | **116.580** | **122.444** | **122.166** | **123.447** | **124.085** | **125.115** | **126.052** | **126.932** | **127.939** | **129.295** | **129.199** | **131.073** | **132.625** | **133.073** |

**Tabel 3.18.a.**
**Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur**
***(Credit of Rural Banks Based on Banks Location)***
**Miliar Rp *(Billion Rp)***

| Lokasi / *Location* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Jawa Barat | 13.223 | 13.961 | 14.809 | 14.724 | 14.990 | 15.128 | 15.243 | 15.408 | 15.594 | 15.793 | 15.834 | 15.847 | 16.068 | 16.236 | 16.240 |
| 2. Banten | 3.982 | 4.096 | 4.422 | 4.427 | 4.476 | 4.515 | 4.624 | 4.739 | 4.818 | 4.865 | 4.918 | 4.861 | 4.897 | 4.982 | 4.999 |
| 3. DKI Jakarta | 2.051 | 2.427 | 2.633 | 2.623 | 2.692 | 2.739 | 2.782 | 2.843 | 2.863 | 2.883 | 2.995 | 3.014 | 3.031 | 3.056 | 3.095 |
| 4. D.I Yogyakarta | 5.679 | 5.805 | 6.228 | 6.622 | 5.947 | 5.981 | 6.009 | 6.069 | 6.073 | 6.097 | 6.146 | 6.129 | 6.201 | 6.253 | 6.301 |
| 5. Jawa Tengah | 28.082 | 29.847 | 32.085 | 31.470 | 32.581 | 32.690 | 32.893 | 32.849 | 33.012 | 33.231 | 33.363 | 33.238 | 33.659 | 34.026 | 34.167 |
| 6. Jawa Timur | 10.841 | 11.554 | 12.270 | 12.186 | 12.243 | 12.314 | 12.399 | 12.487 | 12.529 | 12.660 | 12.774 | 12.742 | 13.018 | 13.280 | 13.379 |
| 7. Bengkulu | 74 | 79 | 87 | 87 | 87 | 88 | 90 | 95 | 97 | 100 | 102 | 105 | 111 | 114 | 115 |
| 8. Jambi | 803 | 863 | 900 | 895 | 903 | 914 | 925 | 940 | 948 | 956 | 969 | 966 | 991 | 1.012 | 1.021 |
| 9. Aceh | 135 | 57 | 52 | 51 | 51 | 51 | 50 | 50 | 49 | 48 | 48 | 31 | 32 | 33 | 32 |
| 10. Sumatera Utara | 1.205 | 1.406 | 1.481 | 1.478 | 1.454 | 1.474 | 1.496 | 1.517 | 1.536 | 1.559 | 1.566 | 1.564 | 1.596 | 1.613 | 1.625 |
| 11. Sumatera Barat | 1.355 | 1.369 | 1.414 | 1.403 | 1.422 | 1.401 | 1.408 | 1.417 | 1.426 | 1.437 | 1.449 | 1.447 | 1.474 | 1.466 | 1.465 |
| 12. Riau | 954 | 1.028 | 1.067 | 1.062 | 1.076 | 1.096 | 1.117 | 1.140 | 1.154 | 1.172 | 1.177 | 1.188 | 1.217 | 1.245 | 1.260 |
| 13. Kepulauan Riau | 5.152 | 5.220 | 5.439 | 5.530 | 5.601 | 5.666 | 5.747 | 5.842 | 5.927 | 6.044 | 6.219 | 6.223 | 6.297 | 6.443 | 6.536 |
| 14. Sumatera Selatan | 1.457 | 1.474 | 1.489 | 1.493 | 1.507 | 1.518 | 1.541 | 1.561 | 1.590 | 1.604 | 1.621 | 1.635 | 1.653 | 1.669 | 1.665 |
| 15. Bangka Belitung | 119 | 109 | 112 | 110 | 111 | 109 | 111 | 112 | 112 | 111 | 112 | 114 | 118 | 123 | 123 |
| 16. Lampung | 10.096 | 10.322 | 10.473 | 10.461 | 10.567 | 10.616 | 10.681 | 10.731 | 10.805 | 10.827 | 10.869 | 10.965 | 11.087 | 11.163 | 11.159 |
| 17. Kalimantan Selatan | 425 | 520 | 546 | 541 | 555 | 554 | 568 | 584 | 593 | 594 | 599 | 602 | 713 | 770 | 713 |
| 18. Kalimantan Barat | 758 | 977 | 1.009 | 1.011 | 1.035 | 1.054 | 1.092 | 1.108 | 1.111 | 1.117 | 1.123 | 1.100 | 1.150 | 1.169 | 1.159 |
| 19. Kalimantan Timur | 241 | 270 | 284 | 282 | 293 | 300 | 305 | 310 | 317 | 323 | 327 | 319 | 335 | 347 | 352 |
| 20. Kalimantan Tengah | 561 | 826 | 883 | 1.003 | 1.027 | 1.035 | 1.028 | 1.035 | 1.087 | 1.116 | 1.534 | 1.544 | 1.634 | 1.701 | 1.696 |
| 21. Kalimantan Utara | 39 | 56 | 64 | 63 | 63 | 63 | 63 | 62 | 62 | 63 | 66 | 63 | 65 | 66 | 65 |
| 22. Sulawesi Tengah | 2.288 | 2.224 | 2.196 | 2.184 | 2.184 | 2.180 | 2.188 | 2.191 | 2.186 | 2.201 | 2.212 | 2.212 | 2.220 | 2.231 | 2.095 |
