OTORITAS JASA KEUANGAN

Volume 21
No.9

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS

AGUSTUS 2023

August 2023

ISSN No.1858-4233

KATA PENGANTAR
FOREWORD

Statistik Perbankan Indonesia (SPI) merupakan media publikasi yang menyajikan data mengenai perbankan Indonesia. SPI diterbitkan secara bulanan oleh Otoritas Jasa Keuangan 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 Financial Services Authority 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, Oktober 2023
Jakarta, October 2023

Otoritas Jasa Keuangan, Republik Indonesia
Departemen Pengelolaan Data dan Statistik
Financial Services Authority, Republic of Indonesia
Department of Data Management and Statistics

HALAMAN KETERANGAN
PAGE OF REFERENCE

Jadwal Publikasi Kedepan
Edisi September 2023 akan diterbitkan pada minggu ke III bulan November 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 Bank Umum Terintegrasi (LBUT), dan Laporan Berkala Bank Perkreditan Rakyat (LBBPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bank Umum Terintegrasi (LBUT) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBUT 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).

Sangkalan
Data dan informasi dalam Statistik Perbankan Indonesia ini ditujukan untuk publikasi semata. Otoritas Jasa Keuangan telah berupaya memastikan kualitas data dalam Statistik Perbankan Indonesia ini. Namun demikian, segala kerugian yang timbul akibat penggunaan data/informasi tidak menjadi tanggung jawab Otoritas Jasa Keuangan.

Departemen Pengelolaan Data dan Statistik
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: konsumen@ojk.go.id
Telepon: (021) 157
Fax: (021) 386 6032

Advance Release Calender (ARC)
September 2023 edition will be released on the 3rd week of November 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 Integrated Commercial Bank Reports, and Rural Bank Monthly Reports.*
2. *Data from the Integrated Commercial Bank 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).

Disclaimer
Data and information in these Indonesia Banking Statistics are intended for publication only. Indonesia Financial Services Authority has made efforts to ensure the quality of data in these Indonesia Banking Statistics. However, any losses arising from the use of data/information are not the responsibility of Indonesia Financial Services Authority.

Department of Data Management and Statistics
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, North Jakarta
Email: konsumen@ojk.go.id
Telephone: +62-21—157
Fax: +62-21-386 6032

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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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OTORITAS JASA KEUANGAN

Data Perbankan

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*															
Bank Umum / *Commercial Banks*	9,098,135	10,114,135	10,355,312	10,501,145	10,817,018	10,877,515	11,065,740	10,905,957	10,928,980	10,924,561	10,851,917	10,859,185	10,962,167	10,968,054	11,004,378
Bank Perkreditan Rakyat / *Rural Banks*	148,709	161,831	168,097	168,806	169,823	171,292	175,631	174,119	175,073	174,686	173,706	177,095	178,188	179,829	181,735
SBI dan SBIS [1)]	18,785	12,420	2,854	2,467	2,295	2,287	2,866	2,654	4,345	4,033	2,069	2,257	2,266	2,276	764
Sumber Dana / *Source of Funds*															
Bank Umum / *Commercial Banks*	7,406,325	8,129,720	8,292,617	8,403,943	8,699,820	8,719,778	8,925,472	8,716,851	8,711,566	8,731,589	8,771,879	8,710,641	8,813,114	8,792,308	8,801,237
Bank Perkreditan Rakyat / *Rural Banks*	127,522	139,648	145,310	145,630	146,322	147,419	151,607	150,620	151,425	151,352	151,124	154,182	155,063	156,497	157,995
Jumlah Aset / *Total Assets*															
Bank Umum / *Commercial Banks*	9,177,894	10,112,304	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	10,888,888	11,052,100	11,030,031	11,049,414
Bank Perkreditan Rakyat / *Rural Banks*	155,075	168,443	175,039	175,659	176,621	178,127	182,302	180,988	181,895	181,603	180,767	184,477	185,702	187,124	188,874
Jumlah Bank / *Total Banks*															
Bank Umum / *Commercial Banks*	109	107	107	107	107	107	106	106	106	106	106	105	105	105	105
Bank Perkreditan Rakyat / *Rural Banks*	1,506	1,468	1,450	1,446	1,445	1,442	1,441	1,437	1,429	1,426	1,416	1,413	1,413	1,413	1,412
Jumlah Kantor / *Total Bank Offices*															
Bank Umum / *Commercial Banks*	30,733	32,366	25,482	25,380	25,396	25,344	25,377	25,298	25,062	24,976	24,982	24,843	24,784	24,741	24,642
Bank Perkreditan Rakyat / *Rural Banks*	5,913	5,871	6,020	6,031	6,045	6,046	6,044	6,039	6,047	6,031	6,053	6,033	6,044	6,049	6,055

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)

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							
	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	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	6,644,325	6,723,224	6,751,633	6,804,986
- Kepada Pihak Ketiga / *To Third Party*	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	6,577,076	6,656,016	6,685,506	6,739,395
Rupiah	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	5,643,064	5,722,366	5,753,546	5,790,232
Valas / *Foreign Exchange*	920,622	941,669	961,236	958,849	948,155	895,521	921,354	908,712	889,735	934,012	933,649	931,960	949,164
- Kepada Bank Lain / *Inter Bank Credit/Financing*	61,233	62,784	67,055	70,504	74,057	71,956	70,495	71,060	70,230	67,249	67,208	66,127	65,591
Rupiah	49,243	51,032	55,252	56,572	57,685	55,679	55,594	56,333	55,191	53,931	53,119	52,940	51,063
Valas / *Foreign Exchange*	11,990	11,752	11,802	13,932	16,371	16,276	14,901	14,728	15,039	13,318	14,089	13,187	14,528
b. Penempatan pada Bank Lain / *Interbank Placement*	253,469	237,638	230,981	242,319	245,442	267,471	246,393	238,800	296,255	242,412	232,940	230,154	213,546
- Giro / *Demand Deposit*	133,553	125,012	121,868	140,027	144,978	172,041	149,073	143,474	178,893	146,502	129,915	120,231	108,384
- Inter Bank Call Money / *Inter Bank Call Money*	91,697	96,630	84,984	82,461	85,345	80,764	84,597	78,197	96,821	79,443	88,168	94,969	85,031
- Deposito Berjangka / *Time Deposits*	21,302	9,516	16,895	13,159	8,596	8,971	6,802	9,834	13,984	9,965	10,320	11,493	14,557
- Lainnya / *Others*	6,916	6,479	7,235	6,672	6,523	5,695	5,921	7,294	6,558	6,503	4,538	3,460	5,573
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	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	946,654	968,781	924,596	934,424
- Giro / *Demand Deposit*	645,929	635,864	788,617	620,566	753,482	676,347	641,324	623,172	640,796	628,502	614,616	619,598	616,533
- *Fine Tune Operation* (FTO)	223,027	214,832	273,934	339,909	398,999	289,633	297,306	295,083	248,627	217,809	174,801	178,974	201,151
- Fasbi	91,897	126,779	123,190	145,184	140,952	121,768	135,606	166,226	120,946	97,432	177,662	118,535	107,531
- Lainnya / *Others*	6,681	5,423	5,131	8,085	145	10,163	5,754	5,915	10,121	2,911	1,702	7,489	9,209
d. Surat Berharga / *Securities*	1811092.593	1,823,656	1,845,763	1,869,531	1,863,495	1,889,286	1,955,704	1,923,808	1,871,421	1,835,865	1,835,591	1,869,946	1,868,821
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	1684.562958	2,467	2,295	2,287	2,866	2,654	4,345	4,033	2,069	2,257	2,266	2,276	764
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	44,447	21,839	21,722	44,805	39,081	40,797	43,976	41,087	36,887	34,010	31,446	30,676	31,730
- Obligasi / *Bonds*	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	1,545,491	1,539,654	1,569,916	1,568,578
- Lainnya / *Others*	297,959	282,154	266,085	259,348	263,635	280,138	270,434	247,187	247,864	254,107	262,225	267,079	267,750
e. Penyertaan / *Equity Investment*	103,822	104,115	104,888	105,202	111,145	111,696	112,010	112,746	112,176	112,507	112,739	113,050	113,780
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	372,118	370,312	369,193	367,929	358,264	359,462	363,907	362,764	361,760	364,527	357,417	355,495	356,516
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	363,103	361,613	360,626	359,632	349,526	351,074	355,912	354,979	354,061	356,616	348,269	346,136	346,966
- Surat Berharga / *Securities*	2,268	2,387	2,536	2,242	2,024	2,515	2,471	2,328	2,401	2,689	2,702	3,335	3,443
- Lainnya / *Others*	6,748	6,312	6,031	6,055	6,715	5,873	5,524	5,457	5,298	5,222	6,446	6,024	6,106
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	16,772	28,018	38,351	36,829	28,582	26,762	25,956	24,693	29,928	21,756	18,091	17,551	19,048
h. Tagihan Lainnya / *Other claims*	635,791	616,824	636,409	723,985	667,613	770,536	699,204	654,836	625,107	691,140	713,384	705,630	693,256
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	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	8,007,690	8,042,101	8,064,492	8,082,870
Rupiah	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	6,837,944	6,877,179	6,875,935	6,884,367
Giro / *Demand Deposit*	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	1,698,711	1,732,591	1,732,430	1,711,835
Tabungan / *Saving*	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	2,386,881	2,413,767	2,414,389	2,403,650
Simpanan Berjangka / *Time Deposits*	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	2,752,352	2,730,821	2,729,115	2,768,882
Valas / *Foreign Exchange*	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	1,169,746	1,164,922	1,188,557	1,198,503
Giro / *Demand Deposit*	604,880	594,280	620,676	687,518	706,687	698,526	720,185	727,450	684,740	664,053	682,769	691,483	698,314
Tabungan / *Saving*	193,509	198,108	201,520	200,619	192,775	190,892	191,919	195,619	198,527	186,090	179,047	179,174	178,303
Simpanan Berjangka / *Time Deposits*	309,553	331,661	346,721	340,823	346,290	343,447	360,563	353,257	325,935	319,603	303,105	317,900	321,886
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	876	2,306	1,002	1,568	2,127	4,196	2,436	4,108	5,751	6,895	17,387	12,649	9,138
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	170,643	164,217	165,835	156,551	173,399	171,284	159,970	164,724	183,279	172,111	183,223	178,362	179,955
d. Surat Berharga yang diterbitkan / *Issued Securities*	109,004	110,978	111,393	112,635	115,117	108,827	106,679	103,602	105,205	105,921	108,267	103,232	102,483
e. Pinjaman yang Diterima / *Loans received*	248,790	274,223	285,620	292,296	293,291	279,789	278,649	273,001	260,678	256,521	262,494	257,779	259,593
Rupiah	74,346	80,677	86,050	88,862	88,881	84,683	84,937	86,506	85,765	85,285	83,515	84,650	84,254
Valas / *Foreign Exchange*	174,445	193,546	199,570	203,435	204,410	195,106	193,712	186,495	174,913	171,236	178,980	173,129	175,338
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	15,348	28,029	38,761	37,198	27,589	24,387	24,095	22,977	26,900	20,104	18,612	18,715	20,506
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	169336.2266	172,941	165,965	141,561	156,076	170,482	147,181	153,951	189,975	137,710	177,257	153,322	142,618
h. Setoran Jaminan / *Guarantee Deposits*	4,742	3,916	4,207	3,836	4,283	4,064	3,845	3,647	3,519	3,689	3,773	3,756	4,074
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	274,772	271,839	274,006	274,285	282,879	284,010	285,494	285,644	288,319	291,823	305,320	306,124	306,435
b. Cadangan / *Reserves*	88,522	88,483	88,494	88,506	88,915	88,919	89,366	91,153	92,425	94,592	97,497	97,551	97,677
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	688,357	688,772	688,425	684,215	675,740	871,464	868,665	777,324	760,599	762,798	758,028	757,661	757,322
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	134,796	154,457	169,975	187,579	201,817	22,064	40,071	60,649	79,720	98,665	119,973	141,113	160,704
e. Tambahan modal disetor / *Additional Paid In Capital*	264,949	257,310	251,814	268,206	282,024	287,873	287,027	290,334	290,622	289,731	285,754	284,078	281,147
f. Modal Pinjaman / *Loan Capital*	77,073	77,444	78,515	79,382	78,111	76,225	76,955	76,226	74,416	75,335	73,953	74,304	74,641

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

Keterangan	2022					2023							
	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	743,417	748,232	754,800	759,939	772,695	759,836	765,718	775,394	777,137	735,086	749,546	753,551	759,401
- Kepada Pihak Ketiga / *To Third Party*	740,391	745,161	751,650	756,760	769,034	756,095	762,125	772,061	773,841	732,539	746,944	750,995	756,827
Rupiah	677,312	683,150	686,498	690,930	702,104	693,363	699,371	710,370	712,995	674,564	686,895	691,666	696,925
Valas / *Foreign Exchange*	63,079	62,012	65,152	65,830	66,930	62,733	62,755	61,691	60,846	57,975	60,049	59,329	59,901
- Kepada Bank Lain / *Inter Bank Credit/Financing*	3,026	3,070	3,149	3,179	3,662	3,740	3,593	3,333	3,296	2,547	2,602	2,556	2,575
Rupiah	2,885	2,920	2,976	2,927	3,176	3,065	3,113	2,998	3,016	2,186	2,381	2,411	2,382
Valas / *Foreign Exchange*	142	150	173	252	486	675	480	335	279	361	221	146	193
b. Penempatan pada Bank Lain / *Interbank Placement*	40,878	36,293	40,655	31,685	33,491	34,107	31,171	36,528	46,665	34,664	36,667	44,492	42,934
- Giro / *Demand Deposit*	15,676	15,485	14,763	15,323	13,967	12,854	12,905	13,274	15,939	13,644	12,177	13,404	11,641
- Inter Bank Call Money / *Inter Bank Call Money*	15,022	16,132	14,751	10,333	15,091	15,103	13,744	14,547	20,947	13,149	17,419	22,833	19,931
- Deposito Berjangka / *Time Deposits*	8,724	3,312	9,580	5,265	2,826	3,577	1,901	5,084	7,345	5,243	4,542	6,534	7,717
- Lainnya / *Others*	1,456	1,364	1,561	764	1,608	2,573	2,620	3,624	2,434	2,628	2,529	1,721	3,645
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	149,509	163,310	171,960	176,772	192,738	164,162	146,190	156,444	148,959	134,662	148,783	132,428	144,248
- Giro / *Demand Deposit*	92,271	96,408	98,407	102,775	102,611	96,070	90,627	86,437	87,087	84,642	91,875	84,050	89,568
- *Fine Tune Operation* (FTO)	33,990	32,984	48,876	38,125	48,397	42,249	28,102	30,429	24,296	25,077	22,897	20,557	28,137
- Fasbi	23,248	33,796	24,527	35,684	41,601	25,742	27,424	39,519	37,406	24,839	34,010	27,820	26,542
- Lainnya / *Others*	0	123	149	189	129	100	38	59	170	105	1	0	0
d. Surat Berharga / *Securities*	215,658	223,349	233,229	228,799	227,226	231,062	240,298	239,791	236,341	222,224	219,622	220,628	220,561
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	1,685	1,621	1,532	1,404	1,990	1,953	1,970	1,794	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	7,259	6,426	6,032	6,016	5,774	5,731	5,844	5,521	4,873	4,856	4,759	4,949	4,055
- Obligasi / *Bonds*	179,271	186,152	188,617	191,018	190,174	195,954	204,979	205,452	207,630	188,478	184,052	187,983	189,807
- Lainnya / *Others*	27,443	29,151	37,048	30,361	29,288	27,424	27,506	27,024	23,838	28,890	30,811	27,696	26,699
e. Penyertaan / *Equity Investment*	1,994	1,994	1,994	1,996	1,845	1,847	1,847	1,789	1,785	859	859	860	860
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	27,911	25,276	25,741	26,096	24,024	24,679	25,191	26,061	26,775	24,379	24,001	24,308	24,651
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	27,188	24,512	24,937	25,351	23,341	23,990	24,531	25,363	26,093	23,713	23,289	23,598	23,938
- Surat Berharga / *Securities*	108	112	111	107	110	111	96	108	84	89	86	84	86
- Lainnya / *Others*	616	652	693	638	572	578	564	590	598	577	626	626	627
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	2,657	5,309	8,046	8,066	6,011	3,802	4,469	3,914	4,684	3,098	2,692	2,646	2,668
h. Tagihan Lainnya / *Other claims*	123,189	120,010	112,155	112,810	108,446	131,599	133,928	127,271	131,437	145,266	127,996	143,634	134,667
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	978,456	983,115	1,011,969	996,171	989,871	987,047	989,023	1,006,811	1,014,404	967,201	969,717	988,580	985,353
Rupiah	907,164	911,590	937,827	922,242	917,158	915,238	918,029	926,561	939,667	902,020	906,410	916,875	912,630
Giro / *Demand Deposit*	182,768	196,323	240,944	216,588	184,697	191,161	197,982	202,913	211,670	200,215	192,425	202,095	195,532
Tabungan / *Saving*	206,614	203,263	202,957	205,602	220,436	202,212	202,719	201,836	207,544	202,260	205,625	207,576	206,283
Simpanan Berjangka / *Time Deposits*	517,781	512,003	493,925	500,052	512,026	521,865	517,329	521,813	520,453	499,545	508,359	507,204	510,816
Valas / *Foreign Exchange*	71,293	71,525	74,142	73,929	72,713	71,809	70,994	80,249	74,737	65,181	63,307	71,706	72,723
Giro / *Demand Deposit*	30,004	30,944	32,480	32,025	30,274	30,064	25,933	32,627	28,974	24,960	24,149	28,264	29,148
Tabungan / *Saving*	4,849	4,875	4,684	5,141	4,969	4,045	3,896	4,771	4,546	4,189	4,713	4,523	4,363
Simpanan Berjangka / *Time Deposits*	36,439	35,705	36,979	36,763	37,470	37,700	41,164	42,851	41,216	36,032	34,444	38,919	39,213
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	101	1	1	1	436	1	1	1,632	3,022	1	572	1,490	2,110
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	49,243	53,932	49,208	47,757	57,215	53,125	46,937	47,648	48,175	39,288	39,902	34,515	42,353
d. Surat Berharga yang diterbitkan / *Issued Securities*	14,947	15,943	15,413	14,902	16,863	14,110	15,432	16,487	14,783	14,048	14,471	15,018	14,456
e. Pinjaman yang Diterima / *Loans received*	28,704	31,568	32,133	34,451	35,748	33,936	31,484	31,446	30,635	23,837	23,623	23,838	24,422
Rupiah	18,731	21,972	22,669	23,255	22,804	22,147	22,104	22,372	21,611	14,430	14,517	14,755	15,326
Valas / *Foreign Exchange*	9,973	9,596	9,463	11,195	12,944	11,789	9,381	9,074	9,024	9,407	9,106	9,083	9,096
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2,954	5,483	8,146	8,206	6,475	4,412	5,246	4,708	5,301	3,870	3,429	3,479	3,742
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	10924.85677	13,177	12,476	12,820	15,521	12,647	11,094	11,209	12,035	8,181	9,025	7,378	7,414
h. Setoran Jaminan / *Guarantee Deposits*	310	317	309	278	368	351	280	229	230	208	190	174	212
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	130,014	127,359	127,462	128,057	132,897	134,270	135,754	135,904	138,578	135,081	136,578	137,530	137,841
b. Cadangan / *Reserves*	24,359	24,316	24,232	24,232	24,230	24,231	24,678	26,024	26,281	26,761	26,986	27,011	27,136
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	(14,329)	(13,927)	(14,358)	(14,358)	(14,366)	(7,085)	(8,506)	(13,715)	(14,837)	(7,127)	(7,560)	(7,727)	(7,994)
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	3,939	5,975	6,564	7,507	6,494	1,569	2,513	3,918	4,314	6,322	7,511	8,303	9,562
e. Tambahan modal disetor / *Additional Paid In Capital*	51,618	52,688	47,918	54,314	69,167	68,337	67,469	69,614	67,540	53,083	51,960	51,017	50,502
f. Modal Pinjaman / *Loan Capital*	16,193	15,515	15,576	16,071	16,040	15,711	15,729	15,680	14,737	9,384	9,384	9,396	9,417

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

Keterangan	2022					2023							
	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	680,011	700,982	715,248	715,594	720,129	705,717	714,535	716,938	716,153	774,175	780,191	768,663	774,536
- Kepada Pihak Ketiga / *To Third Party*	670,766	689,069	702,116	700,529	703,766	689,967	699,001	701,233	701,063	759,933	765,958	755,214	761,245
Rupiah	533,424	549,674	560,001	560,302	566,378	561,007	567,958	574,403	575,713	624,516	628,477	624,932	628,989
Valas / *Foreign Exchange*	137,342	139,395	142,115	140,227	137,389	128,960	131,043	126,830	125,350	135,417	137,481	130,283	132,256
- Kepada Bank Lain / *Inter Bank Credit/Financing*	9,245	11,913	13,132	15,064	16,362	15,750	15,534	15,705	15,089	14,242	14,233	13,448	13,292
Rupiah	8,060	9,783	10,951	12,345	13,282	12,934	12,897	12,945	12,388	12,006	11,266	11,218	11,039
Valas / *Foreign Exchange*	1,185	2,129	2,181	2,719	3,080	2,816	2,636	2,761	2,701	2,235	2,967	2,230	2,253
b. Penempatan pada Bank Lain / *Interbank Placement*	49,569	45,266	41,578	46,150	40,804	51,731	49,683	41,725	55,720	48,400	47,794	56,372	58,287
- Giro / *Demand Deposit*	11,897	14,149	10,260	10,027	9,725	16,442	10,770	9,678	16,712	12,387	15,407	11,655	15,836
- Inter Bank Call Money / *Inter Bank Call Money*	32,572	28,965	27,115	31,638	28,455	33,011	37,823	29,734	35,623	34,276	30,175	43,540	40,620
- Deposito Berjangka / *Time Deposits*	4,618	1,747	3,835	3,911	1,353	1,325	125	867	2,354	656	2,207	1,170	1,771
- Lainnya / *Others*	482	406	367	575	1,271	954	966	1,446	1,031	1,082	4	6	60
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	195,621	218,959	212,948	207,042	198,509	170,177	176,621	184,039	166,846	164,082	169,538	157,810	169,792
- Giro / *Demand Deposit*	99,043	109,425	101,677	86,520	82,287	77,580	75,478	76,502	73,849	78,058	77,015	78,836	76,827
- *Fine Tune Operation* (FTO)	72,465	82,069	84,345	92,873	79,641	78,602	72,877	73,829	68,102	69,747	58,281	59,297	73,997
- Fasbi	23,613	26,465	26,926	24,514	36,574	13,995	28,167	33,495	24,895	16,234	34,241	19,266	15,278
- Lainnya / *Others*	500	1,000	-	3,135	6	-	98	213	-	43	-	410	3,690
d. Surat Berharga / *Securities*	201,267	199,864	201,708	203,557	218,064	229,547	236,959	238,031	244,508	237,737	243,352	250,159	246,399
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	3,732	4,217	4,515	4,177	3,961	4,486	4,124	3,933	3,460	3,546	3,374	3,536	3,539
- Obligasi / *Bonds*	171,900	172,729	175,233	175,945	189,389	201,025	209,204	210,753	216,204	209,136	215,508	221,917	216,985
- Lainnya / *Others*	25,636	22,919	21,960	23,435	24,714	24,035	23,631	23,345	24,843	25,055	24,470	24,706	25,874
e. Penyertaan / *Equity Investment*	2,320	2,320	2,321	2,321	2,422	2,442	2,443	2,444	2,445	3,371	3,373	3,373	3,373
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	21,987	22,298	22,454	22,719	22,490	22,415	22,363	22,348	22,155	24,808	25,280	25,765	26,182
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	21,675	22,026	22,178	22,438	22,196	22,110	22,067	22,065	21,879	24,529	24,997	25,478	25,886
- Surat Berharga / *Securities*	38	20	21	21	20	43	31	20	18	19	17	18	18
- Lainnya / *Others*	273	252	255	261	275	263	265	263	257	260	266	269	278
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5,697	10,062	14,154	13,254	8,995	7,090	7,352	6,270	7,955	6,264	5,943	5,643	6,319
h. Tagihan Lainnya / *Other claims*	90,879	90,071	115,191	125,207	107,048	120,540	117,694	109,551	85,951	124,026	117,265	118,049	115,091
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	862,285	881,395	896,640	904,975	888,107	884,994	905,546	903,798	883,435	927,335	921,540	924,830	921,385
Rupiah	690,790	697,830	716,219	724,087	717,343	712,145	730,520	732,621	724,778	769,762	764,792	757,892	752,955
Giro / *Demand Deposit*	191,340	200,365	201,989	190,592	197,171	180,550	187,947	197,739	191,656	187,293	192,176	193,616	193,551
Tabungan / *Saving*	129,086	128,621	128,998	132,703	136,714	124,998	124,731	125,023	130,110	135,646	137,533	141,142	137,215
Simpanan Berjangka / *Time Deposits*	370,364	368,844	385,232	400,792	383,458	406,598	417,842	409,858	403,012	446,823	435,083	423,134	422,189
Valas / *Foreign Exchange*	171,495	183,565	180,421	180,888	170,764	172,849	175,026	171,177	158,657	157,573	156,748	166,938	168,430
Giro / *Demand Deposit*	106,381	110,732	109,158	113,860	104,215	102,803	105,418	109,040	100,633	96,732	98,808	105,885	105,756
Tabungan / *Saving*	14,546	15,142	15,152	15,003	14,362	13,338	12,700	12,162	12,247	12,070	11,465	11,536	11,109
Simpanan Berjangka / *Time Deposits*	50,567	57,692	56,111	52,025	52,186	56,707	56,908	49,976	45,777	48,771	46,476	49,516	51,565
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	152	773	316	0	0	1,756	0	0	32	0	198	0	0
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	32,892	33,922	36,107	37,582	41,206	36,370	32,125	30,088	40,192	45,907	51,098	46,966	46,298
d. Surat Berharga yang diterbitkan / *Issued Securities*	2,404	2,405	2,399	2,339	2,071	2,072	1,872	1,872	1,872	2,870	2,870	2,870	2,871
e. Pinjaman yang Diterima / *Loans received*	27,496	30,610	33,437	33,457	32,585	28,719	29,214	29,774	29,813	37,237	37,675	36,853	37,918
Rupiah	17,967	20,834	22,956	22,885	22,433	18,944	19,271	19,998	20,246	27,426	27,005	26,907	25,912
Valas / *Foreign Exchange*	9,529	9,776	10,482	10,572	10,152	9,775	9,943	9,776	9,567	9,811	10,670	9,945	12,005
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	4,946	8,663	12,302	12,160	9,576	9,086	8,104	7,903	9,430	6,265	5,821	5,753	5,970
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	11,208	14,903	11,827	11,592	16,136	15,242	13,440	14,262	9,954	9,260	20,071	11,619	16,635
h. Setoran Jaminan / *Guarantee Deposits*	526	724	706	807	849	857	559	763	688	902	738	714	732
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	41,825	41,825	44,121	44,121	44,691	44,691	44,691	44,691	44,691	51,691	63,691	63,691	63,691
b. Cadangan / *Reserves*	12,886	12,886	12,977	12,977	12,967	12,967	12,967	12,967	13,733	14,557	14,564	14,585	14,585
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	71,495	71,496	71,532	71,615	71,458	89,711	88,634	87,533	83,726	73,212	72,809	72,585	72,586
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	11,817	13,169	14,997	16,221	17,562	2,058	3,988	5,753	7,593	8,464	8,441	9,855	11,627
e. Tambahan modal disetor / *Additional Paid In Capital*	29,987	29,050	31,383	32,968	33,768	34,200	33,794	33,391	33,619	45,731	42,907	42,739	42,378
f. Modal Pinjaman / *Loan Capital*	12,175	12,310	12,439	12,486	11,622	11,422	11,513	11,425	11,313	16,822	16,824	16,855	16,908

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

Keterangan	2022					2023							
	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	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	1,741,274	1,759,290	1,761,709	1,769,305
- Kepada Pihak Ketiga / *To Third Party*	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	1,722,053	1,740,297	1,743,092	1,750,161
Rupiah	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	1,474,996	1,496,018	1,503,658	1,502,555
Valas / *Foreign Exchange*	265,673	269,058	273,286	266,908	252,500	237,739	244,625	231,405	233,854	247,057	244,279	239,434	247,606
- Kepada Bank Lain / *Inter Bank Credit/Financing*	14,700	15,946	18,496	18,650	21,499	19,910	19,993	21,152	20,465	19,221	18,993	18,617	19,144
Rupiah	10,507	11,343	13,835	13,966	14,752	13,426	13,403	14,672	14,132	14,089	14,169	14,155	13,469
Valas / *Foreign Exchange*	4,193	4,603	4,662	4,684	6,747	6,484	6,589	6,480	6,332	5,133	4,824	4,462	5,675
b. Penempatan pada Bank Lain / *Interbank Placement*	43,374	39,957	38,239	41,748	40,018	36,470	35,879	40,928	41,370	40,021	45,727	42,254	36,449
- Giro / *Demand Deposit*	30,156	25,741	27,033	29,884	28,369	25,801	24,573	26,100	29,232	28,579	28,534	29,187	21,929
- Inter Bank Call Money / *Inter Bank Call Money*	8,707	11,075	9,951	8,985	9,705	9,136	9,747	13,295	10,157	10,526	16,441	12,311	12,233
- Deposito Berjangka / *Time Deposits*	3,208	2,208	312	1,888	1,868	1,499	1,525	1,499	1,467	750	750	754	2,285
- Lainnya / *Others*	1,304	933	943	991	76	34	34	34	514	166	2	2	2
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	232,430	210,996	224,032	227,266	299,217	271,124	282,202	289,240	290,398	229,139	219,533	231,639	223,183
- Giro / *Demand Deposit*	140,003	135,489	142,538	126,634	147,389	153,779	147,850	146,575	154,842	142,270	148,474	136,936	146,294
- *Fine Tune Operation* (FTO)	64,458	49,371	63,945	74,347	109,994	87,032	99,309	99,044	90,689	62,579	40,902	58,158	54,000
- Fasbi	21,794	21,842	12,575	21,533	41,834	20,255	29,431	37,983	34,920	21,532	28,463	29,473	17,376
- Lainnya / *Others*	6,174	4,294	4,976	4,751	-	10,058	5,612	5,638	9,946	2,758	1,694	7,073	5,513
d. Surat Berharga / *Securities*	448,787	435,501	446,880	440,941	422,327	423,238	433,053	434,333	424,082	414,279	395,923	408,363	407,966
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	22,597	1,394	1,297	22,552	20,088	22,375	23,664	21,721	19,779	16,709	14,132	13,632	12,954
- Obligasi / *Bonds*	370,172	389,394	403,971	374,292	352,358	346,629	363,515	363,857	361,810	345,174	332,682	344,452	346,458
- Lainnya / *Others*	56,018	44,714	41,613	44,097	49,881	54,233	45,874	48,755	42,492	52,396	49,108	50,280	48,554
e. Penyertaan / *Equity Investment*	17,853	17,909	18,068	18,176	18,430	18,864	18,979	19,097	18,314	18,449	18,579	18,817	18,989
f. Cadangan Kerugian Penurunan	82,001	82,392	83,621	85,884	83,476	83,378	84,664	85,047	84,792	85,781	87,191	86,355	86,480
Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*													
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	80,191	81,188	82,325	84,499	81,985	81,791	83,241	83,629	83,335	84,184	85,507	84,679	84,903
- Surat Berharga / *Securities*	103	135	140	125	121	181	110	93	149	214	311	319	333
- Lainnya / *Others*	1,707	1,069	1,156	1,261	1,369	1,407	1,313	1,326	1,308	1,383	1,372	1,357	1,243
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5,449	8,669	11,693	11,651	9,628	9,603	8,871	8,401	9,354	7,584	5,604	5,616	6,075
h. Tagihan Lainnya / *Other claims*	112,618	102,366	99,943	138,249	137,418	152,910	148,693	146,819	136,605	159,884	193,677	182,701	178,334
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	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	1,985,756	1,957,973	1,992,488	1,992,819
Rupiah	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	1,665,040	1,647,160	1,661,399	1,661,396
Giro / *Demand Deposit*	413,760	401,505	394,462	420,083	425,604	398,468	400,751	422,140	430,008	419,377	413,057	413,378	407,768
Tabungan / *Saving*	420,845	420,148	412,098	416,421	429,721	424,153	425,878	423,438	428,662	419,437	431,079	431,628	431,002
Simpanan Berjangka / *Time Deposits*	766,638	741,075	770,852	770,023	799,318	797,860	794,848	800,518	796,784	826,226	803,023	816,393	822,626
Valas / *Foreign Exchange*	320,507	312,275	332,157	339,741	337,963	330,459	354,757	354,603	353,394	320,716	310,814	331,089	331,423
Giro / *Demand Deposit*	125,582	115,759	122,719	124,162	119,042	113,676	120,636	124,530	125,918	107,937	108,445	117,630	120,285
Tabungan / *Saving*	97,238	99,991	104,558	103,556	97,330	99,954	100,789	103,039	107,727	98,529	92,615	91,804	93,195
Simpanan Berjangka / *Time Deposits*	97,687	96,525	104,880	112,023	121,591	116,829	133,332	127,034	119,749	114,250	109,753	121,656	117,942
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	-	929	-	-	933	1,861	1,869	1,855	1,856	6,283	16,032	10,773	6,567
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	30,516	34,515	37,508	30,146	25,479	23,569	30,966	33,681	28,515	32,604	38,237	50,783	41,342
d. Surat Berharga yang diterbitkan / *Issued Securities*	19,258	19,259	19,258	17,814	18,967	16,891	14,792	11,304	11,053	10,600	11,914	11,717	11,174
e. Pinjaman yang Diterima / *Loans received*	98,676	106,996	109,616	111,457	113,766	104,468	105,495	105,734	99,626	99,723	97,527	95,345	92,763
Rupiah	36,118	36,304	38,831	41,102	41,996	41,950	41,901	42,446	42,114	41,740	40,737	41,213	41,208
Valas / *Foreign Exchange*	62,558	70,692	70,785	70,355	71,771	62,518	63,594	63,288	57,513	57,983	56,790	54,131	51,555
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	4,694	7,951	9,923	9,524	7,445	7,361	7,091	6,746	8,019	6,262	6,051	5,875	6,650
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	42,664	52,983	45,501	45,423	54,201	57,583	51,832	57,527	60,283	37,524	67,505	47,960	46,977
h. Setoran Jaminan / *Guarantee Deposits*	1,609	1,422	1,305	1,425	1,499	1,378	1,418	1,299	1,260	1,247	1,117	1,211	1,243
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	74,005	74,005	74,005	74,005	77,653	78,228	78,228	78,228	78,230	78,230	78,230	78,230	78,230
b. Cadangan / *Reserves*	40,317	40,321	40,324	40,335	40,756	40,760	40,760	40,793	41,043	41,904	44,579	44,586	44,588
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	142,022	142,037	142,057	142,076	142,364	168,531	168,231	164,164	159,686	164,686	160,752	160,775	160,703
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	24,038	26,665	29,287	31,582	34,417	3,924	6,483	9,897	13,911	17,487	20,732	24,323	27,832
e. Tambahan modal disetor / *Additional Paid In Capital*	69,931	66,792	65,760	69,329	73,526	75,388	74,474	75,328	76,134	77,223	77,367	77,071	76,307
f. Modal Pinjaman / *Loan Capital*	30,663	31,151	31,620	31,797	31,602	30,893	31,226	30,917	30,521	30,930	30,042	30,161	30,357

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

Keterangan	2022					2023							
	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	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	3,393,791	3,434,197	3,467,710	3,501,743
- Kepada Pihak Ketiga / *To Third Party*	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	3,362,552	3,402,816	3,436,205	3,471,163
Rupiah	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	2,868,988	2,910,976	2,933,290	2,961,763
Valas / *Foreign Exchange*	454,528	471,204	480,684	485,884	491,337	466,089	482,931	488,786	469,685	493,563	491,840	502,914	509,400
- Kepada Bank Lain / *Inter Bank Credit/Financing*	34,261	31,855	32,277	33,610	32,533	32,556	31,375	30,870	31,380	31,239	31,381	31,505	30,580
Rupiah	27,791	26,986	27,490	27,333	26,475	26,254	26,180	25,718	25,654	25,650	25,303	25,157	24,173
Valas / *Foreign Exchange*	6,470	4,869	4,786	6,277	6,058	6,301	5,196	5,152	5,726	5,588	6,077	6,349	6,407
b. Penempatan pada Bank Lain / *Interbank Placement*	119,648	116,121	110,509	122,736	131,128	145,163	129,660	119,619	152,499	119,328	102,753	87,035	75,875
- Giro / *Demand Deposit*	75,825	69,636	69,812	84,793	92,917	116,944	100,825	94,423	117,010	91,892	73,796	65,984	58,978
- Inter Bank Call Money / *Inter Bank Call Money*	35,397	40,459	33,167	31,505	32,094	23,514	23,282	20,622	30,093	21,492	24,132	16,286	12,246
- Deposito Berjangka / *Time Deposits*	4,752	2,250	3,167	2,097	2,548	2,571	3,251	2,384	2,818	3,317	2,821	3,034	2,785
- Lainnya / *Others*	3,674	3,776	4,363	4,341	3,569	2,134	2,301	2,190	2,578	2,628	2,003	1,731	1,867
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	389,973	389,632	581,931	502,665	603,115	492,448	474,977	460,673	414,287	418,770	430,927	402,720	397,201
- Giro / *Demand Deposit*	314,612	294,542	445,994	304,637	421,195	348,918	327,370	313,657	325,017	323,532	297,252	319,776	303,845
- *Fine Tune Operation* (FTO)	52,113	50,408	76,769	134,564	160,967	81,749	97,018	91,781	65,539	60,406	52,720	40,962	45,016
- Fasbi	23,242	44,676	59,162	63,453	20,943	61,775	50,584	55,230	23,725	34,827	80,948	41,976	48,334
- Lainnya / *Others*	6	6	6	11	10	6	6	6	5	6	7	6	6
d. Surat Berharga / *Securities*	945380.1402	964,941	963,946	996,234	995,878	1,005,439	1,045,394	1,011,654	966,491	961,625	976,694	990,796	993,895
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	0	847	763	883	876	701	2,375	2,239	2,069	2,257	2,266	2,276	764
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	10,859	11,398	9,878	12,060	9,258	8,204	10,345	9,912	8,775	8,900	9,180	8,559	11,182
- Obligasi / *Bonds*	745,659	767,325	787,841	821,836	825,992	822,089	859,251	851,440	798,955	802,703	807,411	815,564	815,327
- Lainnya / *Others*	188,862	185,371	165,463	161,456	159,753	174,445	173,423	148,062	156,691	147,766	157,837	164,398	166,622
e. Penyertaan / *Equity Investment*	81,656	81,893	82,505	82,709	88,448	88,543	88,741	89,417	89,633	89,827	89,928	90,000	90,558
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	240,219	240,347	237,377	233,230	228,275	228,989	231,689	229,307	228,039	229,558	220,945	219,067	219,203
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	234,048	233,887	231,186	227,345	222,004	223,183	226,073	223,922	222,754	224,191	214,476	212,380	212,240
- Surat Berharga / *Securities*	2,019	2,120	2,264	1,989	1,772	2,181	2,235	2,107	2,151	2,366	2,287	2,914	3,006
- Lainnya / *Others*	4,152	4,339	3,927	3,896	4,498	3,626	3,382	3,278	3,134	3,001	4,182	3,772	3,957
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	2,969	3,978	4,459	3,858	3,948	6,267	5,265	6,109	7,935	4,810	3,852	3,645	3,986
h. Tagihan Lainnya / *Other claims*	309,104	304,376	309,120	347,719	314,702	365,487	298,889	271,196	271,115	261,965	274,446	261,245	265,164
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	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	4,127,398	4,192,871	4,158,594	4,183,313
Rupiah	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	3,501,121	3,558,817	3,539,769	3,557,387
Giro / *Demand Deposit*	838,552	857,873	1,034,071	939,345	1,032,001	949,592	932,674	885,448	883,207	891,826	934,932	923,342	914,984
Tabungan / *Saving*	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	1,629,539	1,639,530	1,634,043	1,629,151
Simpanan Berjangka / *Time Deposits*	897,877	918,117	923,015	963,350	951,153	925,960	926,181	943,134	960,816	979,757	984,355	982,384	1,013,252
Valas / *Foreign Exchange*	544,647	556,683	582,197	634,403	664,313	657,748	671,890	670,297	622,413	626,276	634,053	618,825	625,927
Giro / *Demand Deposit*	342,912	336,845	356,319	417,471	453,155	451,982	468,197	461,254	429,214	434,424	451,368	439,705	443,124
Tabungan / *Saving*	76,876	78,100	77,127	76,919	76,114	73,555	74,534	75,646	74,006	71,303	70,253	71,311	69,637
Simpanan Berjangka / *Time Deposits*	124,860	141,739	148,751	140,013	135,043	132,211	129,159	133,397	119,192	120,550	112,432	107,809	113,166
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	622	603	685	1,567	757	578	566	621	842	611	585	385	460
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	57,992	41,849	43,012	41,066	49,498	58,220	49,943	53,307	66,397	54,312	53,987	46,098	49,962
d. Surat Berharga yang diterbitkan / *Issued Securities*	72,396	73,371	74,323	77,580	77,216	75,754	74,583	73,938	77,497	78,403	79,012	73,627	73,983
e. Pinjaman yang Diterima / *Loans received*	93,913	105,049	110,434	112,932	111,191	112,666	112,455	106,047	100,604	95,723	103,670	101,744	104,491
Rupiah	1,529	1,568	1,593	1,619	1,648	1,642	1,661	1,691	1,795	1,689	1,255	1,775	1,809
Valas / *Foreign Exchange*	92,384	103,481	108,840	111,312	109,543	111,024	110,794	104,357	98,809	94,035	102,414	99,969	102,682
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2,755	5,932	8,390	7,308	4,092	3,527	3,655	3,621	4,150	3,707	3,311	3,608	4,143
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	104,539	91,878	96,161	71,725	70,217	85,010	70,816	70,953	107,704	82,744	80,656	86,365	71,591
h. Setoran Jaminan / *Guarantee Deposits*	2,297	1,452	1,887	1,326	1,567	1,478	1,588	1,355	1,341	1,332	1,728	1,658	1,887
Beberapa komponen modal / *Several Components of Capital*													-
a. Modal Disetor / *Paid In Capital*	28,928	28,649	28,418	28,102	27,638	26,821	26,821	26,821	26,821	26,821	26,821	26,673	26,673
b. Cadangan / *Reserves*	10,961	10,961	10,961	10,961	10,961	10,961	10,961	11,369	11,369	11,369	11,369	11,369	11,369
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	489,168	489,167	489,194	484,883	476,284	620,307	620,305	539,341	532,025	532,026	532,027	532,028	532,027
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	95,003	108,647	119,128	132,268	143,344	14,514	27,086	41,081	53,902	66,391	83,288	98,632	111,683
e. Tambahan modal disetor / *Additional Paid In Capital*	113,412	108,780	106,752	111,594	105,563	109,948	111,290	112,002	113,329	113,694	113,521	113,251	111,961
f. Modal Pinjaman / *Loan Capital*	18,042	18,469	18,879	19,028	18,846	18,199	18,487	18,204	17,845	18,200	17,703	17,892	17,958