| 23. Sulawesi Selatan | 2.268 | 2.384 | 2.460 | 2.457 | 2.474 | 2.487 | 2.500 | 2.511 | 2.519 | 2.526 | 2.537 | 2.547 | 2.558 | 2.585 | 2.742 |
| 24. Sulawesi Utara | 1.329 | 1.351 | 1.428 | 1.434 | 1.473 | 1.496 | 1.536 | 1.561 | 1.563 | 1.562 | 1.536 | 1.519 | 1.536 | 1.565 | 1.577 |
| 25. Sulawesi Tenggara | 229 | 257 | 273 | 272 | 273 | 277 | 282 | 291 | 295 | 297 | 300 | 304 | 311 | 313 | 314 |
| 26. Sulawesi Barat | 25 | 79 | 79 | 78 | 76 | 76 | 74 | 76 | 75 | 77 | 79 | 81 | 82 | 83 | 83 |
| 27. Gorontalo | 53 | 48 | 50 | 50 | 50 | 49 | 50 | 51 | 51 | 50 | 53 | 59 | 62 | 64 | 65 |
| 28. Nusa Tenggara Barat | 1.194 | 1.255 | 1.277 | 1.264 | 1.260 | 1.268 | 1.280 | 1.304 | 1.335 | 1.364 | 1.405 | 1.418 | 1.428 | 1.431 | 1.426 |
| 29. Bali | 11.522 | 11.894 | 12.060 | 12.044 | 12.085 | 12.046 | 12.077 | 12.169 | 12.176 | 12.187 | 12.274 | 12.269 | 12.378 | 12.465 | 12.469 |
| 30. Nusa Tenggara Timur | 669 | 672 | 662 | 661 | 669 | 669 | 680 | 684 | 694 | 698 | 697 | 689 | 693 | 696 | 698 |
| 31. Maluku | 1.917 | 1.974 | 2.006 | 2.011 | 2.021 | 2.025 | 2.037 | 2.053 | 2.064 | 2.084 | 2.094 | 2.105 | 2.120 | 2.133 | 2.137 |
| 32. Papua | 1.241 | 1.354 | 1.379 | 1.376 | 1.383 | 1.395 | 1.421 | 1.441 | 1.448 | 1.464 | 1.467 | 1.474 | 1.506 | 1.537 | 1.547 |
| 33. Maluku Utara | 200 | 220 | 229 | 228 | 230 | 230 | 233 | 237 | 239 | 243 | 244 | 245 | 249 | 252 | 253 |
| 34. Papua Barat | 604 | 602 | 598 | 588 | 587 | 582 | 584 | 584 | 585 | 586 | 586 | 579 | 581 | 502 | 501 |
| 35. Lainnya / *Others* | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | **110.770** | **116.580** | **122.444** | **122.166** | **123.447** | **124.085** | **125.115** | **126.052** | **126.932** | **127.939** | **129.295** | **129.199** | **131.073** | **132.625** | **133.073** |

**Tabel 3.19.a.**
**Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Sektor Ekonomi**
***(SMEs Credit/Financing & Micro, Small, and NPL/NPF Based on Economic Sector)***
**Miliar Rp *(Billion Rp)***

| Sektor Ekonomi / *Economic Sector* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*** | | | | | | | | | | | | | | | |
| 1. Pertanian, Perburuan dan Kehutanan / *Agriculture, hunting, and forestry* | | | | | | | | | | | | | | | |
| Baki Debet | 130.012 | 161.456 | 182.790 | 186.811 | 191.948 | 194.405 | 197.473 | 201.109 | 204.553 | 209.748 | 214.198 | 211.833 | 212.674 | 218.180 | 220.532 |
| NPL/NPF | 2.594 | 2.900 | 3.417 | 3.622 | 3.565 | 3.557 | 3.377 | 3.289 | 3.409 | 3.305 | 3.067 | 3.459 | 3.711 | 3.715 | 4.020 |
| 2. Perikanan / *Fishery* | | | | | | | | | | | | | | | |
| Baki Debet | 11.416 | 14.751 | 15.387 | 15.367 | 15.432 | 15.610 | 15.737 | 15.872 | 15.942 | 16.031 | 16.021 | 15.875 | 15.959 | 15.995 | 16.017 |
| NPL/NPF | 385 | 376 | 477 | 522 | 518 | 534 | 534 | 557 | 559 | 527 | 489 | 581 | 625 | 580 | 617 |
| 3. Pertambangan dan Penggalian / *Mining and quarrying* | | | | | | | | | | | | | | | |
| Baki Debet | 8.039 | 8.969 | 6.183 | 6.188 | 6.897 | 6.528 | 6.671 | 7.860 | 7.223 | 6.942 | 7.080 | 7.096 | 7.236 | 7.146 | 7.104 |
| NPL/NPF | 1.240 | 397 | 491 | 514 | 470 | 468 | 410 | 351 | 362 | 351 | 332 | 330 | 362 | 395 | 374 |
| 4. Industri Pengolahan / *Processing industry* | | | | | | | | | | | | | | | |