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

Keterangan	2021	2022					2023							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
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	521,759	592,216	657,592	729,569	811,458	89,299	160,859	240,185	317,772	397,543	477,070	559,611	642,865
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	9,740	8,165	9,129	10,266	11,944	13,904	1,995	3,731	5,696	7,582	9,436	11,066	12,664	14,258
b. Dari Penempatan pada bank lain / *From interbank placement*	2,691	2,164	2,772	3,545	4,398	5,409	1,101	1,927	2,613	3,645	4,471	5,498	6,588	7,637
c. Dari surat berharga / *From securities*	87,345	60,955	68,606	76,874	85,694	94,584	9,580	18,207	27,439	36,413	45,536	54,568	63,637	72,669
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	487,587	340,533	387,015	426,955	471,737	523,468	55,875	100,832	150,091	198,213	247,684	297,798	349,708	401,893
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	484,944	338,463	384,677	424,309	468,776	520,202	55,495	100,098	148,951	196,660	245,748	295,480	347,027	398,621
- kepada bank lain / *To other Bank*	2,643	2,069	2,338	2,646	2,961	3,267	380	734	1,140	1,553	1,936	2,319	2,682	3,271
e. Lainnya / *Others*	186,539	109,942	124,694	139,951	155,796	174,093	20,748	36,162	54,347	71,920	90,415	108,140	127,013	146,407
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	342,699	202,150	228,360	256,294	286,439	323,610	45,308	75,630	110,838	145,454	181,608	216,813	253,115	290,709
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	145	240	307	378	417	484	60	106	153	205	240	280	343	460
b. Kewajiban pada Bank lain / *Interbank Liabilities*	5,618	3,678	4,335	5,173	5,972	6,833	1,082	1,901	2,504	3,469	4,415	5,534	6,705	7,738
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	140,844	80,669	91,039	102,520	115,258	129,628	15,119	29,212	45,553	61,004	77,391	93,420	110,114	127,055
- Giro / *Demand Deposit*	24,161	17,054	19,259	21,704	24,543	27,740	3,340	6,414	10,113	13,373	16,997	20,471	24,211	27,927
- Tabungan / *Saving*	17,181	10,094	11,477	12,773	14,089	15,492	1,342	2,642	4,200	5,631	7,105	8,521	9,998	11,477
- Simpanan Berjangka / *Time deposits*	99,502	53,521	60,303	68,043	76,626	86,396	10,438	20,156	31,239	42,000	53,290	64,428	75,906	87,652
d. Surat Berharga / *Securities*	9,797	6,535	7,387	8,519	9,509	10,297	833	1,649	2,504	3,463	3,714	4,428	5,192	5,955
e. Pinjaman yang diterima / *Loans received*	6,908	4,566	5,481	7,122	8,406	13,077	3,240	3,332	4,503	5,825	6,995	8,227	9,599	10,731
f. Lainnya / *Others*	174,872	106,339	119,811	132,581	146,876	163,291	24,973	39,429	55,620	71,489	88,852	104,925	121,161	138,771
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**	**319,608**	**363,857**	**401,298**	**443,130**	**487,848**	**43,991**	**85,230**	**129,347**	**172,318**	**215,935**	**260,257**	**306,495**	**352,155**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*														0
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	460,019	294,156	354,507	404,598	444,196	522,998	124,312	147,997	173,245	208,544	227,838	275,999	335,295	363,684
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	20,448	7,576	7,726	8,028	9,279	10,408	1,776	2,430	3,343	4,412	6,327	11,257	12,866	13,364
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	-	-	-	-	-	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	60	304	247	169	236	276	148	232	305	410	549	577	659	848
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	208,665	162,067	201,736	235,047	259,831	318,768	100,901	108,369	116,458	135,180	137,661	161,192	198,855	208,732
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	87,234	63,384	72,145	79,677	88,512	97,515	7,596	15,058	23,535	32,551	40,711	50,294	59,243	67,772
f. Lainnya / Others	143,612	60,825	72,653	81,678	86,338	96,030	13,890	21,908	29,605	35,990	42,590	52,678	63,673	72,969
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	716,871	450,066	533,239	599,156	658,420	762,897	140,165	182,935	226,410	280,498	320,195	386,129	464,923	514,917
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2,082	1,711	2,298	2,756	2,471	2,341	212	601	558	613	701	4,578	5,269	5,388
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	454	620	620	620	620	632	-	196	197	197	197	237	237	238
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	177	174	262	235	235	158	-	19	44	64	77	68	94	94
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	191,785	155,222	196,399	225,916	249,798	307,170	99,587	106,029	112,852	130,102	131,855	154,525	191,373	200,557
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	249,910	115,983	132,353	144,068	155,749	171,698	18,124	31,627	45,322	59,663	73,677	88,932	105,125	120,304
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4,404	3,391	3,875	4,216	4,728	5,196	495	970	1,436	1,837	2,355	2,854	3,512	4,113
g. Lainnya / Others	268,059	172,966	197,433	221,345	244,819	275,703	21,748	43,492	66,001	88,022	111,332	134,936	159,314	184,221
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	174,352	163,698	185,124	206,741	228,906	247,949	28,138	50,292	76,182	100,364	123,578	150,126	176,868	200,923
E. Pendapatan non - operasional / *Non Operational Income*	20,216	23,493	29,867	31,355	35,064	38,631	6,285	9,491	14,432	18,612	21,133	24,919	29,134	33,065
F. Beban non - operasional / *Non Operational Expenses*	20,411	18,963	22,652	26,387	30,341	34,081	6,884	9,692	14,817	19,655	22,034	25,762	30,143	33,662
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(195)	4,530	7,216	4,968	4,722	4,550	(599)	(201)	(385)	(1,043)	(901)	(843)	(1,009)	(597)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	174,271	168,229	192,340	211,708	233,628	252,499	27,539	50,091	75,797	99,320	122,677	149,283	175,860	200,326
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	89,861	(185)	(185)	(209)	(236)	125,725	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	89,586	(185)	(185)	(209)	(236)	125,715	(33)	(61)	(99)	(137)	(158)	(190)	(215)	(242)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	140,206	134,796	154,457	169,975	187,579	201,817	22,064	40,071	60,649	79,720	98,665	119,973	141,113	160,704

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

Keterangan	2021	2022					2023							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
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	89,528	101,875	114,171	127,515	141,972	14,618	27,599	42,059	55,998	67,050	80,699	95,889	110,646
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2,297	1,691	1,845	2,024	2,248	2,543	292	509	766	1,011	1,224	1,448	1,669	1,864
b. Dari Penempatan pada bank lain / *From interbank placement*	873	464	589	708	829	964	147	306	458	619	786	953	1,172	1,386
c. Dari surat berharga / *From securities*	11,759	7,909	8,968	10,062	11,412	12,673	1,362	2,657	4,040	5,414	6,421	7,864	9,257	10,623
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	64,408	45,478	51,770	57,970	64,442	71,646	7,221	13,091	20,087	26,772	32,257	38,818	46,728	53,840
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	64,218	45,427	51,714	57,908	64,373	71,570	7,213	13,076	20,065	26,743	32,220	38,775	46,677	53,782
- kepada bank lain / *To other Bank*	190	51	56	62	69	76	8	15	22	29	37	44	51	59
e. Lainnya / *Others*	56,840	33,986	38,702	43,406	48,584	54,146	5,596	11,036	16,708	22,182	26,363	31,615	37,062	42,932
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	86,768	52,793	59,897	67,132	75,063	83,805	9,320	17,093	25,969	34,631	40,421	48,700	57,184	66,162
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	137	46	75	101	95	114	19	35	48	67	63	72	78	169
b. Kewajiban pada Bank lain / *Interbank Liabilities*	895	791	942	1,132	1,331	1,566	252	472	701	931	993	1,188	1,403	1,606
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	28,410	17,148	19,319	21,520	23,911	26,515	2,821	5,464	8,421	11,287	13,328	16,062	18,982	21,879
- Giro / *Demand Deposit*	3,207	1,800	2,022	2,290	2,572	2,847	262	515	797	1,075	1,363	1,634	1,921	2,186
- Tabungan / *Saving*	2,801	2,288	2,565	2,841	3,123	3,403	275	529	828	1,107	1,297	1,552	1,817	2,082
- Simpanan Berjangka / *Time deposits*	22,401	13,060	14,731	16,389	18,216	20,265	2,284	4,419	6,796	9,105	10,668	12,877	15,244	17,611
d. Surat Berharga / *Securities*	1,403	1,216	1,370	1,483	1,737	1,801	116	246	381	514	515	615	717	816
e. Pinjaman yang diterima / *Loans received*	515	468	631	824	980	1,169	206	362	542	716	521	626	736	843
f. Lainnya / *Others*	55,389	33,001	37,561	42,073	47,009	52,640	5,905	10,514	15,878	21,115	25,001	30,136	35,268	40,849
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**	**36,735**	**41,978**	**47,039**	**52,452**	**58,167**	**5,298**	**10,506**	**16,090**	**21,367**	**26,630**	**31,999**	**38,705**	**44,483**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-	-	-		-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	105,924	39,283	50,934	53,071	55,376	55,502	15,734	15,234	18,049	25,405	25,256	26,275	35,113	36,768
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	2,418	923	856	863	1,023	1,012	216	138	204	335	506	613	702	743
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*	24	252	180	80	127	136	100	137	156	216	304	285	303	420
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	86,289	26,720	35,967	37,056	38,174	36,694	13,825	12,262	13,768	20,005	18,771	18,590	26,298	26,703
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	5,778	3,741	4,259	4,752	5,264	5,810	488	906	1,407	1,808	2247	2,698	3,176	3,842
f. Lainnya / Others	11,415	7,646	9,673	10,320	10,789	11,850	1,104	1,792	2515	3040	3,427	4,089	4,634	5,060
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	147,717	69,586	84,442	90,842	97,368	102,965	19,053	22,435	29,245	41,168	43,881	48,446	62,721	68,519
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,143	363	514	579	527	510	88	139	194	277	322	350	388	379
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	1	0	0	0	0	12	0	-	-	-	-	40	40	40
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	176	167	169	143	143	143	-	19	19	55	55	55	77	77
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	83,510	25,847	35,070	36,128	37,179	35,598	13,703	11,978	13,322	19,668	18,289	17,957	25,590	25,979
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	23,825	16,758	18,615	20,456	22,143	24,620	2,156	3,770	5,576	7,393	8,589	10,064	12,592	14,265
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	904	490	529	579	744	859	62	130	203	260	301	412	644	796
g. Lainnya / Others	38,159	25,962	29,545	32,957	36,632	41,223	3,043	6,400	9,932	13,514	16,325	19,568	23,390	26,984
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	7,616	6,431	8,470	9,268	10,461	10,704	1,979	3,305	4,894	5,604	8,005	9,828	11,097	12,732
E. Pendapatan non - operasional / *Non Operational Income*	6,062	5,571	6,761	7,707	8,652	9,328	1,412	1,796	3,021	4,209	4,563	5,395	6,260	7,062
F. Beban non - operasional / *Non Operational Expenses*	6,038	5,896	7,104	8,102	9,005	9,684	1,508	1,897	3,088	4,333	4,755	5,697	6,597	7,402
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	24	(325)	(343)	(396)	(353)	(356)	(96)	(101)	(68)	(124)	(192)	(302)	(337)	(340)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	7,640	6,106	8,127	8,873	10,108	10,348	1,883	3,204	4,827	5,480	7,813	9,526	10,759	12,392
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	-	-	-	-	-	-	1	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	4,510	3,939	5,975	6,564	7,507	6,494	1,569	2,513	3,918	4,314	6,322	7,511	8,303	9,562

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

Keterangan	2021	2022					2023							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*														
1. Pendapatan bunga / *Interest Income*	104,090	67,484	76,686	86,840	97,057	107,720	10,908	21,217	32,396	43,140	57,914	69,697	81,946	94,259
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2,022	1,714	1,994	2,311	2,727	3,184	435	849	1,285	1,678	2,167	2,582	3,001	3,434
b. Dari Penempatan pada bank lain / *From interbank placement*	383	294	394	512	625	766	148	301	489	667	877	1,071	1,286	1,500
c. Dari surat berharga / *From securities*	9,637	7,160	8,102	9,295	10,476	11,684	1,241	2,440	3,654	4,924	6,584	8,097	9,281	10,683
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	53,880	36,408	41,447	46,932	52,203	57,640	5,483	10,676	16,233	21,818	28,850	34,856	41,003	47,052
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	53,720	36,254	41,260	46,700	51,928	57,303	5,417	10,547	16,045	21,567	28,540	34,480	40,571	46,562
- kepada bank lain / *To other Bank*	160	154	187	232	274	337	66	129	188	251	311	376	433	490
e. Lainnya / *Others*	38,168	21,908	24,749	27,790	31,028	34,445	3,601	6,950	10,735	14,052	19,436	23,091	27,374	31,590
2. Beban Bunga / *Interest Expenses*	61,091	33,950	38,414	43,447	48,652	54,300	5,984	11,600	17,821	23,728	33,258	39,933	46,906	53,979
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	-	-	0	-	-	-	-	-	-	-	-	-	-	0
b. Kewajiban pada Bank lain / *Interbank Liabilities*	835	453	537	632	752	900	167	308	476	638	977	1,212	1,446	1,690
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	20,716	11,614	13,154	15,030	16,922	19,046	2,267	4,410	6,799	9,078	12,421	14,900	17,429	19,899
- Giro / *Demand Deposit*	2,171	1,703	1,913	2,162	2,412	2,675	270	511	786	1,072	1,383	1,673	1,996	2,313
- Tabungan / *Saving*	1,660	1,079	1,214	1,359	1,496	1,669	143	260	395	536	776	939	1,104	1,266
- Simpanan Berjangka / *Time deposits*	16,885	8,832	10,027	11,509	13,013	14,702	1,855	3,639	5,617	7,470	10,262	12,287	14,329	16,320
d. Surat Berharga / *Securities*	1,310	678	763	847	932	1,013	84	166	251	334	560	668	784	899
e. Pinjaman yang diterima / *Loans received*	1,116	541	626	732	840	960	125	240	380	513	1,008	1,220	1,435	1,648
f. Lainnya / *Others*	37,032	20,664	23,334	26,206	29,206	32,382	3,342	6,475	9,915	13,165	18,291	21,933	25,812	29,843
g. Koreksi atas pendapatan bunga / *Corrections*	82	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**42,998**	**33,534**	**38,272**	**43,393**	**48,405**	**53,420**	**4,923**	**9,616**	**14,575**	**19,412**	**24,656**	**29,764**	**35,039**	**40,280**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*						-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	83,649	116,683	142,566	167,951	192,746	214,590	36,252	51,127	66,922	83,813	96,623	126,246	160,904	170,203
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1,750	956	1,008	1,103	1,323	1,364	230	309	402	504	702	4,661	5,400	5,406
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	-	-	-	-	-	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	35	52	67	88	109	140	46	92	144	188	235	280	342	415
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	65,579	108,107	132,976	157,246	180,826	201,538	34,917	48,589	63,080	78,990	90,268	114,175	147,025	154,794
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	6,026	4,822	5,446	6,055	6,655	7,259	577	1,188	1,819	2,406	3,089	3,677	4,318	4,977
f. Lainnya / Others	10,259	2,746	3,069	3,459	3,833	4,288	482	948	1,477	1,725	2,328	3,454	3,819	4,610
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	113,549	136,764	167,338	192,395	220,406	246,170	39,067	55,914	74,672	94,296	110,987	145,782	183,716	196,103
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	459	499	577	701	709	51	123	117	153	217	4,040	4,544	4,587
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	345	-	-	-	-	-	-	-	-	-	-	0	0	1
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	-	-	-	-	-	25	8	22	12	16	17
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	62,517	106,470	132,764	153,634	176,908	197,839	35,296	48,340	62,939	78,604	89,258	112,964	145,628	153,008
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	17,787	7,020	8,184	9,106	9,999	11,280	893	1,592	2,586	3,418	5,596	9,763	11,073	12,729
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1,029	878	1,080	1,138	1,276	1,369	117	276	430	567	743	873	1,055	1,194
g. Lainnya / Others	31,634	21,938	24,812	27,940	31,522	34,973	2,711	5,582	8,575	11,546	15,151	18,131	21,400	24,568
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	13,098	13,452	13,500	18,949	20,744	21,840	2,108	4,829	6,826	8,929	10,291	10,228	12,228	14,380
E. Pendapatan non - operasional / *Non Operational Income*	2,057	1,573	3,647	1,026	1,291	1,465	1,175	853	1,811	1,903	1,594	1,811	1,792	1,782
F. Beban non - operasional / *Non Operational Expenses*	1,940	364	725	1,260	1,543	1,123	623	584	1,185	1,026	958	1,088	1,047	1,006
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	118	1,209	2,922	(233)	(252)	343	552	269	625	877	636	723	746	776
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	13,216	14,661	16,422	18,715	20,493	22,182	2,660	5,099	7,451	9,806	10,927	10,951	12,973	15,156
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	2,756	(185)	(185)	(209)	(236)	2,989	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	2,756	(185)	(185)	(209)	(236)	2,989	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	11,034	11,817	13,169	14,997	16,221	17,562	2,058	3,988	5,753	7,593	8,464	8,441	9,855	11,627

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

Keterangan	2021	2022					2023							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*														
1. Pendapatan bunga / *Interest Income*	208,880	133,001	150,589	168,809	187,368	208,189	20,235	39,311	59,901	80,146	100,885	121,232	141,919	162,960
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2,887	2,515	2,797	3,120	3,605	4,209	700	1,317	2,042	2,705	3,351	3,907	4,490	5,139
b. Dari Penempatan pada bank lain / *From interbank placement*	370	239	298	368	439	532	79	157	245	344	442	538	649	759
c. Dari surat berharga / *From securities*	25,630	16,356	18,258	20,388	22,576	24,785	2,316	4,369	6,640	8,862	11,075	13,193	15,417	17,621
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	115,366	78,619	89,344	100,139	111,206	122,977	11,422	22,425	34,274	45,797	57,690	69,581	81,528	93,645
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	114,457	78,079	88,735	99,443	110,420	122,091	11,312	22,214	33,934	45,342	57,134	68,913	80,750	92,756
- kepada bank lain / *To other Bank*	909	540	609	696	787	886	109	211	340	455	557	667	778	888
e. Lainnya / *Others*	64,628	35,271	39,892	44,794	49,542	55,687	5,718	11,042	16,701	22,439	28,327	34,013	39,834	45,796
2. Beban Bunga / *Interest Expenses*	112,375	63,128	71,352	80,279	89,587	100,834	11,220	21,443	32,685	43,983	55,527	66,665	78,308	90,180
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	3	194	231	276	322	369	41	71	106	137	178	206	265	289
b. Kewajiban pada Bank lain / *Interbank Liabilities*	479	386	462	551	631	712	192	267	245	346	379	570	741	890
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	41,875	23,958	26,958	30,343	34,156	38,499	4,600	8,858	13,819	18,672	23,808	28,763	33,903	39,198
- Giro / *Demand Deposit*	6,390	4,535	5,172	5,840	6,633	7,522	844	1,617	2,570	3,542	4,585	5,544	6,553	7,544
- Tabungan / *Saving*	5,566	3,336	3,763	4,211	4,668	5,166	498	992	1,567	2,126	2,722	3,292	3,888	4,496
- Simpanan Berjangka / *Time deposits*	29,919	16,087	18,023	20,292	22,855	25,810	3,257	6,249	9,682	13,004	16,501	19,928	23,462	27,158
d. Surat Berharga / *Securities*	4,252	2,031	2,257	2,496	2,733	2,967	250	505	751	977	1,161	1,358	1,569	1,787
e. Pinjaman yang diterima / *Loans received*	3,291	2,332	2,737	3,201	3,715	4,288	597	1,121	1,718	2,284	2,856	3,424	4,013	4,584
f. Lainnya / *Others*	62,388	34,228	38,707	43,412	48,030	54,000	5,541	10,621	16,047	21,566	27,146	32,344	37,818	43,431
g. Koreksi atas pendapatan bunga / *Corrections*	88	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**96,505**	**69,873**	**79,237**	**88,530**	**97,781**	**107,355**	**9,015**	**17,868**	**27,216**	**36,164**	**45,358**	**54,567**	**63,612**	**72,780**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-	-	-	-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	55,850	36,021	41,488	45,962	49,444	54,586	10,565	13,345	17,699	23,671	26,738	31,280	35,783	39,788
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	6,476	2,006	1,971	1,934	2,446	3,185	699	948	1,285	1,756	2,664	3,140	3,512	3,504
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*	0.4	0.0	0.05	0.83	-	-	2.29	3.11	5.26	6.79	9.74	12.38	14.60	12.69
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	18,770	10,468	12,984	15,396	16,819	17,694	4,005	4,170	5,422	7,617	7,607	9,073	9,910	10,832
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	17,130	12,350	14,030	15,442	16,906	18,693	1,513	2,912	4,583	7,059	8,715	10,499	12,078	13,716
f. Lainnya / Others	13,473	11,197	12,504	13,189	13,273	15,014	4,346	5,312	6,404	7,232	7,743	8,556	10,268	11,723
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	119,625	75,830	87,498	98,012	107,500	118,467	14,355	23,310	32,388	42,620	50,580	60,500	69,483	78,590
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	761	1,121	1,449	1,082	957	50	202	134	92	55	82	196	192
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	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	0.8	7.0	93	92	92	15	0	0	-	1	-	1	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	15,451	7,701	9,925	11,919	12,654	13,012	3,419	3,617	4,355	6,452	6,425	7,855	8,306	9,259
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	43,455	24,578	27,856	30,615	34,097	37,955	5,467	8,481	11,344	13,975	16,320	19,198	22,007	24,251
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1,733	1,469	1,645	1,797	1,911	2,107	192	349	540	709	899	1,085	1,270	1,476
g. Lainnya / Others	58,497	41,314	46,858	52,140	57,664	64,422	5,227	10,662	16,016	21,389	26,882	32,279	37,705	43,412
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	32,729	30,063	33,227	36,480	39,726	43,474	5,224	7,902	12,527	17,215	21,516	25,347	29,911	33,978
E. Pendapatan non - operasional / *Non Operational Income*	10,817	12,471	14,574	16,803	18,816	21,721	3,624	6,706	9,366	12,181	14,570	17,209	20,500	23,592
F. Beban non - operasional / *Non Operational Expenses*	10,362	11,950	13,809	15,959	18,441	21,746	3,886	6,395	9,361	11,985	14,131	16,530	19,881	22,632
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	455	521	765	843	375	(25)	(261)	311	5	197	438	679	619	960
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	33,298	30,584	33,992	37,323	40,101	43,449	4,963	8,213	12,532	17,412	21,954	26,027	30,531	34,938
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	24,038	26,665	29,287	31,582	34,417	3,924	6,483	9,897	13,911	17,487	20,732	24,323	27,832

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

Keterangan	2021	2022					2023							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*														
1. Pendapatan bunga / *Interest Income*	324,755	231,745	263,066	287,772	317,629	353,577	43,539	72,732	105,829	138,489	171,693	205,441	239,857	275,000
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2,535	2,245	2,493	2,811	3,364	3,967	569	1,055	1,603	2,188	2,694	3,128	3,503	3,822
b. Dari Penempatan pada bank lain / *From interbank placement*	1,065	1,166	1,490	1,957	2,505	3,147	727	1,163	1,421	2,015	2,366	2,936	3,481	3,991
c. Dari surat berharga / *From securities*	40,318	29,529	33,277	37,128	41,231	45,441	4,661	8,740	13,106	17,214	21,457	25,415	29,681	33,743
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	253,933	180,028	204,454	221,914	243,886	271,205	31,749	54,640	79,497	103,826	128,886	154,543	180,450	207,356
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	252,549	178,703	202,969	220,258	242,055	269,237	31,552	54,261	78,907	103,008	127,854	153,312	179,029	205,521
- kepada bank lain / *To other Bank*	1,384	1,324	1,485	1,656	1,831	1,968	197	379	590	818	1,032	1,231	1,420	1,834
e. Lainnya / *Others*	26,903	18,777	21,352	23,961	26,643	29,816	5,833	7,134	10,202	13,246	16,290	19,421	22,743	26,089
2. Beban Bunga / *Interest Expenses*	82,464	52,279	58,697	65,435	73,137	84,671	18,783	25,493	34,362	43,113	52,402	61,515	70,717	80,388
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	5	1	1	1	1	1	0	0	0	0	0	2	1	2
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3,409	2,048	2,394	2,859	3,259	3,655	472	854	1,083	1,553	2,066	2,563	3,115	3,552
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	49,843	27,949	31,609	35,628	40,269	45,568	5,432	10,479	16,515	21,967	27,834	33,695	39,800	46,079
- Giro / *Demand Deposit*	12,393	9,017	10,152	11,413	12,926	14,696	1,965	3,771	5,960	7,683	9,666	11,620	13,741	15,883
- Tabungan / *Saving*	7,154	3,392	3,935	4,362	4,802	5,253	426	861	1,410	1,863	2,309	2,738	3,188	3,634
- Simpanan Berjangka / *Time deposits*	30,296	15,541	17,522	19,853	22,542	25,619	3,042	5,848	9,145	12,420	15,859	19,337	22,871	26,562
d. Surat Berharga / *Securities*	2,832	2,611	2,998	3,693	4,107	4,517	383	732	1,121	1,637	1,477	1,787	2,123	2,452
e. Pinjaman yang diterima / *Loans received*	1,986	1,225	1,487	2,365	2,871	6,660	2,312	1,609	1,864	2,313	2,611	2,957	3,416	3,655
f. Lainnya / *Others*	20,063	18,446	20,209	20,890	22,631	24,269	10,185	11,819	13,779	15,643	18,414	20,512	22,263	24,647
g. Koreksi atas pendapatan bunga / *Corrections*	4,326	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**242,291**	**179,467**	**204,369**	**222,337**	**244,491**	**268,906**	**24,755**	**47,239**	**71,467**	**95,376**	**119,291**	**143,926**	**169,140**	**194,612**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*					-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	214,597	102,171	119,519	137,614	146,630	198,321	61,761	68,291	70,575	75,655	79,221	92,198	103,496	116,925
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	9,804	3,690	3,891	4,128	4,488	4,848	631	1,035	1,452	1,816	2,455	2,843	3,251	3,710
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	16,772	19,810	25,350	24,012	62,842	48,153	43,349	34,188	28,567	21,014	19,355	15,621	16,403
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	58,300	42,472	48,410	53,428	59,688	65,753	5,017	10,052	15,726	21,279	26,661	33,421	39,671	45,236
f. Lainnya / Others	108,464	39,237	47,407	54,709	58,442	64,878	7,959	13,855	19,209	23,993	29,092	36,579	44,952	51,576
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	335,979	167,885	193,961	217,907	233,146	295,295	67,690	81,275	90,106	102,415	114,747	131,401	149,003	171,705
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	128	165	151	161	165	23	138	114	91	107	107	142	230
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	108	620	620	620	620	620	-	196	197	197	197	197	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	15,205	18,640	24,234	23,057	60,721	47,169	42,094	32,238	25,378	17,883	15,749	11,850	12,311
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	164,841	67,627	77,697	83,891	89,509	97,843	9,608	17,783	25,816	34,876	43,172	49,906	59,453	69,060
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	737	555	621	702	797	861	124	215	263	300	412	484	542	648
g. Lainnya / Others	139,769	83,752	96,218	108,309	119,002	135,085	10,766	20,848	31,478	41,573	52,975	64,958	76,819	89,259
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	120,909	113,752	129,927	142,044	157,975	171,932	18,826	34,256	51,935	68,616	83,766	104,722	123,633	139,832
E. Pendapatan non - operasional / *Non Operational Income*	1,279	3,878	4,886	5,819	6,305	6,116	74	136	234	318	407	504	581	629
F. Beban non - operasional / *Non Operational Expenses*	2,071	753	1,014	1,066	1,353	1,528	867	816	1,183	2,311	2,189	2,448	2,617	2,622
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(791)	3,126	3,872	4,753	4,952	4,588	(793)	(680)	(948)	(1,993)	(1,783)	(1,944)	(2,036)	(1,993)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	120,118	116,877	133,799	146,798	162,926	176,520	18,033	33,576	50,987	66,623	81,983	102,779	121,596	137,839
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	95,003	108,647	119,128	132,268	143,344	14,514	27,086	41,081	53,902	66,391	83,288	98,632	111,683

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

Indikator / *Indicator*	2021	2022					2023							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**1,213,629**	**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**	**1,466,140**	**1,419,280**	**1,495,454**	**1,560,272**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	41,525	37,296	36,038	36,159	37,903	32,934	40,139	41,034	42,487	43,110	44,824	53,829	56,422	60,082
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	1,163,491	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	1,408,756	1,354,661	1,427,640	1,485,944
- Lainnya / *Others*	8,613	11,043	10,198	9,849	13,355	8,851	23,095	15,452	13,419	11,485	12,561	10,789	11,392	14,245
Kewajiban Komitmen / *Commited Liabilities*	**3,113,244**	**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**	**3,533,120**	**3,503,857**	**3,562,318**	**3,610,783**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	1,705,175	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	1,996,490	1,996,559	2,019,165	2,037,765
- *Committed*	429,072	457,886	462,500	467,435	473,255	479,975	513,216	525,977	532,511	536,692	549,901	551,987	561,961	553,939
- *Uncommitted*	1,276,104	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	1,446,590	1,444,572	1,457,205	1,483,826
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	24,251	18,335	23,760	20,767	19,079	17,762	18,420	18,446	17,239	17,575	17,645	15,800	15,173	12,508
- *Committed*	3,874	3,446	5,990	5,594	4,866	2,897	2,866	2,871	3,298	3,399	3,787	2,851	3,075	4,128
- *Uncommitted*	20,377	14,889	17,771	15,173	14,213	14,865	15,554	15,575	13,941	14,176	13,858	12,949	12,098	8,380
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	85,063	98,032	90,151	97,507	91,893	101,522	88,493	91,480	83,000	84,426	84,408	85,605	81,889	82,858
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1,285,893	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	1,416,618	1,388,549	1,427,565	1,459,845
- Lainnya / Others	12,862	17,034	15,620	16,632	19,577	13,509	17,439	18,099	17,249	15,708	17,960	17,344	18,526	17,808
Tagihan Kontinjensi / *Contingent Claims*	**269,045**	**257,558**	**262,014**	**271,042**	**272,191**	**273,728**	**267,076**	**273,224**	**261,771**	**262,738**	**265,017**	**270,845**	**281,373**	**286,833**
- Garansi yang diterima / *Received guarantees*	204,276	234,477	238,347	247,756	247,083	249,893	243,029	248,145	237,013	237,745	239,446	244,984	255,528	260,573
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	53,711	1,563	1,749	1,978	2,179	1,811	1,866	1,926	1,909	2,004	2,028	2,084	2,142	2,170
- Lainnya / Others	11,058	21,519	21,918	21,308	22,928	22,024	22,180	23,154	22,850	22,989	23,543	23,776	23,704	24,089
Kewajiban Kontijensi / *Contingent Liabilities*	**348,030**	**305.033r**	**315392.0428**	**311,513**	**320,311**	**388,567**	**351,150**	**381,873**	**366,647**	**359,228**	**359,407**	**368,960**	**377,574**	**381,617**
- Garansi yang diberikan / *Issued guarantees*	345,453	301,655	311,776	307,694	316,316	384,200	346,412	377,065	361,640	354,289	354,108	363,289	371,848	375,729
- Lainnya / *Others*	2,576	3.378r	3615.955676	3,819	3,995	4,367	4,738	4,808	5,006	4,939	5,299	5,671	5,726	5,888
Lainnya / *Others*	**696,230**	**548,722**	**556,000**	**563,122**	**570,201**	**578,345**	**562,657**	**559,746**	**525,585**	**532,376**	**538,012**	**550,784**	**556,983**	**564,785**
- Penerusan Kredit/pembiayaan / *Channelling*	11,477	7,709	7,378	7,170	7,125	7,342	7,321	7,422	7,420	7,402	7,445	7,506	7,501	7,615
- Aset produktif yang dihapusbukukan / *Written off earning assets*	627,791	540,325	547,917	555,232	562,347	570,265	554,598	551,576	517,413	524,221	529,793	542,487	548,643	556,320
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	548,614	532,784	540,351	547,645	554,743	562,649	547,209	544,176	510,026	516,853	522,409	535,102	541,253	548,932
Lainnya / *Others*	79,177	7,541	7,566	7,587	7,604	7,616	7,389	7,400	7,387	7,368	7,384	7,385	7,390	7,387
- Aset produktif yang dihapustagih / *Charged off earning assets*	56,962	687	705	721	730	739	738	748	753	753	774	791	839	851
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	49,558	687	705	721	730	739	738	748	753	753	774	791	839	851
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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**418,224**	**205,028**	**244,984**	**254,145**	**247,973**	**228,624**	**224,381**	**228,638**	**227,150**	**206,201**	**197,845**	**186,840**	**191,287**	**187,998**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	4,866	1,815	1,939	2,283	2,746	1,543	2,622	2,903	3,010	2,976	3,110	4,613	4,714	4,834
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	412,539	200,952	240,831	249,548	243,438	226,286	219,805	223,006	220,901	201,656	193,324	180,716	184,583	181,291
- Lainnya / *Others*	819	2,261	2,213	2,314	1,789	794	1,954	2,728	3,240	1,569	1,412	1,512	1,991	1,873
Kewajiban Komitmen / *Commited Liabilities*	**538,929**	**291,973**	**334,034**	**346,410**	**340,901**	**375,654**	**374,046**	**377,943**	**371,093**	**348,266**	**341,416**	**338,402**	**343,311**	**343,580**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	145,539	102,260	107,001	106,689	114,544	115,563	117,334	118,979	120,152	122,018	125,711	126,112	133,369	136,544
- *Committed*	35,456	33,901	34,690	34,254	37,250	37,410	39,566	40,153	40,878	42,425	43,492	41,968	42,366	45,186
- *Uncommitted*	110,084	68,358	72,311	72,435	77,295	78,153	77,767	78,826	79,274	79,593	82,220	84,144	91,003	91,358
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	157	280	243	241	236	155	270	283	402	415	474	349	383	410
- *Committed*	30	65	56	74	77	64	130	126	242	260	238	114	136	144
- *Uncommitted*	127	214	187	167	160	91	140	158	159	154	237	235	247	265
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	5,633	2,613	2,361	2,676	2,061	2,212	2,342	2,630	2,546	1,919	1,827	2,130	1,911	1,567
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	384,112	180,664	218,804	230,239	216,129	254,418	249,012	250,675	242,224	219,957	208,338	204,084	201,929	199,232
- Lainnya / Others	3,487	6,157	5,625	6,566	7,930	3,306	5,088	5,376	5,770	3,957	5,065	5,727	5,719	5,827
Tagihan Kontinjensi / *Contingent Claims*	**36,834**	**28,937**	**29,485**	**30,731**	**30,708**	**29,605**	**27,840**	**28,828**	**30,402**	**30,479**	**22,615**	**25,773**	**27,037**	**28,944**
- Garansi yang diterima / *Received guarantees*	28,407	18,612	19,240	20,027	19,651	18,930	17,499	18,174	19,659	19,648	15,980	19,087	20,313	22,151
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	7,088	804	1,016	1,251	1,438	1,058	1,093	1,139	1,162	1,224	1,241	1,272	1,332	1,367
- Lainnya / Others	1,339	9,520	9,229	9,454	9,618	9,618	9,248	9,515	9,581	9,608	5,394	5,413	5,392	5,426
Kewajiban Kontijensi / *Contingent Liabilities*	**28,150**	**17.855r**	17954.22025	**18,248**	**17,643**	**17,738**	**15,235**	**15,073**	**14,616**	**14,411**	**14,112**	**15,067**	**15,711**	**14,238**
- Garansi yang diberikan / *Issued guarantees*	27,909	17,037	17,110	17,451	16,857	17,000	14,277	14,205	13,741	13,719	13,309	14,182	14,890	13,379
- Lainnya / *Others*	241	633r	844.3320114	797	786	738	959	868	875	692	803	885	821	859
Lainnya / *Others*	**62,084**	**56,292**	**56,514**	**57,331**	**58,433**	**61,978**	**59,920**	**60,791**	**62,109**	**62,671**	**52,595**	**53,605**	**53,355**	**55,237**
- Penerusan Kredit/pembiayaan / *Channelling*	532	258	258	258	257	257	256	243	245	244	244	243	242	241
- Aset produktif yang dihapusbukukan / *Written off earning assets*	53,302	56,034	56,255	57,071	58,174	61,714	59,650	60,533	61,850	62,413	52,337	53,340	53,064	54,947
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	52,770	55,530	55,750	56,566	57,669	61,215	59,153	60,036	61,353	61,916	51,840	52,843	52,568	54,451
Lainnya / *Others*	532	505	505	505	505	499	497	497	497	497	497	497	497	497
- Aset produktif yang dihapustagih / *Charged off earning assets*	8,251	0	1	2	2	8	14	15	15	14	14	23	49	49
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	8,200	0	1	2	2	8	14	15	15	14	14	23	49	49
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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**212,427**	**424,858**	**471,367**	**481,325**	**482,767**	**431,775**	**426,422**	**464,936**	**462,212**	**436,731**	**461,034**	**438,532**	**454,724**	**483,015**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	7,713	8,568	8,788	8,999	9,075	5,560	8,652	8,801	8,655	8,470	8,652	8,654	8,704	8,789
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	197,606	409,919	455,738	465,617	466,792	419,051	409,607	446,307	445,097	420,597	443,762	422,401	438,467	466,504
- Lainnya / *Others*	7,108	6,371	6,842	6,710	6,900	7,164	8,163	9,828	8,460	7,664	8,619	7,478	7,554	7,721
Kewajiban Komitmen / *Commited Liabilities*	**550,557**	**681,307**	**712,886**	**721,152**	**733,322**	**717,966**	**725,907**	**754,581**	**751,181**	**771,894**	**760,542**	**766,359**	**775,106**	**790,591**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	321,373	348,174	345,424	367,993	376,206	381,014	379,068	384,335	368,690	367,724	367,502	375,773	382,635	390,775
- *Committed*	52,557	55,354	55,566	59,314	58,769	58,917	57,826	59,597	59,599	55,987	58,564	60,419	62,378	62,928
- *Uncommitted*	268,816	292,820	289,859	308,678	317,437	322,096	321,242	324,738	309,091	311,737	314,074	315,355	320,258	327,847
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	7,964	5,343	6,723	6,075	5,586	5,266	5,265	5,357	4,624	4,323	4,346	3,935	1,818	1,054
- *Committed*	53	340	810	831	320	353	237	269	246	232	217	213	228	238
- *Uncommitted*	7,912	5,003	5,913	5,243	5,266	4,913	5,029	5,088	4,377	4,091	4,129	3,722	1,590	817
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	8,751	6,701	7,104	6,791	8,983	8,212	5,813	7,320	7,300	6,619	8,047	7,055	8,449	6,321
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	205,797	314,388	346,953	333,543	335,762	315,921	327,720	349,816	362,618	385,194	372,793	371,848	374,410	384,589
- Lainnya / Others	6,672	6,702	6,682	6,750	6,784	7,553	8,041	7,753	7,950	8,033	8,026	7,748	7,794	7,851
Tagihan Kontinjensi / *Contingent Claims*	**101,202**	**55,433**	**55,759**	**57,460**	**55,987**	**57,426**	**52,766**	**53,154**	**55,787**	**55,697**	**63,344**	**59,122**	**64,393**	**63,953**
- Garansi yang diterima / *Received guarantees*	94,855	54,688	55,011	56,729	55,209	56,671	51,990	52,365	54,985	54,904	58,021	53,736	59,274	58,716
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	6,330	55	76	65	66	81	86	87	90	84	88	87	86	93
- Lainnya / Others	17	690	672	665	712	674	690	702	712	709	5,235	5,299	5,033	5,144
Kewajiban Kontijensi / *Contingent Liabilities*	**24,515**	**27,734**	**34,706**	**35,272**	**35,223**	**29,329**	**26,749**	**28,506**	**27,343**	**28,492**	**30,502**	**30,059**	**31,429**	**32,489**
- Garansi yang diberikan / *Issued guarantees*	24,273	27,500	34,472	35,038	34,989	28,955	26,375	28,132	26,969	28,118	30,129	29,685	31,056	32,255
- Lainnya / *Others*	242	234	234	234	234	374	374	374	374	374	374	374	374	234
Lainnya / *Others*	**56,757**	**46,116**	**45,265**	**44,466**	**44,611**	**45,261**	**45,024**	**44,823**	**44,653**	**44,553**	**56,798**	**59,113**	**59,369**	**59,055**
- Penerusan Kredit/pembiayaan / *Channelling*	6,211	2,780	1,974	1,791	1,778	1,774	1,773	1,768	1,766	1,765	1,754	1,753	1,742	1,742
- Aset produktif yang dihapusbukukan / *Written off earning assets*	44,899	43,327	43,281	42,664	42,822	43,476	43,241	43,044	42,877	42,778	55,033	57,350	57,604	57,291
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	43,724	42,593	42,547	41,936	42,092	42,721	42,485	42,290	42,123	42,024	54,280	56,596	56,851	56,537
Lainnya / *Others*	1,174	733	734	729	731	755	755	754	754	753	753	753	754	754
- Aset produktif yang dihapustagih / *Charged off earning assets*	5,648	10	10	10	10	10	10	10	10	10	10	10	22	22
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	5,648	10	10	10	10	10	10	10	10	10	10	10	22	22
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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**303,252**	**412,098**	**449,532**	**459,655**	**476,975**	**448,901**	**487,099**	**494,522**	**502,218**	**489,919**	**486,234**	**494,149**	**504,412**	**535,837**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	28,946	26,913	25,311	24,877	26,082	25,831	28,864	29,330	30,822	31,665	33,061	40,563	43,005	46,459
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	274,112	383,401	423,560	434,527	448,533	422,597	456,723	463,639	470,478	456,931	452,795	453,054	460,378	486,914
- Lainnya / *Others*	194	1,785	661	250	2,360	473	1,513	1,553	918	1,323	378	532	1,029	2,465
Kewajiban Komitmen / *Commited Liabilities*	**938,903**	**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**	**1,221,021**	**1,204,254**	**1,218,580**	**1,265,263**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	609,276	671,761	695,345	702,014	720,495	733,622	762,543	765,771	759,897	738,637	753,205	737,552	746,132	770,107
- Committed	79,500	104,183	110,991	104,973	107,225	105,556	105,921	106,014	111,178	108,922	111,995	111,558	109,763	108,019
- Uncommitted	529,777	567,578	584,354	597,041	613,269	628,066	656,622	659,756	648,719	629,715	641,210	625,994	636,369	662,088
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	9,875	11,152	13,483	11,453	10,516	9,700	10,226	10,174	9,250	9,829	9,436	9,008	10,259	7,298
- Committed	134	1,520	1,857	1,908	1,924	36	36	34	33	35	34	34	28	26
- Uncommitted	9,741	9,632	11,627	9,545	8,592	9,664	10,190	10,140	9,218	9,794	9,402	8,974	10,231	7,273
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	20,575	19,794	20,263	18,289	17,395	18,586	18,567	18,472	17,769	21,090	19,838	18,698	17,914	17,771
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	296,654	389,977	419,870	423,180	434,505	413,232	455,622	460,464	451,619	448,802	435,651	436,108	440,779	466,955
- Lainnya / Others	2,523	3,407	2,635	2,418	3,136	2,163	3,308	3,489	2,743	3,088	2,890	2,888	3,496	3,131
Tagihan Kontinjensi / *Contingent Claims*	**58,054**	**113,051**	**115,008**	**119,303**	**119,633**	**119,118**	**121,051**	**124,572**	**110,369**	**112,195**	**114,530**	**114,341**	**115,233**	**118,630**
- Garansi yang diterima / *Received guarantees*	32,465	101,433	102,734	107,856	106,770	107,129	108,542	111,360	97,587	99,264	101,368	101,008	101,689	104,868
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	16,250	703	657	662	675	672	687	699	656	696	700	725	724	710
- Lainnya / Others	9,340	10,914	11,618	10,785	12,188	11,316	11,822	12,513	12,126	12,235	12,463	12,608	12,820	13,052
Kewajiban Kontijensi / *Contingent Liabilities*	**44,514**	**51,643**	**53,163**	**53,376**	**53,231**	**55,987**	**54,335**	**55,061**	**55,999**	**54,437**	**54,167**	**55,038**	**55,345**	**56,690**
- Garansi yang diberikan / *Issued guarantees*	43,981	51,101	52,620	52,796	52,677	55,455	53,807	54,500	55,438	53,921	53,611	54,449	54,820	56,207
- Lainnya / *Others*	532	542	542	580	554	532	528	561	562	517	556	590	525	484
Lainnya / *Others*	**185,306**	**128,141**	**129,752**	**130,652**	**131,045**	**132,256**	**127,008**	**122,189**	**122,692**	**124,033**	**123,310**	**123,884**	**124,939**	**124,751**
- 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	127,078	128,673	129,558	129,942	131,150	125,908	121,080	121,579	122,919	122,174	122,740	123,785	123,586
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	141,846	125,026	126,611	127,487	127,868	129,080	123,865	119,031	119,536	120,883	120,131	120,697	121,740	121,526
Lainnya / *Others*	6,556	2,053	2,062	2,071	2,074	2,070	2,043	2,049	2,043	2,036	2,043	2,043	2,045	2,060
- Aset produktif yang dihapustagih / *Charged off earning assets*	36,519	677	694	709	717	720	714	723	728	728	750	758	768	780
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	29,165	677	694	709	717	720	714	723	728	728	750	758	768	780
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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**279,726**	**270,995**	**306,701**	**303,230**	**317,319**	**338,140**	**334,349**	**303,359**	**325,161**	**322,716**	**319,836**	**299,758**	**345,031**	**353,422**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	279,234	270,368	306,218	302,655	315,014	337,720	322,884	302,017	324,359	321,787	317,684	298,491	344,212	351,235
- Lainnya / *Others*	492	627	482	575	2,306	420	11,466	1,342	802	928	2,152	1,268	819	2,186
Kewajiban Komitmen / *Commited Liabilities*	**1,084,855**	**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**	**1,204,832**	**1,194,842**	**1,225,321**	**1,211,350**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	628,987	636,259	643,159	636,756	637,158	912,660	665,322	682,561	684,662	697,882	744,936	757,122	757,029	740,338
- *Committed*	261,559	264,447	261,253	268,895	270,011	278,092	309,903	320,213	320,857	329,357	335,850	338,043	347,454	337,806
- *Uncommitted*	367,427	384,742	381,906	367,861	367,147	634,568	355,419	362,347	363,805	368,525	409,086	419,079	409,575	402,532
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	6,255	1,560	3,312	2,998	2,741	2,640	2,658	2,631	2,963	3,009	3,388	2,508	2,713	3,746
- *Committed*	3,658	1,521	3,268	2,781	2,546	2,444	2,463	2,442	2,777	2,872	3,299	2,491	2,683	3,720
- *Uncommitted*	2,597	40	44	217	195	197	195	189	187	137	89	17	31	25
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	50,104	68,924	60,423	69,751	63,453	72,512	61,771	63,059	55,385	54,797	54,695	57,722	53,614	57,199
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	399,330	345,817	392,002	395,549	398,369	404,984	372,177	355,666	396,306	405,823	399,834	376,509	410,447	409,068
- Lainnya / Others	180	768	679	898	1,725	487	1,003	1,481	785	629	1,979	980	1,518	999
Tagihan Kontinjensi / *Contingent Claims*	**72,955**	**60,138**	**61,761**	**63,548**	**65,864**	**67,580**	**65,419**	**66,670**	**65,213**	**64,366**	**64,528**	**71,609**	**74,710**	**75,305**
- Garansi yang diterima / *Received guarantees*	48,550	59,744	61,362	63,144	65,453	67,164	64,999	66,246	64,781	63,929	64,078	71,153	74,251	74,838
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	24,043	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	362	395	399	404	411	416	420	424	432	437	450	456	458	467
Kewajiban Kontijensi / *Contingent Liabilities*	**250,851**	**207,800**	**209,569**	**204,617**	**214,214**	**285,513**	**254,831**	**283,234**	**268,688**	**261,888**	**260,625**	**268,796**	**275,088**	**278,200**
- Garansi yang diberikan / *Issued guarantees*	249,290	206,017	207,574	202,409	211,793	282,790	251,953	280,229	265,493	258,531	257,059	264,974	271,082	273,889
- Lainnya / *Others*	1,561	1,783	1,995	2,208	2,421	2,723	2,878	3,006	3,196	3,356	3,566	3,822	4,006	4,311
Lainnya / *Others*	**392,083**	**318,172**	**324,468**	**330,673**	**336,113**	**338,850**	**330,704**	**331,943**	**296,131**	**301,119**	**305,310**	**314,182**	**319,321**	**325,742**
- Penerusan Kredit/pembiayaan / *Channelling*	4,349	4,286	4,760	4,735	4,704	4,926	4,906	5,025	5,023	5,007	5,061	5,125	5,131	5,246
- Aset produktif yang dihapusbukukan / *Written off earning assets*	381,189	313,886	319,708	325,938	331,409	333,924	325,799	326,918	291,107	296,112	300,249	309,057	314,190	320,496
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	310,273	309,636	315,443	321,656	327,114	329,633	321,705	322,818	287,014	292,030	296,158	304,965	310,095	316,418
Lainnya / *Others*	70,915	4,250	4,265	4,282	4,294	4,291	4,093	4,100	4,093	4,082	4,091	4,092	4,094	4,078
- 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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25.67**	**25.20**	**25.17**	**25.13**	**25.47**	**25.66**	**25.89**	**26.02**	**24.81**	**24.58**	**26.07**	**26.74**	**27.45**	**27.63**
- Modal / *Capital*	1,569,939	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	1,702,705	1,731,412	1,750,704	1,771,885
- ATMR / *Risk Weighted Assets*	6,116,974	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	6,531,127	6,475,188	6,376,855	6,412,371
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**24.07**	**23.55**	**23.49**	**23.47**	**23.82**	**24.10**	**24.38**	**24.51**	**23.32**	**23.04**	**24.51**	**25.17**	**25.86**	**26.02**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1,472,240	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	1,600,656	1,629,869	1,648,931	1,668,286
- ATMR / *Risk Weighted Assets*	6,116,974	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	6,531,127	6,475,188	6,376,855	6,411,103
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1.84**	**2.48**	**2.51**	**2.47**	**2.47**	**2.43**	**3.02**	**2.75**	**2.77**	**2.72**	**2.69**	**2.73**	**2.74**	**2.74**
- Laba sebelum pajak / *Profit*	174,271	252,343	256,453	254,049	254,867	252,499	330,467	300,549	303,186	297,961	294,425	298,565	300,786	300,489
- Rata-rata total aset / *Average total assets*	9,476,690	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	10,934,368	10,953,990	10,980,384	10,973,203
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83.58**	**76.69**	**77.16**	**77.52**	**77.51**	**78.65**	**86.07**	**81.99**	**79.36**	**78.60**	**77.55**	**77.34**	**77.55**	**77.15**
- Biaya Operasional / *Operating Expenses*	889,655	554,235	651,004	731,744	807,589	933,289	170,701	228,353	291,724	366,072	425,060	510,955	609,884	679,768
- Pendapatan Operasional / *Operating Income*	1,064,432	722,733	843,702	943,918	1,041,967	1,186,632	198,329	278,497	367,600	465,715	548,116	660,681	786,449	881,072
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4.51**	**4.73**	**4.77**	**4.70**	**4.70**	**4.71**	**4.89**	**4.72**	**4.77**	**4.77**	**4.79**	**4.80**	**4.84**	**4.87**
- Pendapatan bunga bersih / *Interest income net*	413,942	463,962	469,742	465,835	467,905	471,396	513,609	496,636	502,340	501,715	502,935	504,635	510,098	512,430
- Rata-rata total aset produktif / *Average total earning assets*	9,170,121	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	10,499,042	10,505,198	10,533,256	10,530,739
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**77.13**	**81.22**	**82.05**	**79.90**	**79.60**	**78.78**	**79.34**	**79.80**	**80.51**	**80.84**	**82.13**	**82.76**	**82.90**	**83.38**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5,768,585	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	6,577,076	6,656,016	6,694,546	6,739,395
- Total Dana Pihak Ketiga / *Total Third Party Funds*	7,479,463	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	8,007,690	8,042,101	8,075,763	8,082,870
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**19.57**	**14.15**	**14.42**	**14.72**	**15.65**	**15.90**	**15.09**	**15.35**	**15.92**	**15.63**	**13.85**	**13.88**	**13.66**	**13.42**
- Aset Likuid Primer / *Primary Liquid Asset*	1,208,213	819,502	855,777	902,056	991,247	1,080,533	958,568	993,239	1,053,855	1,037,087	873,018	896,828	836,634	833,282
- Aset Likuid Sekunder / *Secondary Liquid assets*	771,178	650,881	656,385	689,232	710,288	685,951	690,998	687,082	693,686	671,709	635,568	637,340	670,443	649,869
- Total Aset / *Total Assets*	10,112,304	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	10,888,888	11,052,100	11,030,031	11,049,414

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**29.11**	**28.27**	**28.56**	**28.13**	**28.81**	**30.93**	**31.86**	**31.74**	**30.95**	**31.01**	**32.44**	**32.17**	**33.29**	**33.03**
- Modal / *Capital*	215,111	213,340	217,327	217,801	221,102	239,810	242,146	243,549	242,620	242,442	234,066	252,261	234,424	237,053
- ATMR / *Risk Weighted Assets*	738,938	754,721	760,962	774,293	767,434	775,277	760,116	767,244	783,853	781,894	721,542	784,057	704,198	717,635
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**27.78**	**26.22**	**26.41**	**26.11**	**26.82**	**28.93**	**29.88**	**29.79**	**29.04**	**29.04**	**30.99**	**30.26**	**31.80**	**31.52**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	205,245	197,861	200,937	202,151	205,804	224,274	227,109	228,565	227,640	227,077	223,593	237,274	223,943	225,828
- ATMR / *Risk Weighted Assets*	738,938	754,721	760,962	774,293	767,434	775,277	760,116	767,244	783,853	781,894	721,542	784,057	704,198	716,367
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**0.60**	**0.69**	**0.82**	**0.81**	**0.83**	**0.77**	**1.59**	**1.36**	**1.36**	**1.16**	**1.40**	**0.82**	**1.30**	**1.37**
- Laba sebelum pajak / *Profit*	7,640	9,159	10,836	10,756	11,026	10,347	22,592	19,224	19,306	16,439	18,751	11,634	17,757	18,589
- Rata-rata total aset / *Average total assets*	1,279,647	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	1,341,269	1,427,335	1,366,819	1,353,046
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**95.91**	**93.40**	**92.70**	**92.55**	**92.28**	**92.60**	**92.40**	**90.01**	**89.08**	**90.83**	**88.28**	**92.57**	**88.80**	**88.19**
- Biaya Operasional / *Operating Expenses*	179,569	89,848	107,375	116,879	126,139	135,166	23,321	29,236	39,680	55,222	59,817	74,753	85,898	94,660
- Pendapatan Operasional / *Operating Income*	187,233	96,199	115,826	126,292	136,690	145,961	25,239	32,480	44,545	60,799	67,758	80,756	96,730	107,333
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3.70**	**4.29**	**4.35**	**4.38**	**4.42**	**4.46**	**4.67**	**4.61**	**4.69**	**4.65**	**4.93**	**4.68**	**5.06**	**5.09**
- Pendapatan bunga bersih / *Interest income net*	44,499	52,482	53,424	54,118	54,628	55,236	60,781	60,127	61,423	61,038	61,091	61,466	63,876	63,650
- Rata-rata total aset produktif / *Average total earning assets*	1,201,704	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	1,240,243	1,313,341	1,261,791	1,250,509
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**71.51**	**75.67**	**75.80**	**74.17**	**75.97**	**77.69**	**76.60**	**77.06**	**76.68**	**76.29**	**75.74**	**77.97**	**76.01**	**76.81**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	693,732	740,391	745,161	754,151	756,761	769,034	756,095	762,125	772,061	773,841	732,539	788,652	760,035	756,827
- Total Dana Pihak Ketiga / *Total Third Party Funds*	970,137	978,456	983,115	1,016,819	996,171	989,872	987,047	989,023	1,006,811	1,014,404	967,201	1,011,460	999,851	985,353
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**20.75**	**13.72**	**14.01**	**14.42**	**14.13**	**15.37**	**13.93**	**13.17**	**14.68**	**14.84**	**13.29**	**13.16**	**13.64**	**13.52**
- Aset Likuid Primer / *Primary Liquid Asset*	198,540	117,783	123,533	132,794	127,500	148,428	122,521	110,165	132,257	134,172	107,049	116,939	116,931	116,233
- Aset Likuid Sekunder / *Secondary Liquid assets*	81,377	69,691	70,915	72,360	71,463	72,361	74,816	75,168	77,226	79,206	72,877	73,163	72,614	70,788
- Total Aset / *Total Assets*	1,348,864	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	1,353,675	1,445,011	1,389,977	1,383,111

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**36.88**	**37.15**	**37.14**	**37.64**	**38.74**	**38.06**	**35.84**	**35.95**	**36.14**	**35.31**	**35.03**	**35.64**	**37.25**	**37.37**
- Modal / *Capital*	271,808	288,350	291,306	297,861	307,760	305,933	302,695	306,725	302,933	300,931	314,989	307,265	325,087	330,128
- ATMR / *Risk Weighted Assets*	737,072	776,157	784,279	791,361	794,468	803,798	844,572	853,309	838,324	852,294	899,310	862,063	872,712	883,367
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**34.55**	**34.75**	**34.72**	**35.15**	**36.18**	**35.68**	**33.73**	**33.81**	**33.99**	**33.08**	**32.51**	**33.56**	**34.68**	**34.69**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	254,657	269,714	272,282	278,139	287,449	286,794	284,893	288,510	284,983	281,969	292,391	289,307	302,657	306,455
- ATMR / *Risk Weighted Assets*	737,072	776,157	784,279	791,361	794,468	803,798	844,572	853,309	838,324	852,294	899,310	862,063	872,712	883,366
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1.14**	**1.76**	**1.74**	**1.77**	**1.74**	**1.72**	**2.37**	**2.26**	**2.20**	**2.18**	**1.83**	**2.17**	**1.55**	**1.59**
- Laba sebelum pajak / *Profit*	13,216	21,992	21,896	22,349	22,356	22,182	31,925	30,591	29,805	29,418	26,224	29,321	22,240	22,734
- Rata-rata total aset / *Average total assets*	1,154,798	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	1,431,214	1,350,657	1,432,066	1,433,175
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**91.55**	**91.09**	**91.77**	**91.86**	**92.15**	**92.40**	**94.06**	**92.33**	**91.79**	**91.52**	**92.07**	**91.50**	**94.07**	**93.59**
- Biaya Operasional / *Operating Expenses*	138,932	150,469	183,206	210,498	241,226	269,274	42,172	61,498	83,228	105,773	126,731	157,677	205,673	221,092
- Pendapatan Operasional / *Operating Income*	151,750	165,182	199,633	229,162	261,768	291,436	44,833	66,603	90,672	115,568	137,647	172,330	218,648	236,243
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3.74**	**4.08**	**4.11**	**4.14**	**4.16**	**4.18**	**4.43**	**4.30**	**4.33**	**4.33**	**4.17**	**4.39**	**4.21**	**4.23**
- Pendapatan bunga bersih / *Interest income net*	40,600	47,648	48,352	49,111	50,074	50,667	56,045	54,829	55,391	55,240	56,040	55,830	56,681	56,941
- Rata-rata total aset produktif / *Average total earning assets*	1,085,081	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	1,344,490	1,272,932	1,344,788	1,346,306
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**81.26**	**77.79**	**78.18**	**78.45**	**77.41**	**79.24**	**77.96**	**77.19**	**77.59**	**79.36**	**81.95**	**82.32**	**81.66**	**82.62**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	644,999	670,766	689,069	699,615	700,529	703,766	689,967	699,001	701,233	701,063	759,933	724,250	755,214	761,245
- Total Dana Pihak Ketiga / *Total Third Party Funds*	793,773	862,285	881,395	891,789	904,975	888,106	884,994	905,546	903,798	883,435	927,335	879,797	924,830	921,385
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**22.38**	**20.53**	**21.26**	**20.87**	**21.64**	**22.27**	**22.33**	**23.13**	**23.68**	**24.31**	**20.70**	**22.11**	**21.32**	**22.22**
- Aset Likuid Primer / *Primary Liquid Asset*	183,586	179,239	189,171	187,042	199,131	202,979	192,745	207,783	212,113	214,711	186,384	194,551	195,624	216,436
- Aset Likuid Sekunder / *Secondary Liquid assets*	83,950	85,176	91,991	94,081	96,651	98,200	107,719	107,985	108,732	111,105	108,328	106,284	108,241	103,762
- Total Aset / *Total Assets*	1,195,504	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	1,424,054	1,360,522	1,425,548	1,440,940

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25.30**	**23.58**	**23.25**	**23.15**	**23.42**	**24.38**	**24.63**	**24.62**	**24.41**	**24.26**	**25.09**	**25.22**	**26.08**	**26.21**
- Modal / *Capital*	357,409	376,018	373,659	376,606	380,939	391,103	395,311	396,401	395,818	390,150	398,887	400,212	403,840	406,256
- ATMR / *Risk Weighted Assets*	1,412,509	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	1,590,068	1,586,718	1,548,401	1,549,755
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**23.24**	**21.73**	**21.35**	**21.33**	**21.61**	**22.70**	**22.97**	**22.96**	**22.79**	**22.57**	**23.44**	**23.62**	**24.46**	**24.62**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	328,286	346,616	343,023	347,025	351,508	364,092	368,591	369,782	369,486	362,965	372,657	374,797	378,806	381,479
- ATMR / *Risk Weighted Assets*	1,412,509	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	1,590,068	1,586,718	1,548,401	1,549,755
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1.41**	**1.80**	**1.77**	**1.75**	**1.70**	**1.68**	**2.22**	**1.83**	**1.85**	**1.92**	**1.94**	**1.92**	**1.93**	**1.93**
- Laba sebelum pajak / *Profit*	33,298	45,876	45,322	44,787	43,746	43,450	59,552	49,279	50,127	52,235	52,690	52,053	52,338	52,407
- Rata-rata total aset / *Average total assets*	2,357,650	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	2,714,175	2,715,051	2,717,157	2,716,970
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83.48**	**77.37**	**77.89**	**78.26**	**78.75**	**79.13**	**80.44**	**80.65**	**79.68**	**78.90**	**78.27**	**78.47**	**78.27**	**78.19**
- Biaya Operasional / *Operating Expenses*	169,751	104,998	120,397	135,129	149,573	166,148	20,440	34,318	49,409	65,533	79,417	95,309	110,476	125,883
- Pendapatan Operasional / *Operating Income*	203,336	135,712	154,565	172,674	189,941	209,957	25,412	42,554	62,009	83,063	101,461	121,453	141,156	160,993
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3.79**	**3.84**	**3.87**	**3.88**	**3.89**	**3.88**	**3.88**	**3.79**	**3.83**	**3.81**	**3.82**	**3.82**	**3.82**	**3.83**
- Pendapatan bunga bersih / *Interest income net*	86,552	94,632	95,475	95,802	96,486	96,588	99,721	98,247	99,659	99,310	99,505	99,487	99,587	99,921
- Rata-rata total aset produktif / *Average total earning assets*	2,284,059	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	2,603,182	2,603,202	2,607,969	2,609,906
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**79.51**	**85.75**	**89.23**	**88.20**	**86.46**	**84.67**	**85.12**	**84.95**	**84.32**	**84.64**	**86.72**	**88.88**	**87.48**	**87.82**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	1,483,010	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	1,722,053	1,740,297	1,743,092	1,750,161
- Total Dana Pihak Ketiga / *Total Third Party Funds*	1,865,083	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	1,985,756	1,957,973	1,992,488	1,992,819
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**21.71**	**16.31**	**15.74**	**15.81**	**16.08**	**17.12**	**15.54**	**16.46**	**16.87**	**16.72**	**14.25**	**13.57**	**14.50**	**13.62**
- Aset Likuid Primer / *Primary Liquid Asset*	315,680	219,733	210,338	217,646	233,603	284,281	240,390	261,386	288,277	286,045	212,281	198,782	219,872	196,397
- Aset Likuid Sekunder / *Secondary Liquid assets*	222,490	204,353	195,431	195,562	192,718	179,198	175,691	184,830	176,557	171,239	171,319	170,153	175,939	173,392
- Total Aset / *Total Assets*	2,478,932	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	2,692,200	2,719,433	2,729,795	2,715,661

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22.48**	**22.52**	**22.56**	**22.50**	**22.64**	**22.26**	**22.77**	**23.01**	**20.97**	**20.75**	**21.57**	**23.80**	**24.21**	**24.48**
- Modal / *Capital*	725,611	757,493	764,750	771,645	780,114	784,832	797,016	809,912	744,302	741,679	755,725	771,673	787,352	798,449
- ATMR / *Risk Weighted Assets*	3,228,455	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	3,503,096	3,242,350	3,251,544	3,261,615
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21.19**	**21.22**	**21.25**	**21.20**	**21.34**	**21.03**	**21.58**	**21.82**	**19.77**	**19.55**	**20.34**	**22.47**	**22.87**	**23.13**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	684,053	713,731	720,418	727,140	735,318	741,527	755,502	767,959	701,922	698,685	712,475	728,492	743,526	754,524
- ATMR / *Risk Weighted Assets*	3,228,455	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	3,503,096	3,242,350	3,251,544	3,261,615
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2.56**	**3.46**	**3.51**	**3.45**	**3.46**	**3.41**	**3.94**	**3.68**	**3.73**	**3.66**	**3.61**	**3.76**	**3.81**	**3.78**
- Laba sebelum pajak / *Profit*	120,118	175,316	178,398	176,157	177,738	176,520	216,398	201,454	203,948	199,868	196,760	205,557	208,451	206,758
- Rata-rata total aset / *Average total assets*	4,684,596	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	5,447,710	5,460,947	5,464,342	5,470,012
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**76.88**	**64.16**	**64.23**	**64.75**	**64.08**	**67.26**	**82.42**	**75.48**	**70.08**	**67.65**	**65.95**	**64.03**	**63.00**	**63.25**
- Biaya Operasional / *Operating Expenses*	401,403	208,920	240,026	269,238	290,650	362,700	84,767	103,300	119,407	139,544	159,096	183,216	207,838	238,133
- Pendapatan Operasional / *Operating Income*	522,114	325,641	373,678	415,790	453,567	539,278	102,845	136,860	170,374	206,285	241,249	286,142	329,915	376,502
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**5.27**	**5.42**	**5.47**	**5.32**	**5.29**	**5.29**	**5.53**	**5.29**	**5.35**	**5.38**	**5.39**	**5.42**	**5.45**	**5.48**
- Pendapatan bunga bersih / *Interest income net*	242,291	269,200	272,492	266,804	266,718	268,906	297,062	283,434	285,867	286,127	286,298	287,852	289,954	291,918
- Rata-rata total aset produktif / *Average total earning assets*	4,599,276	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	5,311,127	5,315,723	5,318,708	5,324,018
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**76.53**	**81.13**	**81.06**	**77.77**	**77.72**	**76.20**	**77.57**	**78.57**	**80.24**	**80.42**	**81.47**	**81.16**	**82.63**	**82.98**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2,946,844	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	3,362,552	3,402,816	3,436,205	3,471,163
- Total Dana Pihak Ketiga / *Total Third Party Funds*	3,850,469	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	4,127,398	4,192,871	4,158,594	4,183,313
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17.56**	**11.57**	**12.13**	**12.74**	**14.33**	**13.90**	**13.39**	**13.41**	**13.82**	**13.14**	**12.00**	**12.20**	**11.27**	**11.00**
- Aset Likuid Primer / *Primary Liquid Asset*	510,407	302,747	332,736	364,573	431,013	444,845	402,913	413,905	421,209	402,158	367,303	386,557	304,207	304,216
- Aset Likuid Sekunder / *Secondary Liquid assets*	383,360	291,661	298,048	327,229	349,457	336,192	332,772	319,098	331,171	310,159	283,045	287,740	313,649	301,928
- Total Aset / *Total Assets*	5,089,004	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	5,418,959	5,527,134	5,484,711	5,509,702

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
- KBMI 1	1,348,864	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	1,353,675	1,445,011	1,389,977	1,383,111
- KBMI 2	1,195,504	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	1,424,054	1,360,522	1,425,548	1,440,940
- KBMI 3	2,478,932	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	2,692,200	2,719,433	2,729,795	2,715,661
- KBMI 4	5,089,004	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	5,418,959	5,527,134	5,484,711	5,509,702
Total	**10,112,304**	**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**	**10,888,888**	**11,052,100**	**11,030,031**	**11,049,414**

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

Kelompok Bank / *Group of Bank*	Agustus 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	14	51	3
KBMI 2	-	-	8	12
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	**-**	**14**	**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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**8,665,390**	**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**	**9,534,152**	**9,635,779**	**9,701,461**	**9,731,139**
a. Lancar / *Current*	8,244,402	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	9,063,065	9,143,665	9,206,727	9,225,036
b. Dalam Perhatian Khusus / *Special Mention*	242,194	269,825	268,434	265,305	268,403	245,638	276,242	304,196	282,136	313,286	301,457	326,000	322,799	333,729
c. Kurang Lancar / *Sub-Standard*	23,338	23,211	21,838	22,232	20,101	20,182	25,297	22,546	20,271	27,109	23,952	24,588	29,231	25,699
d. Diragukan / *Doubtful*	20,640	32,848	31,418	28,596	27,398	25,509	25,340	29,844	30,742	28,482	29,001	28,066	26,804	29,149
e. Macet / *Loss*	134,815	126,492	125,192	125,917	125,065	115,006	117,059	116,201	113,509	111,804	116,675	113,460	115,900	117,528
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2,155,891**	**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**	**2,629,062**	**2,641,007**	**2,668,492**	**2,689,062**
a. Lancar / *Current*	2,122,335	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	2,584,042	2,598,888	2,624,412	2,645,229
b. Dalam Perhatian Khusus / Special Mention	29,466	35,483	33,741	37,159	36,749	79,291	35,732	38,408	35,917	37,564	36,707	33,537	35,613	35,484
c. Kurang Lancar / *Sub-Standard*	881	2,090	2,039	1,989	1,930	2,104	2,147	2,236	2,174	2,379	2,498	2,996	2,654	2,745
d. Diragukan / *Doubtful*	213	881	1,120	978	946	867	879	982	893	861	975	944	984	1,037
e. Macet / *Loss*	2,997	5,110	5,914	4,944	4,996	28,101	5,287	4,742	4,919	4,799	4,841	4,642	4,830	4,567
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**182,884**	**190,632**	**187,521**	**184,655**	**180,436**	**191,767**	**176,009**	**176,552**	**172,508**	**175,434**	**177,943**	**174,696**	**180,402**	**180,724**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**52,051**	**61,219**	**62,755**	**67,027**	**70,482**	**74,029**	**71,905**	**70,452**	**71,027**	**70,204**	**67,235**	**67,198**	**66,118**	**65,561**
a. Lancar / *Current*	52,028	61,195	62,739	66,975	70,424	73,999	71,866	70,399	70,968	70,124	67,153	67,065	66,051	65,506
b. Dalam Perhatian Khusus / Special Mention	13	22	15	51	51	23	32	31	25	33	26	90	24	13
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	10	1	1	1	7	7	7	21	33	47	55	43	43	41
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**10**	**1**	**1**	**1**	**7**	**7**	**7**	**21**	**33**	**47**	**55**	**43**	**43**	**41**

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**1,085,516**	**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**	**1,112,206**	**1,129,072**	**1,159,033**	**1,160,931**
a. Lancar / *Current*	1,038,654	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	1,060,898	1,077,638	1,107,522	1,109,329
b. Dalam Perhatian Khusus / Special Mention	26,735	29,409	29,315	29,635	29,268	26,284	32,625	34,029	31,454	38,196	32,010	32,731	31,744	31,990
c. Kurang Lancar / *Sub-Standard*	3,401	3,131	2,300	2,821	2,921	2,445	2,653	2,607	2,722	3,161	2,992	2,366	3,188	2,327
d. Diragukan / *Doubtful*	1,625	3,263	2,910	2,066	2,013	1,983	1,791	2,104	1,960	1,730	1,970	2,011	1,888	2,510
e. Macet / *Loss*	15,100	19,151	18,088	19,058	18,994	16,502	17,129	17,368	17,871	18,262	14,336	14,327	14,691	14,775
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**176,218**	**160,491**	**164,877**	**164,882**	**170,960**	**172,530**	**171,855**	**173,406**	**174,556**	**175,279**	**177,369**	**179,978**	**187,430**	**187,947**
a. Lancar / *Current*	173,399	154,663	158,944	159,041	164,611	167,406	165,898	166,961	168,687	169,356	171,232	174,558	182,033	182,333
b. Dalam Perhatian Khusus / Special Mention	2,588	4,103	4,327	4,178	4,698	3,710	4,499	4,975	4,340	4,377	4,533	4,048	4,002	4,200
c. Kurang Lancar / *Sub-Standard*	6	135	132	131	129	95	131	131	152	149	144	130	143	157
d. Diragukan / *Doubtful*	15	157	175	183	164	105	78	90	96	105	100	92	86	84
e. Macet / *Loss*	209	1,434	1,299	1,350	1,357	1,214	1,248	1,249	1,281	1,292	1,360	1,150	1,166	1,174
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**20,357**	**27,271**	**24,903**	**25,608**	**25,579**	**22,344**	**23,029**	**23,549**	**24,082**	**24,699**	**20,901**	**20,076**	**21,162**	**21,026**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**4,600**	**3,018**	**3,062**	**3,141**	**3,171**	**3,653**	**3,720**	**3,579**	**3,325**	**3,288**	**2,542**	**2,599**	**2,555**	**2,573**
a. Lancar / *Current*	4,594	3,017	3,062	3,139	3,169	3,652	3,720	3,571	3,311	3,274	2,530	2,599	2,555	2,573
b. Dalam Perhatian Khusus / Special Mention	0	1	-	2	2	2	-	2	2	2	-	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	6	-	-	-	-	-	-	-	12	12	12	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**12**	**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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**935,269**	**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**	**1,173,437**	**1,183,544**	**1,182,234**	**1,188,157**
a. Lancar / *Current*	881,124	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	1,119,763	1,115,526	1,116,086	1,111,605
b. Dalam Perhatian Khusus / Special Mention	32,462	29,104	27,103	29,083	28,811	26,703	29,773	32,115	30,340	33,677	34,228	47,507	44,423	54,678
c. Kurang Lancar / *Sub-Standard*	1,562	2,565	2,116	1,927	1,151	1,313	1,360	1,349	1,267	2,218	2,975	3,842	4,410	4,094
d. Diragukan / *Doubtful*	2,053	1,894	2,173	2,180	1,800	1,785	1,961	2,007	2,043	1,998	1,110	1,272	1,254	1,366
e. Macet / *Loss*	18,067	12,417	12,246	12,056	12,418	11,349	11,344	11,300	11,503	11,338	15,360	15,397	16,062	16,414
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**362,322**	**398,907**	**404,982**	**427,281**	**437,150**	**434,891**	**428,005**	**436,833**	**419,342**	**419,091**	**427,328**	**428,553**	**436,019**	**442,280**
a. Lancar / *Current*	353,871	390,025	396,827	418,396	427,923	426,221	419,523	428,091	410,685	410,686	419,205	420,330	426,698	433,778
b. Dalam Perhatian Khusus / Special Mention	7,212	7,914	7,182	7,897	8,272	7,665	7,475	7,693	7,597	7,290	6,887	6,595	7,890	7,265
c. Kurang Lancar / *Sub-Standard*	650	500	501	512	474	672	585	658	599	653	711	1,174	812	781
d. Diragukan / *Doubtful*	29	38	31	34	34	40	156	161	74	26	37	39	33	42
e. Macet / *Loss*	559	430	441	441	447	293	266	230	386	435	488	414	587	414
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**22,920**	**17,843**	**17,508**	**17,150**	**16,325**	**15,453**	**15,671**	**15,705**	**15,872**	**16,668**	**20,682**	**22,139**	**23,158**	**23,111**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**6,625**	**9,245**	**11,913**	**13,132**	**15,064**	**16,362**	**15,750**	**15,534**	**15,704**	**15,074**	**14,235**	**14,227**	**13,443**	**13,266**
a. Lancar / *Current*	6,625	9,235	11,903	13,099	15,031	16,352	15,717	15,500	15,672	15,047	14,200	14,188	13,410	13,255
b. Dalam Perhatian Khusus / Special Mention	-	10	9	33	33	11	32	25	24	26	26	30	24	4
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	1	1	1	1	0	0	9	9	0	9	8	8	7
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**1**	**1**	**1**	**1**	**0**	**0**	**9**	**9**	**0**	**9**	**8**	**8**	**7**

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**2,156,140**	**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**	**2,380,868**	**2,415,385**	**2,426,292**	**2,418,066**
a. Lancar / *Current*	2,045,055	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	2,248,758	2,278,672	2,292,307	2,280,429
b. Dalam Perhatian Khusus / Special Mention	64,213	78,329	80,498	77,906	78,821	76,057	81,520	89,292	80,599	88,610	85,040	89,244	86,459	90,064
c. Kurang Lancar / *Sub-Standard*	7,484	6,443	7,116	7,145	6,195	7,352	7,513	7,171	5,896	6,926	6,297	6,354	7,421	6,987
d. Diragukan / *Doubtful*	4,751	5,422	5,430	5,078	5,894	5,210	5,068	5,789	5,778	5,536	5,377	5,099	4,803	5,297
e. Macet / *Loss*	34,636	36,842	36,349	37,420	37,090	34,680	35,768	35,264	35,436	34,678	35,397	36,017	35,301	35,289
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**682,717**	**868,861**	**899,129**	**903,688**	**927,422**	**946,140**	**973,572**	**978,180**	**972,229**	**953,982**	**964,288**	**950,150**	**960,152**	**983,207**
a. Lancar / *Current*	675,840	853,297	883,878	886,314	911,765	933,146	958,499	962,489	958,584	938,599	948,966	934,717	945,435	968,261
b. Dalam Perhatian Khusus / Special Mention	6,585	11,777	10,379	13,690	11,943	9,275	11,413	12,044	9,978	11,815	11,718	11,758	10,965	11,252
c. Kurang Lancar / *Sub-Standard*	90	1,354	1,282	1,224	1,211	1,215	1,230	1,196	1,242	1,302	1,371	1,385	1,418	1,463
d. Diragukan / *Doubtful*	51	552	766	628	624	593	535	578	546	578	576	580	654	685
e. Macet / *Loss*	151	1,882	2,824	1,833	1,879	1,910	1,894	1,874	1,879	1,687	1,657	1,709	1,679	1,547
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**47,163**	**52,494**	**53,767**	**53,328**	**52,894**	**50,961**	**52,009**	**51,872**	**50,777**	**50,707**	**50,675**	**51,145**	**51,278**	**51,267**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**11,589**	**14,694**	**15,926**	**18,477**	**18,637**	**21,480**	**19,880**	**19,963**	**21,128**	**20,463**	**19,219**	**18,991**	**18,615**	**19,142**
a. Lancar / *Current*	11,577	14,682	15,919	18,460	18,614	21,463	19,873	19,953	21,116	20,423	19,185	18,897	18,581	19,098
b. Dalam Perhatian Khusus / Special Mention	12	12	6	16	16	11	0	4	-	5	-	60	0	10
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	1	1	1	7	7	7	7	12	34	34	34	34	34
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**1**	**1**	**1**	**7**	**7**	**7**	**7**	**12**	**34**	**34**	**34**	**34**	**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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**4,488,465**	**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**	**4,867,642**	**4,907,778**	**4,933,902**	**4,963,986**
a. Lancar / *Current*	4,279,569	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	4,633,648	4,671,830	4,690,812	4,723,673
b. Dalam Perhatian Khusus / Special Mention	118,783	132,983	131,518	128,681	131,503	116,595	132,324	148,760	139,744	152,802	150,178	156,519	160,174	156,996
c. Kurang Lancar / *Sub-Standard*	10,892	11,072	10,306	10,339	9,833	9,072	13,772	11,419	10,385	14,804	11,688	12,026	14,211	12,291
d. Diragukan / *Doubtful*	12,211	22,269	20,905	19,272	17,692	16,530	16,521	19,945	20,960	19,218	20,545	19,684	18,859	19,975
e. Macet / *Loss*	67,011	58,082	58,509	57,383	56,563	52,474	52,817	52,269	48,699	47,526	51,582	47,719	49,845	51,051
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**934,635**	**912,760**	**914,467**	**911,914**	**915,145**	**1,270,603**	**981,704**	**1,028,479**	**1,008,503**	**1,014,219**	**1,060,078**	**1,082,327**	**1,084,891**	**1,075,629**
a. Lancar / *Current*	919,224	899,470	900,992	898,945	901,758	1,187,029	967,170	1,012,991	992,770	998,327	1,044,639	1,069,283	1,070,246	1,060,858
b. Dalam Perhatian Khusus / Special Mention	13,080	11,689	11,853	11,394	11,837	58,641	12,344	13,696	14,001	14,081	13,569	11,137	12,757	12,767
c. Kurang Lancar / *Sub-Standard*	135	101	124	122	115	122	202	251	182	275	272	307	280	344
d. Diragukan / *Doubtful*	118	135	148	133	124	129	109	152	177	153	262	232	210	226
e. Macet / *Loss*	2,077	1,364	1,351	1,320	1,312	24,683	1,879	1,390	1,373	1,384	1,336	1,368	1,398	1,433
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**92,444**	**93,024**	**91,343**	**88,569**	**85,638**	**103,009**	**85,300**	**85,426**	**81,777**	**83,360**	**85,685**	**81,336**	**84,804**	**85,320**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**29,237**	**34,261**	**31,855**	**32,277**	**33,610**	**32,533**	**32,556**	**31,375**	**30,870**	**31,380**	**31,239**	**31,381**	**31,505**	**30,580**
a. Lancar / *Current*	29,232	34,261	31,855	32,277	33,610	32,533	32,556	31,375	30,870	31,380	31,239	31,381	31,505	30,580
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*	Agustus 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**2,410,149**	**29.82**
Rupiah	1,711,835	21.18
Valas / *Foreign Exchange*	698,314	8.64
Tabungan / *Saving*	**2,581,953**	**31.94**
Rupiah	2,403,650	29.74
Valas / *Foreign Exchange*	178,303	2.21
Simpanan Berjangka / *Time Deposits*	**3,090,768**	**38.24**
Rupiah	2,768,882	34.26
Valas / *Foreign Exchange*	321,886	3.98
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	1,204,787	14.91
Valas / *Foreign Exchange*	164,199	2.03
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	833,522	10.31
Valas / *Foreign Exchange*	81,804	1.01
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	313,223	3.88
Valas / *Foreign Exchange*	35,160	0.43
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	417,351	5.16
Valas / *Foreign Exchange*	40,723	0.50
Total DPK / *Total Third Party Funds*	**8,082,870**	**100**
Rupiah	6,884,367	85
Valas / *Foreign Exchange*	1,198,503	15

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*	Agustus 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**224,679**	**22.80**
Rupiah	195,532	19.84
Valas / *Foreign Exchange*	29,148	2.96
Tabungan / *Saving*	**210,646**	**21.38**
Rupiah	206,283	20.93
Valas / *Foreign Exchange*	4,363	0.44
Simpanan Berjangka / *Time Deposits*	**550,029**	**55.82**
Rupiah	510,816	51.84
Valas / *Foreign Exchange*	39,213	3.98
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	226,853	23.02
Valas / *Foreign Exchange*	19,485	1.98
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	131,441	13.34
Valas / *Foreign Exchange*	8,072	0.82
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	62,266	6.32
Valas / *Foreign Exchange*	4,152	0.42
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	90,256	9.16
Valas / *Foreign Exchange*	7,503	0.76
Total DPK / *Total Third Party Funds*	**985,353**	**100**
Rupiah	912,630	93
Valas / *Foreign Exchange*	72,723	7

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*	Agustus 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**299,308**	**32.48**
Rupiah	193,551	21.01
Valas / *Foreign Exchange*	105,756	11.48
Tabungan / *Saving*	**148,323**	**16.10**
Rupiah	137,215	14.89
Valas / *Foreign Exchange*	11,109	1.21
Simpanan Berjangka / *Time Deposits*	**473,754**	**51.42**
Rupiah	422,189	45.82
Valas / *Foreign Exchange*	51,565	5.60
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	185,017	20.08
Valas / *Foreign Exchange*	23,241	2.52
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	110,384	11.98
Valas / *Foreign Exchange*	14,855	1.61
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	53,618	5.82
Valas / *Foreign Exchange*	5,868	0.64
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	73,170	7.94
Valas / *Foreign Exchange*	7,600	0.82
Total DPK / *Total Third Party Funds*	**921,385**	**100**
Rupiah	752,955	82
Valas / *Foreign Exchange*	168,430	18

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*	Agustus 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**528,053**	**26.50**
Rupiah	407,768	20.46
Valas / *Foreign Exchange*	120,285	6.04
Tabungan / *Saving*	**524,197**	**26.30**
Rupiah	431,002	21.63
Valas / *Foreign Exchange*	93,195	4.68
Simpanan Berjangka / *Time Deposits*	**940,568**	**47.20**
Rupiah	822,626	41.28
Valas / *Foreign Exchange*	117,942	5.92
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	413,562	20.75
Valas / *Foreign Exchange*	67,211	3.37
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	240,411	12.06
Valas / *Foreign Exchange*	29,257	1.47
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	82,187	4.12
Valas / *Foreign Exchange*	10,981	0.55
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	86,466	4.34
Valas / *Foreign Exchange*	10,493	0.53
Total DPK / *Total Third Party Funds*	**1,992,819**	**100**
Rupiah	1,661,396	83
Valas / *Foreign Exchange*	331,423	17

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*	Agustus 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1,358,109**	**32.46**
Rupiah	914,984	21.87
Valas / *Foreign Exchange*	443,124	10.59
Tabungan / *Saving*	**1,698,787**	**40.61**
Rupiah	1,629,151	38.94
Valas / *Foreign Exchange*	69,637	1.66
Simpanan Berjangka / *Time Deposits*	**1,126,417**	**26.93**
Rupiah	1,013,252	24.22
Valas / *Foreign Exchange*	113,166	2.71
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	379,355	9.07
Valas / *Foreign Exchange*	54,261	1.30
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	351,286	8.40
Valas / *Foreign Exchange*	29,619	0.71
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	115,151	2.75
Valas / *Foreign Exchange*	14,158	0.34
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	167,459	4.00
Valas / *Foreign Exchange*	15,127	0.36
Total DPK / *Total Third Party Funds*	**4,183,313**	**100.00**
Rupiah	3,557,387	85.04
Valas / *Foreign Exchange*	625,927	14.96

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*														
Rupiah	1.71	1.62	1.64	1.69	1.75	1.91	1.92	1.91	1.92	1.92	1.97	1.98	1.96	2.01
Valas / *Foreign Exchange*	0.17	0.27	0.41	0.57	0.78	1.01	1.00	1.08	1.03	0.98	0.97	1.11	1.13	1.27
Tabungan / *Saving*														
Rupiah	0.69	0.65	0.66	0.67	0.67	0.67	0.67	0.67	0.69	0.67	0.67	0.67	0.67	0.66
Valas / *Foreign Exchange*	0.17	0.22	0.25	0.34	0.34	0.43	0.49	0.57	0.71	0.73	0.73	0.58	0.66	0.69
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	2.92	2.87	2.97	3.36	3.69	3.95	4.00	4.18	4.20	4.18	4.19	4.19	4.24	4.29
Valas / *Foreign Exchange*	0.37	1.12	1.50	2.00	2.42	2.74	2.86	2.88	3.00	2.92	3.00	3.05	3.25	3.39
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	3.21	2.99	3.06	3.38	3.77	4.18	4.33	4.39	4.41	4.45	4.52	4.50	4.60	4.62
Valas / *Foreign Exchange*	0.50	0.99	1.60	1.85	2.30	2.60	2.99	3.08	3.25	3.35	3.34	3.39	3.57	3.86
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	3.52	3.20	3.28	3.56	3.84	4.16	4.33	4.48	4.62	4.65	4.70	4.68	4.79	4.82
Valas / *Foreign Exchange*	0.60	1.13	1.25	1.39	1.86	2.45	2.73	2.92	3.19	3.26	3.26	3.29	3.36	3.47
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	3.99	3.28	3.60	3.90	4.37	4.68	4.82	4.84	4.91	4.97	5.07	5.06	5.13	5.12
Valas / *Foreign Exchange*	0.66	0.72	0.94	1.55	1.75	2.05	2.38	2.51	2.78	2.87	2.92	2.84	2.87	2.97

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*														
Rupiah	1.74	1.82	1.82	1.72	1.73	1.75	1.80	1.82	1.82	1.83	1.84	1.86	1.81	1.80
Valas / *Foreign Exchange*	0.10	0.29	0.31	0.36	0.44	0.55	0.54	0.55	0.59	0.50	0.66	0.77	0.66	0.94
Tabungan / *Saving*														
Rupiah	1.65	1.66	1.66	1.64	1.63	1.54	1.56	1.58	1.60	1.53	1.49	1.49	1.47	1.47
Valas / *Foreign Exchange*	0.17	0.33	0.32	0.51	0.64	0.63	0.35	0.33	0.78	0.74	0.64	0.78	0.78	0.82
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	3.74	3.57	3.63	3.98	4.30	4.76	4.75	4.79	4.83	4.81	4.72	4.79	4.81	4.78
Valas / *Foreign Exchange*	0.66	1.15	1.37	2.01	2.68	2.89	3.09	3.09	3.32	2.93	3.27	3.36	3.38	3.45
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	4.18	3.75	3.87	4.10	4.45	4.90	5.10	5.10	5.10	5.17	5.27	5.29	5.35	5.31
Valas / *Foreign Exchange*	0.88	1.35	1.45	1.73	1.96	2.48	2.89	3.15	3.49	3.76	3.72	3.66	3.84	3.99
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	4.36	3.96	3.93	4.06	4.24	4.55	4.74	4.84	4.95	5.06	5.07	5.11	5.29	5.18
Valas / *Foreign Exchange*	1.13	0.83	0.78	1.11	1.32	1.53	2.09	2.44	2.80	3.02	3.12	3.36	3.38	3.47
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	4.50	4.08	3.84	3.91	4.05	4.57	5.02	4.84	4.93	5.12	5.31	5.07	5.40	5.03
Valas / *Foreign Exchange*	0.95	0.83	0.95	1.89	2.16	2.66	3.02	3.36	3.42	3.63	3.68	3.93	3.96	4.02

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*														
Rupiah	1.56	1.61	1.71	1.75	1.75	1.83	1.78	1.80	1.93	1.82	1.82	1.87	1.81	1.81
Valas / *Foreign Exchange*	0.09	0.21	0.28	0.34	0.44	0.47	0.54	0.65	0.75	0.71	0.82	0.78	0.95	0.90
Tabungan / *Saving*														
Rupiah	1.17	1.26	1.29	1.30	1.29	1.29	1.28	1.28	1.37	1.15	1.23	1.20	1.14	1.16
Valas / *Foreign Exchange*	0.11	0.26	0.32	0.43	0.54	0.61	0.74	0.19	0.21	0.21	0.21	0.22	0.19	0.21
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	3.62	3.48	3.63	4.06	4.37	4.76	4.79	4.87	4.90	4.85	4.84	4.88	4.88	4.97
Valas / *Foreign Exchange*	0.56	1.41	1.74	1.94	2.41	2.83	3.19	3.35	3.30	3.30	3.38	3.32	3.48	3.69
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	3.83	3.78	3.86	4.14	4.53	5.20	5.40	5.53	5.35	5.23	5.25	5.11	5.21	5.25
Valas / *Foreign Exchange*	0.66	1.68	1.94	2.24	2.71	2.97	3.19	3.43	3.60	3.74	3.92	3.92	4.00	4.10
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	4.23	3.88	3.88	4.07	4.24	4.68	4.93	5.11	5.32	5.43	5.55	5.49	5.50	5.52
Valas / *Foreign Exchange*	1.04	2.37	2.45	2.31	2.39	2.63	2.92	3.40	3.53	3.65	3.68	3.76	3.74	3.87
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	4.22	3.60	3.78	4.45	5.16	5.59	5.64	5.67	5.73	5.75	5.82	5.83	5.85	5.90
Valas / *Foreign Exchange*	0.66	1.35	1.47	1.75	2.09	2.29	2.95	3.04	3.40	3.46	3.52	3.65	3.74	4.08

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*														
Rupiah	1.87	1.65	1.66	1.75	1.90	2.25	2.18	2.19	2.32	2.35	2.40	2.35	2.38	2.34
Valas / *Foreign Exchange*	0.25	0.38	0.61	0.82	1.15	1.17	1.17	1.38	1.56	1.80	1.55	1.62	1.74	1.94
Tabungan / *Saving*														
Rupiah	1.18	1.03	1.07	1.04	1.07	1.06	1.07	1.09	1.11	1.10	1.11	1.09	1.09	1.08
Valas / *Foreign Exchange*	0.19	0.26	0.32	0.43	0.54	0.61	0.74	0.91	1.16	1.17	1.03	0.93	1.11	1.18
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	2.98	2.77	2.93	3.46	3.78	4.13	4.18	4.21	4.26	4.21	4.23	4.23	4.32	4.36
Valas / *Foreign Exchange*	0.34	1.19	1.54	2.06	2.55	2.91	3.03	3.00	3.14	3.21	3.30	3.30	3.65	3.78
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	3.16	2.89	2.99	3.52	3.96	4.36	4.55	4.67	4.70	4.69	4.72	4.71	4.81	4.83
Valas / *Foreign Exchange*	0.38	0.73	1.10	1.43	2.21	2.61	3.00	3.00	3.28	3.37	3.43	3.52	3.78	3.77
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	3.25	3.03	3.09	3.46	3.78	4.10	4.29	4.49	4.66	4.71	4.72	4.72	4.76	4.77
Valas / *Foreign Exchange*	0.43	0.66	0.91	1.15	1.38	1.96	2.17	2.37	2.75	2.90	2.99	3.18	3.58	3.39
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	3.79	3.61	3.67	3.85	4.13	4.33	4.38	4.44	4.53	4.56	4.76	4.76	4.79	4.82
Valas / *Foreign Exchange*	0.70	1.08	1.11	1.73	1.89	2.31	2.29	2.43	2.46	2.71	2.76	2.75	2.84	2.93