| Baki Debet | 112.601 | 128.136 | 134.258 | 127.541 | 131.206 | 130.937 | 131.415 | 133.163 | 134.288 | 133.204 | 135.619 | 133.889 | 134.754 | 136.895 | 138.737 |
| NPL/NPF | 4.929 | 5.419 | 8.278 | 5.437 | 5.255 | 5.524 | 5.448 | 5.018 | 5.157 | 5.026 | 4.678 | 5.044 | 5.243 | 5.197 | 5.387 |
| 5. Listrik, Gas dan Air / *Electricity, gas and water* | | | | | | | | | | | | | | | |
| Baki Debet | 4.039 | 3.808 | 8.877 | 3.596 | 3.676 | 3.541 | 3.108 | 3.124 | 3.185 | 3.438 | 3.565 | 3.557 | 3.549 | 3.155 | 3.246 |
| NPL/NPF | 148 | 133 | 144 | 151 | 132 | 130 | 130 | 116 | 116 | 124 | 103 | 103 | 87 | 84 | 76 |
| 6. Konstruksi / *Construction* | | | | | | | | | | | | | | | |
| Baki Debet | 59.164 | 57.583 | 55.956 | 57.094 | 56.737 | 56.667 | 51.590 | 52.778 | 52.784 | 53.021 | 52.264 | 48.256 | 48.660 | 49.645 | 50.116 |
| NPL/NPF | 6.719 | 7.342 | 7.633 | 8.062 | 7.589 | 7.634 | 6.499 | 6.368 | 6.295 | 6.229 | 5.649 | 5.760 | 5.741 | 5.649 | 5.715 |
| 7. Perdagangan Besar dan Eceran / *Wholesale and retail trade* | | | | | | | | | | | | | | | |
| Baki Debet | 530.652 | 601.384 | 621.357 | 629.834 | 636.940 | 636.829 | 639.463 | 645.199 | 648.072 | 652.167 | 656.418 | 647.787 | 651.962 | 660.419 | 659.095 |
| NPL/NPF | 18.208 | 21.565 | 25.373 | 26.945 | 25.941 | 27.061 | 27.011 | 25.941 | 26.432 | 25.921 | 23.799 | 25.970 | 26.971 | 26.189 | 27.136 |
| 8. Penyediaan Akomodasi dan Penyediaan Makan Minum / *Provision of accommodation and the provision of eating and drinking* | | | | | | | | | | | | | | | |
| Baki Debet | 50.623 | 58.603 | 60.966 | 61.184 | 60.867 | 61.154 | 60.003 | 60.608 | 61.086 | 60.840 | 61.393 | 60.798 | 61.095 | 62.039 | 62.283 |
| NPL/NPF | 2.009 | 1.694 | 2.175 | 2.244 | 2.071 | 2.261 | 2.204 | 2.017 | 2.240 | 2.034 | 1.850 | 1.978 | 2.043 | 1.974 | 1.999 |
| 9. Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications* | | | | | | | | | | | | | | | |
| Baki Debet | 42.711 | 41.876 | 41.714 | 41.842 | 41.968 | 42.205 | 42.203 | 43.456 | 43.231 | 43.824 | 45.268 | 45.725 | 46.605 | 47.570 | 47.171 |
| NPL/NPF | 1.433 | 1.886 | 1.867 | 1.860 | 1.844 | 1.840 | 1.779 | 1.643 | 1.650 | 1.612 | 1.437 | 1.637 | 1.597 | 1.646 | 1.726 |
| 10. Perantara Keuangan / *Financial intermediaries* | | | | | | | | | | | | | | | |
| Baki Debet | 12.167 | 10.001 | 10.201 | 10.825 | 11.678 | 11.662 | 10.468 | 10.559 | 10.789 | 10.713 | 10.835 | 10.577 | 10.228 | 10.221 | 10.210 |
| NPL/NPF | 436 | 286 | 761 | 756 | 390 | 422 | 419 | 393 | 401 | 446 | 350 | 362 | 365 | 550 | 582 |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Business Ownership, and Business Services* | | | | | | | | | | | | | | | |
| Baki Debet | 50.701 | 48.499 | 49.982 | 50.386 | 50.288 | 49.989 | 48.414 | 48.893 | 48.169 | 49.443 | 51.024 | 50.331 | 50.729 | 49.638 | 49.844 |
| NPL/NPF | 2.746 | 2.876 | 3.002 | 3.112 | 2.951 | 3.059 | 2.773 | 2.713 | 2.406 | 2.356 | 2.098 | 2.170 | 2.144 | 1.985 | 1.970 |
| 12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / *Government administration, defense and compulsory social security* | | | | | | | | | | | | | | | |
| Baki Debet | 100 | 214 | 156 | 202 | 206 | 180 | 208 | 357 | 240 | 239 | 387 | 421 | 243 | 410 | 407 |
| NPL/NPF | 3 | 3 | 4 | 3 | 2 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 1 |
| 13. Jasa Pendidikan / *Education services* | | | | | | | | | | | | | | | |