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*														
Rupiah	1.68	1.57	1.58	1.65	1.69	1.82	1.87	1.84	1.76	1.76	1.83	1.87	1.86	1.97
Valas / *Foreign Exchange*	0.16	0.24	0.38	0.56	0.76	1.11	1.06	1.10	0.97	0.84	0.88	1.08	1.06	1.21
Tabungan / *Saving*														
Rupiah	0.38	0.35	0.35	0.38	0.38	0.39	0.39	0.38	0.40	0.39	0.39	0.39	0.39	0.39
Valas / *Foreign Exchange*	0.17	0.17	0.17	0.23	0.24	0.24	0.24	0.24	0.24	0.24	0.23	0.23	0.23	0.23
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	2.34	2.22	2.40	2.61	2.96	3.03	3.04	3.53	3.50	3.53	3.54	3.47	3.51	3.58
Valas / *Foreign Exchange*	0.27	0.88	1.41	1.99	2.26	2.52	2.47	2.46	2.62	2.46	2.46	2.60	2.63	2.76
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	2.63	2.35	2.54	2.77	3.14	3.38	3.40	3.26	3.46	3.56	3.77	3.83	3.95	4.03
Valas / *Foreign Exchange*	0.39	0.75	1.79	1.95	2.25	2.37	2.91	2.95	2.95	2.86	2.81	2.88	2.99	3.82
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	3.02	2.68	2.73	3.09	3.51	3.78	3.87	4.02	4.11	4.02	4.01	3.93	4.19	4.35
Valas / *Foreign Exchange*	0.53	0.81	0.91	1.22	2.03	2.81	3.05	3.13	3.37	3.34	3.27	3.14	3.00	3.34
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	3.48	2.64	3.23	3.66	4.42	4.49	4.46	4.63	4.72	4.76	4.79	4.87	4.81	4.98
Valas / *Foreign Exchange*	0.53	0.48	0.65	1.26	1.39	1.55	1.92	1.97	2.45	2.44	2.49	1.95	1.91	1.90

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
KBMI 1														
Jumlah Bank / *Total Banks*	75	72	72	71	71	70	70	70	70	70	68	68	68	68
Jumlah Kantor / *Total Bank Offices*	4,989	4,743	4,722	4,671	4,671	4,681	4,678	4,546	4,639	4,643	4,387	4,406	4,389	4,378
KBMI 2														
Jumlah Bank / *Total Banks*	16	18	18	19	19	19	19	19	19	19	20	20	20	20
Jumlah Kantor / *Total Bank Offices*	3,275	2,289	2,285	2,303	2,303	2,312	2,308	2,304	2,303	2,303	2,486	2,462	2,459	2,456
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	4,781	4,780	4,829	4,829	4,841	4,828	4,818	4,735	4,735	4,707	4,684	4,677	4,674
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	13,669	13,593	13,541	13,541	13,543	13,484	13,394	13,299	13,301	13,242	13,232	13,216	13,134
Total														
Jumlah Bank / *Total Banks*	**107**	**107**	**107**	**107**	**107**	**106**	**106**	**106**	**106**	**106**	**105**	**105**	**105**	**105**
Jumlah Kantor / *Total Bank Offices*	**32,366**	**25,482**	**25,380**	**25,344**	**25,344**	**25,377**	**25,298**	**25,062**	**24,976**	**24,982**	**24,822**	**24,784**	**24,741**	**24,642**

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	5,547,618	5,820,636	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	6,644,325	6,723,224	6,751,633	6,804,986
- Kepada Pihak Ketiga / *To Third Party*	5,481,560	5,768,585	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	6,577,076	6,656,016	6,685,506	6,739,395
Rupiah	4,723,761	4,955,703	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	5,643,064	5,722,366	5,753,546	5,790,232
Valas / *Foreign Exchange*	757,798	812,883	920,622	941,669	961,236	958,849	948,155	895,521	921,354	908,712	889,735	934,012	933,649	931,960	949,164
- Kepada Bank Lain / *Inter Bank Credit*	66,058	52,051	61,233	62,784	67,055	70,504	74,057	71,956	70,495	71,060	70,230	67,249	67,208	66,127	65,591
Rupiah	52,401	41,608	49,243	51,032	55,252	56,572	57,685	55,679	55,594	56,333	55,191	53,931	53,119	52,940	51,063
Valas / *Foreign Exchange*	13,657	10,443	11,990	11,752	11,802	13,932	16,371	16,276	14,901	14,728	15,039	13,318	14,089	13,187	14,528
b. Penempatan pada Bank Lain / *Interbank Placement*	252,800	223,134	253,469	237,638	230,981	242,319	245,442	267,471	246,393	238,800	296,255	242,412	232,940	230,154	213,546
- Giro / *Demand Deposit*	123,338	122,504	133,553	125,012	121,868	140,027	144,978	172,041	149,073	143,474	178,893	146,502	129,915	120,231	108,384
- Inter Bank Call Money / *Inter Bank Call Money*	99,266	75,942	91,697	96,630	84,984	82,461	85,345	80,764	84,597	78,197	96,821	79,443	88,168	94,969	85,031
- Deposito Berjangka / *Time Deposits*	22,754	19,992	21,302	9,516	16,895	13,159	8,596	8,971	6,802	9,834	13,984	9,965	10,320	11,493	14,557
- Lainnya / *Others*	7,442	4,696	6,916	6,479	7,235	6,672	6,523	5,695	5,921	7,294	6,558	6,503	4,538	3,460	5,573
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	775,395	1,146,356	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	946,654	968,781	924,596	934,424
- Giro / Demand Deposit	305,171	491,581	645,929	635,864	788,617	620,566	753,482	676,347	641,324	623,172	640,796	628,502	614,616	619,598	616,533
- Fine Tune Operation (FTO)	288,370	398,246	223,027	214,832	273,934	339,909	398,999	289,633	297,306	295,083	248,627	217,809	174,801	178,974	201,151
- Fasbi	166,856	242,494	91,897	126,779	123,190	145,184	140,952	121,768	135,606	166,226	120,946	97,432	177,662	118,535	107,531
- Lainnya / *Others*	14,998	14,035	6,681	5,423	5,131	8,085	145	10,163	5,754	5,915	10,121	2,911	1,702	7,489	9,209
d. Surat Berharga / Securities	1,466,904	1,830,962	1811092.593	1,823,656	1,845,763	1,869,531	1,863,495	1,889,286	1,955,704	1,923,808	1,871,421	1,835,865	1,835,591	1,869,946	1,868,821
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	18,785	12,420	1684.562958	2,467	2,295	2,287	2,866	2,654	4,345	4,033	2,069	2,257	2,266	2,276	764
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	55,922	45,171	44,447	21,839	21,722	44,805	39,081	40,797	43,976	41,087	36,887	34,010	31,446	30,676	31,730
- Obligasi / *Bonds*	1,209,094	1,539,989	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	1,545,491	1,539,654	1,569,916	1,568,578
- Lainnya / *Others*	183,104	233,381	297,959	282,154	266,085	259,348	263,635	280,138	270,434	247,187	247,864	254,107	262,225	267,079	267,750
e. Penyertaan / *Equity Investment*	54,982	96,503	103,822	104,115	104,888	105,202	111,145	111,696	112,010	112,746	112,176	112,507	112,739	113,050	113,780
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	313,016	354,825	372,118	370,312	369,193	367,929	358,264	359,462	363,907	362,764	361,760	364,527	357,417	355,495	356,516
- Kredit yang diberikan / *Credit*	304,167	345,888	363,103	361,613	360,626	359,632	349,526	351,074	355,912	354,979	354,061	356,616	348,269	346,136	346,966
- Surat Berharga / *Securities*	2,793	2,578	2,268	2,387	2,536	2,242	2,024	2,515	2,471	2,328	2,401	2,689	2,702	3,335	3,443
- Lainnya / *Others*	6,056	6,360	6,748	6,312	6,031	6,055	6,715	5,873	5,524	5,457	5,298	5,222	6,446	6,024	6,106
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	30,961	18,072	16,772	28,018	38,351	36,829	28,582	26,762	25,956	24,693	29,928	21,756	18,091	17,551	19,048
h. Tagihan Lainnya / *Other claims*	656,458	623,647	635,791	616,824	636,409	723,985	667,613	770,536	699,204	654,836	625,107	691,140	713,384	705,630	693,256
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	6,665,390	7,479,463	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	8,007,690	8,042,101	8,064,492	8,082,870
Rupiah	5,756,007	6,442,601	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	6,837,944	6,877,179	6,875,935	6,884,367
Giro / *Demand Deposit*	1,262,734	1,591,523	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	1,698,711	1,732,591	1,732,430	1,711,835
Tabungan / *Saving*	2,014,663	2,263,564	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	2,386,881	2,413,767	2,414,389	2,403,650
Simpanan Berjangka / *Time Deposits*	2,478,610	2,587,514	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	2,752,352	2,730,821	2,729,115	2,768,882
Valas / *Foreign Exchange*	909,383	1,036,861	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	1,169,746	1,164,922	1,188,557	1,198,503
Giro / *Demand Deposit*	424,401	551,982	604,880	594,280	620,676	687,518	706,687	698,526	720,185	727,450	684,740	664,053	682,769	691,483	698,314
Tabungan / *Saving*	158,837	168,696	193,509	198,108	201,520	200,619	192,775	190,892	191,919	195,619	198,527	186,090	179,047	179,174	178,303
Simpanan Berjangka / *Time Deposits*	326,145	316,184	309,553	331,661	346,721	340,823	346,290	343,447	360,563	353,257	325,935	319,603	303,105	317,900	321,886
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	6,011	1,672	876	2,306	1,002	1,568	2,127	4,196	2,436	4,108	5,751	6,895	17,387	12,649	9,138
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	176,681	160,594	170,643	164,217	165,835	156,551	173,399	171,284	159,970	164,724	183,279	172,111	183,223	178,362	179,955
d. Surat Berharga yang diterbitkan / *Issued Securities*	125,079	117,684	109,004	110,978	111,393	112,635	115,117	108,827	106,679	103,602	105,205	105,921	108,267	103,232	102,483
e. Pinjaman yang Diterima / *Loans received*	270,036	227,554	248,790	274,223	285,620	292,296	293,291	279,789	278,649	273,001	260,678	256,521	262,494	257,779	259,593
Rupiah	71,871	62,206	74,346	80,677	86,050	88,862	88,881	84,683	84,937	86,506	85,765	85,285	83,515	84,650	84,254
Valas / *Foreign Exchange*	198,165	165,349	174,445	193,546	199,570	203,435	204,410	195,106	193,712	186,495	174,913	171,236	178,980	173,129	175,338
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	23,795	12,370	15,348	28,029	38,761	37,198	27,589	24,387	24,095	22,977	26,900	20,104	18,612	18,715	20,506
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	134,966	125,817	169336.2266	172,941	165,965	141,561	156,076	170,482	147,181	153,951	189,975	137,710	177,257	153,322	142,618
h. Setoran Jaminan / *Guarantee Deposits*	4,367	4,565	4,742	3,916	4,207	3,836	4,283	4,064	3,845	3,647	3,519	3,689	3,773	3,756	4,074
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	229,563	261,671	274,772	271,839	274,006	274,285	282,879	284,010	285,494	285,644	288,319	291,823	305,320	306,124	306,435
b. Cadangan / *Reserves*	73,652	81,168	88,522	88,483	88,494	88,506	88,915	88,919	89,366	91,153	92,425	94,592	97,497	97,551	97,677
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	612,598	648,343	688,357	688,772	688,425	684,215	675,740	871,464	868,665	777,324	760,599	762,798	758,028	757,661	757,322
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	104,718	140,207	134,796	154,457	169,975	187,579	201,817	22,064	40,071	60,649	79,720	98,665	119,973	141,113	160,704
e. Tambahan modal disetor / *Additional Paid In Capital*	192,236	273,985	264,949	257,310	251,814	268,206	282,024	287,873	287,027	290,334	290,622	289,731	285,754	284,078	281,147
f. Modal Pinjaman / *Loan Capital*	56,206	65,852	77,073	77,444	78,515	79,382	78,111	76,225	76,955	76,226	74,416	75,335	73,953	74,304	74,641

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

Keterangan / *Items*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	2,456,205	2,630,961	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	2,985,206	3,027,232	3,051,584	3,086,785
- Kepada Pihak Ketiga / *To Third Party*	2,445,965	2,623,165	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	2,976,500	3,018,122	3,042,329	3,077,444
Rupiah	2,130,279	2,250,578	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	2,517,881	2,562,265	2,583,555	2,608,955
Valas / *Foreign Exchange*	315,686	372,587	413,917	429,418	438,317	444,400	448,209	426,322	442,972	451,311	436,911	458,619	455,856	458,775	468,489
- Kepada Bank Lain / *Inter Bank Credit*	10,240	7,796	10,430	10,068	9,870	10,047	9,086	9,215	7,988	7,862	8,474	8,706	9,110	9,255	9,341
Rupiah	6,266	5,658	6,140	5,960	5,863	5,814	5,051	4,863	4,775	4,660	4,655	5,066	4,982	4,866	4,914
Valas / *Foreign Exchange*	3,974	2,138	4,290	4,108	4,006	4,232	4,034	4,353	3,213	3,202	3,819	3,640	4,128	4,388	4,427
b. Penempatan pada Bank Lain / *Interbank Placement*	79,290	72,637	97,876	93,922	95,367	111,729	117,187	131,152	114,444	106,149	140,160	111,448	88,923	78,980	70,157
- Giro / *Demand Deposit*	56,276	54,993	70,630	63,059	65,896	82,412	89,749	113,150	97,153	90,000	113,947	89,923	68,827	63,492	56,052
- Inter Bank Call Money / *Inter Bank Call Money*	16,143	12,635	18,979	24,867	21,970	22,879	21,321	13,297	11,739	11,574	20,316	15,431	15,272	10,723	9,453
- Deposito Berjangka / *Time Deposits*	3,768	4,105	4,752	2,250	3,167	2,097	2,548	2,571	3,251	2,384	2,818	3,317	2,821	3,034	2,785
- Lainnya / *Others*	3,102	904	3,515	3,746	4,333	4,341	3,569	2,134	2,301	2,190	3,078	2,778	2,003	1,731	1,867
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	320,000	396,875	302,959	303,898	493,542	411,250	520,124	410,151	387,470	368,118	313,374	324,543	341,192	326,161	317,962
- Giro / Demand Deposit	140,604	201,794	236,776	214,511	365,517	224,322	343,867	269,567	247,369	234,711	250,826	245,327	209,419	231,782	215,005
- Fine Tune Operation (FTO)	97,477	94,247	43209	44422	66001	116563	154876	74657	82073	69839	30466	40395	46,801	43,115	49,775
- Fasbi	81,918	100,827	22,968	44,958	62,018	70,355	21,371	65,922	58,023	63,562	32,077	38,815	84,965	51,259	53,176
- Lainnya / Others	1	6	6	6	6	11	10	6	6	6	5	6	7	6	6
d. Surat Berharga / Securities	615,448	786,707	767449.4306	778,182	781,264	805,756	805,839	807,790	832,560	800,214	746,516	732,440	740,072	753,472	756,431
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	15,483	9,815	0	847	763	883	876	701	2,375	2,239	2,069	2,257	2,266	2,276	764
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	40,225	29,869	31,832	9,803	9,878	33,375	28,115	28,987	32,210	29,861	26,829	23,786	22,020	20,526	22,581
- Obligasi / *Bonds*	499,825	676,547	554,934	593,020	612,970	615,608	621,203	609,832	631,720	625,671	565,934	563,856	566,121	579,763	579,571
- Lainnya / *Others*	59,915	70,477	180,684	174,512	157,652	155,890	155,644	168,270	166,256	142,444	151,684	142,541	149,666	150,907	153,515
e. Penyertaan / *Equity Investment*	26,197	65,030	71,462	71,699	72,311	72,515	78,186	78,281	78,479	79,156	79,371	79,566	79,666	79,739	80,296
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	186,006	210,919	219,737	219,600	218,093	213,907	209,222	210,527	213,559	209,706	208,528	210,298	201,670	199,957	200,072
- Kredit yang diberikan / *Credit*	180,143	205,201	213,750	213,420	212,293	208,372	203,279	205,025	208,209	204,597	203,498	205,217	195,494	193,574	193,411
- Surat Berharga / *Securities*	2,176	2,124	1,975	2,093	2,244	1,977	1,761	2,163	2,220	2,102	2,144	2,359	2,280	2,908	3,000
- Lainnya / *Others*	3,687	3,594	4,011	4,087	3,555	3,559	4,182	3,339	3,130	3,006	2,887	2,722	3,896	3,475	3,661
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5,696	2,929	2,935	3,872	4,392	3,890	3,951	6,144	5,218	5,772	7,244	4,585	3,803	3,644	3,953
h. Tagihan Lainnya / *Other claims*	186,428	182,009	126,948	125,303	124,067	168,072	148,643	190,306	145,815	129,711	148,692	134,840	137,848	115,919	112,143
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	2,873,149	3,179,487	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	3,404,557	3,452,904	3,415,718	3,444,439
Rupiah	2,459,829	2,731,178	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	2,839,541	2,877,478	2,846,413	2,868,284
Giro / *Demand Deposit*	555,777	690,666	657,260	675,941	835,119	765,219	860,753	773,617	764,464	730,918	726,492	733,043	766,332	745,991	741,146
Tabungan / *Saving*	1,005,489	1,105,687	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	1,155,237	1,168,261	1,162,014	1,157,523
Simpanan Berjangka / *Time Deposits*	898,563	934,825	898,668	918,637	935,905	968,857	953,163	931,130	922,110	927,329	935,475	951,261	942,885	938,407	969,615
Valas / *Foreign Exchange*	413,319	448,310	470,687	483,325	504,489	557,162	590,326	583,773	597,732	598,144	555,314	565,016	575,426	569,305	576,154
Giro / *Demand Deposit*	204,899	267,918	301,946	300,214	317,774	380,844	416,370	416,059	432,050	424,348	393,446	402,550	421,387	414,363	418,985
Tabungan / *Saving*	46,356	46,357	57,639	59,056	57,341	56,900	56,563	54,034	55,303	56,473	54,799	52,205	51,876	52,979	51,590
Simpanan Berjangka / *Time Deposits*	162,065	134,035	111,101	124,056	129,374	119,419	117,393	113,680	110,379	117,323	107,069	110,261	102,164	101,963	105,579
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	537	1,671	621	603	685	1,566	757	578	565	620	841	610	585	384	459
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	44,899	38,720	50,382	36,207	38,726	34,809	41,672	51,573	43,172	47,323	58,194	44,161	44,853	42,658	42,931
d. Surat Berharga yang diterbitkan / *Issued Securities*	83,796	80,309	80,708	81,684	82,634	85,890	85,868	84,405	83,234	80,583	84,140	85,047	85,649	80,391	80,020
e. Pinjaman yang Diterima / *Loans received*	141,994	124,731	116,429	127,694	133,336	136,603	136,000	137,394	137,031	131,208	126,055	121,772	129,364	128,171	130,791
Rupiah	24,982	23,436	23,370	23,593	23,944	24,740	25,661	25,608	25,577	26,150	26,606	27,140	26,543	27,537	27,564
Valas / *Foreign Exchange*	117,013	101,295	93,060	104,101	109,391	111,863	110,339	111,786	111,454	105,058	99,450	94,632	102,821	100,634	103,227
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2,345	1,351	2,442	5,339	7,792	6,748	3,709	3,289	3,392	3,349	3,904	3,402	3,122	3,426	3,986
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	66,728	62,316	96,217	84,660	87,999	62,964	60,981	77,166	63,629	64,166	104,153	77,600	77,925	83,532	67,234
h. Setoran Jaminan / *Guarantee Deposits*	1,383	934	2,051	1,206	1,578	1,082	1,293	1,222	1,324	1,093	1,121	1,102	1,526	1,444	1,671
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	30,446	33,461	32,682	32,403	32,172	31,856	32,541	32,298	32,298	32,298	32,298	32,298	32,298	32,149	32,149
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	337,225	337,219	337,220	337,223	328,621	427,546	427,237	367,913	360,596	368,193	368,194	368,195	368,194
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	37,301	69,282	72,436	82,927	89,556	98,397	106,452	10,089	19,532	30,941	39,469	48,237	60,961	72,420	82,082
e. Tambahan modal disetor / *Additional Paid In Capital*	49,834	119,757	108,862	104,591	103,146	107,524	103,220	108,824	110,407	110,928	112,381	112,208	111,929	111,925	110,907
f. Modal Pinjaman / *Loan Capital*	10,945	25,162	26,482	27,024	27,545	27,735	27,505	26,685	27,051	26,693	26,237	26,688	26,192	26,407	26,519

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

Keterangan / *Items*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	493,422	520,497	547,586	556,395	561,799	565,535	571,247	564,733	570,184	577,860	578,773	584,208	590,708	592,918	600,140
- Kepada Pihak Ketiga / *To Third Party*	488,666	516,091	542,783	549,829	554,183	557,970	562,847	556,671	562,155	569,731	570,602	576,065	582,323	584,584	591,913
Rupiah	488,402	514,928	541,307	548,312	552,624	556,391	561,280	555,086	560,538	568,179	568,646	574,045	580,299	582,527	589,818
Valas / *Foreign Exchange*	264	1,162	1,476	1,517	1,560	1,578	1,567	1,585	1,617	1,552	1,957	2,020	2,024	2,057	2,095
- Kepada Bank Lain / *Inter Bank Credit*	4,756	4,407	4,803	6,565	7,616	7,565	8,400	8,062	8,029	8,129	8,171	8,143	8,385	8,334	8,227
Rupiah	4,756	4,407	4,803	6,565	7,616	7,565	8,400	8,062	8,029	8,129	8,171	8,143	8,385	8,334	8,227
Valas / *Foreign Exchange*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / *Interbank Placement*	28,601	23,315	23,703	18,552	24,263	20,378	22,947	17,892	17,773	22,533	33,971	22,145	28,936	27,928	29,132
- Giro / *Demand Deposit*	2,585	4,317	3,769	3,601	3,966	3,772	3,678	3,487	3,601	2,807	5,009	4,429	4,547	3,453	3,578
- Inter Bank Call Money / *Inter Bank Call Money*	9,126	9,736	8,174	11,632	8,497	8,254	16,129	10,167	12,795	13,797	19,585	12,392	18,199	18,072	17,203
- Deposito Berjangka / *Time Deposits*	16,052	8,385	11,052	2,684	11,208	7,747	2,390	3,822	964	4,867	8,693	4,571	5,820	5,966	7,772
- Lainnya / *Others*	838	878	709	635	593	605	750	416	413	1,063	684	753	370	438	579
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	71,953	110,147	86,423	111,615	127,811	114,440	117,807	95,346	85,666	84,425	80,649	78,217	89,745	75,850	84,297
- Giro / Demand Deposit	29,527	51,741	67,743	68,791	65,806	72,128	82,891	72,721	66,699	64,541	64,415	65,483	69,178	64,449	68,403
- Fine Tune Operation (FTO)	16,912	18,249	9,897	11,573	41,976	18,851	13,669	12,227	4,056	3,472	2,127	5,284	853	1,163	6,340
- Fasbi	23,928	39,582	8,283	30,251	20,029	20,462	21,247	10,399	14,911	16,413	14,064	7,450	19,714	10,238	9,553
- Lainnya / Others	1,587	575	500	1,000	-	3,000	.	0	-	-	43	-	-	-	-
d. Surat Berharga / Securities	80,760	117,817	127,831	125,712	137,307	131,281	127,769	126,952	127,890	130,293	130,778	123,610	119,661	123,257	121,274
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	3,110	1,369	193	189	187	194	195	198	197	199	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5,666	4,944	3,098	3,103	3,174	2,902	2,642	3,105	2,977	2,242	1,716	1,145	1,109	1,248	1,239
- Obligasi / *Bonds*	51,886	83,303	97,618	94,797	98,080	99,034	100,444	101,279	102,856	104,241	108,213	100,079	94,226	99,724	97,903
- Lainnya / *Others*	20,098	28,201	26,922	27,623	35,866	29,151	24,488	22,369	21,859	23,611	20,850	22,386	24,325	22,285	22,132
e. Penyertaan / *Equity Investment*	1,945	1,955	1,967	1,967	1,967	1,967	2,067	2,092	2,092	2,091	2,091	2,091	2,091	2,091	2,091
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	14,290	16,089	16,254	16,227	16,439	16,793	15,771	16,140	16,472	16,754	17,082	17,234	17,027	17,362	17,440
- Kredit yang diberikan / *Credit*	13,730	15,590	15,864	15,877	16,089	16,439	15,406	15,754	16,105	16,394	16,728	16,885	16,678	17,004	17,083
- Surat Berharga / *Securities*	226	199	56	42	38	40	41	58	42	35	28	28	31	32	34
- Lainnya / *Others*	333	299	334	308	312	313	324	328	324	325	326	321	319	326	322
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	11	6	16	4	3	4	19	179	53	73	70	22	4	15	10
h. Tagihan Lainnya / *Other claims*	47,769	46,175	60,596	53,924	63,605	74,950	52,866	66,438	69,434	63,739	53,941	72,988	66,283	74,502	66,194
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	590,602	681,607	710,170	712,809	765,891	750,471	723,880	712,714	713,341	725,945	733,057	730,207	729,466	741,774	736,211
Rupiah	589,463	676,637	707,930	710,747	763,735	748,347	721,844	709,283	710,458	723,264	730,392	728,365	727,677	740,053	731,962
Giro / *Demand Deposit*	131,204	169,986	183,010	205,430	251,043	211,501	180,745	182,309	184,222	196,971	198,665	188,664	186,219	194,236	191,406
Tabungan / *Saving*	188,112	208,612	195,624	192,013	193,403	199,845	221,084	194,956	193,683	193,318	201,902	201,439	205,897	212,551	207,695
Simpanan Berjangka / *Time Deposits*	270,147	298,039	329,296	313,304	319,289	337,001	320,016	332,017	332,554	332,975	329,826	338,263	335,560	333,266	332,860
Valas / *Foreign Exchange*	1,139	4,970	2,240	2,062	2,156	2,124	2,036	3,431	2,883	2,681	2,664	1,841	1,789	1,721	4,249
Giro / *Demand Deposit*	136	808	719	739	816	767	760	674	682	1,539	1,432	1,266	1,176	1,186	1,191
Tabungan / *Saving*	110	106	101	100	122	124	123	117	118	113	113	114	112	112	101
Simpanan Berjangka / *Time Deposits*	892	4,056	1,420	1,223	1,218	1,234	1,152	2,640	2,083	1,029	1,119	462	501	423	2,957
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	16,409	18,915	13,847	16,203	29,195	18,812	18,236	17,876	17,881	19,863	23,925	17,669	22,976
d. Surat Berharga yang diterbitkan / *Issued Securities*	9,537	8,089	5,889	7,065	6,326	6,402	6,910	5,510	5,510	5,586	5,561	5,561	5,587	5,512	5,512
e. Pinjaman yang Diterima / *Loans received*	18,301	18,400	22,307	24,793	26,726	27,108	25,854	22,703	22,637	22,726	22,650	23,109	22,958	23,029	23,301
Rupiah	18,301	18,400	22,262	24,748	26,726	27,108	25,854	22,703	22,637	22,726	22,650	23,109	22,958	23,029	23,301
Valas / *Foreign Exchange*	-	-	45	46	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2	0	13	63	53	24	3	9	25	4	19	48	18	26	7
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	1,501	2,765	3,969	8,914	5,259	6,135	8,877	8,455	6,218	6,236	2,143	2,797	11,390	2,682	9,192
h. Setoran Jaminan / *Guarantee Deposits*	323	406	184	197	197	201	436	274	194	182	181	170	163	180	206
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	44,615	48,206	52,235	52,271	52,533	52,732	53,424	53,447	54,558	54,708	55,281	55,317	55,903	56,118	56,209
b. Cadangan / *Reserves*	23,424	26,605	30,443	30,348	30,349	30,349	30,337	30,337	30,721	32,129	33,130	34,431	34,431	34,431	34,529
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	2,909	3,978	2,571	2,571	2,571	2,704	2,702	19,118	16,699	11,352	7,280	4,404	4,208	4,208	3,967
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	13,002	13,776	10,127	11,652	12,820	13,970	15,300	1,442	2,324	3,467	4,312	5,722	7,207	8,151	9,464
e. Tambahan modal disetor / *Additional Paid In Capital*	4,269	2,698	2,277	1,700	1,134	2,446	2,625	3,325	2,562	3,022	2,962	3,497	3,166	2,942	2,658
f. Modal Pinjaman / *Loan Capital*	2,934	3,930	4,929	4,929	4,929	4,929	4,122	4,122	4,123	4,123	4,123	4,124	4,124	4,124	4,124

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

Keterangan / *Items*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	2,415,930	2,498,048	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	2,897,103	2,925,329	2,934,374	2,947,849
- Kepada Pihak Ketiga / *To Third Party*	2,369,008	2,461,474	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	2,851,046	2,879,700	2,889,176	2,903,177
Rupiah	2,019,257	2,098,946	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	2,452,552	2,480,817	2,487,967	2,496,698
Valas / *Foreign Exchange*	349,751	362,528	417,208	425,715	434,991	428,631	415,665	391,132	398,638	381,554	378,104	398,494	398,883	401,209	406,479
- Kepada Bank Lain / *Inter Bank Credit*	46,923	36,574	41,972	41,185	44,359	46,418	49,413	47,757	47,749	48,503	47,756	46,057	45,629	45,198	44,671
Rupiah	41,379	31,543	35,160	35,366	38,433	38,352	39,393	37,915	37,950	38,704	38,225	37,581	37,452	37,440	35,622
Valas / *Foreign Exchange*	5,544	5,031	6,812	5,819	5,927	8,066	10,020	9,842	9,799	9,799	9,531	8,475	8,177	7,758	9,050
b. Penempatan pada Bank Lain / *Interbank Placement*	108,478	102,668	96,130	94,751	82,029	79,175	80,573	81,079	76,892	81,830	83,766	78,953	88,341	85,406	74,694
- Giro / *Demand Deposit*	61,068	59,506	54,477	52,918	47,605	50,439	48,853	48,284	42,915	47,224	51,498	47,789	49,713	48,845	40,764
- Inter Bank Call Money / *Inter Bank Call Money*	41,296	33,418	34,137	35,822	30,486	24,010	26,083	28,314	29,394	30,044	27,815	27,081	35,671	32,879	28,768
- Deposito Berjangka / *Time Deposits*	2,935	7,002	5,430	4,514	2,381	3,173	3,657	2,579	2,587	2,584	2,472	2,077	1,679	2,493	4,000
- Lainnya / *Others*	3,180	2,742	2,086	1,497	1,557	1,554	1,980	1,902	1,997	1,978	1,980	2,006	1,278	1,189	1,162
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	307,063	521,894	454,712	430,541	445,534	460,382	541,815	483,901	494,695	516,514	522,238	440,269	431,165	425,056	421,680
- Giro / Demand Deposit	101,980	188,136	294,417	296,183	304,740	289,129	301,395	311,343	304,105	298,911	302,366	292,314	313,371	297,226	311,655
- Fine Tune Operation (FTO)	148,664	239,511	109,935	85,680	109,354	129,696	165,873	127,853	140,699	152,166	152,589	106,839	60,602	78,770	69,668
- Fasbi	43,600	80,803	44,186	44,261	26,315	36,620	74,419	34,550	44,243	59,741	57,209	38,253	55,497	41,987	34,844
- Lainnya / Others	12,819	13,443	6,175	4,417	5,124	4,938	128	10,155	5,648	5,696	10,074	2,863	1,695	7,073	5,514
d. Surat Berharga / Securities	686,753	845,884	844,176	841,899	850,667	856,060	838,227	852,825	886,107	886,492	883,110	879,203	871,754	886,749	884,381
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	191	1,236	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	3,842	3,467	3,948	3,791	3,597	4,151	4,616	4,755	4,753	5,456	4,896	5,210	5,064
- Obligasi / *Bonds*	580,288	705,088	750,070	758,430	774,276	778,933	752,660	760,744	800,539	800,987	805,941	787,502	781,796	791,084	790,961
- Lainnya / *Others*	98,740	131,203	88,773	78,570	71,098	72,125	80,175	86,176	79,179	79,155	72,416	86,245	85,062	90,455	88,357
e. Penyertaan / *Equity Investment*	26,768	29,445	30,321	30,377	30,537	30,647	30,819	31,251	31,366	31,484	30,698	30,834	30,965	31,203	31,376
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	106,672	121,292	129,035	129,584	129,751	132,270	128,426	128,114	129,376	131,914	131,743	132,590	134,450	133,865	134,490
- Kredit yang diberikan / *Credit*	104,562	118,718	126,546	127,567	127,486	130,016	126,148	125,762	127,248	129,740	129,574	130,251	131,969	131,390	132,108
- Surat Berharga / *Securities*	379	245	225	238	241	214	213	287	202	185	224	297	388	391	406
- Lainnya / *Others*	1,731	2,330	2,264	1,779	2,023	2,040	2,065	2,066	1,927	1,988	1,945	2,042	2,093	2,084	1,977
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	14,258	8,381	7,990	12,930	17,210	16,848	13,622	13,142	12,454	12,158	13,911	10,713	8,375	8,272	8,890
h. Tagihan Lainnya / *Other claims*	400,487	371,833	401,274	384,028	385,778	417,068	405,807	458,505	431,658	411,441	368,516	418,627	447,532	455,848	451,528
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	3,016,126	3,411,842	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	3,629,783	3,612,354	3,661,193	3,653,550
Rupiah	2,596,157	2,916,904	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	3,123,708	3,124,827	3,146,680	3,142,178
Giro / *Demand Deposit*	507,027	648,844	699,432	688,481	697,806	700,736	702,334	673,205	674,569	685,026	692,056	683,624	687,970	697,960	686,769
Tabungan / *Saving*	814,929	940,522	995,587	993,480	989,703	1,000,694	1,014,955	1,008,731	1,013,416	1,010,250	1,029,830	1,022,625	1,031,810	1,032,110	1,030,534
Simpanan Berjangka / *Time Deposits*	1,274,202	1,327,538	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	1,417,459	1,405,048	1,416,610	1,424,874
Valas / *Foreign Exchange*	419,969	494,938	525,707	518,079	543,188	547,936	543,081	533,011	555,510	560,408	547,138	506,075	487,527	514,513	511,373
Giro / *Demand Deposit*	161,502	209,304	225,640	210,749	215,264	213,998	208,181	200,705	205,126	215,664	211,602	187,675	184,084	199,047	196,039
Tabungan / *Saving*	103,092	113,357	128,107	131,228	136,197	135,596	128,274	129,847	129,971	132,822	137,411	127,790	121,351	120,501	121,252
Simpanan Berjangka / *Time Deposits*	155,375	172,278	171,959	176,103	191,727	198,341	206,626	202,459	220,412	211,922	198,125	190,610	182,093	194,964	194,082
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	5,473	1	101	930	1	1	1,369	1,862	1,870	3,487	4,878	6,284	16,604	12,263	8,677
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	88,784	80,086	82,135	85,718	92,348	86,977	79,126	74,397	79,191	80,084	77,917	85,231	92,631	97,563	90,713
d. Surat Berharga yang diterbitkan / *Issued Securities*	31,745	29,287	22,407	22,229	22,433	20,343	22,339	18,912	17,934	17,433	15,503	15,313	17,031	17,329	16,951
e. Pinjaman yang Diterima / *Loans received*	106,689	84,359	110,054	121,736	125,558	128,585	131,435	119,690	118,639	119,064	111,968	111,638	110,139	106,579	105,498
Rupiah	26,588	20,369	28,714	32,337	35,379	37,013	37,366	36,372	36,380	37,627	36,507	35,034	34,013	34,083	33,386
Valas / *Foreign Exchange*	80,101	63,990	81,340	89,398	90,179	91,571	94,069	83,318	82,259	81,437	75,461	76,604	76,126	72,496	72,111
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	13,021	6,041	7,349	12,494	15,706	15,159	11,770	10,854	10,688	10,183	11,902	9,249	8,926	8,754	9,708
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	63,128	58,334	63,361	73,327	66,704	66,854	81,791	81,013	73,402	79,514	78,713	54,264	85,823	63,594	63,919
h. Setoran Jaminan / *Guarantee Deposits*	2,405	2,530	2,202	2,024	1,952	1,978	2,061	1,934	1,958	1,787	1,707	1,706	1,541	1,626	1,697
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	147,188	172,692	182,543	183,543	185,679	186,076	193,293	194,644	195,017	195,017	197,120	200,587	213,498	214,235	214,456
b. Cadangan / *Reserves*	38,235	40,967	44,483	44,539	44,549	44,561	44,982	44,986	45,048	45,428	45,698	46,564	49,470	49,524	49,552
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	273,869	293,812	309,020	308,942	308,851	304,556	304,689	379,207	379,136	353,007	347,829	345,305	340,730	340,362	340,263
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	46,927	53,222	49,207	55,872	63,001	70,154	74,206	9,515	16,141	23,208	32,018	39,531	45,641	53,780	61,447
e. Tambahan modal disetor / *Additional Paid In Capital*	137,429	151,133	154,109	151,547	148,168	158,639	176,439	175,938	174,355	176,664	175,523	174,136	170,817	169,378	167,841
f. Modal Pinjaman / *Loan Capital*	42,327	36,760	45,663	45,491	46,041	46,718	46,484	45,417	45,781	45,411	44,056	44,524	43,637	43,773	43,997

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	182,060	171,130	186,090	186,286	194,091	192,596	190,108	182,587	182,934	178,922	176,967	177,809	179,955	172,757	170,212
- Kepada Pihak Ketiga / *To Third Party*	177,922	167,855	182,062	181,321	188,882	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861
Rupiah	85,824	91,250	94,041	96,302	102,513	101,883	100,237	99,184	98,078	98,061	98,375	98,587	98,985	99,497	94,761
Valas / *Foreign Exchange*	92,098	76,606	88,021	85,019	86,369	84,239	82,714	76,482	78,126	74,295	72,763	74,879	76,886	69,919	72,100
- Kepada Bank Lain / *Inter Bank Credit*	4,139	3,274	4,028	4,965	5,209	6,474	7,157	6,922	6,729	6,566	5,829	4,343	4,084	3,341	3,351
Rupiah	-	-	3,140	3,140	3,340	4,840	4,840	4,840	4,840	4,840	4,140	3,140	2,300	2,300	2,300
Valas / *Foreign Exchange*	4,139	3,274	888	1,825	1,869	1,634	2,317	2,082	1,889	1,726	1,689	1,203	1,784	1,041	1,051
b. Penempatan pada Bank Lain / *Interbank Placement*	36,432	24,514	35,760	30,412	29,322	31,038	24,734	37,348	37,283	28,287	38,358	29,866	26,740	37,840	39,562
- Giro / *Demand Deposit*	3,409	3,688	4,676	5,434	4,401	3,404	2,697	7,120	5,405	3,443	8,439	4,360	6,828	4,441	7,990
- Inter Bank Call Money / *Inter Bank Call Money*	32,701	20,153	30,409	24,309	24,030	27,319	21,812	28,986	30,669	22,782	29,104	24,539	19,026	33,296	29,607
- Deposito Berjangka / *Time Deposits*	-	500	69	69	139	143	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	322	173	606	601	752	172	225	1,242	1,210	2,063	816	967	886	103	1,966
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	76,379	117,441	123,439	136,844	123,985	127,672	113,832	108,512	112,159	121,338	104,230	103,625	106,679	97,530	110,485
- Giro / Demand Deposit	33,061	49,910	46,993	56,379	52,554	34,988	25,329	22,716	23,151	25,008	23,189	25,377	22,648	26,142	21,469
- Fine Tune Operation (FTO)	25,316	46,238	59,986	73,157	56,603	74,799	64,581	74,895	70,479	69,606	63,445	65,290	66,544	55,927	75,368
- Fasbi	17,410	21,282	16,460	7,308	14,827	17,748	23,915	10,897	18,430	26,510	17,596	12,914	17,486	15,051	9,958
- Lainnya / Others	591	11	0	0	0	137	8	2	99	214	-	43	-	410	3,690
d. Surat Berharga / Securities	83,944	80,554	71,635	77,863	76,526	76,434	91,660	101,719	109,147	106,809	111,017	100,612	104,104	106,469	106,734
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	2,498	2,002	5,675	5,466	4,722	4,737	4,726	4,554	4,173	4,230	3,590	3,624	3,421	3,692	2,846
- Obligasi / *Bonds*	77,095	75,051	64,380	70,947	70,334	69,515	83,606	93,842	101,834	100,602	104,513	94,054	97,511	99,345	100,143
- Lainnya / *Others*	4,350	3,502	1,580	1,450	1,469	2,182	3,328	3,323	3,139	1,977	2,914	2,934	3,172	3,432	3,746
e. Penyertaan / *Equity Investment*	73	73	73	73	73	73	73	73	73	17	17	17	17	17	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	6,048	6,526	7,093	4,901	4,910	4,959	4,845	4,681	4,500	4,390	4,406	4,404	4,269	4,310	4,514
- Kredit yang diberikan / *Credit*	5,732	6,379	6,942	4,749	4,758	4,805	4,693	4,533	4,350	4,247	4,261	4,263	4,128	4,168	4,364
- Surat Berharga / *Securities*	12	9	13	14	12	11	9	8	7	6	5	5	4	3	3
- Lainnya / *Others*	305	138	138	138	141	142	143	140	143	138	140	137	138	139	147
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	10,996	6,757	5,830	11,211	16,746	16,086	10,990	7,297	8,232	6,689	8,703	6,436	5,910	5,619	6,196
h. Tagihan Lainnya / *Other claims*	21,775	23,630	46,972	53,570	62,958	63,895	60,296	55,287	52,298	49,945	53,958	64,685	61,722	59,361	63,391
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	185,513	206,526	239,677	260,173	259,066	263,786	253,015	256,233	266,237	261,503	252,391	243,143	247,377	245,807	248,670
Rupiah	110,557	117,882	130,369	139,591	139,983	142,047	142,705	143,582	149,695	146,410	148,306	146,329	147,197	142,788	141,944
Giro / *Demand Deposit*	68,725	82,027	86,719	86,214	87,500	89,153	95,641	90,639	96,099	95,325	99,329	93,380	92,069	94,243	92,514
Tabungan / *Saving*	6,134	8,743	10,539	10,785	10,880	10,712	9,473	8,202	6,404	6,965	7,410	7,580	7,800	7,714	7,897
Simpanan Berjangka / *Time Deposits*	35,698	27,112	33,111	42,592	41,603	42,182	37,591	44,742	47,192	44,120	41,568	45,369	47,328	40,832	41,533
Valas / *Foreign Exchange*	74,956	88,644	109,308	120,582	119,083	121,738	110,310	112,650	116,543	115,093	104,085	96,814	100,179	103,019	106,727
Giro / *Demand Deposit*	57,864	73,952	76,574	82,579	86,821	91,910	81,376	81,087	82,327	85,899	78,260	72,562	76,123	76,887	82,099
Tabungan / *Saving*	9,279	8,876	7,662	7,723	7,860	8,000	7,815	6,895	6,527	6,210	6,204	5,982	5,708	5,582	5,360
Simpanan Berjangka / *Time Deposits*	7,813	5,816	25,072	30,280	24,402	21,829	21,119	24,669	27,689	22,984	19,622	18,270	18,348	20,550	19,268
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	0	-	152	772	316	-	-	1,755	-	-	31	-	198	-	-
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	19,906	21,128	21,717	23,378	20,915	18,562	23,406	26,502	19,371	19,441	29,287	22,856	21,814	20,472	23,335
d. Surat Berharga yang diterbitkan / *Issued Securities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / *Loans received*	3,051	64	-	-	-	-	2	2	344	3	5	2	33	1	3
Rupiah	2,000	-	-	-	-	-	-	0	344	3	2	2	0	0	3
Valas / *Foreign Exchange*	1,051	64	-	-	-	-	2	2	-	-	2	-	33	0	-
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	8,428	4,978	5,544	10,132	15,210	15,267	12,107	10,235	9,990	9,441	11,076	7,405	6,546	6,509	6,805
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	3,608	2,402	5789.597585	6,040	6,003	5,607	4,427	3,848	3,932	4,035	4,966	3,049	2,119	3,514	2,273
h. Setoran Jaminan / *Guarantee Deposits*	256	696	304	488	480	575	493	634	369	585	510	712	543	507	501
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	7,312	7,312	7,312	3,622	3,622	3,622	3,622	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	39,540	40,040	39,783	39,732	39,728	45,593	45,594	45,052	44,895	44,896	44,896	44,897	44,898
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	7,488	3,926	3,027	4,005	4,598	5,059	5,858	1,019	2,074	3,034	3,921	5,175	6,164	6,762	7,711
e. Tambahan modal disetor / *Additional Paid In Capital*	704	397	(299)	(527)	(634)	(403)	(259)	(214)	(297)	(281)	(245)	(109)	(158)	(167)	(258)
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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	794,091	773,902	521,759	592,216	657,592	729,569	811,458	89,299	160,859	240,185	317,772	397,543	477,070	559,611	642,865
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	8,902	9,740	8,165	9,129	10,266	11,944	13,904	1,995	3,731	5,696	7,582	9,436	11,066	12,664	14,258
b. Dari Penempatan pada bank lain / *From interbank placement*	5,392	2,691	2,164	2,772	3,545	4,398	5,409	1,101	1,927	2,613	3,645	4,471	5,498	6,588	7,637
c. Dari surat berharga / *From securities*	75,630	87,345	60,955	68,606	76,874	85,694	94,584	9,580	18,207	27,439	36,413	45,536	54,568	63,637	72,669
d. Dari Kredit yang diberikan / *From credit*	508,294	487,587	340,533	387,015	426,955	471,737	523,468	55,875	100,832	150,091	198,213	247,684	297,798	349,708	401,893
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	504,082	484,944	338,463	384,677	424,309	468,776	520,202	55,495	100,098	148,951	196,660	245,748	295,480	347,027	398,621
- kepada bank lain / *To other Bank*	4,212	2,643	2,069	2,338	2,646	2,961	3,267	380	734	1,140	1,553	1,936	2,319	2,682	3,271
e. Lainnya / *Others*	195,873	186,539	109,942	124,694	139,951	155,796	174,093	20,748	36,162	54,347	71,920	90,415	108,140	127,013	146,407
2. Beban Bunga / *Interest Expenses*	412,189	342,699	202,150	228,360	256,294	286,439	323,610	45,308	75,630	110,838	145,454	181,608	216,813	253,115	290,709
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	368	145	240	307	378	417	484	60	106	153	205	240	280	343	460
b. Kewajiban pada Bank lain / *Interbank Liabilities*	8,085	5,618	3,678	4,335	5,173	5,972	6,833	1,082	1,901	2,504	3,469	4,415	5,534	6,705	7,738
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	190,658	140,844	80,669	91,039	102,520	115,258	129,628	15,119	29,212	45,553	61,004	77,391	93,420	110,114	127,055
- Giro / *Demand Deposit*	27,192	24,161	17,054	19,259	21,704	24,543	27,740	3,340	6,414	10,113	13,373	16,997	20,471	24,211	27,927
- Tabungan / *Saving*	21,655	17,181	10,094	11,477	12,773	14,089	15,492	1,342	2,642	4,200	5,631	7,105	8,521	9,998	11,477
- Simpanan Berjangka / *Time deposits*	141,811	99,502	53,521	60,303	68,043	76,626	86,396	10,438	20,156	31,239	42,000	53,290	64,428	75,906	87,652
d. Surat Berharga / *Securities*	10,961	9,797	6,535	7,387	8,519	9,509	10,297	833	1,649	2,504	3,463	3,714	4,428	5,192	5,955
e. Pinjaman yang diterima / *Loans received*	10,340	6,908	4,689	5,481	7,122	8,406	13,077	3,240	3,332	4,503	5,825	6,995	8,227	9,599	10,731
f. Lainnya / *Others*	187,804	174,872	106,339	119,811	132,581	146,876	163,291	24,973	39,429	55,620	71,489	88,852	104,925	121,161	138,771
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	319,608	363,857	401,298	443,130	487,848	43,991	85,230	129,347	172,318	215,935	260,257	306,495	352,155
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and*															
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	407,621	460,019	294,156	354,507	404,598	444,196	522,998	124,312	147,997	173,245	208,544	227,838	275,999	335,295	363,684
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	22,342	20,448	7,576	7,726	8,028	9,279	10,408	1,776	2,430	3,343	4,412	6,327	11,257	12,866	13,364
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	1	-	-	-	-	-	-	-	-	-	-	-	-	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	239	60	304	247	169	236	276	148	232	305	410	549	577	659	848
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	203,924	208,665	162,067	201,736	235,047	259,831	318,768	100,901	108,369	116,458	135,180	137,661	161,192	198,855	208,732
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	63,384	72,145	79,677	88,512	97,515	7,596	15,058	23,535	32,551	40,711	50,294	59,243	67,772
f. Lainnya / Others	104,114	143,612	60,825	72,653	81,678	86,338	96,030	13,890	21,908	29,605	35,990	42,590	52,678	63,673	72,969
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	652,690	716,871	450,066	533,239	599,156	658,420	762,897	140,165	182,935	226,410	280,498	320,195	386,129	464,923	514,917
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,595	2,082	1,711	2,298	2,756	2,471	2,341	212	601	558	613	701	4,578	5,269	5,388
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	170	454	620	620	620	620	632	-	196	197	197	197	237	237	238
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	184	177	174	262	235	235	158	0	19	44	64	77	68	94	94
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	183,116	191,785	155,222	196,399	225,916	249,798	307,170	99,587	106,029	112,852	130,102	131,855	154,525	191,373	200,557
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	220,212	249,910	115,983	132,353	144,068	155,749	171,698	18,124	31,627	45,322	59,663	73,677	88,932	105,125	120,304
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4,508	4,404	3,391	3,875	4,216	4,728	5,196	495	970	1,436	1,837	2,355	2,854	3,512	4,113
g. Lainnya / Others	242,905	268,059	172,966	197,433	221,345	244,819	275,703	21,748	43,492	66,001	88,022	111,332	134,936	159,314	184,221
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**136,833**	**174,352**	**163,698**	**185,124**	**206,741**	**228,906**	**247,949**	**28,138**	**50,292**	**76,182**	**100,364**	**123,578**	**150,126**	**176,868**	**200,923**
E. Pendapatan non - operasional / *Non Operational Income*	**26,831**	**20,216**	**23,493**	**29,867**	**31,355**	**35,064**	**38,631**	**6,285**	**9,491**	**14,432**	**18,612**	**21,133**	**24,919**	**29,134**	**33,065**
F. Beban non - operasional / *Non Operational Expenses*	**24,048**	**20,411**	**18,963**	**22,652**	**26,387**	**30,341**	**34,081**	**6,884**	**9,692**	**14,817**	**19,655**	**22,034**	**25,762**	**30,143**	**33,662**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**2,782**	**(195)**	**4,530**	**7,216**	**4,968**	**4,722**	**4,550**	**(599)**	**(201)**	**(385)**	**(1,043)**	**(901)**	**(843)**	**(1,009)**	**(597)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**139,616**	**174,271**	**168,229**	**192,340**	**211,708**	**233,628**	**252,499**	**27,539**	**50,091**	**75,797**	**99,320**	**122,677**	**149,283**	**175,860**	**200,326**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**67,531**	**89,861**	**(185)**	**(185)**	**(209)**	**(236)**	**125,725**	**(33)**	**(61)**	**(99)**	**(137)**	**(158)**	**(190)**	**(216)**	**(242)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**67,820**	**89,586**	**(185)**	**(185)**	**(209)**	**(236)**	**125,715**	**(33)**	**(61)**	**(99)**	**(137)**	**(158)**	**(190)**	**(215)**	**(242)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**104,718**	**140,206**	**134,796**	**154,457**	**169,975**	**187,579**	**201,817**	**22,064**	**40,071**	**60,649**	**79,720**	**98,665**	**119,973**	**141,113**	**160,704**