| Baki Debet | 7.235 | 8.294 | 8.432 | 8.359 | 8.458 | 8.481 | 8.504 | 8.630 | 8.564 | 8.626 | 8.554 | 8.580 | 8.529 | 8.595 | 8.571 |
| NPL/NPF | 104 | 85 | 126 | 134 | 118 | 120 | 125 | 129 | 120 | 115 | 154 | 169 | 166 | 180 | 161 |
| 14. Jasa Kesehatan dan Kegiatan Sosial / *Health services and social activities* | | | | | | | | | | | | | | | |
| Baki Debet | 10.257 | 11.824 | 11.796 | 11.862 | 12.050 | 11.756 | 11.825 | 11.968 | 12.000 | 12.319 | 12.537 | 12.410 | 12.598 | 12.545 | 12.611 |
| NPL/NPF | 248 | 132 | 169 | 167 | 166 | 160 | 150 | 140 | 141 | 144 | 134 | 137 | 177 | 168 | 180 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services* | | | | | | | | | | | | | | | |
| Baki Debet | 54.513 | 60.959 | 63.129 | 63.778 | 64.951 | 65.490 | 65.907 | 67.021 | 67.570 | 68.434 | 69.711 | 68.847 | 69.780 | 71.611 | 72.251 |
| NPL/NPF | 1.768 | 1.557 | 1.837 | 1.980 | 1.906 | 2.013 | 2.026 | 1.931 | 2.014 | 1.914 | 1.805 | 2.011 | 2.145 | 2.166 | 2.304 |
| 16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households* | | | | | | | | | | | | | | | |
| Baki Debet | 2.875 | 3.825 | 3.836 | 3.926 | 3.909 | 3.942 | 3.936 | 4.002 | 3.955 | 3.902 | 3.926 | 3.847 | 3.858 | 3.903 | 3.886 |
| NPL/NPF | 49 | 74 | 102 | 103 | 102 | 103 | 112 | 109 | 107 | 102 | 90 | 96 | 96 | 99 | 98 |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency* | | | | | | | | | | | | | | | |
| Baki Debet | 7 | 5 | 6 | 6 | 7 | 5 | 6 | 6 | 6 | 14 | 15 | 14 | 16 | 17 | 15 |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18. Kegiatan yang Belum Jelas Batasannya / *Business activities are not clearly defined* | | | | | | | | | | | | | | - | - |
| Baki Debet | 1.220 | 829 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | 94 | 31 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 19. Penerima Kredit Bukan Lapangan Usaha / *Debtor is not the business field - other* | | | | | | | | | | | - | - | - | - | - |
| Baki Debet | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 20. Tidak Teridentifikasi / *Un-identified* | | | | | | | | | | | | | | | |
| Baki Debet | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| **Jumlah / *Total*** | | | | | | | | | | | | | | | |
| **Baki Debet** | **1.088.332** | **1.221.015** | **1.275.027** | **1.278.801** | **1.297.219** | **1.299.384** | **1.296.931** | **1.314.605** | **1.321.658** | **1.332.905** | **1.348.813** | **1.329.843** | **1.338.475** | **1.357.985** | **1.362.096** |
| **NPL/NPF** | **43.113** | **46.757** | **55.856** | **55.613** | **53.020** | **54.887** | **52.998** | **50.715** | **51.410** | **50.206** | **46.033** | **49.808** | **51.473** | **50.579** | **52.347** |

**Tabel 3.20.a.**
**Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Menurut Jenis Penggunaan**
***(SMEs Credit/Financing and NPL/NPF Credit Based on Type of Use)***
**Miliar Rp *(Billion Rp)***

| Jenis Penggunaan / *Type of Use* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*** | | | | | | | | | | | | | | | |
| 1. Modal Kerja / *Working Capital* | | | | | | | | | | | | | | | |
| Baki Debet | 796.710 | 925.184 | 942.238 | 956.205 | 969.608 | 993.845 | 983.157 | 1.002.386 | 1.005.743 | 1.003.506 | 1.013.459 | 992.941 | 995.969 | 1.008.220 | 1.010.179 |