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

Keterangan / *Items*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	277,235	284,381	203,695	231,422	252,079	278,145	310,102	39,494	64,726	93,166	121,229	150,032	179,256	209,210	239,739
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1,963	1,809	1,350	1,510	1,750	2,202	2,686	489	883	1,323	1,752	2,132	2,473	2,795	3,110
b. Dari Penempatan pada bank lain / *From interbank placement*	2,210	1,125	1,054	1,342	1,773	2,294	2,902	684	1,074	1,275	1,816	2,125	2,651	3,149	3,631
c. Dari surat berharga / *From securities*	27,102	30,916	22,723	25,416	28,184	31,232	34,319	3,515	6,440	9,546	12,436	15,407	18,092	21,020	23,730
d. Dari Kredit yang diberikan / *From credit*	226,686	232,177	165,200	187,836	203,142	223,112	248,384	29,493	50,376	72,812	94,692	117,398	140,683	164,395	188,909
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	225,811	232,039	164,549	187,113	202,345	222,237	247,487	29,419	50,233	72,586	94,362	116,980	140,187	163,835	188,055
- kepada bank lain / *To other Bank*	874	138	651	722	797	875	897	74	143	226	329	417	496	561	854
e. Lainnya / *Others*	19,276	18,354	13,368	15,318	17,230	19,305	21,811	5,313	5,953	8,210	10,533	12,971	15,357	17,851	20,360
2. Beban Bunga / *Interest Expenses*	113,490	84,725	53,561	60,307	67,500	75,940	88,362	20,011	27,343	36,541	45,621	55,299	64,753	74,257	84,234
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	285	5	1	1	1	1	1	0	0	0	0	0	2	1	2
b. Kewajiban pada Bank lain / *Interbank Liabilities*	4,406	3,378	2,062	2,418	2,892	3,298	3,699	600	989	1,110	1,592	2,051	2,621	3,197	3,645
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	76,575	51,596	28,890	32,716	36,985	42,011	47,778	5,915	11,353	17,616	23,241	29,281	35,277	41,492	47,878
- Giro / *Demand Deposit*	13,332	11,697	8,425	9,498	10,698	12,227	14,028	1,990	3,818	6,047	7,822	9,856	11,863	14,038	16,196
- Tabungan / *Saving*	9,647	7,674	3,755	4,343	4,797	5,258	5,735	455	918	1,480	1,949	2,411	2,859	3,324	3,787
- Simpanan Berjangka / *Time deposits*	53,597	32,224	16,711	18,875	21,490	24,526	28,015	3,469	6,616	10,089	13,470	17,014	20,554	24,130	27,895
d. Surat Berharga / *Securities*	4,018	4,055	3,237	3,678	4,427	4,894	5,358	436	839	1,281	1,838	1,719	2,069	2,446	2,815
e. Pinjaman yang diterima / *Loans received*	6,168	4,162	2,429	2,839	3,858	4,516	8,461	2,474	1,916	2,328	2,935	3,395	3,903	4,534	4,928
f. Lainnya / *Others*	18,430	17,204	16,942	18,656	19,337	21,220	23,065	10,586	12,247	14,205	16,014	18,852	20,881	22,587	24,966
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	150,134	171,114	184,579	202,204	221,739	19,482	37,382	56,625	75,607	94,734	114,502	134,952	155,506
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and*															
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	134,785	193,775	88,506	104,394	120,984	127,343	178,085	59,110	65,480	65,789	68,303	70,670	81,608	91,711	103,969
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	7,199	9,800	3,416	3,574	3,710	4,019	4,394	502	889	1,312	1,743	2,454	2,802	3,172	3,539
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	16,220	19,200	24,850	23,582	62,350	47,664	42,976	33,422	27,243	20,031	18,373	14,583	15,378
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	31,573	36,257	39,907	43,985	48,744	3,690	7,415	11,787	15,601	19,651	24,687	29,387	33,524
f. Lainnya / Others	70,970	106,135	37,297	45,364	52,517	55,758	62,597	7,253	14,200	19,267	23,716	28,534	35,745	44,569	51,528
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	245,562	308,199	150,599	175,050	197,522	210,784	271,058	65,260	77,834	83,103	93,502	104,142	118,955	135,391	156,098
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	422	504	739	789	708	5	77	59	32	37	28	55	106
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	80	75	75	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	10,982	29,112	13,654	16,788	22,315	21,152	58,992	46,905	41,859	31,968	25,051	17,551	15,525	11,579	12,044
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	130,834	155,562	64,145	74,072	80,446	85,784	93,842	9,085	18,318	25,042	33,928	42,241	48,493	58,826	68,630
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	810	743	559	625	706	801	866	127	218	266	304	416	488	546	652
g. Lainnya / Others	102,614	122,501	71,819	82,982	93,241	102,183	116,650	9,138	17,363	25,768	34,187	43,896	54,422	64,385	74,666
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**52,968**	**85,232**	**88,041**	**100,459**	**108,041**	**118,764**	**128,767**	**13,331**	**25,028**	**39,311**	**50,409**	**61,262**	**77,155**	**91,272**	**103,377**
E. Pendapatan non - operasional / *Non Operational Income*	**846**	**761**	**1,837**	**2,534**	**3,279**	**3,639**	**3,603**	**66**	**100**	**156**	**207**	**247**	**313**	**355**	**374**
F. Beban non - operasional / *Non Operational Expenses*	**1,840**	**1,117**	**594**	**700**	**743**	**818**	**934**	**792**	**832**	**951**	**1,704**	**1,810**	**2,003**	**2,193**	**2,275**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(993)**	**(357)**	**1,243**	**1,834**	**2,536**	**2,821**	**2,669**	**(727)**	**(732)**	**(795)**	**(1,497)**	**(1,563)**	**(1,690)**	**(1,838)**	**(1,901)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**51,975**	**84,875**	**89,284**	**102,292**	**110,577**	**121,585**	**131,436**	**12,605**	**24,295**	**38,516**	**48,911**	**59,699**	**75,465**	**89,434**	**101,476**
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**	**72,436**	**82,927**	**89,556**	**98,397**	**106,452**	**10,089**	**19,532**	**30,941**	**39,469**	**48,237**	**60,961**	**72,420**	**82,082**

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

Keterangan / *Items*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	101,078	100,679	64,446	73,107	81,819	91,224	101,231	10,000	18,500	28,274	37,619	47,388	56,890	67,774	77,951
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1,166	1,258	928	1,008	1,124	1,252	1,401	114	196	279	359	433	512	584	651
b. Dari Penempatan pada bank lain / *From interbank placement*	1,284	741	311	380	448	517	592	63	124	203	300	419	530	668	789
c. Dari surat berharga / *From securities*	6,155	6,865	4,961	5,620	6,330	7,172	7,943	736	1,447	2,202	2,941	3,701	4,392	5,167	5,931
d. Dari Kredit yang diberikan / *From credit*	55,543	55,898	36,371	41,294	46,219	51,134	56,577	5,384	9,490	14,557	19,477	24,438	29,506	35,623	40,955
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	55,377	55,764	36,268	41,172	46,070	50,964	56,370	5,346	9,416	14,443	19,325	24,247	29,276	35,353	40,642
- kepada bank lain / *To other Bank*	166	134	104	122	149	171	207	38	74	113	152	191	230	270	313
e. Lainnya / *Others*	36,930	35,916	21,875	24,806	27,699	31,149	34,718	3,702	7,243	11,034	14,542	18,397	21,950	25,732	29,625
2. Beban Bunga / *Interest Expenses*	60,267	55,587	32,900	37,224	41,669	46,739	52,458	6,199	10,932	16,621	22,027	27,762	33,146	38,817	44,622
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	2	0	-	-	-	-	- -		-	-	-	-	-	0	0
b. Kewajiban pada Bank lain / *Interbank Liabilities*	756	413	303	353	403	452	532	89	163	259	337	421	533	637	759
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	21,595	18,684	10,329	11,601	13,026	14,613	16,360	1,829	3,494	5,298	7,036	8,870	10,592	12,417	14,168
- Giro / *Demand Deposit*	2,764	2,583	1,683	1,890	2,134	2,396	2,620	215	416	624	839	1,067	1,269	1,484	1,678
- Tabungan / *Saving*	2,325	1,982	1,178	1,327	1,478	1,628	1,828	163	306	455	607	763	916	1,069	1,222
- Simpanan Berjangka / *Time deposits*	16,506	14,119	7,468	8,384	9,413	10,589	11,912	1,452	2,771	4,219	5,590	7,040	8,407	9,864	11,267
d. Surat Berharga / *Securities*	1,147	1,074	648	728	815	900	976	75	146	220	292	364	436	509	582
e. Pinjaman yang diterima / *Loans received*	913	870	544	620	716	813	913	106	204	313	420	532	644	757	866
f. Lainnya / *Others*	35,778	34,463	21,077	23,923	26,708	29,962	33,676	4,100	6,924	10,531	13,942	17,575	20,939	24,496	28,247
g. Koreksi atas pendapatan bunga / *Corrections*	76	84	-	-	-	-	- -		-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	40,811	45,091	31,546	35,883	40,150	44,486	48,774	3,800	7,568	11,653	15,592	19,625	23,744	28,957	33,328
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and*															
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	12,166	13,851	7,432	8,392	9,156	10,080	11,388	1,270	2,050	3,081	3,832	4,673	5,469	6,339	7,210
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	900	699	253	252	302	414	437	72	73	110	131	159	201	260	259
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*	-	-	3	2	2	2	3	1	0	1	1	0	0	0	0
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	843	1,658	1,393	1,556	1,678	1,778	2,017	338	467	783	896	1,013	1,071	1,194	1,281
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	2,801	3,176	3,549	3,942	4,416	354	737	1,135	1,523	1,938	2,337	2,739	3,193
f. Lainnya / Others	7,502	7,954	2,982	3,405	3,625	3,944	4,517	505	773	1,052	1,281	1,563	1,860	2,146	2,476
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	37,977	42,382	26,510	29,938	33,502	37,302	41,341	3,345	6,690	10,350	13,897	17,042	20,083	24,923	28,520
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	74	84	151	201	211	3	15	8	9	9	8	10	19
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*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	757	1,539	1,312	1,485	1,605	1,708	1,940	324	452	757	865	992	1,050	1,175	1,264
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	9,569	11,084	4,878	5,449	5,963	6,616	6,834	801	1,405	2,007	2,640	3,139	3,610	5,351	6,168
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	62	104	53	61	71	80	93	6	12	19	26	33	41	52	61
g. Lainnya / Others	27,480	29,626	20,193	**22,859**	**25,712**	**28,697**	**32,264**	**2,212**	**4,806**	**7,559**	**10,357**	**12,870**	**15,374**	**18,336**	**21,009**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**15,001**	**16,560**	**12,468**	**14,336**	**15,804**	**17,263**	**18,821**	**1,726**	**2,928**	**4,384**	**5,527**	**7,257**	**9,130**	**10,373**	**12,018**
E. Pendapatan non - operasional / *Non Operational Income*	**5,200**	**5,772**	**4,515**	**5,110**	**5,712**	**6,396**	**7,224**	**761**	**1,437**	**2,319**	**3,145**	**3,966**	**4,832**	**5,711**	**6,642**
F. Beban non - operasional / *Non Operational Expenses*	**5,164**	**5,835**	**4,688**	**5,285**	**5,928**	**6,633**	**7,428**	**802**	**1,482**	**2,375**	**3,263**	**4,088**	**4,966**	**5,875**	**6,838**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**36**	**(63)**	**(173)**	**(176)**	**(216)**	**(237)**	**(204)**	**(41)**	**(45)**	**(56)**	**(118)**	**(121)**	**(135)**	**(164)**	**(196)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**15,037**	**16,497**	**12,295**	**14,161**	**15,588**	**17,027**	**18,617**	**1,685**	**2,883**	**4,328**	**5,409**	**7,135**	**8,996**	**10,209**	**11,822**
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**	**10,127**	**11,652**	**13,970**	**15,300**	**15,300**	**1,442**	**2,324**	**3,467**	**4,312**	**5,722**	**7,207**	**8,151**	**9,464**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	397,993	377,151	244,954	277,592	311,889	346,602	384,484	37,619	73,409	112,270	150,515	189,500	227,987	267,371	307,526
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	4,546	5,568	5,005	5,533	6,100	6,901	7,891	1,061	2,003	3,093	4,144	5,173	6,037	6,881	7,717
b. Dari Penempatan pada bank lain / *From interbank placement*	1,529	663	566	712	872	1,015	1,203	184	377	604	834	1,057	1,298	1,578	1,830
c. Dari surat berharga / *From securities*	38,774	46,339	30,977	34,992	39,408	43,961	48,547	4,797	9,294	14,118	18,908	23,748	28,700	33,445	38,407
d. Dari Kredit yang diberikan / *From credit*	213,903	192,555	134,074	152,254	171,071	190,053	210,081	19,983	39,018	59,730	80,030	100,792	121,514	142,521	163,758
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	211,020	190,212	132,809	150,825	169,453	188,240	208,048	19,744	38,556	59,003	79,056	99,582	120,062	140,827	161,827
- kepada bank lain / *To other Bank*	2,883	2,343	1,265	1,429	1,618	1,813	2,033	239	463	727	973	1,209	1,452	1,694	1,931
e. Lainnya / *Others*	139,241	132,025	74,331	84,100	94,438	104,672	116,763	11,593	22,716	34,725	46,600	58,731	70,439	82,947	95,814
2. Beban Bunga / *Interest Expenses*	233,876	199,964	113,752	128,663	144,545	160,800	179,344	18,550	36,284	56,059	75,783	96,006	115,702	136,253	157,373
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	82	140	214	256	304	352	401	43	75	111	145	188	217	279	306
b. Kewajiban pada Bank lain / *Interbank Liabilities*	2,178	1,658	1,157	1,369	1,630	1,920	2,236	314	602	935	1,283	1,608	1,975	2,383	2,775
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	89,387	68,493	40,128	45,161	50,668	56,498	63,020	7,011	13,640	21,517	29,236	37,372	45,313	53,576	61,981
- Giro / *Demand Deposit*	10,017	9,004	6,358	7,199	8,103	9,042	10,082	999	1,922	3,044	4,174	5,385	6,506	7,700	8,902
- Tabungan / *Saving*	9,595	7,408	5,019	5,641	6,306	6,986	7,688	704	1,390	2,226	3,023	3,863	4,664	5,507	6,354
- Simpanan Berjangka / *Time deposits*	69,775	52,082	28,750	32,321	36,258	40,471	45,250	5,308	10,328	16,247	22,039	28,124	34,143	40,370	46,725
d. Surat Berharga / *Securities*	5,771	4,665	2,526	2,849	3,135	3,567	3,802	301	624	943	1,253	1,530	1,807	2,104	2,407
e. Pinjaman yang diterima / *Loans received*	3,138	1,824	1,592	2,019	2,545	3,075	3,699	658	1,209	1,856	2,461	3,069	3,680	4,308	4,936
f. Lainnya / *Others*	133,033	123,078	68,135	77,009	86,264	95,389	106,187	10,222	20,132	30,697	41,405	52,239	62,710	73,603	84,968
g. Koreksi atas pendapatan bunga / *Corrections*	287	105	-	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	164,117	177,187	131,201	148,928	167,344	185,802	205,140	19,069	37,125	56,211	74,732	93,493	112,285	131,118	150,153
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*															
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	119,025	108,316	69,888	82,590	92,905	102,335	109,630	17,950	22,395	31,942	42,949	49,127	59,543	66,058	73,300
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	11,873	8,731	3,042	3,030	3,140	3,834	4,575	1,057	1,344	1,767	2,272	3,281	3,859	4,436	4,543
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	87	90	111	128	152	44	84	149	190	239	292	352	424
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	50,141	33,979	19,610	25,636	31,013	34,493	35,421	7,548	8,007	11,400	15,645	15,834	19,257	19,716	21,037
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	26,932	30,336	33,562	37,689	41,178	3,309	6,394	9,852	14,406	17,844	21,736	25,279	28,993
f. Lainnya / Others	24,605	27,910	20,218	23,497	25,079	26,192	28,304	5,992	6,566	8,774	10,436	11,930	14,398	16,275	18,303
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	224,577	217,163	141,213	163,192	182,974	201,627	221,574	25,128	39,853	59,346	78,160	93,927	115,769	130,818	147,873
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	544	1,239	764	1,234	1,343	944	900	99	351	271	244	218	233	403	447
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	52	109	620	620	620	620	632	-	196	197	197	197	237	237	237
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	68	11	30	39	18	17	15	0	0	6	7	6	7	6	6
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	42,138	26,706	17,086	22,709	27,569	30,218	30,547	6,991	7,364	10,005	13,912	14,083	17,309	17,258	18,541
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	75,389	79,475	45,688	51,387	55,956	61,623	68,952	8,114	11,675	17,810	22,476	27,580	35,970	39,955	44,278
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	2,949	2,886	2,318	2,594	2,860	3,192	3,558	**302**	**567**	**877**	**1,154**	**1,462**	**1,809**	**2,275**	**2,685**
g. Lainnya / Others	103,437	106,737	74,707	**84,610**	**94,609**	**105,012**	**116,970**	**9,621**	**19,699**	**30,180**	**40,169**	**50,380**	**60,205**	**70,684**	**81,679**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**58,565**	**68,340**	**59,877**	**68,326**	**77,276**	**86,510**	**93,196**	**11,890**	**19,667**	**28,807**	**39,522**	**48,694**	**56,059**	**66,358**	**75,580**
E. Pendapatan non - operasional / *Non Operational Income*	**19,459**	**12,749**	**15,788**	**18,908**	**21,733**	**24,181**	**26,911**	**4,785**	**7,487**	**10,738**	**14,398**	**16,230**	**19,010**	**22,338**	**25,315**
F. Beban non - operasional / *Non Operational Expenses*	**17,017**	**13,449**	**13,677**	**16,661**	**19,536**	**22,643**	**25,712**	**4,806**	**6,958**	**10,574**	**14,052**	**15,650**	**18,237**	**21,617**	**24,171**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**2,443**	**(700)**	**2,111**	**2,247**	**2,197**	**1,538**	**1,199**	**(20)**	**529**	**163**	**346**	**579**	**774**	**721**	**1,143**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**61,008**	**67,754**	**61,987**	**70,573**	**79,473**	**88,048**	**94,395**	**11,870**	**20,196**	**28,970**	**39,867**	**49,273**	**56,833**	**67,079**	**76,724**
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**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**-**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**46,927**	**53,222**	**49,207**	**55,872**	**63,001**	**70,154**	**74,206**	**9,515**	**16,141**	**23,208**	**32,018**	**39,531**	**45,641**	**53,780**	**61,447**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	17,785	11,691	8,663	10,096	11,804	13,598	15,641	2,187	4,225	6,474	8,409	10,623	12,937	15,256	17,649
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1,227	1,106	882	1,078	1,292	1,589	1,925	331	650	1,001	1,328	1,698	2,044	2,405	2,781
b. Dari Penempatan pada bank lain / *From interbank placement*	369	161	233	337	452	571	713	170	352	531	696	871	1,019	1,193	1,388
c. Dari surat berharga / *From securities*	3,599	3,224	2,293	2,578	2,952	3,330	3,774	532	1,026	1,573	2,127	2,681	3,385	4,006	4,601
d. Dari Kredit yang diberikan / *From credit*	12,163	6,957	4,887	5,632	6,523	7,438	8,426	1,014	1,948	2,992	4,014	5,057	6,095	7,169	8,271
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	11,874	6,929	4,838	5,567	6,441	7,335	8,297	985	1,894	2,918	3,916	4,939	5,955	7,012	8,098
- kepada bank lain / *To other Bank*	289	28	50	64	82	103	130	29	54	74	98	118	141	157	172
e. Lainnya / *Others*	427	243	368	471	585	671	802	140	250	378	245	316	394	483	609
2. Beban Bunga / *Interest Expenses*	4,557	2,422	1,937	2,165	2,580	2,960	3,446	547	1,071	1,617	2,022	2,541	3,212	3,789	4,480
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	0	0	26	50	73	65	82	17	31	42	59	52	60	63	151
b. Kewajiban pada Bank lain / *Interbank Liabilities*	745	168	156	196	247	303	366	79	147	201	257	335	404	487	559
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	3,101	2,071	1,323	1,561	1,842	2,136	2,470	365	725	1,121	1,491	1,867	2,238	2,628	3,029
- Giro / *Demand Deposit*	1,079	877	589	671	768	879	1,011	136	257	398	538	689	832	989	1,151
- Tabungan / *Saving*	88	117	142	166	192	217	240	20	28	39	52	67	82	98	114
- Simpanan Berjangka / *Time deposits*	1,934	1,077	592	724	882	1,041	1,219	209	440	684	901	1,111	1,324	1,542	1,764
d. Surat Berharga / *Securities*	25	3	123	133	143	149	161	20	39	60	79	100	115	134	152
e. Pinjaman yang diterima / *Loans received*	122	52	1	2	2	2	4	2	3	6	8	-	-	-	-
f. Lainnya / *Others*	563	128	185	224	273	305	363	64	126	187	128	187	394	475	589
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	13,228	9,269	6,727	7,931	9,224	10,638	12,194	1,640	3,154	4,858	6,387	8,082	9,725	11,467	13,169
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and*															
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	141,646	144,078	128,330	159,131	181,554	204,438	223,895	45,982	58,073	72,433	93,459	103,368	129,379	171,188	179,205
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	2,370	1,218	865	869	875	1,012	1,002	145	123	154	267	433	4,395	4,998	5,022
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	215	24	214	154	56	106	121	103	148	154	219	311	285	307	424
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	134,591	137,961	124,845	155,344	177,506	199,979	218,981	45,351	56,920	70,852	91,396	100,783	122,491	163,363	171,036
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	2,078	2,376	2,660	2,896	3,178	243	511	760	1,021	1,278	1,533	1,838	2,062
f. Lainnya / Others	1,038	1,613	329	387	457	444	613	140	370	512	556	563	675	683	661
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	144,575	149,127	131,744	165,058	185,157	208,708	228,923	46,432	58,558	73,611	94,939	105,084	131,322	173,791	182,426
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / *Decrease in fair value and losses form sale of securities*	621	532	451	476	523	536	521	105	158	221	328	437	4,309	4,802	4,816
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	118	345	-	-	-	-	-	-	-	-	-	-	0	0	1
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	117	166	143	143	143	143	143	-	19	38	57	71	61	88	88
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative*	129,238	134,428	123,170	155,417	174,426	196,720	215,691	45,367	56,354	70,123	90,274	99,229	120,641	161,360	168,709
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	4,421	3,789	1,271	1,444	1,703	1,727	2,070	124	230	463	619	717	859	994	1,229
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	686	670	462	595	579	655	679	60	173	273	353	443	517	638	716
g. Lainnya / Others	9,374	9,196	6,246	6,982	7,782	8,927	9,819	777	1,624	2,494	3,309	4,186	4,935	5,909	6,867
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**10,299**	**4,220**	**3,313**	**2,003**	**5,620**	**6,368**	**7,166**	**1,190**	**2,669**	**3,680**	**4,906**	**6,366**	**7,782**	**8,865**	**9,948**
E. Pendapatan non - operasional / *Non Operational Income*	**1,325**	**934**	**1,354**	**3,315**	**630**	**847**	**893**	**673**	**467**	**1,219**	**862**	**690**	**764**	**730**	**734**
F. Beban non - operasional / *Non Operational Expenses*	**28**	**10**	**4**	**5**	**179**	**248**	**7**	**484**	**419**	**917**	**636**	**486**	**556**	**458**	**378**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**1,297**	**925**	**1,350**	**3,310**	**450**	**600**	**886**	**189**	**48**	**302**	**226**	**204**	**207**	**272**	**356**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**11,596**	**5,145**	**4,663**	**5,314**	**6,071**	**6,967**	**8,051**	**1,379**	**2,717**	**3,982**	**5,133**	**6,570**	**7,989**	**9,137**	**10,305**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**(89)**	**(257)**	**(185)**	**(185)**	**(209)**	**(236)**	**(289)**	**(33)**	**(61)**	**(99)**	**(137)**	**(158)**	**(190)**	**(216)**	**(242)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**365**	**(356)**	**(185)**	**(185)**	**(209)**	**(236)**	**(289)**	**(33)**	**(61)**	**(99)**	**(137)**	**(158)**	**(190)**	**(216)**	**(242)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**7,488**	**3,926**	**3,027**	**4,005**	**4,598**	**5,059**	**5,858**	**1,019**	**2,074**	**3,034**	**3,921**	**5,175**	**6,164**	**6,762**	**7,711**

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

Indikator / *Indicator*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**1,037,780**	**1,213,629**	**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**	**1,466,140**	**1,419,280**	**1,495,454**	**1,560,272**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	42,308	41,525	37,296	36,038	36,159	37,903	32,934	40,139	41,034	42,487	43,110	44,824	53,829	56,422	60,082
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	987,245	1,163,491	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	1,408,756	1,354,661	1,427,640	1,485,944
- Lainnya / *Others*	8,227	8,613	11,043	10,198	9,849	13,355	8,851	23,095	15,452	13,419	11,485	12,561	10,789	11,392	14,245
Kewajiban Komitmen / *Commited Liabilities*	**2,820,197**	**3,113,244**	**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**	**3,533,120**	**3,503,857**	**3,562,318**	**3,610,783**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan facilities to debtors*	1,643,288	1,705,175	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	1,996,490	1,996,559	2,019,165	2,037,765
- Committed	405,603	429,072	457,886	462,500	467,435	473,255	479,975	513,216	525,977	532,511	536,692	549,901	551,987	561,961	553,939
- Uncommitted	1,237,685	1,276,104	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	1,446,590	1,444,572	1,457,205	1,483,826
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan facilities to other banks*	19,402	24,251	18,335	23,760	20,767	19,079	17,762	18,420	18,446	17,239	17,575	17,645	15,800	15,173	12,508
- Committed	4,843	3,874	3,446	5,990	5,594	4,866	2,897	2,866	2,871	3,298	3,399	3,787	2,851	3,075	4,128
- Uncommitted	14,559	20,377	14,889	17,771	15,173	14,213	14,865	15,554	15,575	13,941	14,176	13,858	12,949	12,098	8,380
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	68,511	85,063	98,032	90,151	97,507	91,893	101,522	88,493	91,480	83,000	84,426	84,408	85,605	81,889	82,858
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1,080,952	1,285,893	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	1,416,618	1,388,549	1,427,565	1,459,845
- Lainnya / *Others*	8,044	12,862	17,034	15,620	16,632	19,577	13,509	17,439	18,099	17,249	15,708	17,960	17,344	18,526	17,808
Tagihan Kontinjensi / *Contingent Claims*	**275,006**	**269,045**	**257,558**	**262,014**	**271,042**	**272,191**	**273,728**	**267,076**	**273,224**	**261,771**	**262,738**	**265,017**	**270,845**	**281,373**	**286,833**
- Garansi yang diterima / *Received guarantees*	222,265	204,276	234,477	238,347	247,756	247,083	249,893	243,029	248,145	237,013	237,745	239,446	244,984	255,528	260,573
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	44,416	53,711	1,563	1,749	1,978	2,179	1,811	1,866	1,926	1,909	2,004	2,028	2,084	2,142	2,170
- Lainnya / *Others*	8,325	11,058	21,519	21,918	21,308	22,928	22,024	22,180	23,154	22,850	22,989	23,543	23,776	23,704	24,089
Kewajiban Kontijensi / *Contingent Liabilities*	**341,684**	**348,030**	**305.033r**	**315392.0428**	**311,513**	**320,311**	**388,567**	**351,150**	**381,873**	**366,647**	**359,228**	**359,407**	**368,960**	**377,574**	**381,617**
- Garansi yang diberikan / *Issued guarantees*	338,920	345,453	301,655	311,776	307,694	316,316	384,200	346,412	377,065	361,640	354,289	354,108	363,289	371,848	375,729
- Lainnya / *Others*	2,764	2,576	3.378r	3615.955676	3,819	3,995	4,367	4,738	4,808	5,006	4,939	5,299	5,671	5,726	5,888
Lainnya / *Others*	**566,622**	**696,230**	**548,722**	**556,000**	**563,122**	**570,201**	**578,345**	**562,657**	**559,746**	**525,585**	**532,376**	**538,012**	**550,784**	**556,983**	**564,785**
- Penerusan Kredit / *Channelling*	12,966	11,477	7,709	7,378	7,170	7,125	7,342	7,321	7,422	7,420	7,402	7,445	7,506	7,501	7,615
- Aset produktif yang dihapusbukukan / *Written off earning assets*	500,846	627,791	540,325	547,917	555,232	562,347	570,265	554,598	551,576	517,413	524,221	529,793	542,487	548,643	556,320
Kredit yang diberikan / *Credit disbursed*	490,473	548,614	532,784	540,351	547,645	554,743	562,649	547,209	544,176	510,026	516,853	522,409	535,102	541,253	548,932
Lainnya / *Others*	10,373	79,177	7,541	7,566	7,587	7,604	7,616	7,389	7,400	7,387	7,368	7,384	7,385	7,390	7,387
- Aset produktif yang dihapustagih / *Charged off earning assets*	52,809	56,962	687	705	721	730	739	738	748	753	753	774	791	839	851
Kredit yang diberikan / *Credit disbursed*	45,429	49,558	687	705	721	730	739	738	748	753	753	774	791	839	851
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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**212,808**	**272,165**	**258,546**	**297,978**	**295,564**	**312,480**	**330,578**	**316,520**	**298,106**	**313,179**	**309,168**	**306,678**	**306,678**	**337,301**	**342,758**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	212,512	271,748	258,465	297,896	295,479	312,395	330,493	316,439	298,024	313,097	309,088	306,389	306,389	337,219	342,675
- Lainnya / *Others*	296	418	81	83	85	85	85	81	83	81	80	289	289	82	83
Kewajiban Komitmen / *Commited Liabilities*	**653,065**	**753,808**	**754,257**	**776,065**	**787,906**	**778,602**	**1,057,299**	**765,540**	**761,271**	**787,713**	**797,579**	**829,358**	**829,358**	**848,757**	**840,233**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	350,189	377,531	376,700	355,889	353,652	344,577	610,521	357,461	371,329	372,559	381,578	413,870	413,870	414,242	398,856
- *Committed*	40,703	60,069	59,743	51,118	54,016	50,850	48,810	49,382	54,836	59,091	66,339	61,372	61,372	64,034	57,024
- *Uncommitted*	309,486	317,462	316,957	304,771	299,637	293,726	561,712	308,079	316,494	313,468	315,239	352,498	352,498	350,208	341,832
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	4,251	3,379	535	543	714	691	702	698	696	693	690	665	665	614	625
- *Committed*	2,231	785	500	503	501	500	508	504	507	506	553	576	576	583	600
- *Uncommitted*	2,020	2,594	35	41	214	191	193	195	189	187	137	89	89	31	25
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	34,576	38,007	57,365	47,282	55,629	50,280	58,082	47,414	47,911	43,162	41,922	41,128	41,128	43,331	45,105
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	264,037	334,878	319,564	372,254	377,813	382,955	387,896	359,872	341,239	371,205	373,296	373,393	373,393	390,474	395,550
- Lainnya / Others	12	13	94	96	98	99	98	95	96	95	93	303	303	95	96
Tagihan Kontinjensi / *Contingent Claims*	**84,460**	**89,772**	**69,331**	**70,961**	**72,473**	**74,897**	**76,846**	**74,847**	**76,506**	**75,733**	**75,179**	**75,531**	**75,531**	**86,503**	**87,720**
- Garansi yang diterima / *Received guarantees*	51,866	48,934	60,253	61,856	63,149	65,405	67,206	65,046	66,562	65,654	64,923	65,080	65,080	75,709	76,768
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	26,379	33,095	161	157	166	169	175	175	178	182	187	187	187	180	175
- Lainnya / *Others*	6,215	7,742	8,917	8,948	9,158	9,322	9,465	9,627	9,767	9,897	10,070	10,264	10,264	10,615	10,776
Kewajiban Kontijensi / *Contingent Liabilities*	**218,809**	**233,977**	**190,208**	**191,655**	**186,054**	**195,297**	**266,790**	**237,336**	**265,037**	**249,758**	**242,330**	**242,275**	**242,275**	**256,116**	**259,188**
- Garansi yang diberikan / *Issued guarantees*	217,325	232,373	188,424	189,660	183,846	192,876	264,067	234,458	262,031	246,563	238,973	238,709	238,709	252,110	254,876
- Lainnya / *Others*	1,484	1,604	1,783	1,995	2,208	2,421	2,723	2,878	3,006	3,196	3,356	3,566	3,566	4,006	4,311
Lainnya / *Others*	**284,230**	**381,308**	**318,377**	**324,865**	**329,720**	**335,086**	**337,573**	**330,359**	**331,865**	**296,449**	**301,820**	**306,059**	**306,059**	**320,304**	**326,884**
- Penerusan Kredit / *Channelling*	4,488	4,349	4,287	4,760	4,736	4,705	4,926	4,906	5,026	5,024	5,008	5,062	5,062	5,132	5,246
- Aset produktif yang dihapusbukukan / *Written off earning assets*	279,604	376,821	314,091	320,105	324,985	330,381	332,646	325,453	326,839	291,425	296,812	300,997	300,997	315,172	321,637
Kredit yang diberikan / *Credit disbursed*	276,873	306,652	310,605	316,613	321,485	326,872	329,137	322,127	323,513	288,099	293,490	297,674	297,674	311,847	318,333
Lainnya / *Others*	2,731	70,170	3,486	3,492	3,500	3,509	3,510	3,326	3,326	3,325	3,322	3,323	3,323	3,324	3,304
- 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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**7,324**	**13,570**	**14,052**	**14,210**	**12,522**	**16,440**	**11,454**	**16,888**	**17,859**	**15,992**	**17,389**	**15,471**	**16,307**	**18,939**	**14,122**
- 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	6,140	6,257	4,299	8,839	3,720	7,966	8,104	5,887	8,828	6,835	7,785	9,933	5,222
- Lainnya / *Others*	6,330	7,492	7,804	7,845	8,115	7,493	7,626	8,814	9,647	9,997	8,453	8,527	8,414	8,898	8,792
Kewajiban Komitmen / *Commited Liabilities*	**28,035**	**40,282**	**42,317**	**42,542**	**42,042**	**49,418**	**42,244**	**47,773**	**48,823**	**46,494**	**47,528**	**46,868**	**47,016**	**50,007**	**49,874**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	21,200	20,263	23,184	24,105	24,490	25,496	27,067	26,892	27,140	26,479	26,258	26,905	26,482	27,084	31,303
- *Committed*	4,826	6,009	6,322	6,390	7,122	7,261	8,794	8,578	8,303	7,910	8,087	7,897	7,724	7,411	7,524
- *Uncommitted*	16,374	14,253	16,862	17,715	17,368	18,236	18,274	18,314	18,838	18,569	18,171	19,008	18,758	19,673	23,778
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	826	976	897	941	949	952	977	871	907	988	794	754	527	609	644
- *Committed*	117	69	200	219	227	263	366	291	322	415	412	387	262	303	314
- *Uncommitted*	709	907	697	721	722	689	612	580	586	573	382	367	265	306	330
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	116	238	271	222	264	595	646	530	545	830	705	512	317	270	332
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	651	9,392	6,133	6,311	4,286	8,855	3,698	7,816	8,086	5,771	8,730	6,814	7,768	9,894	5,172
- Lainnya / *Others*	5,242	9,414	11,831	10,963	12,052	13,519	9,856	11,664	12,145	12,427	11,041	11,883	11,922	12,150	12,424
Tagihan Kontinjensi / *Contingent Claims*	**8,406**	**9,050**	**5,587**	**5,897**	**6,163**	**6,403**	**5,938**	**5,972**	**6,024**	**6,091**	**6,154**	**6,224**	**6,267**	**6,378**	**6,509**
- Garansi yang diterima / *Received guarantees*	1,807	1,726	1,266	1,300	1,339	1,343	1,255	1,191	1,173	1,174	1,164	1,183	1,194	1,246	1,290
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	5,607	6,164	538	781	997	1,182	817	865	909	936	979	1,012	1,051	1,095	1,135
- Lainnya / *Others*	992	1,160	3,782	3,816	3,826	3,878	3,866	3,917	3,942	3,981	4,011	4,029	4,023	4,036	4,084
Kewajiban Kontijensi / *Contingent Liabilities*	**6,066**	**6,626**	**7.035r**	**7341.786934**	**7,303**	**7,062**	**7,540**	**5,633**	**5,129**	**5,062**	**5,213**	**5,638**	**6,058**	**6,645**	**7,340**
- Garansi yang diberikan / *Issued guarantees*	5,960	6,518	6,402	6,684	6,693	6,481	7,002	4,906	4,448	4,361	4,707	5,019	5,361	6,021	6,677
- Lainnya / *Others*	107	108	633r	657.7268154	610	581	538	727	681	701	506	619	697	623	664
Lainnya / *Others*	**27,679**	**26,445**	**25,578**	**25,713**	**25,714**	**25,722**	**26,357**	**26,032**	**26,006**	**26,001**	**25,720**	**25,725**	**26,082**	**26,090**	**26,154**
- Penerusan Kredit / *Channelling*	1,815	1,786	1,489	1,491	1,491	1,479	1,480	1,479	1,466	1,465	1,463	1,462	1,460	1,459	1,458
- Aset produktif yang dihapusbukukan / *Written off earning assets*	25,702	24,494	24,089	24,222	24,222	24,244	24,876	24,553	24,541	24,536	24,257	24,263	24,622	24,631	24,696
Kredit yang diberikan / *Credit disbursed*	24,965	23,752	23,828	23,962	23,965	23,986	24,619	24,295	24,284	24,279	24,000	24,006	24,365	24,374	24,439
Lainnya / *Others*	737	742	261	261	257	257	257	257	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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**422,255**	**457,141**	**550,710**	**592,781**	**613,021**	**616,699**	**580,484**	**646,490**	**641,521**	**657,757**	**642,738**	**633,758**	**630,978**	**642,232**	**682,399**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	42,200	41,417	37,188	35,930	36,051	37,795	32,826	40,031	40,926	42,379	43,002	44,716	53,721	56,314	59,974
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	378,455	415,020	510,363	554,581	575,320	573,128	546,517	592,260	594,873	612,037	596,864	585,332	574,963	583,507	617,055
- Lainnya / *Others*	1,600	704	3,159	2,271	1,649	5,776	1,141	14,200	5,722	3,341	2,872	3,710	2,294	2,412	5,371
Kewajiban Komitmen / *Commited Liabilities*	**1,480,366**	**1,594,010**	**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**	**1,892,635**	**1,870,994**	**1,893,920**	**1,941,521**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	990,205	1,045,459	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	1,257,365	1,250,798	1,265,555	1,295,569
- *Committed*	306,028	314,681	342,664	355,319	354,351	364,636	372,816	407,525	413,471	417,119	415,648	433,847	437,866	441,279	440,778
- *Uncommitted*	684,176	730,778	741,746	770,662	783,624	806,881	820,374	825,592	831,547	824,529	808,752	823,518	812,932	824,275	854,791
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	9,616	14,083	12,472	16,544	14,167	12,984	11,919	12,487	12,406	11,814	12,428	12,486	11,324	12,689	10,822
- *Committed*	2,495	3,020	2,589	4,659	4,242	4,024	2,023	2,072	2,043	2,377	2,435	2,825	2,088	2,189	3,214
- *Uncommitted*	7,122	11,063	9,882	11,885	9,925	8,960	9,896	10,415	10,363	9,437	9,994	9,661	9,235	10,501	7,608
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	31,550	40,860	36,008	38,844	36,866	34,877	37,394	36,504	37,910	33,445	38,174	37,077	34,026	31,593	32,873
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	446,205	490,173	528,245	561,036	566,618	562,942	538,922	586,734	595,257	600,284	605,650	579,934	569,519	577,803	596,968
- Lainnya / *Others*	2,790	3,436	5,099	4,561	4,482	5,959	3,544	5,281	5,858	4,727	4,575	5,774	5,327	6,281	5,288
Tagihan Kontinjensi / *Contingent Claims*	**153,744**	**149,462**	**162,279**	**165,331**	**171,408**	**169,469**	**169,598**	**165,960**	**169,672**	**157,348**	**159,189**	**164,732**	**159,952**	**165,231**	**168,678**
- Garansi yang diterima / *Received guarantees*	140,667	133,501	153,158	155,545	162,453	159,099	160,276	156,679	159,576	147,776	149,637	154,853	149,993	155,521	158,804
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	11,971	13,814	864	810	814	828	819	827	838	790	838	829	849	867	860
- Lainnya / *Others*	1,106	2,148	8,258	8,976	8,140	9,542	8,503	8,453	9,258	8,782	8,713	9,050	9,110	8,842	9,014
Kewajiban Kontijensi / *Contingent Liabilities*	**89,493**	**84,762**	**88,042**	**90,571**	**92,057**	**91,857**	**93,956**	**88,989**	**91,278**	**92,265**	**91,067**	**89,560**	**92,254**	**93,597**	**91,996**
- Garansi yang diberikan / *Issued guarantees*	88,320	83,898	87,081	89,608	91,056	90,864	92,990	87,995	90,296	91,295	90,131	88,586	91,243	92,640	91,083
- Lainnya / *Others*	1,173	864	961	963	1,001	993	966	994	982	969	936	974	1,012	957	913
Lainnya / *Others*	**236,336**	**268,883**	**189,274**	**190,532**	**192,951**	**194,631**	**199,645**	**191,483**	**187,053**	**188,655**	**190,358**	**191,722**	**195,097**	**195,929**	**197,067**
- Penerusan Kredit / *Channelling*	6,663	5,342	1,934	1,127	943	942	935	935	930	931	931	921	921	911	911
- Aset produktif yang dihapusbukukan / *Written off earning assets*	181,268	211,684	186,653	188,700	191,287	192,960	197,971	189,809	185,375	186,971	188,675	190,027	193,386	194,179	195,306
Kredit yang diberikan / *Credit disbursed*	174,514	203,570	183,010	185,038	187,609	189,273	194,273	186,155	181,709	183,317	185,037	186,374	189,733	190,522	191,631
Lainnya / *Others*	6,754	8,115	3,643	3,662	3,679	3,687	3,698	3,655	3,666	3,653	3,638	3,653	3,653	3,657	3,675
- Aset produktif yang dihapustagih / *Charged off earning assets*	48,406	51,856	687	705	721	730	739	738	748	753	753	774	791	839	851
Kredit yang diberikan / *Credit disbursed*	41,076	44,502	687	705	721	730	739	738	748	753	753	774	791	839	851
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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / *Commited Claims*	**395,393**	**470,754**	**489,671**	**567,614**	**577,248**	**579,416**	**524,924**	**492,353**	**533,969**	**529,813**	**486,272**	**510,233**	**480,454**	**496,982**	**520,992**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	395,393	470,754	489,671	567,614	577,248	579,416	524,924	492,353	533,969	529,813	486,191	510,200	480,454	496,982	520,992
- Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	81	34	-	-	-
Kewajiban Komitmen / *Commited Liabilities*	**658,731**	**725,145**	**672,823**	**732,518**	**740,813**	**747,418**	**779,692**	**765,714**	**789,749**	**777,528**	**773,414**	**764,259**	**764,735**	**769,634**	**779,156**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	281,694	261,923	287,091	284,954	297,334	306,813	312,079	306,797	308,158	292,714	294,026	298,351	305,364	312,285	312,037
- *Committed*	54,046	48,312	49,157	49,673	51,947	50,508	49,556	47,732	49,368	48,390	46,619	46,785	47,501	49,237	48,612
- *Uncommitted*	227,649	213,611	237,934	235,281	245,387	256,305	262,523	259,066	258,790	244,323	247,407	251,566	257,863	263,048	263,425
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	4,708	5,813	4,431	5,733	4,936	4,452	4,164	4,363	4,437	3,744	3,663	3,740	3,431	1,261	417
- *Committed*	-	-	157	609	624	79	-	-	-	-	-	-	-	-	-
- *Uncommitted*	4,708	5,813	4,274	5,124	4,312	4,373	4,164	4,363	4,437	3,744	3,663	3,740	3,431	1,261	417
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	2,269	5,958	4,388	3,803	4,748	6,141	5,400	4,045	5,114	5,563	3,625	5,691	4,423	6,695	4,548
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	370,059	451,451	376,903	438,028	433,795	430,013	458,038	450,109	472,040	475,507	472,100	456,477	451,517	449,394	462,155
- Lainnya / *Others*	-	-	10	-	-	-	11	400	-	-	-	-	-	-	-
Tagihan Kontinjensi / *Contingent Claims*	**28,396**	**20,761**	**20,362**	**19,826**	**20,997**	**21,421**	**21,347**	**20,296**	**21,021**	**22,598**	**22,215**	**18,531**	**21,774**	**23,262**	**23,925**
- Garansi yang diterima / *Received guarantees*	27,925	20,116	19,800	19,647	20,815	21,236	21,156	20,114	20,834	22,408	22,021	18,330	21,568	23,051	23,710
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	13	9	562	179	183	185	190	183	187	190	194	200	206	210	215
Kewajiban Kontijensi / *Contingent Liabilities*	**27,316**	**22,665**	**19,748**	**25,824**	**26,099**	**26,095**	**20,281**	**19,193**	**20,430**	**19,562**	**20,617**	**21,934**	**20,737**	**21,217**	**23,094**
- Garansi yang diberikan / *Issued guarantees*	27,316	22,665	19,748	25,824	26,099	26,095	20,141	19,053	20,290	19,422	20,477	21,794	20,597	21,077	23,094
- Lainnya / *Others*	-	-	-	-	-	-	140	140	140	140	140	140	140	140	-
Lainnya / *Others*	**18,376**	**19,594**	**15,492**	**14,889**	**14,737**	**14,762**	**14,771**	**14,783**	**14,821**	**14,482**	**14,477**	**14,506**	**14,635**	**14,661**	**14,680**
- Penerusan Kredit / *Channelling*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / *Written off earning assets*	14,273	14,791	15,492	14,889	14,737	14,762	14,771	14,783	14,821	14,482	14,477	14,506	14,635	14,661	14,680
Kredit yang diberikan / *Credit disbursed*	14,122	14,640	15,341	14,738	14,586	14,611	14,620	14,631	14,670	14,330	14,326	14,355	14,484	14,510	14,529
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	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**23.89**	**25.66**	**25.13**	**25.17**	**25.15**	**25.55**	**25.62**	**25.88**	**26.02**	**24.76**	**24.50**	**26.11**	**26.80**	**27.56**	**27.74**
- Modal / *Capital*	1,360,376	1,519,278	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	1,630,159	1,657,972	1,673,395	1,697,736
- ATMR / *Risk Weighted Assets*	5,693,416	5,919,917	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	6,242,746	6,185,520	6,071,727	6,119,496
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**22.24**	**24.06**	**23.52**	**23.52**	**23.52**	**23.90**	**24.09**	**24.39**	**24.52**	**23.28**	**23.00**	**24.56**	**25.24**	**25.97**	**26.14**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1,266,316	1,424,392	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	1,533,182	1,561,478	1,576,787	1,599,520
- ATMR / *Risk Weighted Assets*	5,693,416	5,919,917	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	6,242,746	6,185,520	6,071,727	6,119,496
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1.59**	**1.85**	**2.50**	**2.53**	**2.49**	**2.49**	**2.45**	**3.07**	**2.78**	**2.80**	**2.75**	**2.72**	**2.76**	**2.79**	**2.77**
- Laba sebelum pajak / *Profit*	134,529	168,047	242,870	246,762	244,373	245,198	242,903	319,838	289,688	291,684	286,607	283,264	287,483	290,591	289,640
- Rata-rata total aset / *Average total assets*	8,440,183	9,075,206	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	10,402,748	10,420,795	10,428,114	10,438,811
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**86.58**	**83.55**	**76.66**	**77.18**	**77.55**	**77.54**	**78.70**	**86.25**	**82.16**	**79.48**	**78.70**	**77.61**	**77.39**	**77.56**	**77.17**
- Biaya Operasional / *Operating Expenses*	849,954	856,794	532,579	626,789	704,642	778,010	900,323	167,571	222,534	282,591	353,989	410,191	493,156	588,432	655,751
- Pendapatan Operasional / *Operating Income*	981,650	1,025,464	694,732	812,120	908,654	1,003,408	1,143,976	194,290	270,846	355,549	449,790	528,545	637,268	758,717	849,720
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4.45**	**4.63**	**4.82**	**4.86**	**4.79**	**4.79**	**4.80**	**4.97**	**4.81**	**4.86**	**4.86**	**4.88**	**4.90**	**4.95**	**4.97**
- Pendapatan bunga bersih / *Interest income net*	361,932	407,834	453,038	458,479	454,543	456,270	460,243	499,408	483,292	488,477	487,934	489,373	491,367	496,349	499,243
- Rata-rata total aset produktif / *Average total earning assets*	8,136,641	8,803,063	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	10,020,597	10,026,778	10,035,995	10,049,052
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**82.54**	**77.49**	**81.56**	**82.39**	**80.09**	**79.73**	**78.98**	**79.54**	**80.00**	**80.79**	**81.09**	**82.35**	**82.85**	**82.98**	**83.40**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5,235,027	5,512,366	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	6,239,951	6,312,779	6,337,578	6,388,354
- Total Dana Pihak Ketiga / *Total Third Party Funds*	6,342,538	7,114,041	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	7,577,105	7,619,675	7,637,902	7,659,505
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**18.91**	**20.01**	**14.54**	**14.77**	**15.10**	**16.07**	**16.23**	**15.42**	**15.66**	**16.22**	**15.86**	**14.12**	**14.19**	**13.77**	**13.68**
- Aset Likuid Primer / *Primary Liquid Asset*	1,009,045	1,174,590	801,517	832,734	881,984	970,832	1,047,654	931,841	962,640	1,016,815	994,418	843,536	871,797	790,990	806,475
- Aset Likuid Sekunder / *Secondary Liquid assets*	651,176	760,137	637,743	642,776	675,423	695,492	669,416	673,715	669,477	676,331	654,169	618,607	620,062	651,087	632,055
- Total Aset / *Total Assets*	8,780,681	9,670,515	9,900,549	9,992,629	#########	#########	#########	10,411,297	10,422,140	10,440,073	10,394,319	10,355,025	10,511,028	10,472,028	10,513,690