| NPL/NPF | 31.719 | 36.453 | 41.564 | 43.966 | 41.818 | 43.645 | 42.298 | 40.517 | 41.000 | 40.163 | 36.961 | 40.032 | 41.282 | 40.620 | 42.167 |
| 2. Investasi / *Investment* | | | | | | | | | | | | | | | |
| Baki Debet | 291.623 | 295.831 | 332.789 | 322.597 | 327.611 | 305.539 | 313.774 | 312.219 | 315.915 | 329.399 | 335.355 | 336.902 | 342.507 | 349.765 | 351.916 |
| NPL/NPF | 11.394 | 10.304 | 14.292 | 11.647 | 11.202 | 11.242 | 10.700 | 10.198 | 10.410 | 10.044 | 9.072 | 9.776 | 10.191 | 9.959 | 10.180 |
| 3. Konsumsi / *Consumption* | | | | | | | | | | | | | | | |
| Baki Debet | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Tidak Teridentifikasi / *Un-identified* | | | | | | | | | | | | | | | |
| Baki Debet | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPL/NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Jumlah / *Total*** | | | | | | | | | | | | | | | |
| **Baki Debet** | **1.088.332** | **1.221.015** | **1.275.027** | **1.278.801** | **1.297.219** | **1.299.384** | **1.296.931** | **1.314.605** | **1.321.658** | **1.332.905** | **1.348.813** | **1.329.843** | **1.338.475** | **1.357.985** | **1.362.096** |
| **NPL/NPF** | **43.113** | **46.757** | **55.856** | **55.613** | **53.020** | **54.887** | **52.998** | **50.715** | **51.410** | **50.206** | **46.033** | **49.808** | **51.473** | **50.579** | **52.347** |

**Tabel 3.21.a.**
**Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank**
***(Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank)***
**Miliar Rp *(Billion Rp)***

| Kelompok Bank | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*** | | | | | | | | | | | | | | | |
| 1. Bank Persero / *State Owned Banks* | | | | | | | | | | | | | | | |
| Baki Debet | **633.015** | **748.855** | **795.644** | **797.113** | **812.206** | **812.994** | **814.323** | **824.580** | **830.611** | **839.089** | **849.159** | **839.463** | **843.931** | **859.748** | **862.038** |
| Mikro / *Micro* | 189.333 | 326.560 | 366.307 | 366.886 | 373.421 | 376.702 | 379.199 | 436.534 | 441.193 | 448.973 | 455.972 | 452.874 | 455.301 | 466.160 | 468.906 |
| Kecil / *Small* | 250.616 | 333.146 | 345.547 | 345.636 | 351.445 | 351.282 | 353.485 | 308.442 | 308.915 | 310.234 | 311.440 | 307.767 | 308.931 | 311.561 | 311.755 |
| Menengah / *Medium* | 193.066 | 89.149 | 83.789 | 84.592 | 87.341 | 85.010 | 81.639 | 79.604 | 80.503 | 79.883 | 81.747 | 78.823 | 79.699 | 82.026 | 81.377 |
| NPL/NPF | **18.781** | **23.175** | **30.607** | **29.511** | **28.562** | **29.727** | **28.725** | **26.992** | **27.588** | **26.505** | **24.608** | **27.371** | **28.706** | **27.540** | **28.645** |
| Mikro / *Micro* | 2.416 | 5.532 | 11.246 | 8.964 | 9.166 | 9.543 | 9.623 | 9.658 | 10.180 | 9.167 | 8.430 | 10.005 | 10.958 | 10.936 | 11.116 |
| Kecil / *Small* | 7.738 | 10.391 | 12.689 | 13.810 | 13.005 | 13.583 | 13.865 | 12.665 | 12.745 | 12.750 | 11.566 | 12.667 | 13.172 | 12.126 | 13.201 |
| Menengah / *Medium* | 8.627 | 7.251 | 6.672 | 6.738 | 6.392 | 6.600 | 5.237 | 4.669 | 4.662 | 4.588 | 4.612 | 4.699 | 4.576 | 4.479 | 4.328 |
| 2. BPD / *Regional Development Banks* | | | | | | | | | | | | | | | |
| Baki Debet | **74.773** | **81.582** | **84.383** | **85.860** | **85.860** | **86.984** | **89.403** | **91.713** | **92.442** | **93.880** | **91.839** | **87.204** | **88.753** | **91.917** | **93.527** |