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	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**18.82**	**21.39**	**21.25**	**21.49**	**21.44**	**21.52**	**21.20**	**21.36**	**21.65**	**19.75**	**19.19**	**20.91**	**22.10**	**22.54**	**22.76**
- Modal / *Capital*	462,629	561,942	582,442	592,932	596,071	603,091	608,371	617,650	627,545	579,348	565,617	580,375	592,693	605,204	613,404
- ATMR / *Risk Weighted Assets*	2,458,280	2,627,678	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	2,776,047	2,682,218	2,685,412	2,694,736
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**17.52**	**19.85**	**19.74**	**19.97**	**19.94**	**20.02**	**19.80**	**20.02**	**20.31**	**18.41**	**17.84**	**19.49**	**20.63**	**21.06**	**21.29**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	430,786	521,477	541,202	551,060	554,332	561,124	568,213	578,852	588,581	540,091	526,010	541,146	553,386	565,491	573,736
- ATMR / *Risk Weighted Assets*	2,458,280	2,627,678	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	2,776,047	2,682,218	2,685,412	2,694,736
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1.43**	**2.16**	**3.20**	**3.24**	**3.13**	**3.11**	**3.05**	**3.28**	**3.18**	**3.37**	**3.22**	**3.15**	**3.31**	**3.36**	**3.33**
- Laba sebelum pajak / *Profit*	51,975	84,875	133,926	136,390	132,692	132,639	131,436	151,254	145,772	154,065	146,734	143,278	150,930	153,315	152,214
- Rata-rata total aset / *Average total assets*	3,626,978	3,932,076	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	4,555,130	4,562,825	4,563,192	4,565,711
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**86.62**	**81.66**	**68.56**	**68.73**	**69.61**	**69.19**	**72.35**	**86.79**	**80.67**	**74.75**	**72.95**	**71.60**	**69.65**	**68.71**	**68.92**
- Biaya Operasional / *Operating Expenses*	342,975	378,705	194,399	224,252	252,438	272,456	343,300	83,087	101,316	113,971	132,227	150,748	173,393	197,264	225,998
- Pendapatan Operasional / *Operating Income*	395,943	463,761	283,528	326,293	362,664	393,763	474,496	95,734	125,586	152,461	181,257	210,551	248,945	287,113	327,922
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4.63**	**5.16**	**5.47**	**5.52**	**5.32**	**5.26**	**5.24**	**5.19**	**4.99**	**5.06**	**5.08**	**5.11**	**5.14**	**5.20**	**5.24**
- Pendapatan bunga bersih / *Interest income net*	163,746	199,656	225,202	228,152	221,495	220,587	221,739	233,787	224,294	226,501	226,822	227,361	229,005	231,347	233,258
- Rata-rata total aset produktif / *Average total earning assets*	3,539,589	3,870,328	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	4,450,658	4,451,356	4,451,241	4,452,622
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**85.13**	**82.50**	**87.97**	**87.77**	**83.36**	**83.12**	**80.82**	**83.00**	**84.08**	**85.93**	**86.46**	**87.43**	**87.41**	**89.07**	**89.35**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2,445,965	2,623,165	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	2,976,500	3,018,122	3,042,329	3,077,444
- Total Dana Pihak Ketiga / *Total Third Party Funds*	2,873,149	3,179,487	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	3,404,557	3,452,904	3,415,718	3,444,439
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17.53**	**16.41**	**11.25**	**12.12**	**12.98**	**14.86**	**14.23**	**13.78**	**13.73**	**13.85**	**12.63**	**11.52**	**11.95**	**11.07**	**10.83**
- Aset Likuid Primer / *Primary Liquid Asset*	414,449	395,658	273,102	289,727	322,697	390,933	401,380	367,839	373,037	366,810	332,418	314,822	337,918	274,510	278,112
- Aset Likuid Sekunder / *Secondary Liquid assets*	254,901	301,992	206,558	234,237	265,897	285,753	271,583	267,288	254,357	264,076	239,039	205,861	211,948	230,846	218,220
- Total Aset / *Total Assets*	3,818,584	4,251,749	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	4,520,136	4,601,300	4,565,395	4,583,346

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	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22.11**	**22.77**	**22.59**	**22.49**	**22.54**	**23.40**	**23.59**	**23.67**	**23.43**	**22.78**	**22.39**	**22.55**	**22.56**	**24.84**	**24.70**
- Modal / *Capital*	89,468	97,305	98,598	99,386	99,398	102,861	104,310	107,210	106,390	104,141	102,945	103,810	105,219	106,054	106,809
- ATMR / *Risk Weighted Assets*	404,641	427,260	436,384	442,003	441,064	439,522	442,232	452,909	454,072	457,235	459,680	460,383	466,459	426,879	432,419
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**20.43**	**21.00**	**20.47**	**20.37**	**20.53**	**21.28**	**21.65**	**21.77**	**21.53**	**20.88**	**20.50**	**20.65**	**20.67**	**22.78**	**22.64**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	82,670	89,726	89,326	90,037	90,530	93,510	95,764	98,604	97,760	95,476	94,243	95,072	96,408	97,225	97,907
- ATMR / *Risk Weighted Assets*	404,641	427,260	436,384	442,003	441,064	439,522	442,232	452,909	454,072	457,235	459,680	460,383	466,459	426,879	432,419
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2.04**	**2.03**	**2.18**	**2.21**	**2.16**	**2.13**	**2.12**	**2.31**	**1.95**	**1.95**	**1.82**	**1.90**	**1.98**	**1.93**	**1.95**
- Laba sebelum pajak / *Profit*	14,433	15,802	17,610	17,897	17,667	17,482	17,474	19,481	16,417	16,441	15,388	16,087	16,862	16,466	16,677
- Rata-rata total aset / *Average total assets*	706,917	779,783	808,273	810,921	817,254	822,036	825,593	841,708	840,278	842,629	844,949	846,209	849,582	851,600	854,176
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**80.60**	**79.38**	**75.42**	**75.19**	**75.51**	**75.91**	**76.38**	**77.54**	**78.30**	**78.72**	**79.81**	**78.94**	**77.98**	**79.02**	**78.84**
- Biaya Operasional / *Operating Expenses*	59,823	61,033	36,572	41,149	46,021	51,252	57,197	5,642	9,973	15,330	20,553	25,484	30,244	36,721	42,054
- Pendapatan Operasional / *Operating Income*	74,224	76,892	48,490	54,724	60,949	67,519	74,886	7,277	12,737	19,473	25,754	32,281	38,785	46,468	53,344
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5.72**	**5.72**	**5.78**	**5.80**	**5.78**	**5.77**	**5.76**	**5.24**	**5.21**	**5.33**	**5.35**	**5.38**	**5.41**	**5.67**	**5.69**
- Pendapatan bunga bersih / *Interest income net*	38,826	42,834	44,673	44,999	45,179	45,397	45,542	42,037	41,878	42,992	43,083	43,430	43,773	45,932	46,293
- Rata-rata total aset produktif / *Average total earning assets*	678,925	749,355	773,114	775,867	781,982	787,014	790,313	802,241	803,680	806,151	805,498	806,581	809,601	810,631	813,538
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**83.15**	**75.87**	**76.51**	**77.26**	**72.70**	**74.46**	**77.87**	**78.06**	**78.76**	**78.50**	**77.64**	**78.63**	**79.68**	**78.48**	**80.06**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	466,977	492,338	498,073	504,853	509,127	512,652	517,187	511,418	516,640	523,507	524,446	529,289	535,300	537,311	544,285
- Total Dana Pihak Ketiga / *Total Third Party Funds*	561,619	648,918	650,995	653,453	700,336	688,483	664,150	655,181	655,955	666,850	675,444	673,177	671,808	684,647	679,838
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**16.12**	**17.02**	**11.68**	**13.94**	**16.31**	**14.03**	**14.41**	**12.01**	**11.67**	**12.97**	**14.38**	**11.57**	**12.88**	**11.68**	**12.36**
- Aset Likuid Primer / *Primary Liquid Asset*	92,289	103,468	58,008	72,810	97,505	76,138	78,172	54,844	50,840	58,745	69,862	49,278	63,971	54,394	61,570
- Aset Likuid Sekunder / *Secondary Liquid assets*	25,053	36,398	37,477	43,155	45,095	45,929	46,423	46,272	47,057	51,124	52,654	49,243	47,639	46,491	46,230
- Total Aset / *Total Assets*	727,860	821,803	817,682	832,100	874,255	869,851	864,727	841,708	838,847	847,331	851,909	851,251	866,448	863,706	872,208

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	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25.48**	**26.77**	**25.88**	**25.75**	**25.72**	**26.35**	**27.03**	**27.86**	**27.73**	**26.93**	**27.14**	**28.62**	**28.83**	**29.69**	**29.77**
- Modal / *Capital*	644,848	693,681	714,556	720,783	727,136	743,647	762,944	770,529	774,588	756,970	761,720	769,835	782,082	783,442	794,494
- ATMR / *Risk Weighted Assets*	2,531,202	2,591,659	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	2,689,682	2,713,037	2,638,342	2,668,592
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**23.39**	**25.05**	**24.13**	**23.97**	**23.95**	**24.56**	**25.36**	**26.19**	**26.07**	**25.30**	**25.47**	**26.90**	**27.14**	**27.98**	**28.02**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	591,966	649,159	666,240	670,981	677,266	693,114	715,819	724,371	728,229	710,957	714,886	723,589	736,448	738,165	747,735
- ATMR / *Risk Weighted Assets*	2,531,202	2,591,659	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	2,689,682	2,713,037	2,638,342	2,668,592
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1.56**	**1.59**	**1.99**	**2.01**	**2.04**	**2.05**	**2.00**	**2.99**	**2.49**	**2.35**	**2.43**	**2.41**	**2.31**	**2.34**	**2.34**
- Laba sebelum pajak / *Profit*	56,525	62,225	84,340	85,390	86,729	87,476	85,942	132,551	111,197	105,250	109,087	108,132	103,713	105,146	105,292
- Rata-rata total aset / *Average total assets*	3,615,981	3,917,964	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	4,480,539	4,487,799	4,494,510	4,498,835
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**84.66**	**80.92**	**74.84**	**75.09**	**75.01**	**75.01**	**75.52**	**74.05**	**73.46**	**74.67**	**73.97**	**73.57**	**74.79**	**74.13**	**73.99**
- Biaya Operasional / *Operating Expenses*	298,258	265,507	167,926	194,164	218,446	242,634	267,455	31,547	51,365	77,708	103,624	125,861	154,448	176,425	200,433
- Pendapatan Operasional / *Operating Income*	352,287	328,131	224,371	258,566	291,234	323,478	354,173	42,599	69,926	104,065	140,083	171,067	206,499	238,000	270,907
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4.24**	**4.15**	**4.26**	**4.29**	**4.33**	**4.36**	**4.39**	**4.79**	**4.63**	**4.65**	**4.63**	**4.64**	**4.64**	**4.63**	**4.64**
- Pendapatan bunga bersih / *Interest income net*	146,132	156,075	173,073	174,753	176,800	178,682	180,767	203,900	198,196	199,554	198,869	199,185	199,140	199,412	199,938
- Rata-rata total aset produktif / *Average total earning assets*	3,449,883	3,757,028	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	4,292,381	4,295,864	4,305,409	4,313,008
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**78.76**	**72.39**	**76.66**	**78.98**	**78.81**	**77.99**	**77.70**	**77.02**	**77.09**	**77.10**	**77.29**	**78.64**	**79.55**	**78.64**	**79.10**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2,144,164	2,229,008	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	2,560,696	2,583,487	2,588,521	2,599,764
- Total Dana Pihak Ketiga / *Total Third Party Funds*	2,722,257	3,079,110	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	3,256,228	3,247,586	3,291,730	3,286,558
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**19.08**	**22.66**	**16.10**	**15.39**	**15.18**	**15.48**	**16.39**	**14.86**	**15.28**	**14.68**	**16.37**	**14.43**	**13.87**	**13.95**	**13.50**
- Aset Likuid Primer / *Primary Liquid Asset*	406,531	569,756	341,191	338,588	341,034	360,911	423,388	349,770	364,472	417,115	423,204	330,761	315,157	307,328	290,594
- Aset Likuid Sekunder / *Secondary Liquid assets*	318,331	372,862	355,109	324,615	322,909	321,922	308,317	309,535	320,358	315,215	313,136	315,046	312,346	325,245	320,718
- Total Aset / *Total Assets*	3,798,635	4,160,554	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	4,474,352	4,524,101	4,534,773	4,529,110

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	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**54.61**	**60.86**	**59.16**	**58.71**	**57.58**	**58.80**	**57.31**	**52.39**	**53.59**	**55.21**	**53.13**	**55.63**	**54.96**	**55.65**	**56.53**
- Modal / *Capital*	163,432	166,351	170,181	170,099	175,428	176,369	173,578	169,911	175,593	172,010	170,899	176,138	177,978	178,695	183,029
- ATMR / *Risk Weighted Assets*	299,293	273,320	287,662	289,723	304,670	299,937	302,899	324,312	327,647	311,553	321,641	316,634	323,806	321,094	323,748
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**53.76**	**60.01**	**58.23**	**57.75**	**56.61**	**57.82**	**56.39**	**51.62**	**52.73**	**54.35**	**52.30**	**54.76**	**54.12**	**54.78**	**55.64**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	160,894	164,030	167,506	167,313	172,468	173,437	170,811	167,407	172,781	169,342	168,205	173,375	175,236	175,906	180,142
- ATMR / *Risk Weighted Assets*	299,293	273,320	287,662	289,723	304,670	299,937	302,899	324,312	327,647	311,553	321,641	316,634	323,806	321,094	323,748
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2.37**	**1.16**	**1.47**	**1.48**	**1.50**	**1.55**	**1.64**	**3.15**	**3.09**	**3.04**	**2.94**	**3.03**	**3.07**	**3.02**	**2.97**
- Laba sebelum pajak / *Profit*	11,596	5,145	6,994	7,085	7,285	7,601	8,051	16,551	16,302	15,928	15,398	15,767	15,978	15,663	15,457
- Rata-rata total aset / *Average total assets*	490,307	445,383	474,197	480,035	485,378	490,033	490,655	525,127	527,765	524,286	523,766	520,870	520,589	518,812	520,089
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**93.53**	**96.73**	**96.63**	**96.92**	**96.87**	**96.81**	**96.65**	**97.15**	**95.66**	**95.01**	**95.02**	**94.29**	**94.43**	**95.13**	**94.80**
- Biaya Operasional / *Operating Expenses*	148,897	151,548	133,682	167,224	187,737	211,669	232,371	47,295	59,880	75,583	97,585	108,098	135,071	178,022	187,266
- Pendapatan Operasional / *Operating Income*	159,196	156,679	138,343	172,536	193,806	218,648	240,421	48,680	62,597	79,550	102,696	114,646	143,038	187,136	197,548
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**2.83**	**2.17**	**2.29**	**2.38**	**2.47**	**2.57**	**2.71**	**4.16**	**3.96**	**4.08**	**4.04**	**4.12**	**4.14**	**4.19**	**4.20**
- Pendapatan bunga bersih / *Interest income net*	13,228	9,269	10,090	10,575	11,069	11,605	12,194	19,683	18,924	19,431	19,160	19,397	19,449	19,658	19,754
- Rata-rata total aset produktif / *Average total earning assets*	468,244	426,351	439,714	443,905	448,063	451,792	450,357	473,481	477,655	475,782	473,733	470,977	469,957	468,714	469,884
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**95.91**	**81.28**	**75.96**	**69.69**	**72.91**	**70.56**	**72.31**	**68.56**	**66.18**	**65.91**	**67.81**	**71.34**	**71.09**	**68.92**	**67.10**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	177,922	167,855	182,062	181,321	188,882	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861
- Total Dana Pihak Ketiga / *Total Third Party Funds*	185,513	206,526	239,677	260,173	259,066	263,786	253,015	256,233	266,237	261,503	252,391	243,143	247,377	245,807	248,670
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**34.13**	**35.42**	**33.82**	**32.73**	**30.42**	**34.43**	**35.90**	**39.99**	**41.85**	**42.54**	**41.80**	**38.71**	**39.08**	**40.00**	**42.17**
- Aset Likuid Primer / *Primary Liquid Asset*	95,776	105,708	129,216	131,609	120,749	142,849	144,713	159,388	174,290	174,145	168,934	148,676	154,751	154,759	176,199
- Aset Likuid Sekunder / *Secondary Liquid assets*	52,892	48,885	38,599	40,769	41,523	41,888	43,093	50,619	47,705	45,915	49,340	48,457	48,130	48,506	46,888
- Total Aset / *Total Assets*	435,602	436,409	496,243	526,742	533,465	536,581	523,177	525,127	530,404	517,328	522,207	509,287	519,180	508,154	529,026

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
- Bank Persero / *State Owned Banks*	3,818,584	4,251,749	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	4,520,136	4,601,300	4,565,395	4,583,346
- BPD / *Regional Development Banks*	763,879	861,329	888,602	904,090	951,744	944,056	938,286	911,407	908,479	918,604	921,575	919,887	936,091	932,762	940,617
- Bank Swasta Nasional / *Domestic Private Banks*	4,159,829	4,562,817	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	4,939,578	4,995,530	5,023,720	4,996,425
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	435,602	436,409	496,243	526,742	533,465	536,581	523,177	525,127	530,404	517,328	522,207	509,287	519,180	508,154	529,026
Total	**9,177,894**	**10,112,304**	**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**	**10,888,888**	**11,052,100**	**11,030,031**	**11,049,414**

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				Agustus 2022				Desember 2022				Agustus 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	-	14	34	20	-	11	37	20	-	10	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**	**-**	**18**	**57**	**32**	**-**	**13**	**61**	**32**	**-**	**14**	**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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**7,720,284**	**8,262,969**	**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**	**9,073,268**	**9,157,898**	**9,206,652**	**9,242,975**
a. Lancar / *Current*	7,319,912	7,858,621	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	8,621,586	8,686,226	8,732,133	8,758,627
b. Dalam Perhatian Khusus / Special Mention	235,325	232,695	260,452	258,584	255,639	258,513	236,947	264,792	292,696	271,761	301,277	290,468	314,161	311,301	320,623
c. Kurang Lancar / *Sub-Standard*	27,704	20,873	20,585	19,416	19,828	17,751	17,650	22,670	19,897	17,605	24,343	21,161	21,779	26,403	22,799
d. Diragukan / *Doubtful*	13,637	19,234	31,694	30,211	27,362	26,161	24,636	24,556	29,011	29,896	27,586	28,097	27,214	25,793	28,159
e. Macet / *Loss*	123,706	131,545	121,685	120,315	121,071	120,189	110,324	112,243	111,519	108,647	106,639	111,955	108,518	111,022	112,766
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2,061,121**	**2,150,274**	**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**	**2,444,226**	**2,453,701**	**2,480,158**	**2,499,499**
a. Lancar / *Current*	2,028,854	2,116,745	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	2,410,610	2,422,605	2,446,969	2,466,602
b. Dalam Perhatian Khusus / Special Mention	27,927	29,462	29,661	27,677	31,396	30,781	74,231	29,340	31,351	29,723	31,141	29,768	27,102	29,396	29,227
c. Kurang Lancar / *Sub-Standard*	1,968	879	782	795	848	823	1,004	950	1,014	948	1,065	1,101	1,529	1,205	1,172
d. Diragukan / *Doubtful*	228	213	210	407	208	201	218	301	391	307	296	379	344	317	332
e. Macet / *Loss*	2,144	2,975	2,369	3,243	2,294	2,323	25,579	2,717	2,219	2,279	2,194	2,367	2,122	2,271	2,166
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**169,387**	**175,719**	**177,325**	**174,387**	**171,612**	**167,447**	**179,410**	**163,437**	**164,050**	**159,683**	**162,123**	**165,060**	**161,506**	**167,011**	**167,394**
Kredit kepada Bank Lain / *Interbank Loans*	**66,058**	**52,051**	**61,233**	**62,784**	**67,055**	**70,504**	**74,057**	**71,956**	**70,495**	**71,060**	**70,230**	**67,249**	**67,208**	**66,127**	**65,591**
a. Lancar / *Current*	65,963	52,028	61,195	62,739	66,975	70,424	73,999	71,866	70,399	70,968	70,124	67,153	67,065	66,051	65,506
b. Dalam Perhatian Khusus / Special Mention	35	13	30	23	59	59	31	40	39	33	41	29	91	24	13
c. Kurang Lancar / *Sub-Standard*	-	-	6	14	13	12	17	34	6	2	7	8	6	6	26
d. Diragukan / *Doubtful*	-	0	-	6	6	2		6	28	22	8	1	2	2	-
e. Macet / *Loss*	59	10	1	1	1	7	9	9	23	35	49	57	44	44	45
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**59**	**10**	**7**	**22**	**21**	**21**	**26**	**49**	**49**	**59**	**64**	**66**	**52**	**52**	**71**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**3,416,538**	**3,782,349**	**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**	**4,085,850**	**4,113,656**	**4,124,388**	**4,144,330**
a. Lancar / *Current*	3,220,311	3,577,917	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	3,843,695	3,870,542	3,873,164	3,893,840
b. Dalam Perhatian Khusus / Special Mention	108,285	118,199	144,079	143,513	139,947	142,778	124,276	147,008	162,598	152,291	164,815	160,846	166,313	171,522	170,155
c. Kurang Lancar / *Sub-Standard*	16,956	9,601	9,999	9,134	9,796	8,672	7,980	12,540	10,815	9,451	13,906	10,729	11,193	13,352	12,069
d. Diragukan / *Doubtful*	7,277	11,727	17,670	16,709	14,830	13,696	12,758	12,504	15,415	16,614	15,526	20,487	19,394	17,663	19,209
e. Macet / *Loss*	63,709	64,905	59,112	59,209	59,673	59,080	55,274	55,917	55,894	52,020	50,012	50,093	46,213	48,686	49,056
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**606,341**	**651,290**	**610,094**	**593,375**	**593,842**	**588,425**	**933,372**	**640,031**	**681,967**	**662,976**	**663,163**	**694,371**	**707,362**	**710,749**	**699,919**
a. Lancar / *Current*	595,211	636,055	596,485	579,569	580,668	574,812	849,906	625,750	667,090	647,469	648,008	679,269	695,063	696,587	685,675
b. Dalam Perhatian Khusus / Special Mention	8,859	12,943	11,831	11,971	11,377	11,794	58,294	11,920	12,934	13,560	13,193	13,043	10,281	12,153	12,183
c. Kurang Lancar / *Sub-Standard*	965	148	120	145	145	153	149	168	190	201	292	269	290	297	313
d. Diragukan / *Doubtful*	177	138	115	127	113	137	145	126	171	195	185	310	248	197	190
e. Macet / *Loss*	1,129	2,007	1,543	1,564	1,539	1,529	24,877	2,067	1,582	1,552	1,484	1,481	1,480	1,517	1,558
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**90,213**	**88,525**	**88,559**	**86,887**	**86,096**	**83,268**	**101,184**	**83,321**	**84,067**	**80,031**	**81,405**	**83,368**	**78,818**	**81,711**	**82,396**
Kredit kepada Bank Lain / *Interbank Loans*	**10,240**	**7,796**	**10,430**	**10,068**	**9,870**	**10,047**	**9,086**	**9,215**	**7,988**	**7,862**	**8,474**	**8,706**	**9,110**	**9,255**	**9,341**
a. Lancar / *Current*	10,187	7,791	10,430	10,068	9,870	10,047	9,086	9,215	7,988	7,862	8,474	8,706	9,110	9,255	9,341
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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**624,946**	**679,494**	**695,455**	**696,269**	**718,397**	**731,584**	**717,049**	**714,665**	**726,725**	**733,306**	**729,790**	**738,324**	**740,430**	**747,273**	**755,706**
a. Lancar / *Current*	601,918	657,302	673,116	674,513	695,701	708,547	697,212	689,669	700,840	708,978	703,713	712,380	714,246	720,884	729,061
b. Dalam Perhatian Khusus / Special Mention	9,539	9,137	9,721	9,480	10,194	10,540	8,302	12,995	13,732	11,947	13,221	12,850	13,330	12,842	12,964
c. Kurang Lancar / *Sub-Standard*	373	632	867	578	702	667	491	822	758	664	887	989	927	1,452	1,078
d. Diragukan / *Doubtful*	675	756	888	872	788	703	656	618	692	1,001	1,012	1,023	1,042	989	1,128
e. Macet / *Loss*	12,442	11,667	10,862	10,826	11,011	11,127	10,388	10,560	10,702	10,715	10,957	11,082	10,884	11,106	11,474
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**26,782**	**26,230**	**28,321**	**29,423**	**29,905**	**30,940**	**33,136**	**30,740**	**30,561**	**30,193**	**29,904**	**30,477**	**29,901**	**31,155**	**36,059**
a. Lancar / *Current*	26,051	25,571	27,760	28,815	29,210	30,145	32,790	30,205	29,921	29,576	29,273	29,912	29,370	30,483	35,404
b. Dalam Perhatian Khusus / Special Mention	71	152	143	201	275	380	79	272	378	338	368	288	262	391	362
c. Kurang Lancar / *Sub-Standard*	4	4	5	4	5	1	5	6	8	19	3	19	1	13	17
d. Diragukan / *Doubtful*	2	2	4	5	8	8	2	7	8	5	8	5	18	12	5
e. Macet / *Loss*	653	501	408	398	407	406	259	250	247	254	252	252	249	255	271
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**14,149**	**13,563**	**13,036**	**12,683**	**12,922**	**12,912**	**11,801**	**12,263**	**12,415**	**12,659**	**13,119**	**13,371**	**13,123**	**13,829**	**13,974**
Kredit kepada Bank Lain / *Interbank Loans*	**4,756**	**4,407**	**4,803**	**6,565**	**7,616**	**7,565**	**8,400**	**8,062**	**8,029**	**8,129**	**8,171**	**8,143**	**8,385**	**8,334**	**8,227**
a. Lancar / *Current*	4,743	4,406	4,792	6,555	7,583	7,532	8,389	8,029	7,995	8,096	8,129	8,101	8,341	8,296	8,190
b. Dalam Perhatian Khusus / Special Mention	13	-	10	9	33	33	11	32	25	24	26	26	30	24	4
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	2	7	6	6	6	26
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	8	1	-	-	-
e. Macet / *Loss*	0	0	1	1	1	1	0	0	9	9	0	9	8	8	7
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**0**	**1**	**1**	**1**	**1**	**0**	**0**	**9**	**10**	**16**	**16**	**14**	**14**	**33**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**3,343,329**	**3,500,624**	**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**	**3,892,763**	**3,945,637**	**3,971,265**	**3,975,351**
a. Lancar / *Current*	3,173,789	3,333,913	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	3,719,975	3,755,682	3,786,173	3,780,096
b. Dalam Perhatian Khusus / Special Mention	108,345	99,169	98,670	98,749	98,794	97,647	96,575	97,230	108,703	99,886	116,108	108,547	124,705	117,772	128,201
c. Kurang Lancar / *Sub-Standard*	9,807	9,055	8,117	8,725	8,423	8,260	9,021	9,157	8,163	7,330	9,451	9,288	9,317	11,275	9,333
d. Diragukan / *Doubtful*	5,504	6,501	12,889	12,199	11,310	11,684	11,142	11,356	12,816	12,195	11,048	6,500	6,696	7,050	7,724
e. Macet / *Loss*	45,885	51,986	48,662	47,567	47,885	47,107	42,164	43,329	42,568	43,588	43,647	48,454	49,237	48,995	49,997
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**1,112,010**	**1,176,394**	**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**	**1,389,801**	**1,382,624**	**1,396,937**	**1,423,425**
a. Lancar / *Current*	1,100,809	1,165,871	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	1,379,229	1,371,489	1,386,518	1,412,886
b. Dalam Perhatian Khusus / Special Mention	10,639	9,846	10,104	8,520	12,052	10,424	8,020	9,642	10,320	8,261	10,447	9,781	10,376	9,548	9,765
c. Kurang Lancar / *Sub-Standard*	206	191	414	395	446	466	470	408	384	319	303	348	328	304	340
d. Diragukan / *Doubtful*	30	55	77	259	71	41	56	155	200	94	88	50	66	93	122
e. Macet / *Loss*	326	432	344	1,205	270	298	351	314	305	388	377	393	364	473	311
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**61,758**	**68,219**	**70,503**	**70,349**	**68,405**	**67,856**	**63,204**	**64,717**	**64,436**	**63,913**	**64,913**	**65,033**	**66,009**	**68,190**	**67,828**
Kredit kepada Bank Lain / *Interbank Loans*	**46,923**	**36,574**	**41,972**	**41,185**	**44,359**	**46,418**	**49,413**	**47,757**	**47,749**	**48,503**	**47,756**	**46,057**	**45,629**	**45,198**	**44,671**
a. Lancar / *Current*	46,894	36,556	41,945	41,150	44,313	46,372	49,366	47,700	47,687	48,445	47,693	46,004	45,530	45,160	44,624
b. Dalam Perhatian Khusus / Special Mention	23	13	21	14	26	26	21	8	14	10	15	3	61	0	10
c. Kurang Lancar / *Sub-Standard*	-	-	6	14	13	12	17	34	6	-	-	2	2	2	-
d. Diragukan / *Doubtful*	-	-		6	6	2		6	28	22	-	-	-	-	-
e. Macet / *Loss*	6	6	1	1	1	7	9	9	15	26	48	48	36	36	38
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**6**	**7**	**21**	**20**	**20**	**26**	**49**	**48**	**48**	**48**	**50**	**38**	**38**	**38**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / *Earning Assets*	**335,470**	**300,502**	**327,840**	**340,589**	**303,447**	**361,409**	**359,256**	**364,969**	**369,669**	**350,699**	**363,355**	**356,331**	**358,176**	**363,726**	**367,589**
a. Lancar / *Current*	323,894	289,489	314,961	329,622	292,845	350,758	348,727	354,743	359,402	340,491	352,660	345,536	345,756	351,912	355,630
b. Dalam Perhatian Khusus / Special Mention	9,156	6,190	7,983	6,842	5,938	7,548	7,795	7,559	7,662	7,636	8,156	8,225	9,813	9,164	9,303
c. Kurang Lancar / *Sub-Standard*	569	1,585	1,602	980	1,493	151	157	151	161	160	148	155	341	323	319
d. Diragukan / *Doubtful*	182	251	247	431	231	78	80	79	89	86	87	87	82	91	97
e. Macet / *Loss*	1,670	2,986	3,048	2,714	2,940	2,874	2,498	2,437	2,354	2,325	2,304	2,326	2,184	2,235	2,239
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**315,988**	**296,359**	**315,658**	**320,313**	**289,468**	**343,500**	**341,784**	**334,259**	**337,999**	**321,443**	**321,791**	**329,576**	**333,814**	**341,317**	**340,095**
a. Lancar / *Current*	306,784	289,249	307,744	312,985	282,387	335,008	333,461	326,284	329,753	313,370	314,094	322,199	326,682	333,382	332,637
b. Dalam Perhatian Khusus / Special Mention	8,358	6,521	7,583	6,985	6,633	8,183	7,837	7,506	7,718	7,564	7,134	6,657	6,183	7,305	6,917
c. Kurang Lancar / *Sub-Standard*	793	536	243	251	397	203	380	368	431	410	467	465	910	591	501
d. Diragukan / *Doubtful*	19	18	14	16	15	15	14	13	12	14	15	13	12	14	15
e. Macet / *Loss*	35	36	74	76	37	89	92	87	84	85	82	241	28	26	26
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**3,267**	**5,412**	**5,228**	**4,468**	**5,113**	**3,411**	**3,220**	**3,136**	**3,132**	**3,080**	**3,102**	**3,288**	**3,556**	**3,280**	**3,197**
Kredit kepada Bank Lain / *Interbank Loans*	**4,139**	**3,274**	**4,028**	**4,965**	**2,585**	**6,474**	**7,157**	**6,922**	**6,729**	**6,566**	**5,829**	**4,343**	**4,084**	**3,341**	**3,351**
a. Lancar / *Current*	4,139	3,274	4,028	4,965	2,585	6,474	7,157	6,922	6,729	6,566	5,829	4,343	4,084	3,341	3,351
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		Agustus 2022		Desember 2022		Agustus 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**	**2,231,301**	**29.33**	**2,546,160**	**31.23**	**2,410,149**	**29.82**
Rupiah	1,262,734	18.94	1,591,523	21.28	1,626,421	21.38	1,839,473	22.56	1,711,835	21.18
Valas / *Foreign Exchange*	424,401	6.37	551,982	7.38	604,880	7.95	706,687	8.67	698,314	8.64
Tabungan / *Saving*	**2,173,501**	**32.61**	**2,432,260**	**32.52**	**2,514,887**	**33.05**	**2,615,185**	**32.07**	**2,581,953**	**31.94**
Rupiah	2,014,663	30.23	2,263,564	30.26	2,321,378	30.51	2,422,410	29.71	2,403,650	29.74
Valas / *Foreign Exchange*	158,837	2.38	168,696	2.26	193,509	2.54	192,775	2.36	178,303	2.21
Simpanan Berjangka / *Time Deposits*	**2,804,755**	**42.08**	**2,903,698**	**38.82**	**2,862,213**	**37.62**	**2,992,245**	**36.70**	**3,090,768**	**38.24**
Rupiah	2,478,610	37.19	2,587,514	34.59	2,552,660	33.55	2,645,955	32.45	2,768,882	34.26
Valas / *Foreign Exchange*	326,145	4.89	316,184	4.23	309,553	4.07	346,290	4.25	321,886	3.98
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	1,147,144	17.21	1,151,042	15.39	1,144,107	15.04	1,289,691	15.82	1,204,787	14.91
Valas / *Foreign Exchange*	157,535	2.36	162,193	2.17	155,051	2.04	213,808	2.62	164,199	2.03
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	820,131	12.30	742,930	9.93	564,716	7.42	708,827	8.69	833,522	3.88
Valas / *Foreign Exchange*	69,582	1.04	55,384	0.74	56,555	0.74	54,723	0.67	81,804	5.16
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	275,986	4.14	320,224	4.28	347,398	4.57	275,858	3.38	313,223	5.16
Valas / *Foreign Exchange*	59,675	0.90	58,202	0.78	39,809	0.52	34,987	0.43	35,160	0.50
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	235,349	3.53	373,318	4.99	496,439	6.52	371,577	4.56	417,351	5.16
Valas / *Foreign Exchange*	39,353	0.59	40,405	0.54	58,137	0.76	42,772	0.52	40,723	0.50
Total DPK / *Total Third Party Funds*	**6,665,390**	**100.00**	**7,479,463**	**100.00**	**7,608,401**	**100.00**	**8,153,590**	**100.00**	**8,082,870**	**100.00**
Rupiah	5,756,007	86.36	6,442,601	86.14	6,500,459	85.44	6,907,838	84.72	6,884,367	85.17
Valas / *Foreign Exchange*	909,383	13.64	1,036,861	13.86	**1,107,942**	14.56	1,245,752	15.28	1,198,503	14.83

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		Agustus 2022		Desember 2022		Agustus 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**	**959,206**	**30.49**	**1,277,123**	**35.66**	**1,160,131**	**33.68**
Rupiah	555,777	19.34	690,666	21.72	657,260	24.57	860,753	28.78	741,146	25.84
Valas / *Foreign Exchange*	204,899	7.13	267,918	8.43	301,946	64.15	416,370	70.53	418,985	72.72
Tabungan / *Saving*	**1,051,845**	**36.61**	**1,152,044**	**36.23**	**1,177,267**	**37.42**	**1,233,461**	**34.44**	**1,209,114**	**35.10**
Rupiah	1,005,489	35.00	1,105,687	34.78	1,119,628	41.85	1,176,897	39.35	1,157,523	40.36
Valas / *Foreign Exchange*	46,356	1.61	46,357	1.46	57,639	12.25	56,563	9.58	51,590	8.95
Simpanan Berjangka / *Time Deposits*	**1,060,628**	**36.92**	**1,068,860**	**33.62**	**1,009,770**	**32.09**	**1,070,556**	**29.89**	**1,075,194**	**31.22**
Rupiah	898,563	31.27	934,825	29.40	898,668	28.56	953,163	26.62	969,615	28.15
Valas / *Foreign Exchange*	162,065	5.64	134,035	4.22	111,101	3.53	117,393	3.28	105,579	3.07
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	361,895	12.60	343,697	10.81	271,799	8.64	374,688	10.46	321,125	9.32
Valas / *Foreign Exchange*	65,756	2.29	60,740	1.91	40,463	1.29	67,517	1.89	43,305	1.26
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	420,599	14.64	323,819	10.18	218,152	6.93	315,935	0.43	344,607	3.42
Valas / *Foreign Exchange*	35,652	1.24	18,328	0.58	19,063	0.61	15,466	3.42	34,195	5.40
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	58,915	2.05	136,950	4.31	157,510	5.01	122,610	3.91	117,880	5.40
Valas / *Foreign Exchange*	35,154	1.22	35,815	1.13	18,755	0.60	17,103	0.48	13,282	0.43
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	57,154	1.99	130,359	4.10	251,207	7.98	139,929	3.91	186,003	5.40
Valas / *Foreign Exchange*	25,503	0.89	19,153	0.60	32,821	1.04	17,307	0.58	14,797	0.52
Total DPK / *Total Third Party Funds*	**2,873,149**	**100.00**	**3,179,487**	**100.00**	**3,146,243**	**100.00**	**3,581,139**	**100.00**	**3,444,439**	**100.00**
Rupiah	2,459,829	85.61	2,731,178	85.90	2,675,556	85.04	2,990,814	83.52	2,868,284	83.27
Valas / *Foreign Exchange*	413,319	14.39	448,310	14.10	470,687	14.96	590,326	16.48	576,154	16.73

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		Agustus 2022		Desember 2022		Agustus 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**	**183,729**	**25.87**	**181,505**	**25.07**	**192,597**	**26.16**
Rupiah	131,204	22.22	169,986	24.94	183,010	25.77	180,745	24.97	191,406	26.00
Valas / *Foreign Exchange*	136	0.02	808	0.12	719	0.10	760	0.11	1,191	0.16
Tabungan / *Saving*	**188,222**	**31.87**	**208,717**	**30.62**	**195,724**	**27.56**	**221,207**	**30.56**	**207,797**	**28.23**
Rupiah	188,112	31.85	208,612	30.61	195,624	27.55	221,084	30.54	207,695	28.21
Valas / *Foreign Exchange*	110	0.02	106	0.02	101	0.01	123	0.02	101	0.01
Simpanan Berjangka / *Time Deposits*	**271,040**	**45.89**	**302,095**	**44.32**	**330,716**	**46.57**	**321,168**	**44.37**	**335,817**	**45.61**
Rupiah	270,147	45.74	298,039	43.73	329,296	46.37	320,016	44.21	332,860	45.21
Valas / *Foreign Exchange*	892	0.15	4,056	0.60	1,420	0.20	1,152	0.16	2,957	0.40
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	106,916	18.10	79,057	11.60	130,107	18.32	96,270	13.30	112,741	15.31
Valas / *Foreign Exchange*	485	0.08	1,959	0.29	789	0.11	459	0.06	350	0.05
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	48,671	8.24	81,579	11.97	58,009	0.01	94,448	3.46	84,162	0.02
Valas / *Foreign Exchange*	284	0.05	1,027	0.15	43	4.76	17	14.40	2,465	14.36
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	52,552	8.90	30,288	4.44	33,814	15.12	25,053	14.40	30,206	14.36
Valas / *Foreign Exchange*	19	0.00	361	0.05	66	0.07	128	0.08	121	0.00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	62,008	10.50	107,115	15.72	107,365	15.12	104,245	14.40	105,752	14.36
Valas / *Foreign Exchange*	105	0.02	709	0.10	523	0.07	549	0.08	21	0.00
Total DPK / *Total Third Party Funds*	**590,602**	**100.00**	**681,607**	**100.00**	**710,170**	**100.00**	**723,880**	**100.00**	**736,211**	**100.00**
Rupiah	589,463	99.81	676,637	99.27	707,930	99.68	721,844	99.72	731,962	99.42
Valas / *Foreign Exchange*	1,139	0.19	4,970	0.73	2,240	0.32	2,036	0.28	4,249	0.58

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		Agustus 2022		Desember 2022		Agustus 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**	**925,073**	**26.34**	**910,515**	**25.32**	**882,809**	**24.16**
Rupiah	507,027	16.81	648,844	19.02	699,432	19.91	702,334	19.53	686,769	18.80
Valas / *Foreign Exchange*	161,502	5.35	209,304	6.13	225,640	6.42	208,181	5.79	196,039	5.37
Tabungan / *Saving*	**918,021**	**30.44**	**1,053,879**	**30.89**	**1,123,694**	**31.99**	**1,143,229**	**31.80**	**1,151,786**	**31.53**
Rupiah	814,929	27.02	940,522	27.57	995,587	28.35	1,014,955	28.23	1,030,534	28.21
Valas / *Foreign Exchange*	103,092	3.42	113,357	3.32	128,107	3.65	128,274	3.57	121,252	3.32
Simpanan Berjangka / *Time Deposits*	**1,429,576**	**47.40**	**1,499,815**	**43.96**	**1,463,544**	**41.67**	**1,541,811**	**42.88**	**1,618,956**	**44.31**
Rupiah	1,274,202	42.25	1,327,538	38.91	1,291,585	36.77	1,335,185	37.13	1,424,874	39.00
Valas / *Foreign Exchange*	155,375	5.15	172,278	5.05	171,959	4.90	206,626	5.75	194,082	5.31
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	659,713	21.87	712,881	20.89	721,569	20.54	795,937	22.14	745,016	20.39
Valas / *Foreign Exchange*	87,429	2.90	96,401	2.83	101,177	2.88	132,422	3.68	110,928	3.04
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	343,028	11.37	332,925	9.76	282,365	0.93	291,145	3.39	397,557	4.35
Valas / *Foreign Exchange*	31,408	1.04	34,555	1.01	32,724	4.29	34,975	3.51	40,088	3.37
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	157,125	5.21	147,456	4.32	150,764	3.90	122,023	3.51	159,036	3.37
Valas / *Foreign Exchange*	23,788	0.79	21,453	0.63	14,845	0.66	16,416	0.63	19,769	0.64
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	114,335	3.79	134,276	3.94	136,886	3.90	126,079	3.51	123,266	3.37
Valas / *Foreign Exchange*	12,749	0.42	19,869	0.58	23,213	0.66	22,813	0.63	23,298	0.64
Total DPK / *Total Third Party Funds*	**3,016,126**	**100.00**	**3,411,842**	**100.00**	**3,512,311**	**100.00**	**3,595,556**	**100.00**	**3,653,550**	**100.00**
Rupiah	2,596,157	86.08	2,916,904	85.49	2,986,604	85.03	3,052,474	84.90	3,142,178	86.00
Valas / *Foreign Exchange*	419,969	13.92	494,938	14.51	525,707	14.97	543,081	15.10	511,373	14.00

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		Agustus 2022		Desember 2022		Agustus 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**	**163,293**	**68.13**	**155,979**	**75.53**	**174,613**	**70.22**
Rupiah	68,725	37.05	82,027	39.72	86,719	36.18	82,027	39.72	92,514	37.20
Valas / *Foreign Exchange*	57,864	31.19	73,952	35.81	76,574	31.95	73,952	35.81	82,099	33.02
Tabungan / *Saving*	**15,413**	**8.31**	**17,619**	**8.53**	**18,201**	**7.59**	**17,619**	**8.53**	**13,257**	**5.33**
Rupiah	6,134	3.31	8,743	4.23	10,539	4.40	8,743	4.23	7,897	3.18
Valas / *Foreign Exchange*	9,279	5.00	8,876	4.30	7,662	3.20	8,876	4.30	5,360	2.16
Simpanan Berjangka / *Time Deposits*	**43,511**	**23.45**	**32,928**	**15.94**	**58,182**	**24.28**	**32,928**	**15.94**	**60,800**	**24.45**
Rupiah	35,698	19.24	27,112	13.13	33,111	13.81	27,112	13.13	41,533	16.70
Valas / *Foreign Exchange*	7,813	4.21	5,816	2.82	25,072	10.46	5,816	2.82	19,268	7.75
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	18,620	10.04	15,407	7.46	20,631	8.61	15,407	7.46	25,905	10.42
Valas / *Foreign Exchange*	3,865	2.08	3,093	1.50	12,622	5.27	3,093	1.50	9,616	3.87
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	7,834	4.22	4,606	2.23	6,190	1.97	4,606	2.23	7,196	2.45
Valas / *Foreign Exchange*	2,238	1.21	1,475	0.71	4,726	2.22	1,475	0.71	5,056	0.94
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	7,393	3.99	5,530	2.68	5,309	0.41	5,530	2.68	6,101	0.94
Valas / *Foreign Exchange*	714	0.38	573	0.28	6,143	0.66	573	0.28	1,988	1.05
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1,852	1.00	1,569	0.76	980	0.41	1,569	0.76	2,330	0.94
Valas / *Foreign Exchange*	996	0.54	675	0.33	1,580	0.66	675	0.33	2,608	1.05
Total DPK / *Total Third Party Funds*	**185,513**	**100.00**	**206,526**	**100.00**	**239,677**	**100.00**	**206,526**	**100.00**	**248,670**	**100.00**
Rupiah	110,557	59.60	117,882	57.08	130,369	54.39	117,882	57.08	141,944	57.08
Valas / *Foreign Exchange*	74,956	40.40	88,644	42.92	109,308	45.61	88,644	42.92	106,727	42.92

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Agustus 2023
(*Composition of Third Party Funds of Commercial Banks Based on Location - August 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	105,643	18,053	283,736	12,657	191,387	16,912	580,766	47,622	628,389	7.77
2. Banten	60,990	6,501	94,758	4,852	88,178	2,875	243,926	14,228	258,154	3.19
3. DKI Jakarta	1,039,542	585,432	604,201	107,209	1,643,082	247,461	3,286,825	940,102	4,226,928	52.29
4. D.I Yogyakarta	10,188	419	47,056	1,175	20,856	421	78,099	2,015	80,115	0.99
5. Jawa Tengah	53,302	5,403	212,692	6,357	119,680	4,432	385,674	16,192	401,867	4.97
6. Jawa Timur	124,564	18,243	299,170	13,791	249,010	18,135	672,745	50,169	722,914	8.94
7. Bengkulu	2,617	203	10,607	69	3,234	35	16,458	307	16,765	0.21
8. Jambi	6,954	256	23,595	365	12,414	213	42,962	834	43,796	0.54
9. Aceh	6,958	249	22,282	110	9,432	19	38,673	378	39,050	0.48
10. Sumatera Utara	45,695	7,474	130,314	6,072	108,363	10,998	284,372	24,544	308,917	3.82
11. Sumatera Barat	7,711	409	28,972	344	14,285	470	50,968	1,224	52,192	0.65
12. Riau	16,603	3,840	61,575	1,807	27,848	1,233	106,026	6,880	112,906	1.40
14. Sumatera Selatan	16,274	528	50,553	1,270	29,439	1,434	96,266	3,232	99,497	1.23
15. Bangka Belitung	3,908	1,061	12,681	344	7,427	325	24,016	1,730	25,746	0.32
13. Kepulauan Riau	21,553	5,960	29,176	4,191	16,377	2,415	67,106	12,566	79,672	0.99
16. Lampung	9,699	754	32,317	451	12,274	455	54,290	1,660	55,950	0.69
17. Kalimantan Selatan	17,120	1,216	38,146	571	20,902	296	76,168	2,083	78,251	0.97
18. Kalimantan Barat	11,276	597	42,169	985	19,175	680	72,620	2,262	74,882	0.93
19. Kalimantan Timur	41,856	10,855	67,718	2,311	43,030	5,403	152,603	18,569	171,172	2.12
20. Kalimantan Tengah	8,871	590	19,479	119	8,357	307	36,706	1,015	37,722	0.47
21. Sulawesi Tengah	6,068	827	18,216	108	5,927	49	30,212	985	31,196	0.39
22. Sulawesi Selatan	18,316	1,175	70,842	1,569	28,302	459	117,460	3,203	120,663	1.49
23. Sulawesi Utara	5,242	620	15,579	830	7,720	204	28,541	1,654	30,195	0.37
24. Gorontalo	1,151	114	3,795	24	1,354	11	6,300	148	6,449	0.08
25. Sulawesi Barat	1,108	12	4,334	2	558	0	6,001	13	6,014	0.07
26. Sulawesi Tenggara	7,122	2,208	18,379	111	4,949	36	30,450	2,355	32,804	0.41
27. Nusa Tenggara Barat	4,720	6,823	20,218	293	10,707	36	35,645	7,153	42,798	0.53
28. Bali	23,052	3,440	75,564	6,243	36,720	770	135,336	10,454	145,790	1.80
29. Nusa Tenggara Timur	5,609	34	18,098	158	10,813	32	34,520	224	34,745	0.43
30. Maluku	2,312	34	8,374	94	3,473	47	14,158	175	14,333	0.18
31. Papua	17,121	394	24,521	295	9,131	83	50,773	772	51,545	0.64
32. Maluku Utara	2,549	366	6,022	15	1,718	36	10,290	418	10,708	0.13
33. Papua Barat	6,128	80	8,491	46	2,751	21	17,369	148	17,517	0.22
34. Lainnya	13	14,142	19	3,464	9	5,582	41	23,188	23,229	0.29
Total	**1,711,835**	**698,314**	**2,403,650**	**178,303**	**2,768,882**	**321,886**	**6,884,367**	**1,198,503**	**8,082,870**	**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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jawa Barat	561,231	609,899	610,872	610,091	611,297	620,092	632,629	614,288	615,282	619,465	623,305	630,843	639,478	627,643	628,389
2. Banten	221,887	242,084	248,681	250,531	250,584	251,886	252,591	251,499	252,124	250,684	251,030	247,734	251,138	256,069	258,154
3. DKI Jakarta	3,392,262	3,908,384	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	4,232,759	4,233,552	4,231,457	4,226,928
4. D.I Yogyakarta	69,846	74,354	77,240	77,226	76,782	76,861	78,757	77,831	78,038	78,005	77,817	78,463	78,077	79,884	80,115
5. Jawa Tengah	341,042	371,697	374,457	373,622	381,116	382,738	384,849	374,279	373,272	382,486	393,344	393,426	391,292	399,373	401,867
6. Jawa Timur	633,322	683,634	695,549	700,559	704,667	707,013	708,011	697,355	697,246	700,017	697,895	699,768	711,006	717,064	722,914
7. Bengkulu	13,729	16,400	17,619	17,505	17,830	17,627	16,746	16,114	15,890	15,910	16,280	16,072	15,863	16,758	16,765
8. Jambi	38,203	42,790	43,638	43,089	43,800	44,178	44,400	44,361	43,890	43,702	43,868	42,960	43,445	44,035	43,796
9. Aceh	41,793	39,321	39,554	39,503	42,477	41,087	39,637	38,091	37,398	38,982	40,411	38,981	38,861	38,718	39,050
10. Sumatera Utara	261,975	293,498	297,788	303,132	303,889	307,462	306,773	300,506	301,302	303,429	300,879	300,483	302,908	310,189	308,917
11. Sumatera Barat	46,928	50,421	53,256	53,532	53,523	53,293	52,523	49,961	49,785	50,300	51,557	50,995	51,463	52,400	52,192
12. Riau	91,590	109,453	111,207	113,964	114,897	114,753	114,728	111,787	112,108	112,146	111,677	112,724	112,116	112,788	112,906
13. Sumatera Selatan	89,085	100,005	102,509	105,185	109,823	110,049	109,586	105,729	105,198	104,402	107,445	107,080	107,151	99,860	99,497
14. Bangka Belitung	19,196	24,284	27,280	26,677	27,147	26,784	25,940	25,220	25,379	24,818	25,101	25,174	25,265	25,256	25,746
15. Kepulauan Riau	61,254	66,415	71,955	71,085	73,193	73,770	75,641	74,465	74,818	75,785	75,646	76,576	77,396	79,367	79,672
16. Lampung	46,781	51,451	53,261	53,349	54,341	54,984	53,955	52,242	52,319	54,735	54,349	53,529	54,085	56,619	55,950
17. Kalimantan Selatan	55,405	64,398	70,254	73,191	74,961	75,719	76,363	76,413	77,581	76,557	78,453	77,087	77,601	78,787	78,251
18. Kalimantan Barat	65,138	71,359	72,638	72,974	73,268	73,806	73,661	73,046	72,379	73,088	73,354	72,969	73,297	74,184	74,882
19. Kalimantan Timur	117,244	131,337	144,629	150,090	162,885	165,423	162,497	164,996	166,163	165,484	169,655	171,126	170,875	166,768	171,172
20. Kalimantan Tengah	29,982	34,260	35,299	35,907	36,648	37,401	36,579	36,877	35,159	35,276	36,471	36,933	36,256	36,640	37,722
21. Sulawesi Tengah	25,803	32,247	29,490	29,886	30,098	30,801	32,442	30,033	30,205	30,860	30,349	31,926	32,072	32,976	31,196
22. Sulawesi Selatan	105,535	112,226	112,812	113,445	114,654	114,798	114,843	112,942	115,057	118,017	116,567	116,945	119,609	120,673	120,663
23. Sulawesi Utara	28,621	28,291	28,025	28,724	29,145	28,738	28,572	28,107	28,022	29,085	29,177	29,013	29,395	29,498	30,195
24. Gorontalo	5,312	5,967	6,364	6,379	6,661	6,508	6,136	5,936	6,094	6,252	6,244	6,212	6,550	6,586	6,449
25. Sulawesi Barat	5,207	5,860	6,026	6,034	6,161	6,067	5,704	5,491	5,401	5,476	5,931	5,735	6,015	6,008	6,014
26. Sulawesi Tenggara	25,940	29,829	29,432	29,306	29,853	30,267	30,489	30,087	32,037	29,963	30,710	30,367	30,448	30,639	32,804
27. Nusa Tenggara Barat	33,364	35,410	41,303	41,089	40,484	44,981	41,474	43,503	41,227	41,645	38,509	39,392	39,655	39,919	42,798
28. Bali	100,217	104,080	116,744	119,761	122,943	125,214	126,589	127,113	128,907	131,534	133,239	135,615	138,709	141,967	145,790
29. Nusa Tenggara Timur	30,085	33,167	33,446	33,284	33,123	33,001	33,059	32,636	32,548	33,590	34,084	33,470	33,015	34,718	34,745
30. Maluku	13,977	14,439	14,616	14,315	14,621	14,185	14,202	13,964	13,958	13,879	14,112	14,093	14,467	14,826	14,333
31. Papua	46,639	48,022	47,794	46,515	50,211	52,020	49,918	48,235	46,882	45,517	48,133	49,808	49,044	50,591	51,545
32. Maluku Utara	8,190	9,113	9,575	9,950	10,387	9,947	10,312	10,582	10,197	10,221	10,719	10,505	10,665	10,873	10,708
33. Papua Barat	18,068	17,034	16,189	16,341	18,003	18,364	17,962	16,685	16,604	16,957	16,263	17,655	17,040	18,008	17,517
34. Lainnya / *Others*	20,541	18,335	17,511	18,626	21,362	22,431	22,097	21,236	22,681	23,936	20,143	21,272	24,293	23,353	23,229
Total	**6,665,390**	**7,479,463**	**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**	**8,007,690**	**8,042,101**	**8,064,492**	**8,082,870**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*															
Rupiah	1.91	1.71	1.62	1.64	1.69	1.75	1.91	1.92	1.91	1.92	1.92	1.97	1.98	1.96	2.01
Valas / *Foreign Exchange*	0.42	0.17	0.27	0.41	0.57	0.78	1.01	1.00	1.08	1.03	0.98	0.97	1.11	1.13	1.27
Tabungan / *Saving*															
Rupiah	0.86	0.69	0.65	0.66	0.67	0.67	0.67	0.67	0.67	0.69	0.67	0.67	0.67	0.67	0.66
Valas / *Foreign Exchange*	0.28	0.17	0.22	0.25	0.34	0.34	0.43	0.49	0.57	0.71	0.73	0.73	0.58	0.66	0.69
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4.22	2.92	2.87	2.97	3.36	3.69	3.95	4.00	4.18	4.20	4.18	4.19	4.19	4.24	4.29
Valas / *Foreign Exchange*	0.72	0.37	1.12	1.50	2.00	2.42	2.74	2.86	2.88	3.00	2.92	3.00	3.05	3.25	3.39
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4.39	3.21	2.99	3.06	3.38	3.77	4.18	4.33	4.39	4.41	4.45	4.52	4.50	4.60	4.62
Valas / *Foreign Exchange*	1.00	0.50	0.99	1.60	1.85	2.30	2.60	2.99	3.08	3.25	3.35	3.34	3.39	3.57	3.86
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	5.12	3.52	3.20	3.28	3.56	3.84	4.16	4.33	4.48	4.62	4.65	4.70	4.68	4.79	4.82
Valas / *Foreign Exchange*	1.38	0.60	1.13	1.25	1.39	1.86	2.45	2.73	2.92	3.19	3.26	3.26	3.29	3.36	3.47
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	5.80	3.99	3.28	3.60	3.90	4.37	4.68	4.82	4.84	4.91	4.97	5.07	5.06	5.13	5.12
Valas / *Foreign Exchange*	1.44	0.66	0.72	0.94	1.55	1.75	2.05	2.38	2.51	2.78	2.87	2.92	2.84	2.87	2.97

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*															
Rupiah	2.06	1.95	1.83	1.85	1.91	1.97	2.20	2.29	2.27	2.19	2.17	2.23	2.30	2.29	2.40
Valas / *Foreign Exchange*	0.49	0.17	0.26	0.42	0.62	0.82	1.19	1.12	1.16	1.04	0.90	0.93	1.14	1.13	1.30
Tabungan / *Saving*															
Rupiah	0.85	0.62	0.58	0.59	0.59	0.60	0.61	0.61	0.60	0.61	0.60	0.60	0.59	0.60	0.59
Valas / *Foreign Exchange*	0.31	0.20	0.19	0.19	0.19	0.20	0.21	0.21	0.21	0.21	0.21	0.20	0.20	0.20	0.20
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	3.74	2.53	2.51	2.70	3.11	3.51	3.59	3.64	3.63	3.61	3.65	3.61	3.55	3.71	3.83
Valas / *Foreign Exchange*	0.65	0.31	0.80	1.49	2.14	2.50	2.80	2.74	2.67	2.84	2.71	2.70	2.86	2.91	2.99
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	3.77	2.77	2.52	2.69	3.06	3.45	3.77	3.81	3.77	3.70	3.68	3.85	3.91	4.08	4.19
Valas / *Foreign Exchange*	1.06	0.40	0.78	1.76	2.01	2.31	2.55	3.11	3.18	3.15	3.14	3.00	3.15	3.51	4.13
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4.52	3.12	2.83	2.91	3.36	3.80	4.11	4.23	4.34	4.41	4.30	4.26	4.17	4.34	4.46
Valas / *Foreign Exchange*	1.36	0.57	0.87	0.98	1.34	2.16	2.96	3.21	3.28	3.49	3.47	3.41	3.26	3.13	3.48
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	5.85	3.70	2.83	3.49	3.92	4.66	4.80	4.77	4.89	4.94	4.98	5.01	5.06	5.02	5.16
Valas / *Foreign Exchange*	1.49	0.54	0.48	0.67	1.29	1.41	1.58	1.95	2.00	2.48	2.47	2.52	1.97	1.93	1.92

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*															
Rupiah	1.93	1.69	1.90	1.93	1.76	1.72	1.68	1.75	1.71	1.74	1.66	1.63	1.67	1.58	1.58
Valas / *Foreign Exchange*	0.29	0.29	0.26	0.26	0.29	0.26	0.26	0.25	0.24	0.25	0.25	0.25	0.25	0.25	0.25
Tabungan / *Saving*															
Rupiah	1.28	1.03	0.97	0.96	0.95	0.95	0.97	0.96	0.96	0.95	0.82	0.82	0.80	0.77	0.78
Valas / *Foreign Exchange*	0.21	0.20	0.29	0.29	0.28	0.29	0.29	0.29	0.22	0.22	0.30	0.28	0.21	0.21	0.29
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	5.37	3.41	3.15	3.29	3.76	4.12	4.61	4.32	4.39	4.42	4.22	4.15	4.31	4.25	4.26
Valas / *Foreign Exchange*	1.16	0.52	0.55	0.49	0.58	0.93	1.36	3.54	3.04	2.53	2.56	1.64	1.71	1.54	2.38
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	5.85	3.66	3.21	3.26	3.80	4.38	5.24	5.30	5.38	5.02	4.94	4.94	4.67	4.81	4.87
Valas / *Foreign Exchange*	1.23	0.53	0.45	0.48	0.50	0.50	0.56	0.61	0.57	0.57	0.54	0.60	0.68	0.75	0.78
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	5.30	3.92	3.53	3.52	3.72	3.74	4.22	4.41	4.45	4.49	4.55	4.57	4.47	4.50	4.61
Valas / *Foreign Exchange*	0.56	0.53	0.75	0.75	0.87	0.87	0.88	0.88	0.93	0.93	0.93	0.93	0.92	0.92	0.92
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	6.42	4.28	3.70	3.82	4.27	4.79	5.40	5.41	5.55	5.60	5.65	5.65	5.65	5.63	5.66
Valas / *Foreign Exchange*	0.99	0.30	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.72	0.77	0.77	0.78	0.72	0.74

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*															
Rupiah	1.77	1.51	1.40	1.40	1.45	1.54	1.66	1.59	1.61	1.69	1.76	1.81	1.73	1.75	1.75
Valas / *Foreign Exchange*	0.38	0.20	0.24	0.42	0.58	0.80	0.86	0.88	1.06	1.15	1.28	1.18	1.22	1.31	1.42
Tabungan / *Saving*															
Rupiah	0.78	0.67	0.64	0.64	0.66	0.67	0.65	0.66	0.68	0.71	0.70	0.70	0.70	0.70	0.69
Valas / *Foreign Exchange*	0.27	0.16	0.22	0.27	0.40	0.49	0.54	0.63	0.76	0.96	0.97	0.84	0.78	0.90	0.95
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4.35	3.08	2.97	3.06	3.41	3.70	4.04	4.11	4.42	4.46	4.44	4.44	4.44	4.47	4.50
Valas / *Foreign Exchange*	0.79	0.41	1.10	1.41	1.93	2.39	2.69	2.86	2.89	3.01	2.97	3.14	3.12	3.38	3.54
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4.97	3.52	3.31	3.41	3.65	3.97	4.30	4.56	4.66	4.84	4.91	4.96	4.96	4.99	4.95
Valas / *Foreign Exchange*	0.98	0.56	1.02	1.33	1.65	2.21	2.55	2.89	3.02	3.28	3.40	3.46	3.47	3.58	3.61
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	5.32	3.81	3.52	3.54	3.69	3.89	4.19	4.41	4.63	4.83	4.95	5.06	5.07	5.15	5.13
Valas / *Foreign Exchange*	1.45	0.67	0.71	0.83	1.08	1.41	1.85	2.15	2.47	2.80	2.99	3.09	3.25	3.46	3.41
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	5.44	4.04	3.77	3.57	3.61	3.74	3.92	4.34	4.16	4.28	4.32	4.67	4.48	4.84	4.60
Valas / *Foreign Exchange*	1.40	0.80	0.98	1.06	1.75	1.98	2.41	2.55	2.77	2.87	3.06	3.13	3.27	3.35	3.52

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / *Demand Deposits*															
Rupiah	1.72	1.27	1.26	1.32	1.49	1.66	1.76	1.73	1.73	1.85	1.82	1.91	1.94	2.05	2.03
Valas / *Foreign Exchange*	0.25	0.05	0.24	0.33	0.35	0.46	0.42	0.51	0.57	0.63	0.63	0.60	0.64	0.62	0.76
Tabungan / *Saving*															
Rupiah	1.45	2.13	2.47	2.58	2.60	2.55	2.49	2.15	1.44	2.03	2.16	2.23	2.32	2.33	2.50
Valas / *Foreign Exchange*	0.25	0.18	0.47	0.55	0.79	0.83	0.84	0.27	0.28	0.33	0.32	0.33	0.34	0.29	0.30
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	2.98	2.03	2.37	2.83	3.28	3.58	3.86	4.23	4.24	4.10	4.09	4.22	4.33	4.18	4.20
Valas / *Foreign Exchange*	0.13	0.24	1.43	1.87	2.00	2.48	2.97	3.22	3.44	3.49	3.51	3.21	3.41	3.51	3.57
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4.04	2.74	2.96	3.04	3.22	3.44	3.79	4.18	4.35	4.41	4.35	4.34	4.37	4.37	4.41
Valas / *Foreign Exchange*	0.37	0.17	1.64	2.10	2.38	2.96	3.21	3.35	3.16	3.50	3.72	3.88	3.92	3.88	3.97
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4.50	3.40	3.31	3.43	3.67	3.94	4.13	4.35	4.50	4.66	4.73	4.84	4.98	5.03	5.08
Valas / *Foreign Exchange*	0.40	0.38	2.87	2.88	2.75	2.67	2.65	3.17	3.58	3.73	3.77	3.78	3.94	3.96	4.02
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4.71	3.51	3.05	3.05	3.24	3.39	4.06	5.02	5.06	5.14	5.19	5.21	5.24	5.26	5.30
Valas / *Foreign Exchange*	0.84	0.46	2.09	2.18	2.32	2.54	2.69	3.93	3.98	4.08	4.10	4.10	4.12	4.17	4.29

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit Lapangan Usaha / *Credit Recipients Industrial Origin*															
1. Pertanian, perburuan dan Kehutanan / *Agricultures, hunting and forestry*															
Rupiah	9.25	8.52	8.50	8.53	8.59	8.66	8.74	8.96	9.24	9.38	9.48	9.53	9.60	9.72	9.79
Valas / *Foreign Exchange*	3.26	2.97	4.04	4.32	4.72	5.20	5.53	5.66	5.67	5.86	5.81	5.80	5.81	5.82	5.91
2. Perikanan / *Fisheries*															
Rupiah	9.92	9.41	9.27	9.28	9.31	9.30	9.38	9.66	9.95	10.06	10.09	10.17	10.33	10.45	10.51
Valas / *Foreign Exchange*	4.21	3.47	4.50	4.79	5.13	5.31	5.63	5.94	6.03	5.99	6.03	6.21	6.30	6.34	6.36
3. Pertambangan dan Penggalian / *Mining and Quarrying*															
Rupiah	9.80	9.01	7.65	7.92	7.66	7.96	8.46	8.58	8.73	8.70	8.69	8.68	8.66	8.69	8.51
Valas / *Foreign Exchange*	4.53	3.88	4.67	5.74	5.66	6.24	6.71	6.89	6.87	6.78	6.87	6.94	7.17	7.35	7.47
4. Industri Pengolahan / *Procesing industry*															
Rupiah	8.19	7.66	7.52	7.55	7.76	7.82	7.93	8.06	8.16	8.21	8.19	8.20	8.18	8.20	8.23
Valas / *Foreign Exchange*	3.26	3.00	4.12	4.50	4.76	5.04	5.35	5.45	5.58	5.73	5.76	5.88	5.90	5.99	6.04
5. Listrik, gas dan air / *Electricity, gas and water*															
Rupiah	7.51	6.53	6.45	6.53	6.59	6.73	7.01	7.12	7.32	7.91	7.89	7.92	8.10	7.93	7.58
Valas / *Foreign Exchange*	4.03	3.96	4.95	5.41	5.65	5.80	6.04	6.10	6.17	6.32	6.46	6.49	6.61	6.62	6.68
6. Konstruksi / *Construction*															
Rupiah	9.03	8.09	7.88	7.91	7.91	7.95	7.94	7.94	7.95	8.00	7.94	7.97	7.98	8.00	7.98
Valas / *Foreign Exchange*	3.91	3.93	4.46	4.67	5.01	6.08	6.45	6.30	5.78	5.84	5.94	6.01	6.05	6.28	6.31
7. Perdagangan Besar dan Eceran / *Big and retail trade*															
Rupiah	10.27	10.07	9.92	9.93	10.08	9.98	9.99	10.14	10.31	10.35	10.35	10.33	10.29	10.29	10.29
Valas / *Foreign Exchange*	4.21	3.44	4.11	4.49	4.80	4.89	5.28	5.29	5.38	5.49	5.42	5.49	6.00	6.09	6.11
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and food supply drinking*															
Rupiah	8.40	8.31	8.41	8.47	8.53	8.51	8.56	8.69	8.85	8.96	9.03	9.03	9.06	9.08	9.09
Valas / *Foreign Exchange*	4.27	4.17	4.89	5.54	5.66	6.01	6.20	6.40	6.46	6.50	6.42	6.55	6.62	6.71	6.81
9. Transportasi, pergudangan dan komunikasi / *Transportation, warehousing and communications*															
Rupiah	8.10	7.34	7.10	7.29	7.38	7.61	7.97	8.08	8.11	8.24	8.16	8.11	8.06	8.03	8.02
Valas / *Foreign Exchange*	4.37	4.05	4.67	4.91	4.91	5.20	5.29	5.37	5.43	5.46	5.57	5.59	5.63	5.70	5.73
10. Perantara Keuangan / *Transitional Finance*															
Rupiah	8.11	6.83	6.37	6.50	6.69	6.85	6.91	7.06	7.16	7.17	7.21	7.20	7.20	7.23	7.19
Valas / *Foreign Exchange*	1.53	1.38	3.50	4.17	4.62	5.15	5.39	5.51	5.64	5.82	5.92	6.05	6.04	6.23	6.32
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Rental Business, and services company*															
Rupiah	8.97	8.37	8.01	7.90	8.02	8.11	8.19	8.28	8.31	8.33	8.37	8.39	8.29	8.26	8.23
Valas / *Foreign Exchange*	4.21	4.67	5.99	6.59	7.00	7.31	7.77	7.87	7.85	7.97	8.05	8.18	8.21	8.16	8.25
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*															
Rupiah	5.84	4.77	4.27	4.22	4.39	4.48	4.49	4.59	4.73	4.72	4.72	6.00	6.03	6.02	5.96
Valas / *Foreign Exchange*	2.17	1.70	3.19	4.03	4.61	5.32	5.62	5.67	6.00	6.05	6.26	6.34	6.41	6.50	6.54
13. Jasa Pendidikan / *Education services*															
Rupiah	10.15	12.48	11.83	11.69	11.78	11.66	11.53	11.47	11.48	11.40	11.33	11.33	11.30	11.20	11.12
Valas / *Foreign Exchange*	4.44	4.03	4.81	4.85	4.91	5.31	5.32	5.36	5.57	5.60	5.63	5.72	5.76	5.77	5.83
14. Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*															
Rupiah	9.46	9.40	8.97	8.94	8.97	8.95	8.84	8.88	8.90	8.90	8.80	8.79	8.71	8.78	8.72
Valas / *Foreign Exchange*	3.14	3.13	5.64	5.61	6.85	6.99	7.09	7.35	7.40	7.41	7.69	7.75	7.80	7.99	8.05
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*															
Rupiah	9.55	8.99	8.51	8.45	8.49	8.52	8.36	8.52	8.71	8.79	8.78	8.78	8.83	8.92	9.00
Valas / *Foreign Exchange*	4.58	3.38	4.19	4.36	3.90	3.98	3.87	5.02	5.03	4.92	5.00	4.99	4.98	4.92	5.08
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*															
Rupiah	18.62	17.92	18.73	18.47	18.65	18.62	18.61	18.83	18.88	18.70	18.97	18.74	18.71	18.77	18.75
Valas / *Foreign Exchange*	-	4	4	5	5	5	5	5.13	5.11	5.19	5.18	5.14	5.14	5.10	5.14
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *Extra agency international agency and other international*															
Rupiah	12.24	10.39	11.14	10.85	10.74	8.93	8.98	8.69	9.19	9.39	9.05	9.23	9.06	9.30	9.11
Valas / *Foreign Exchange*	3.97	3.97	3.17	3.17	3.17	3.17	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	7.71	7.67	7.67	7.63	7.60	7.57	7.55	7.52	7.49	7.46	7.41	7.37	7.36
Valas / *Foreign Exchange*	3.19	2.40	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*															
Rupiah	8.31	7.89	7.68	7.66	7.70	7.70	7.74	7.74	7.75	7.74	7.74	7.71	7.66	7.64	7.60
Valas / *Foreign Exchange*	-	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	0.00	0.00	0.00	0.00
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*															
Rupiah	9.19	9.05	8.67	8.56	8.54	8.50	8.42	8.41	8.40	8.36	8.31	8.24	8.16	8.08	8.00
Valas / *Foreign Exchange*	-	-		-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*															
Rupiah	10.43	9.72	9.06	8.93	8.89	8.83	8.81	8.80	8.78	8.75	8.71	8.68	8.66	8.65	8.65
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	11.68	11.71	11.74	11.73	11.66	11.73	11.76	11.80	11.81	11.82	11.74	11.72	11.79
Valas / *Foreign Exchange*	4.15	3.91	4.03	4.05	4.07	4.08	6.31	6.33	6.35	6.38	6.40	6.43	5.97	6.04	6.00
- Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*															
Rupiah	13.86	13.38	12.78	12.83	13.97	14.01	14.06	14.10	14.13	14.12	14.08	14.06	14.05	14.05	14.01
Valas / *Foreign Exchange*	3.84	3.09	4.65	5.14	5.50	5.71	5.93	6.10	6.08	6.62	7.73	7.46	7.82	8.16	8.23

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jenis Penggunaan / *Type of Use*															
- Modal Kerja / *Working Capital*															
Rupiah	9.21	8.63	8.42	8.46	8.58	8.60	8.60	8.75	8.89	8.95	8.92	8.93	8.93	8.95	8.96
Valas / *Foreign Exchange*	3.45	3.03	4.11	4.56	4.80	5.12	5.51	5.56	5.61	5.67	5.69	5.81	5.94	6.04	6.10
- Investasi / *Investments*															
Rupiah	8.88	8.35	8.15	8.18	8.26	8.34	8.51	8.62	8.72	8.80	8.84	8.85	8.82	8.84	8.83
Valas / *Foreign Exchange*	3.74	3.69	4.72	5.33	5.49	5.87	6.16	6.28	6.37	6.53	6.60	6.67	6.73	6.78	6.87
- Konsumsi / *Consumption*															
Rupiah	10.97	10.53	10.24	10.24	10.41	10.38	10.36	10.38	10.39	10.39	10.37	10.35	10.29	10.27	10.25
Valas / *Foreign Exchange*	4.06	3.71	4.28	4.31	4.48	4.46	6.21	6.27	6.28	6.43	6.70	6.65	6.34	6.45	6.44
2. Orientasi Penggunaan / *User Orientation*															
- Ekspor / *Export*															
Rupiah	8.34	9.07	8.81	8.85	8.98	9.04	9.08	9.08	9.10	9.08	9.04	8.99	8.96	9.06	9.06
Valas / *Foreign Exchange*	2.70	2.85	4.17	4.78	4.99	5.33	5.77	5.97	6.03	6.27	6.19	6.32	6.33	6.46	6.48
- Impor / *Import*															
Rupiah	9.03	8.62	8.36	8.33	8.84	8.37	8.43	8.48	8.51	8.45	8.51	8.44	8.42	8.30	8.27
Valas / *Foreign Exchange*	3.87	3.32	4.23	4.70	4.69	4.98	5.55	5.75	5.89	6.00	6.02	6.05	6.18	6.37	6.41
- Lainnya / *Other*															
Rupiah	9.73	9.19	8.95	8.97	9.10	9.12	9.15	9.26	9.35	9.40	9.39	9.38	9.35	9.36	9.36
Valas / *Foreign Exchange*	3.67	3.37	4.40	4.88	5.15	5.50	5.81	5.89	5.97	6.06	6.12	6.22	6.31	6.39	6.47

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
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	13,130	13,059	13,066	13,014	13,023	12,965	12,875	12,780	12,782	12,714	12,704	12,690	12,612
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	4,028	4,029	4,032	4,025	4,038	4,046	3,909	4,047	4,049	4,052	4,050	4,044	4,037
Bank Swasta Nasional / *Domestic Private Banks*															
Jumlah Bank / *Total Banks*	70	68	68	68	68	68	68	68	68	68	68	67	67	67	67
Jumlah Kantor / *Total Bank Offices*	8,969	9,030	8,301	8,269	8,275	8,282	8,293	8,264	8,255	8,126	8,128	8,033	8,007	7,984	7,970
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*															
Jumlah Bank / *Total Banks*	8	8	8	8	8	8	7	7	7	7	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**	**106**	**106**	**106**	**106**	**106**	**105**	**105**	**105**	**105**
Jumlah Kantor / *Total Bank Offices*	**30,733**	**32,366**	**25,482**	**25,380**	**25,396**	**25,344**	**25,377**	**25,298**	**25,062**	**24,976**	**24,982**	**24,843**	**24,784**	**24,741**	**24,642**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jawa Barat	402	398	393	393	394	376	375	376	376	377	377	377	377	374	374
2. Banten	102	104	102	102	102	96	96	96	96	96	96	96	96	95	94
3. DKI Jakarta	467	456	460	462	462	452	451	451	449	448	448	446	447	447	445
4. D.I. Yogyakarta	61	61	61	61	61	59	59	59	59	59	59	59	60	60	59
5. Jawa Tengah	332	332	334	334	334	326	326	328	328	327	327	326	326	323	321
6. Jawa Timur	409	408	408	409	409	395	397	398	397	397	397	392	392	387	386
7. Bengkulu	34	35	34	34	34	32	32	32	32	32	32	32	32	32	32
8. Jambi	61	65	62	62	62	61	61	61	61	61	61	61	61	61	60
9. Aceh	87	62	58	58	59	52	52	52	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	200	200	200	196	196	196	196	195	193	193	194	194	194
11. Sumatera Barat	87	88	87	87	87	84	84	84	84	84	84	84	84	84	84
12. Riau	90	91	87	87	87	83	84	84	84	84	84	84	84	84	84
13. Sumatera Selatan	106	108	105	105	104	99	98	98	98	97	97	97	97	97	97
14. Bangka Belitung	30	31	31	31	31	31	31	31	31	31	31	31	31	31	30
15. Kepulauan Riau	61	61	60	60	60	58	58	58	58	58	58	59	61	61	61
16. Lampung	65	66	66	66	66	63	65	66	66	66	66	66	66	66	66
17. Kalimantan Selatan	73	73	73	73	73	71	71	71	71	71	71	71	71	71	71
18. Kalimantan Barat	81	81	79	79	79	77	76	77	77	77	77	77	77	77	77
19. Kalimantan Timur	117	118	116	116	116	112	113	113	113	112	112	112	112	112	112
20. Kalimantan Tengah	46	47	46	46	46	44	44	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	46	46	46	44	45	46	46	46	48	48	48	48	48
22. Sulawesi Selatan	136	137	137	137	137	135	135	135	135	134	134	134	134	133	133
23. Sulawesi Utara	64	62	62	62	62	61	61	61	61	61	61	62	62	62	62
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	17	17	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	43	43	43	41	41	41	41	41	41	41	41	42	42
27. Nusa Tenggara Barat	55	55	53	53	53	50	49	49	49	49	49	48	48	48	48
28. Bali	92	90	89	89	89	88	88	88	88	87	87	86	86	86	85
29. Nusa Tenggara Timur	60	59	59	59	59	59	58	58	59	59	59	60	60	60	60
30. Maluku	36	35	35	35	35	35	35	35	35	35	35	36	36	36	36
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	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	30	30	30	30	29	29	29	29	29	29	29	29	29
34. Lainnya / *Others*	17	18	18	18	18	18	18	19	19	19	19	19	19	19	19
Total	**3,616**	**3,586**	**3,556**	**3,560**	**3,561**	**3,450**	**3,450**	**3,458**	**3,456**	**3,450**	**3,450**	**3,444**	**3,449**	**3,437**	**3,427**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / Fund Disbursements															
a. Kredit / *Credits*	110,770	116,580	125,115	126,052	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487
b. Antar Bank Aktiva / *Inter-Bank Assets*	37,938	45,251	42,981	42,754	42,891	43,354	46,336	44,921	44,000	42,061	40,633	42,274	42,437	43,340	44,248
Sumber Dana / *Source of Funds*															
a. DPK / *Third Party Funds*	106,151	117,006	122,706	122,909	123,684	124,753	126,944	126,749	127,552	127,088	126,965	130,240	130,614	132,277	134,002
Deposito / *Time Deposits*	73,389	81,139	84,797	84,779	85,227	85,735	86,775	87,582	88,326	88,682	89,088	91,305	91,687	92,743	93,771
Tabungan / *Savings Deposits*	32,763	35,867	37,909	38,129	38,457	39,018	40,169	39,167	39,226	38,406	37,877	38,935	38,926	39,534	40,231
b. Antar Bank Pasiva / *Inter-Bank Liabilities*	6,656	8,903	10,167	10,185	10,204	10,261	10,583	10,542	10,494	10,486	10,120	10,118	10,134	10,172	10,153
c. Pinjaman yang Diterima / *Loans received*	13,707	12,782	11,376	11,447	11,400	11,355	13,005	12,331	12,380	12,611	12,706	12,633	13,113	12,908	12,752
d. Kewajiban Segera / *Immediate Liabilities*	1,008	956	1,061	1,088	1,034	1,049	1,075	998	998	1,167	1,332	1,190	1,203	1,140	1,088
Beberapa Komponen Modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	15,008	16,144	17,211	17,318	17,350	17,376	17,440	17,529	17,614	17,702	17,742	18,090	18,245	18,517	18,562
b. Cadangan / *Reserves*	3,629	3,916	4,205	4,196	4,196	4,193	4,191	4,211	4,258	4,334	4,428	4,449	4,481	4,481	4,499
c. L/R Tahun Berjalan / *Current Earnings*	2,901	3,005	2,061	2,351	2,536	2,833	3,169	240	481	825	890	1,131	1,433	1,382	1,566
d. L/R Tahun Lalu / *Retained Earnings (Profit/Loss)*	3,495	3,516	3,744	3,656	3,613	3,604	3,562	5,991	5,643	4,785	4,158	3,898	3,707	3,410	3,356