| Mikro / *Micro* | 16.575 | 19.377 | 19.824 | 19.866 | 19.866 | 20.709 | 21.275 | 21.874 | 22.257 | 22.691 | 22.809 | 22.375 | 23.391 | 25.405 | 26.600 |
| Kecil / *Small* | 32.943 | 37.033 | 38.183 | 38.557 | 38.557 | 40.857 | 41.895 | 43.113 | 43.345 | 44.281 | 44.161 | 42.161 | 42.700 | 43.291 | 43.612 |
| Menengah / *Medium* | 25.255 | 25.172 | 26.376 | 27.437 | 27.437 | 25.418 | 26.233 | 26.726 | 26.840 | 26.908 | 24.868 | 22.668 | 22.662 | 23.221 | 23.315 |
| NPL/NPF | **7.005** | **6.570** | **7.190** | **7.289** | **6.695** | **6.871** | **6.926** | **6.878** | **6.939** | **6.996** | **6.415** | **6.669** | **6.799** | **7.009** | **7.204** |
| Mikro / *Micro* | 584 | 694 | 739 | 752 | 738 | 751 | 762 | 747 | 762 | 776 | 749 | 806 | 918 | 957 | 1.123 |
| Kecil / *Small* | 2.434 | 2.397 | 2.444 | 2.483 | 2.256 | 2.303 | 2.322 | 2.285 | 2.319 | 2.365 | 2.165 | 2.268 | 2.342 | 2.380 | 2.386 |
| Menengah / *Medium* | 3.987 | 3.479 | 4.006 | 4.054 | 3.700 | 3.817 | 3.841 | 3.846 | 3.859 | 3.855 | 3.501 | 3.595 | 3.539 | 3.672 | 3.695 |
| 3. Bank Swasta Nasional / *Domestic Private Banks* | | | | | | | | | | | | | | | |
| Baki Debet | **380.345** | **390.463** | **394.912** | **395.741** | **399.064** | **399.316** | **393.116** | **398.220** | **398.517** | **399.841** | **407.718** | **403.076** | **405.701** | **406.242** | **406.453** |
| Mikro / *Micro* | 41.235 | 43.934 | 51.718 | 52.093 | 52.887 | 48.636 | 47.248 | 49.593 | 50.374 | 51.104 | 53.916 | 62.345 | 62.543 | 106.323 | 107.477 |
| Kecil / *Small* | 69.294 | 89.334 | 89.210 | 89.417 | 90.572 | 96.648 | 95.925 | 104.856 | 105.654 | 107.745 | 110.901 | 118.387 | 119.707 | 88.706 | 88.326 |
| Menengah / *Medium* | 269.816 | 257.195 | 253.985 | 254.231 | 255.604 | 254.032 | 249.943 | 243.772 | 242.489 | 240.992 | 242.901 | 222.344 | 223.451 | 211.213 | 210.650 |
| NPL/NPF | **17.327** | **17.013** | **18.059** | **18.813** | **17.763** | **18.289** | **17.347** | **16.845** | **16.883** | **16.705** | **15.009** | **15.768** | **15.968** | **16.030** | **16.497** |
| Mikro / *Micro* | 1.631 | 2.262 | 2.660 | 2.816 | 2.460 | 2.464 | 2.094 | 2.182 | 2.083 | 2.115 | 1.912 | 2.106 | 2.157 | 3.242 | 3.399 |
| Kecil / *Small* | 2.218 | 2.436 | 2.729 | 2.840 | 2.882 | 2.894 | 2.777 | 2.957 | 2.998 | 2.936 | 2.442 | 3.004 | 3.065 | 2.794 | 2.918 |
| Menengah / *Medium* | 13.478 | 12.315 | 12.669 | 13.157 | 12.421 | 12.931 | 12.476 | 11.706 | 11.802 | 11.654 | 10.656 | 10.658 | 10.746 | 9.994 | 10.180 |
| 4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks* | | | | | | | | | | | | | | | |
| Baki Debet | **199** | **115** | **87** | **87** | **91** | **87** | **89** | **92** | **88** | **95** | **97** | **100** | **91** | **78** | **78** |
| Mikro / *Micro* | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kecil / *Small* | 69 | 27 | 28 | 28 | 31 | 28 | 30 | 31 | 31 | 38 | 40 | 45 | 75 | 20 | 20 |
| Menengah / *Medium* | 130 | 88 | 60 | 59 | 60 | 59 | 60 | 61 | 57 | 58 | 57 | 55 | 16 | 59 | 58 |
| NPL/NPF | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| Mikro / *Micro* | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kecil / *Small* | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Menengah / *Medium* | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Jumlah / *Total*** | | | | | | | | | | | | | | | |
| **Baki Debet** | **1.088.332** | **1.221.015** | **1.275.027** | **1.278.801** | **1.297.220** | **1.299.382** | **1.296.931** | **1.314.605** | **1.321.658** | **1.332.905** | **1.348.813** | **1.329.843** | **1.338.475** | **1.357.985** | **1.362.096** |
| **NPL/NPF** | **43.113** | **46.757** | **55.856** | **55.613** | **53.020** | **54.887** | **52.998** | **50.715** | **51.410** | **50.206** | **46.033** | **49.808** | **51.473** | **50.579** | **52.347** |

**Tabel 3.22.a.**
**Kredit/Pembiayaan UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I**
***(SMEs Credit/Financing and MKM Credit Based on Project Location)***
**Miliar Rp *(Billion Rp)***

| Lokasi / *Location* | 2020 | 2021 | 2022 | | | | | | | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Apr | Mei | Jun | Jul | Agt | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| **Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*** | | | | | | | | | | | | | | | |
| 1. Jawa Barat | 147.306 | 169.569 | 174.671 | 176.782 | 179.656 | 180.206 | 179.711 | 182.270 | 182.691 | 183.287 | 185.184 | 182.608 | 183.539 | 185.736 | 185.949 |
| 2. Banten | 46.131 | 50.737 | 51.409 | 51.292 | 53.162 | 53.457 | 52.808 | 53.423 | 53.651 | 54.179 | 54.291 | 53.439 | 53.678 | 54.809 | 53.967 |
| 3. DKI Jakarta | 143.631 | 138.889 | 144.361 | 142.883 | 143.085 | 141.943 | 137.530 | 139.969 | 139.172 | 138.772 | 144.233 | 140.817 | 141.809 | 139.891 | 139.265 |
| 4. D.I Yogyakarta | 17.035 | 20.067 | 20.945 | 21.234 | 21.548 | 21.437 | 21.240 | 21.479 | 21.634 | 21.936 | 22.236 | 21.775 | 21.854 | 22.286 | 22.288 |
| 5. Jawa Tengah | 126.914 | 148.313 | 160.019 | 160.222 | 162.697 | 163.686 | 164.889 | 167.359 | 168.569 | 170.871 | 171.888 | 170.316 | 171.215 | 174.475 | 175.923 |
| 6. Jawa Timur | 159.233 | 179.883 | 186.722 | 190.424 | 192.764 | 192.970 | 192.858 | 195.049 | 196.275 | 197.683 | 199.243 | 197.119 | 198.825 | 202.637 | 203.972 |
| 7. Bengkulu | 9.561 | 11.369 | 12.164 | 12.271 | 12.180 | 12.542 | 12.376 | 12.532 | 12.645 | 13.093 | 13.195 | 12.955 | 12.972 | 13.152 | 13.205 |
| 8. Jambi | 16.447 | 18.880 | 19.814 | 19.966 | 20.236 | 20.388 | 20.361 | 20.793 | 20.994 | 21.391 | 21.819 | 21.575 | 21.746 | 21.932 | 21.984 |
| 9. Aceh | 10.831 | 10.538 | 10.931 | 10.925 | 11.014 | 10.938 | 11.011 | 10.995 | 11.006 | 10.845 | 10.773 | 10.287 | 10.304 | 10.793 | 10.830 |
| 10. Sumatera Utara | 56.968 | 63.143 | 65.449 | 65.734 | 66.876 | 66.933 | 67.413 | 68.362 | 69.111 | 69.730 | 70.370 | 69.543 | 69.976 | 71.357 | 71.789 |
| 11. Sumatera Barat | 19.612 | 23.693 | 25.124 | 25.455 | 26.039 | 26.095 | 26.206 | 26.585 | 26.860 | 27.266 | 27.485 | 27.016 | 27.258 | 27.782 | 27.937 |
| 12. Riau | 28.791 | 32.446 | 33.142 | 33.255 | 33.964 | 33.940 | 34.051 | 34.658 | 35.242 | 35.712 | 36.091 | 35.632 | 35.891 | 36.530 | 36.834 |
| 13. Kepulauan Riau | 27.883 | 31.073 | 32.529 | 32.830 | 33.453 | 33.793 | 34.066 | 34.851 | 35.058 | 35.659 | 36.162 | 35.488 | 35.786 | 36.274 | 36.492 |
| 14. Sumatera Selatan | 5.243 | 5.758 | 5.769 | 5.854 | 5.969 | 5.973 | 6.018 | 6.174 | 6.538 | 6.564 | 6.572 | 6.340 | 6.345 | 6.701 | 6.789 |
| 15. Bangka Belitung | 8.473 | 10.321 | 10.877 | 10.939 | 11.067 | 11.068 | 11.089 | 11.222 | 11.251 | 11.294 | 11.596 | 11.424 | 11.452 | 11.520 | 11.419 |
| 16. Lampung | 20.516 | 23.981 | 25.785 | 25.676 | 26.033 | 26.160 | 26.413 | 26.779 | 27.045 | 27.392 | 27.550 | 27.125 | 27.260 | 27.608 | 27.653 |
| 17. Kalimantan Selatan | 14.525 | 16.692 | 17.794 | 17.988 | 18.695 | 18.308 | 18.762 | 18.955 | 19.057 | 19.154 | 19.427 | 19.226 | 19.239 | 19.679 | 19.809 |
| 18. Kalimantan Barat | 22.652 | 24.023 | 24.771 | 24.907 | 25.268 | 25.379 | 25.572 | 25.809 | 26.013 | 26.182 | 26.523 | 26.040 | 26.157 | 27.115 | 27.286 |
| 19. Kalimantan Timur | 26.784 | 30.158 | 30.147 | 30.590 | 30.898 | 31.366 | 31.231 | 31.644 | 31.892 | 32.315 | 32.400 | 32.010 | 32.207 | 32.983 | 33.108 |
| 20. Kalimantan Tengah | 12.192 | 14.227 | 15.091 | 15.511 | 15.603 | 15.581 | 15.986 | 16.258 | 16.279 | 16.325 | 16.882 | 16.341 | 16.846 | 17.077 | 17.295 |
| 21. Sulawesi Tengah | 10.371 | 11.835 | 14.777 | 12.212 | 12.449 | 13.046 | 13.269 | 13.509 | 13.576 | 13.682 | 13.927 | 13.811 | 14.017 | 14.266 | 14.356 |
| 22. Sulawesi Selatan | 40.559 | 49.304 | 55.027 | 52.563 | 52.557 | 52.758 | 52.472 | 52.940 | 53.419 | 54.368 | 54.853 | 54.383 | 54.613 | 55.320 | 55.475 |
| 23. Sulawesi Utara | 10.665 | 11.754 | 11.963 | 11.978 | 12.334 | 12.233 | 12.244 | 12.459 | 12.563 | 12.648 | 12.715 | 12.819 | 12.739 | 13.061 | 13.006 |
| 24. Sulawesi Tenggara | 4.119 | 5.001 | 5.303 | 5.322 | 5.428 | 5.271 | 5.270 | 5.306 | 5.306 | 5.361 | 5.453 | 5.448 | 5.499 | 5.596 | 5.605 |
| 25. Sulawesi Barat | 4.886 | 6.102 | 6.232 | 6.305 | 6.787 | 6.413 | 6.412 | 6.481 | 6.503 | 6.555 | 6.644 | 6.561 | 6.569 | 6.635 | 6.664 |
| 26. Gorontalo | 9.253 | 11.187 | 11.821 | 11.979 | 12.185 | 12.227 | 12.310 | 12.457 | 12.554 | 12.759 | 12.898 | 12.778 | 12.869 | 13.055 | 13.155 |
| 27. Nusa Tenggara Barat | 15.822 | 17.993 | 18.408 | 18.543 | 18.740 | 18.739 | 18.603 | 18.801 | 18.948 | 19.383 | 19.474 | 19.214 | 19.259 | 19.565 | 19.552 |
| 28. Bali | 38.737 | 43.288 | 44.313 | 45.049 | 45.174 | 45.154 | 45.133 | 45.395 | 45.461 | 45.757 | 45.818 | 45.208 | 45.376 | 46.230 | 46.275 |
| 29. Nusa Tenggara Timur | 11.550 | 14.201 | 14.811 | 15.113 | 15.553 | 15.593 | 15.739 | 15.904 | 16.006 | 16.242 | 16.406 | 16.363 | 16.573 | 16.824 | 16.977 |
| 30. Maluku | 4.121 | 4.799 | 5.011 | 5.052 | 5.180 | 5.200 | 5.334 | 5.375 | 5.395 | 5.458 | 5.494 | 5.472 | 5.559 | 5.715 | 5.763 |
| 31. Papua | 10.334 | 11.402 | 11.502 | 11.624 | 12.024 | 12.008 | 12.082 | 12.145 | 12.186 | 12.182 | 12.207 | 11.916 | 12.027 | 12.191 | 12.251 |
| 32. Maluku Utara | 2.448 | 3.104 | 3.729 | 3.640 | 3.757 | 3.806 | 3.646 | 3.687 | 3.743 | 3.825 | 3.878 | 3.835 | 3.976 | 4.042 | 4.078 |
| 33. Papua Barat | 3.885 | 4.441 | 4.539 | 4.609 | 4.663 | 4.715 | 4.782 | 4.934 | 4.970 | 4.952 | 5.046 | 4.877 | 4.950 | 5.099 | 5.098 |
| 34. Lainnya / *Others* | 18 | 31 | 78 | 75 | 181 | 58 | 44 | 44 | 43 | 82 | 82 | 81 | 90 | 50 | 49 |
| 35. Tidak Teridentifikasi / *Un-identified* | 835 | 2.813 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Jumlah / *Total*** | **1.088.332** | **1.221.015** | **1.275.027** | **1.278.801** | **1.297.219** | **1.299.384** | **1.296.931** | **1.314.605** | **1.321.658** | **1.332.905** | **1.348.813** | **1.329.843** | **1.338.475** | **1.357.985** | **1.362.096** |

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