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
LDR (%)	**75.44**	**73.67**	**75.78**	**76.25**	**76.52**	**76.63**	**75.83**	**74.85**	**75.68**	**76.98**	**77.61**	**77.17**	**77.34**	**77.11**	**77.03**
- Total Kredit / Total Credit	110,770	116,580	125,115	126,052	126,932	127,938	129,294	129,198	131,073	132,625	133,073	134,821	135,751	136,489	137,487
- Penghimpunan Dana / Funds collected	123,745	135,256	140,516	140,741	141,489	142,552	146,110	145,203	146,021	145,815	145,580	148,729	149,519	151,366	152,949
- Modal Inti / Core Capital	23,079	22,983	24,594	24,569	24,399	24,396	24,388	27,415	27,181	26,471	25,894	25,971	26,014	25,645	25,525
NPL (%)	**7.22**	**6.72**	**7.98**	**8.12**	**8.66**	**8.49**	**7.89**	**8.34**	**8.42**	**8.51**	**8.97**	**9.26**	**9.27**	**9.79**	**10.13**
- Kredit Non Lancar / *Non Current Credits*	7,995	7,836	9,989	10,230	10,994	10,864	10,202	10,775	11,032	11,288	11,935	12,486	12,585	13,358	13,928
- Total Kredit / *Total Credit*	110,770	116,580	125,115	126,052	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487
ROA (%)	**1.87**	**1.78**	**1.77**	**1.78**	**1.72**	**1.74**	**1.74**	**1.59**	**1.59**	**1.82**	**1.48**	**1.47**	**1.54**	**1.27**	**1.24**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	2,901	3,005	2,061	2,351	2,536	3,091	3,169	240	481	825	890	1,131	1,433	1,382	1,566
- Total Aktiva / *Total Aktiva*	155,075	168,443	175,039	175,659	176,621	178,127	182,302	180,988	181,895	181,603	180,767	184,477	185,702	187,124	188,874
ROE (%)	**16.40**	**15.77**	**15.18**	**15.32**	**14.84**	**15.06**	**15.39**	**13.92**	**13.87**	**15.75**	**12.69**	**12.68**	**13.28**	**10.84**	**10.72**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	2,901	3,005	2,061	2,351	2,536	3,091	3,169	240	481	825	890	1,131	1,433	1,382	1,566
- Modal Disetor / *Paid In Capital*	15,008	16,144	17,211	17,318	17,350	17,376	17,440	17,529	17,614	17,702	17,742	18,090	18,245	18,517	18,562
- Cadangan Umum / *General Reserve*	2,686	2,914	3,152	3,148	3,149	3,150	3,151	3,169	3,191	3,248	3,301	3,320	3,337	3,344	3,345

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jawa Barat	20,370	21,788	22,113	22,256	22,496	22,619	23,098	22,955	22,978	22,807	22,585	22,644	22,681	22,747	22,987
2. Banten	5,152	6,121	6,505	6,468	6,525	6,693	6,940	6,815	6,917	7,015	6,919	7,026	7,018	7,185	7,250
3. DKI Jakarta	3,459	3,993	4,577	4,639	4,683	4,722	5,011	4,984	4,957	5,037	5,058	5,052	5,104	5,265	5,394
4. D.I Yogyakarta	7,607	8,244	8,260	8,280	8,344	8,447	8,675	8,495	8,369	8,352	8,331	8,377	8,424	8,436	8,462
5. Jawa Tengah	37,675	41,006	44,887	44,776	45,101	45,432	45,856	45,589	45,929	45,534	45,060	45,726	45,798	46,416	46,755
6. Jawa Timur	16,242	17,629	18,292	18,400	18,480	18,636	19,021	18,774	18,955	18,722	18,683	21,172	21,389	21,697	21,956
7. Bengkulu	106	118	122	124	124	130	135	137	137	138	152	153	156	152	158
8. Jambi	1,091	1,197	1,201	1,219	1,227	1,237	1,261	1,272	1,284	1,285	1,284	1,306	1,316	1,361	1,373
9. Aceh	242	91	88	88	87	92	93	52	51	51	49	46	43	43	44
10. Sumatera Utara	1,901	2,076	2,155	2,178	2,200	2,216	2,225	2,238	2,251	2,251	2,237	2,265	2,284	2,319	2,339
11. Sumatera Barat	1,902	1,985	1,951	1,962	1,964	1,976	2,041	2,002	1,977	1,907	1,876	1,916	1,921	1,939	1,930
12. Riau	1,473	1,828	1,896	1,908	1,911	1,916	1,963	1,975	1,965	1,980	1,973	1,983	2,027	2,015	2,029
13. Kepulauan Riau	7,453	7,667	8,008	8,083	8,160	8,259	8,519	8,586	8,667	8,809	8,783	8,871	9,043	9,259	9,461
14. Sumatera Selatan	1,826	1,899	1,922	1,912	1,909	1,943	1,964	1,958	1,966	1,985	1,978	1,987	2,006	2,012	2,026
15. Bangka Belitung	190	208	201	199	198	195	195	197	197	200	200	197	198	202	202
16. Lampung	12,851	13,901	13,334	13,355	13,375	13,406	14,322	14,144	14,042	13,690	13,674	13,742	14,128	14,098	14,087
17. Kalimantan Selatan	761	809	803	792	794	809	908	861	977	1,023	972	1,095	1,161	1,246	1,232
18. Kalimantan Barat	1,470	1,716	1,819	1,840	1,834	1,861	1,894	1,874	1,904	1,917	1,940	1,957	1,951	1,982	2,010
19. Kalimantan Timur	400	473	496	531	531	541	542	546	550	549	545	569	575	583	605
20. Kalimantan Tengah	694	1,187	1,338	1,390	1,446	1,511	1,930	1,950	1,947	2,112	2,068	1,837	1,752	1,793	1,750
21. Kalimantan Utara	86	89	157	151	144	138	115	114	113	147	153	149	144	134	171
22. Sulawesi Tengah	2,677	2,732	2,583	2,576	2,553	2,560	2,602	2,548	2,580	2,620	263	266	267	272	291
23. Sulawesi Selatan	2,843	2,898	2,990	2,986	3,046	3,068	3,007	3,107	3,181	3,196	3,130	3,141	3,148	3,161	3,178
24. Sulawesi Utara	1,798	2,091	2,127	2,122	2,111	2,124	2,166	2,171	2,180	2,178	2,159	2,140	2,163	2,170	2,171
25. Sulawesi Tenggara	334	376	387	386	387	394	438	410	405	398	381	401	403	410	419
26. Sulawesi Barat	9	121	144	143	143	132	143	132	129	149	138	136	153	138	162
27. Gorontalo	54	32	29	32	31	38	41	43	45	47	48	51	49	50	51
28. Nusa Tenggara Barat	1,617	1,707	1,756	1,770	1,772	1,800	1,843	1,837	1,822	1,825	1,838	1,892	1,869	1,878	1,896
29. Bali	17,074	18,528	19,015	19,148	19,082	19,192	19,245	19,215	19,315	19,650	19,618	19,830	20,034	19,770	20,067
30. Nusa Tenggara Timur	867	906	895	892	898	898	898	916	913	901	822	821	827	823	817
31. Maluku	2,177	2,348	2,298	2,317	2,325	2,364	2,416	2,333	2,397	2,396	6,916	6,797	6,733	6,640	6,675
32. Papua	1,429	1,678	1,700	1,735	1,730	1,764	1,773	1,741	1,774	1,798	301	293	301	292	292
33. Maluku Utara	252	282	289	296	304	308	307	313	312	313	143	145	150	152	153
34. Papua Barat	993	718	701	707	708	707	712	706	708	619	486	493	485	486	482
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**155,075**	**168,443**	**175,039**	**175,659**	**176,621**	**178,127**	**182,302**	**180,988**	**181,895**	**181,603**	**180,767**	**184,477**	**185,702**	**187,124**	**188,874**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Total Aset BPR / *Total Asset Rural bank* < 1 Miliar / *< 1 Billion*	8	5	2	3	3	2	2	2	2	2	2	4	4	4	4
Total Aset BPR / *Total Asset Rural bank* 1 s.d 5 Miliar / *1 up to 5 Billion*	49	37	35	34	32	29	30	31	29	26	26	24	25	26	25
Total Aset BPR / *Total Asset Rural bank* 5 s.d 10 Miliar / *5 up to 10 Billion*	123	102	85	83	82	82	85	76	72	74	75	74	71	70	70
Total Aset BPR / *Total Asset Rural bank* > 10 Miliar / *> 10 Billion*	1,326	1,324	1,328	1,326	1,328	1,329	1,324	1,328	1,326	1,324	1,313	1,311	1,313	1,313	1,313
Total	**1,506**	**1,468**	**1,450**	**1,446**	**1,445**	**1,442**	**1,441**	**1,437**	**1,429**	**1,426**	**1,416**	**1,413**	**1,413**	**1,413**	**1,412**

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

Kolektibilitas / *Collectibility*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Kredit / *Credit*	**110,770**	**116,580**	**125,115**	**126,052**	**126,932**	**127,939**	**129,295**	**129,199**	**131,073**	**132,625**	**133,073**	**134,821**	**135,751**	**136,489**	**137,487**
a. Lancar / *Current*	102,775	99,464	104,534	105,467	105,136	106,455	108,489	107,388	108,522	108,899	107,862	109,049	110,147	110,105	110,609
b. Dalam Perhatian Khusus / *Spesial Mention*	0	9,280	10,592	10,355	10,802	10,620	10,604	11,036	11,520	12,439	13,276	13,286	13,020	13,025	12,950
c. Kurang Lancar / *Sub-Standard*	923	982	1,661	1,646	1,905	1,697	1,348	1,755	1,941	2,187	2,326	2,407	2,388	2,518	2,560
d. Diragukan / *Doubtful*	1,292	1,058	1,441	1,456	1,563	1,610	1,454	1,522	1,455	1,470	1,660	1,761	1,794	1,963	2,064
e. Macet / *Lost*	5,780	5,795	6,888	7,128	7,526	7,557	7,399	7,498	7,636	7,631	7,948	8,318	8,403	8,877	9,304
Non Performing Loan* (Nominal) / *Non Performing Loan (Nominal)	**7,995**	**7,836**	**9,989**	**10,230**	**10,994**	**10,864**	**10,202**	**10,775**	**11,032**	**11,288**	**11,935**	**12,486**	**12,585**	**13,358**	**13,928**
***Rasio Non Performing Loan (%) / Non Performing Loan Ratio* (%)**	**7.22**	**6.72**	**7.98**	**8.12**	**8.66**	**8.49**	**7.89**	**8.34**	**8.42**	**8.51**	**8.97**	**9.26**	**9.27**	**9.79**	**10.13**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jawa Barat	1,316	1,363	1,674	1,700	1,734	1,749	1,702	1,797	1,848	1,907	2,031	2,101	2,113	2,175	2,250
2. Banten	266	222	286	275	279	262	255	274	288	310	341	385	399	435	458
3. DKI Jakarta	116	153	181	167	168	172	177	205	200	197	207	224	242	300	348
4. D.I Yogyakarta	292	307	380	378	416	419	441	484	515	525	564	561	577	591	603
5. Jawa Tengah	2,035	2,213	3,099	3,345	3,485	3,518	3,276	3,509	3,621	3,810	3,994	4,205	4,272	4,422	4,848
6. Jawa Timur	936	930	1,136	1,134	1,170	1,192	1,137	1,183	1,203	1,229	1,290	1,458	1,439	1,526	1,523
7. Bengkulu	6	9	8	8	8	8	7	7	7	8	8	7	7	7	8
8. Jambi	106	95	114	111	114	111	106	114	115	116	134	132	140	139	147
9. Aceh	22	11	11	10	9	9	10	4	4	4	5	5	5	4	4
10. Sumatera Utara	100	98	98	101	101	106	99	107	112	111	115	117	120	127	127
11. Sumatera Barat	105	87	118	114	110	106	93	104	106	108	121	140	124	133	131
12. Riau	128	110	123	121	131	136	122	128	127	135	141	140	138	139	139
13. Kepulauan Riau	383	285	317	298	307	304	291	298	300	330	369	370	361	362	365
14. Sumatera Selatan	103	81	98	97	96	96	89	95	94	96	110	110	110	112	110
15. Bangka Belitung	9	8	12	12	13	12	10	11	10	12	13	12	12	12	13
16. Lampung	201	211	248	244	238	240	200	223	219	218	249	249	248	253	252
17. Kalimantan Selatan	43	43	41	40	41	41	38	42	49	49	50	50	48	47	49
18. Kalimantan Barat	76	66	76	75	82	84	84	92	94	96	111	126	142	155	160
19. Kalimantan Timur	29	23	29	29	30	32	28	26	26	23	24	26	25	27	27
20. Kalimantan Tengah	39	34	41	42	41	41	36	33	39	43	42	40	38	37	42
21. Kalimantan Utara	2	2	4	4	4	6	3	6	6	6	5	5	3	4	5
22. Sulawesi Tengah	34	26	30	30	31	30	28	29	28	28	12	12	12	10	10
23. Sulawesi Selatan	62	50	82	85	85	85	81	81	82	83	85	85	86	89	89
24. Sulawesi Utara	100	100	135	120	125	126	110	118	118	129	138	148	155	143	148
25. Sulawesi Tenggara	35	25	29	26	30	29	21	23	24	27	30	29	31	33	32
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	186	185	174	168	173	176	183	207	208	211	216	217
29. Bali	863	782	1,091	1,143	1,660	1,549	1,388	1,397	1,406	1,280	1,268	1,259	1,244	1,555	1,525
30. Nusa Tenggara Timur	28	30	47	43	50	50	35	44	47	48	54	56	48	52	54
31. Maluku	5	14	26	27	28	27	27	29	31	31	80	81	88	99	98
32. Papua	36	30	34	32	33	35	27	31	31	33	24	21	21	23	20
33. Maluku Utara	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4
34. Papua Barat	355	266	233	228	185	108	105	102	101	105	108	117	120	120	122
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**7,995**	**7,836**	**9,989**	**10,230**	**10,994**	**10,864**	**10,202**	**10,775**	**11,032**	**11,288**	**11,935**	**12,486**	**12,585**	**13,358**	**13,928**

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		Agustus 2022		Desember 2022		Agustus 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	84,797	0.69	86,775	0.68	93,771	0.70
Tabungan / *Saving*	32,763	30.86	35,867	30.65	37,909	0.31	40,169	0.08	40,231	0.30
Total DPK / *Total Third Party Funds*	**106,151**	**100.00**	**117,006**	**100.00**	**122,706**	**1.00**	**126,944**	**1.00**	**134,002**	**1.00**

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Agustus 2023
(Composition of Third Party Funds of Rural Banks Based on Location - August 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	4,767	11,008	15,775	11.77%
2. Banten	738	3,624	4,363	3.26%
3. DKI Jakarta	365	3,834	4,199	3.13%
4. D.I Yogyakarta	2,157	4,561	6,718	5.01%
5. Jawa Tengah	16,104	19,676	35,780	26.70%
6. Jawa Timur	4,175	10,847	15,022	11.21%
7. Bengkulu	35	67	102	0.08%
8. Jambi	155	834	989	0.74%
9. Aceh	19	11	30	0.02%
10. Sumatera Utara	888	919	1,807	1.35%
11. Sumatera Barat	829	647	1,476	1.10%
12. Riau	514	820	1,335	1.00%
13. Kepulauan Riau	842	6,790	7,632	5.70%
14. Sumatera Selatan	314	985	1,299	0.97%
15. Bangka Belitung	31	117	148	0.11%
16. Lampung	1,104	6,509	7,613	5.68%
17. Kalimantan Selatan	205	622	827	0.62%
18. Kalimantan Barat	408	1,129	1,537	1.15%
19. Kalimantan Timur	114	181	295	0.22%
20. Kalimantan Tengah	289	504	794	0.59%
21. Kalimantan Utara	93	20	113	0.08%
22. Sulawesi Tengah	106	1,031	1,138	0.85%
23. Sulawesi Selatan	317	2,001	2,318	1.73%
24. Sulawesi Utara	323	1,404	1,727	1.29%
25. Sulawesi Tenggara	105	99	203	0.15%
26. Sulawesi Barat	94	22	116	0.09%
27. Gorontalo	8	18	25	0.02%
28. Nusa Tenggara Barat	712	622	1,335	1.00%
29. Bali	3,645	12,109	15,754	11.76%
30. Nusa Tenggara Timur	229	416	645	0.48%
31. Maluku	177	1,326	1,503	1.12%
32. Papua	189	661	849	0.63%
33. Maluku Utara	21	87	108	0.08%
34. Papua Barat	156	270	425	0.32%
35. Lainnya / *Others*	-	-	-	0.00%
Total	**40,231**	**93,771**	**134,002**	**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	2023												
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jawa Barat	13,847	15,114	15,087	15,169	15,301	15,401	15,770	15,700	15,716	15,517	15,382	15,450	15,380	15,507	15,775
2. Banten	3,161	3,517	3,652	3,677	3,726	3,813	3,990	3,898	3,971	4,021	4,031	4,114	4,132	4,220	4,363
3. DKI Jakarta	2,495	3,143	3,628	3,676	3,689	3,741	3,880	3,882	3,883	3,951	3,965	3,971	4,007	4,082	4,199
4. D.I Yogyakarta	5,732	6,307	6,391	6,386	6,453	6,541	6,747	6,564	6,532	6,520	6,560	6,639	6,662	6,666	6,718
5. Jawa Tengah	28,422	31,334	34,409	34,281	34,492	34,707	34,979	34,836	34,937	34,519	34,239	34,885	34,876	35,462	35,780
6. Jawa Timur	10,787	11,852	12,203	12,150	12,242	12,346	12,530	12,296	12,510	12,301	12,375	14,479	14,542	14,849	15,022
7. Bengkulu	58	71	75	76	75	81	86	87	86	87	106	102	103	98	102
8. Jambi	788	875	861	872	876	879	894	906	917	913	917	937	943	978	989
9. Aceh	138	64	59	59	57	63	62	30	29	29	29	30	30	30	30
10. Sumatera Utara	1,476	1,623	1,679	1,690	1,700	1,703	1,707	1,721	1,731	1,739	1,737	1,759	1,773	1,798	1,807
11. Sumatera Barat	1,475	1,545	1,520	1,523	1,525	1,535	1,594	1,558	1,532	1,471	1,443	1,476	1,470	1,481	1,476
12. Riau	1,045	1,303	1,312	1,310	1,312	1,303	1,323	1,317	1,301	1,302	1,318	1,319	1,351	1,338	1,335
13. Kepulauan Riau	6,006	6,192	6,507	6,536	6,576	6,660	6,817	6,930	7,000	7,127	7,128	7,176	7,308	7,468	7,632
14. Sumatera Selatan	1,143	1,204	1,244	1,235	1,225	1,250	1,259	1,255	1,259	1,264	1,272	1,290	1,296	1,297	1,299
15. Bangka Belitung	146	159	153	151	148	144	143	144	141	144	144	151	150	149	148
16. Lampung	6,539	7,072	7,328	7,314	7,334	7,288	7,293	7,542	7,493	7,457	7,497	7,509	7,525	7,592	7,613
17. Kalimantan Selatan	461	488	460	457	455	472	556	499	609	655	602	718	760	847	827
18. Kalimantan Barat	1,151	1,330	1,387	1,403	1,395	1,409	1,420	1,433	1,458	1,476	1,500	1,514	1,501	1,522	1,537
19. Kalimantan Timur	209	253	251	279	271	276	279	272	275	273	271	275	280	287	295
20. Kalimantan Tengah	448	702	658	698	721	783	1,156	1,168	1,134	1,226	1,141	913	796	829	794
21. Kalimantan Utara	31	38	100	89	83	78	54	53	53	88	93	91	85	75	113
22. Sulawesi Tengah	985	1,058	1,150	1,151	1,166	1,178	1,177	1,187	1,228	1,284	1,272	1,266	1,197	1,073	1,138
23. Sulawesi Selatan	1,879	2,008	2,136	2,128	2,133	2,147	2,083	2,185	2,207	2,216	2,274	2,274	2,284	2,299	2,318
24. Sulawesi Utara	1,395	1,635	1,647	1,641	1,630	1,636	1,669	1,689	1,686	1,682	1,694	1,700	1,721	1,721	1,727
25. Sulawesi Tenggara	151	166	169	163	167	170	208	178	170	164	178	194	194	199	203
26. Sulawesi Barat	20	79	100	99	97	86	98	86	83	102	91	87	108	92	116
27. Gorontalo	37	18	15	14	12	20	26	20	18	17	19	24	23	26	25
28. Nusa Tenggara Barat	1,114	1,190	1,222	1,236	1,244	1,260	1,300	1,289	1,272	1,258	1,287	1,332	1,310	1,314	1,335
29. Bali	11,920	13,460	14,046	14,135	14,257	14,416	14,478	14,575	14,767	14,822	14,947	15,106	15,307	15,421	15,754
30. Nusa Tenggara Timur	640	666	665	660	660	658	650	665	661	648	642	644	648	653	645
31. Maluku	936	1,084	1,091	1,113	1,123	1,136	1,179	1,182	1,265	1,276	1,284	1,300	1,379	1,515	1,503
32. Papua	844	814	864	896	895	932	893	954	972	971	969	947	917	851	849
33. Maluku Utara	103	108	115	117	113	114	117	120	126	122	121	122	119	110	108
34. Papua Barat	567	534	524	526	531	527	526	528	529	443	435	443	435	428	425
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**106,151**	**117,006**	**122,706**	**122,909**	**123,684**	**124,753**	**126,944**	**126,749**	**127,552**	**127,088**	**126,965**	**130,240**	**130,614**	**132,277**	**134,002**

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	2023												
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tabungan / *Saving*	3.08	2.57	2.38	2.38	2.37	2.36	2.31	2.33	2.30	2.30	2.31	2.29	2.31	2.28	2.27
Deposito / *Time Deposits*	7.16	5.88	5.50	5.49	5.52	5.58	5.57	5.59	5.66	5.76	5.81	5.82	5.85	5.86	5.88

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1 Pertanian, Perburuhan, dan Kehutanan / *Agriculture, hunting, and forestry*	27.60	26.94	26.80	26.58	26.44	26.49	25.98	26.01	26.07	25.92	25.90	26.06	26.01	26.16	25.73
2 Perikanan / *Fisheryies*	23.93	23.57	23.23	23.10	23.04	23.04	23.15	23.15	23.04	23.07	23.10	23.12	22.96	22.65	22.12
3 Pertambangan dan Penggalian / *Mining and quarrying*	22.79	20.71	20.38	20.12	20.24	20.23	20.13	19.93	19.79	19.78	19.98	19.82	19.87	19.84	19.80
4 Industri Pengolahan / *Processing industry*	21.40	21.10	20.97	20.57	20.41	20.33	20.23	20.34	20.15	20.17	20.23	19.73	19.57	19.27	19.33
5 Listrik, Gas dan Air / *Electricity, gas and water*	21.31	21.35	21.43	22.03	21.79	21.66	21.47	21.17	21.23	22.04	21.34	21.94	24.30	22.74	20.31
6 Konstruksi / *Construction*	22.43	22.62	22.41	22.11	22.02	22.15	21.84	21.59	21.53	21.47	21.42	21.35	21.34	21.32	21.21
7 Perdagangan Besar dan Eceran / *Big and retail trade*	24.41	23.83	23.53	23.47	23.47	23.41	23.35	23.40	23.38	23.30	23.29	22.94	22.88	22.79	22.67
8 Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and food supply drinking*	20.70	20.06	19.09	19.24	19.21	19.10	18.69	18.35	18.41	18.36	18.31	17.82	17.78	17.79	17.75
9 Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*	21.85	21.75	21.50	21.12	21.12	21.16	21.09	21.08	21.03	20.91	20.33	20.25	20.21	20.27	20.12
10 Perantara Keuangan / *Transitional finance*	16.99	15.09	13.51	13.46	13.45	13.33	13.04	13.09	13.10	13.16	13.46	13.50	13.47	13.37	13.20
11 Real Estate / *Real estate, rental business, and services company*	17.30	17.08	16.97	16.82	16.81	16.87	16.53	16.40	16.18	15.78	15.77	15.61	15.44	15.37	15.48
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*	23.00	22.09	20.49	20.38	20.08	20.34	20.32	20.34	20.57	20.62	20.22	19.98	19.41	19.59	19.40
13 Jasa Pendidikan / *Education services*	21.51	21.06	21.93	21.64	21.51	21.40	21.38	21.03	21.29	21.27	21.22	21.68	21.07	20.85	20.54
14 Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*	22.07	21.24	21.21	20.82	20.82	20.92	20.75	20.78	20.68	21.06	20.96	20.67	20.48	20.19	20.21
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	23.14	22.31	22.66	22.56	22.56	22.54	22.21	22.11	22.05	21.99	21.94	21.79	21.59	21.72	21.49
16 Jasa Perorangan yang Melayani Rumah Tangga / *Individual services serving the household*	25.21	25.49	25.27	25.11	25.12	25.10	25.03	24.93	24.92	24.57	24.23	24.21	24.19	24.21	23.87
17 Kegiatan Usaha yang Belum Jelas Batasannya / *International Agency and Other Extra Agency International*	25.34	24.59	26.69	25.83	25.88	32.16	31.11	31.09	31.14	31.07	25.33	25.33	23.30	23.32	23.13
18 Bukan Lapangan Usaha - Rumah Tangga / *Business Activities which are not clearly defined*	18.52	17.96	18.23	18.11	18.10	18.12	18.06	18.15	18.04	18.09	17.36	17.36	17.26	17.26	17.42
19 Bukan Lapangan Usaha - Lainnya / *Not the business field - other*	22.02	22.15	21.55	21.81	21.77	21.67	21.55	21.51	21.55	21.50	20.54	20.53	20.58	20.56	20.43

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Modal Kerja / *Working Capital*	23.79	23.22	22.77	22.66	22.61	22.60	22.37	22.35	22.27	22.16	22.11	21.88	21.79	21.72	21.56
Investasi / *Investment*	21.57	21.29	20.97	20.70	20.67	20.64	20.52	20.44	20.51	20.49	20.38	20.12	20.02	19.95	19.79
Konsumsi / *Consumption*	21.13	20.98	20.57	20.71	20.66	20.59	20.49	20.48	20.46	20.44	19.63	19.61	19.59	19.58	19.52

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

Keterangan / *Information*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jumlah BPR / *Total Rural Banks*	1,506	1,468	1,450	1,446	1,445	1,442	1,441	1,437	1,429	1,426	1,416	1,413	1,413	1,413	1,412
Jumlah Kantor / *Total Bank Offices*	5,913	5,871	6,020	6,031	6,045	6,046	6,044	6,039	6,047	6,031	6,053	6,033	6,044	6,049	6,055

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

Lokasi / *Location*	BPR *(Rural Bank)*			Total
	KP	KC	KPK	
1. Jawa Barat	225	408	334	967
2. Banten	54	68	43	165
3. DKI Jakarta	28	15	2	45
4. D.I Yogyakarta	49	57	114	220
5. Jawa Tengah	245	606	893	1,744
6. Jawa Timur	254	284	864	1,402
7. Bengkulu	5	6	1	12
8. Jambi	19	8	4	31
9. Aceh	2	-	10	12
10. Sumatera Utara	46	53	44	143
11. Sumatera Barat	71	51	71	193
12. Riau	28	12	18	58
13. Kepulauan Riau	44	29	10	83
14. Sumatera Selatan	24	15	9	48
15. Bangka Belitung	4	3	5	12
16. Lampung	23	34	17	74
17. Kalimantan Selatan	15	22	11	48
18. Kalimantan Barat	20	6	7	33
19. Kalimantan Timur	13	12	28	53
20. Kalimantan Tengah	6	7	7	20
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	19	62
25. Sulawesi Tenggara	15	6	4	25
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	20	56	33	109
29. Bali	131	61	108	300
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	**1,412**	**1,929**	**2,714**	**6,055**

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

Indikator / *Indicator*	2020	2021	2022					2023							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana iB / *Disbursement of Fund iB*	**14,025**	**16,033**	**17,292**	**17,826**	**18,097**	**18,364**	**18,955**	**18,963**	**19,071**	**19,137**	**19,060**	**19,428**	**19,626**	**19,946**	**20,337**
Pembiayaan iB / *Financing iB*	10,681	11,984	13,520	13,950	14,110	14,237	14,448	14,486	14,889	15,345	15,396	15,665	15,944	16,058	16,286
Antar Bank Aktiva iB / *Interbank Assets iB*	3,343	4,050	3,772	3,876	3,987	4,127	4,507	4,478	4,182	3,792	3,664	3,762	3,682	3,888	4,051
Sumber Dana iB / *Source of Funds iB*	**12,862**	**14,521**	**15,839**	**16,335**	**16,597**	**16,835**	**17,344**	**17,327**	**17,501**	**17,604**	**17,566**	**17,931**	**18,039**	**18,401**	**18,770**
Dana Pihak Ketiga / *Third Party Funds*	9,819	11,592	12,393	12,727	12,910	13,080	13,446	13,453	13,535	13,594	13,622	13,868	13,882	14,109	14,221
Tabungan iB Wadiah / *Wadiah Savings iB*	1,993	2,296	2,255	2,262	2,298	2,384	2,583	2,440	2,433	2,378	2,355	2,392	2,377	2,489	2,480
Tabungan iB Mudharabah / *Mudharabah Savings iB*	1,379	1,601	1,595	1,630	1,656	1,712	1,762	1,721	1,741	1,747	1,710	1,738	1,687	1,754	1,777
Deposito iB Mudharabah / *Deposit Mudharabah iB*	6,447	7,694	8,543	8,835	8,957	8,983	9,102	9,293	9,361	9,469	9,556	9,738	9,818	9,866	9,964
Antar Bank Passiva / *Interbank Liabilities*	2,513	2,074	2,470	2,614	2,659	2,715	2,843	2,843	2,886	2,841	2,773	2,796	2,822	2,918	3,125
Pinjaman yang Diterima / *Loan received*	187	652	718	728	756	763	820	789	829	910	933	1,026	1,088	1,121	1,162
Kewajiban Lainnya / *Other Liabilities*	342	204	258	266	271	277	234	242	252	259	238	241	246	253	263
Beberapa Komponen Modal / *Some Components of Capital*	**1,972**	**2,270**	**2,351**	**2,429**	**2,453**	**2,494**	**2,535**	**2,862**	**2,539**	**2.446r**	**2463**	**2,513**	**2,552**	**2,580**	**2,605**
Modal Disetor / *Paid-In Capital*	1,457	1,758	1,900	1,948	1,948	1,974	1,985	2,058	2,082	2,102	2,118	2,129	2,145	2,148	2,170
Cadangan / *Reserves*	249	277	324	324	324	327	328	330	342	369	366	368	380	379	371
L/R Tahun berjalan / *Current Earnings (Profit/Loss)*	224	219	173	201	228	259	293	280	52	87	121	169	197	227	241
L/R Tahun Lalu / *Last Year Earnings (Profit/Loss)*	42	14	(46)	(44)	(47)	(66)	(71)	195	64	(112)r	-143	(153)	(170)	(174)	(177)

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset / *Assets*	**14,950**	**17,060**	**18,409**	**18,966**	**19,253**	**19,554**	**20,157**	**20,188**	**20,258**	**20,308**	**20,308**	**20,690**	**20,853**	**21,247**	**21,247**
Pembiayaan iB / *Financing iB*	**10,681**	**11,984**	**13,520**	**13,950**	**14,110**	**14,237**	**14,448**	**14,486**	**14,889**	**15,345**	**15,396**	**15,665**	**15,944**	**16,058**	**16,286**
Lancar / Current	9,908	10,139	11,404	11,816	11,912	12,026	12,358	12,217	12,436	12,680	12,496	12,711	13,070	13,143	13,324
DPK	-	1,012	1,155	1,176	1,223	1,261	1,235	1,333	1,419	1,572	1,714	1,750	1,681	1,733	1,727
Kurang Lancar / *Sub Standard*	125	128	201	222	227	199	129	195	228	242	294	307	307	294	296
Diragukan / Doubtful	126	102	113	119	110	108	121	122	128	148	185	195	190	198	219
Macet / Lost	522	603	646	617	638	644	604	619	679	703	707	703	695	691	721
Non Performing Financing* (Nominal) / *Non Performing Financing (Nominal)	**773**	**833**	**960**	**958**	**974**	**950**	**855**	**936**	**1,035**	**1,093**	**1,187**	**1,205**	**1,193**	**1,183**	**1,235**
Non Performing Financing* (%) / *Non Performing Financing (%)	**7.24**	**6.95**	**7.10**	**6.87**	**6.90**	**6.67**	**5.91**	**6.46**	**6.95**	**7.12**	**7.71**	**7.69**	**7.48**	**7.37**	**7.58**

Data Perkreditan

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)
- Laporan Bulanan Bank Perkreditan Rakyat (LBBPR)

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	415,515	442,754	447,333	446,814	454,514	458,325	454,388	459,030	462,302	462,743	472,226	473,708	480,081	482,862
NPL/NPF	6,518	6,847	6,742	7,009	6,708	6,342	6,704	6,860	6,715	6,984	9,118	8,988	9,508	9,364
2. Perikanan / *Fishery*	18,688	19,571	19,537	19,657	19,783	19,726	19,481	19,639	19,581	19,708	19,974	20,147	20,215	20,552
NPL/NPF	1,053	1,349	1,373	1,376	1,345	1,286	1,377	1,397	1,352	1,391	1,415	1,043	1,097	1,139
3. Pertambangan dan Penggalian / *Mining and Quarrying*	153,803	220,990	220,122	243,306	236,738	237,390	220,964	230,129	237,223	232,252	256,406	253,174	252,599	261,662
NPL/NPF	6,799	6,214	6,048	5,965	5,893	5,755	5,605	5,476	5,470	5,261	5,401	6,110	5,767	5,946
4. Industri Pengolahan / *Procesing Industry*	951,109	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	1,051,679	1,060,255	1,060,754	1,065,125
NPL/NPF	49,248	47,862	48,725	46,764	44,175	40,184	41,898	42,249	41,292	40,898	39,390	38,917	37,353	37,356
5. Listrik, gas dan air / *Electricity, Gas and Water*	159,701	159,702	160,558	161,030	160,352	162,327	157,131	157,881	151,456	146,492	154,847	157,303	162,151	165,189
NPL/NPF	1,668	1,843	1,278	1,204	1,183	761	742	728	708	688	696	715	709	703
6. Konstruksi / *Construction*	380,381	379,698	386,860	397,467	397,398	396,583	384,669	387,734	403,520	403,946	395,678	403,108	400,445	394,052
NPL/NPF	13,755	14,698	14,458	14,698	14,636	14,080	14,375	14,327	14,215	14,976	14,717	14,669	15,799	15,453
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	974,420	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	1,066,840	1,083,328	1,091,229	1,100,822
NPL/NPF	39,728	43,617	42,703	42,394	41,692	37,666	40,125	40,812	40,251	40,392	41,340	38,697	41,959	42,900
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	120,741	123,661	122,600	123,714	123,430	123,620	122,341	121,930	122,699	122,245	122,378	122,921	122,778	127,380
NPL/NPF	7,653	7,032	6,214	6,558	6,468	6,636	6,753	6,077	5,783	5,351	4,668	4,443	4,637	4,495
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	306,242	310,854	318,996	314,849	313,011	313,052	309,489	313,610	303,265	314,545	334,331	343,185	341,978	339,110
NPL/NPF	6,347	5,635	5,479	5,507	5,560	5,116	5,343	5,258	3,921	3,990	3,842	3,759	3,760	3,806
10. Perantara Keuangan / *Financial intermediaries*	224,714	274,756	271,875	279,848	283,827	305,787	292,814	300,181	318,211	319,276	330,277	334,369	327,650	331,949
NPL/NPF	2,925	2,760	2,576	2,304	2,438	2,248	2,255	2,034	1,885	1,810	1,838	1,826	1,863	1,950
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	265,315	288,549	304,672	305,043	308,634	314,584	312,527	315,989	318,857	318,087	323,520	334,332	338,723	340,681
NPL/NPF	7,414	7,729	7,275	6,766	6,613	6,284	6,300	6,238	5,908	6,456	7,015	7,369	7,948	7,360
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	34,272	35,584	37,057	38,659	41,179	43,829	42,449	42,541	42,800	42,744	44,246	48,209	50,094	51,928
NPL/NPF	3	14	1	0	1	0	0	0	1	1	1	1	1	1
13. Jasa Pendidikan / *Education Services*	13,990	14,459	14,726	14,480	14,525	14,893	14,827	14,801	14,887	15,131	15,574	15,704	15,746	15,940
NPL/NPF	211	258	260	251	220	258	274	270	282	284	283	278	284	252
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28,513	29,413	29,795	29,837	30,705	31,522	31,403	31,598	32,310	33,099	33,824	34,450	34,408	34,945
NPL/NPF	171	155	141	143	147	234	238	278	270	283	294	271	297	299
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	95,691	108,568	112,178	110,741	113,401	114,669	118,430	121,162	130,951	135,077	136,383	139,530	139,953	143,061
NPL/NPF	2,253	2,705	2,552	2,640	2,523	2,399	2,619	2,760	2,780	2,937	2,954	2,988	3,298	3,486
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	3,872	3,972	4,039	3,995	3,947	3,985	3,898	3,910	3,969	3,956	3,996	4,000	3,999	3,967
NPL/NPF	80	117	115	112	107	95	101.88	100.99	99.43	98.60	102.50	97.33	105.00	110.17
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	365	12	12	12	21.07	21.74	20.66	23.35	24.82	22.08	21.32	20.79	21.00	20.51
NPL/NPF	-	0	0.12	0.12	-	-	-	-	-	-	0	0	-	-
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	564,154	570,329	575,876	581,135	586,568	587,497	591,383	596,899	599,544	605,046	611,798	618,197	637,534
NPL/NPF	12,164	12,368	12,273	12,541	12,521	11,831	12,931	13,229	13,040	14,392	15,061	15,386	15,984	16,495
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	26,100	27,304	27,638	27,792	27,869	27,945	27,890	27,972	27,947	27,913	28,024	28,265	28,570	28,843
NPL/NPF	529	516	512	537	546	542	583	601	570	621	649	669	711	723
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	20,771	20,865	20,923	21,019	21,010	20,995	20,807	20,681	20,739	20,734	20,785	20,778	20,874	21,152
NPL/NPF	944	1,064	1,040	1,030	1,018	1,005	1,060	1,073	1,058	1,111	1,115	1,095	1,051	1,059
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	99,101	109,129	118,523	112,083	114,492	115,955	117,299	118,041	119,561	122,669	123,894	125,262	125,331	125,195
NPL/NPF	1,973	1,994	1,968	1,929	1,864	1,756	1,807	1,842	1,975	2,128	2,231	2,396	2,526	2,486
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	694,729	740,580	748,760	754,062	760,741	773,017	768,841	773,903	781,343	780,913	785,800	787,929	793,045	788,317
NPL/NPF	8,961	10,406	10,117	10,263	10,116	9,726	10,196	10,365	10,357	10,710	11,115	9,886	10,456	10,118
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	235,831	239,287	243,175	243,366	245,167	247,852	248,213	250,092	250,605	251,154	251,327	254,239	256,665	259,109
NPL/NPF	2,776	2,621	2,611	2,487	2,539	2,371	2,457	2,530	2,523	2,573	2,603	2,598	2,727	2,714

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	32,865	35,072	35,001	35,021	35,940	35,760	35,423	35,353	35,345	34,346	33,394	34,184	31,715	31,992
NPL/NPF	1,016	848	853	1,006	870	669	715	724	757	817	819	815	849	866
2. Perikanan / *Fishery*	1,876	2,807	2,648	2,609	2,751	2,622	2,571	2,580	2,288	2,270	2,114	2,136	2,155	2,209
NPL/NPF	92	135	170	176	184	183	239	222	186	204	195	199	215	212
3. Pertambangan dan Penggalian / *Mining and Quarrying*	9,805	13,532	14,651	14,658	15,928	15,306	14,518	14,705	14,828	15,466	14,057	13,985	13,392	13,968
NPL/NPF	249	150	139	141	147	241	250	249	304	295	244	237	227	229
4. Industri Pengolahan / *Procesing Industry*	102,559	91,141	90,713	95,060	94,075	98,216	95,903	94,498	94,225	94,438	91,269	94,068	95,962	93,802
NPL/NPF	4,251	3,980	2,938	3,090	2,526	2,333	2,443	2,417	2,306	2,342	2,680	2,187	2,181	2,090
5. Listrik, gas dan air / *Electricity, Gas and Water*	13,335	10,496	10,499	10,892	11,067	11,080	10,748	10,771	10,216	10,107	9,678	9,931	10,303	10,506
NPL/NPF	129	67	70	73	74	67	63	63	67	67	65	13	14	14
6. Konstruksi / *Construction*	38,986	42,123	43,027	43,476	43,599	44,281	42,007	44,294	46,005	46,167	42,806	45,046	43,944	44,801
NPL/NPF	2,272	2,692	2,493	2,492	2,672	2,012	2,055	2,085	2,206	2,280	2,098	2,139	2,237	2,164
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	87,473	97,807	99,082	98,439	97,690	97,104	93,560	95,581	97,747	97,945	90,920	93,753	95,105	96,447
NPL/NPF	3,686	4,901	4,883	4,828	4,943	4,085	4,293	4,487	4,793	4,781	4,605	4,539	5,111	4,991
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	24,517	28,214	26,924	27,121	27,492	27,828	28,150	28,125	28,207	28,643	23,253	23,618	23,598	23,743
NPL/NPF	2,065	2,281	1,834	1,946	1,977	1,862	1,888	1,876	1,781	1,788	926	927	974	940
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	20,015	20,223	21,277	20,930	21,018	21,860	21,031	22,294	22,316	24,087	21,844	22,631	22,617	22,825
NPL/NPF	537	957	903	933	976	658	738	715	758	797	707	689	658	644
10. Perantara Keuangan / *Financial intermediaries*	42,843	43,851	43,441	44,051	45,332	49,509	47,512	47,698	50,798	50,658	48,920	50,331	51,095	53,072
NPL/NPF	191	487	482	492	587	496	482	508	518	471	265	279	279	306
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	33,664	38,637	39,621	39,515	40,509	40,856	40,686	40,676	42,440	41,774	39,262	40,769	43,226	43,111
NPL/NPF	1,203	1,533	1,258	1,324	1,339	1,044	1,049	1,048	1,086	1,108	1,069	1,046	1,250	1,256
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2,479	1,298	1,225	1,667	1,575	2,004	1,935	1,815	1,697	1,622	1,561	1,642	1,482	1,410
NPL/NPF	0	7	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	3,540	4,902	4,896	4,910	4,961	5,192	5,138	5,105	5,229	5,492	4,834	4,848	4,904	4,942
NPL/NPF	39	57	52	48	25	28	37	38	53	77	60	60	59	46
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	3,781	4,038	4,059	3,984	4,017	4,609	4,566	4,615	4,707	4,799	4,626	4,673	4,650	4,671
NPL/NPF	60	33	35	37	42	87	84	85	85	85	84	85	84	83
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	9,176	10,483	10,692	10,455	10,454	10,687	10,549	10,660	10,932	11,504	11,250	11,533	10,725	10,591
NPL/NPF	230	421	359	367	341	353	365	372	377	383	350	397	394	379
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1,741	1,833	1,861	1,872	1,890	1,895	1,896	1,893	1,903	1,902	1,904	1,908	1,907	1,897
NPL/NPF	18	24	23	21	20	20	19	20	21	22	23	24	24	24
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	1	1	1	1	1	0	0	1	1	1	0	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	31,916	31,271	31,341	31,566	31,556	31,641	31,836	32,041	32,154	30,950	31,286	31,525	31,797
NPL/NPF	866	1,107	1,122	1,105	1,136	1,047	1,136	1,180	1,194	1,295	1,268	1,268	1,322	1,377
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	2,868	2,986	3,017	2,929	2,942	2,925	2,913	2,903	2,899	2,899	2,868	2,862	2,916	2,950
NPL/NPF	34	44	42	36	37	30	33	32	31	31	32	25	31	30
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1,242	1,424	1,466	1,470	1,499	1,515	1,523	1,525	1,528	1,532	1,488	1,511	1,522	1,550
NPL/NPF	77	80	80	82	91	90	95	90	96	99	91	106	107	97
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	5,733	6,810	6,999	6,940	7,212	7,511	7,680	7,740	7,807	7,817	7,434	7,443	7,389	7,066
NPL/NPF	96	179	188	189	206	168	171	178	188	201	141	145	147	144
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	151,190	171,057	172,461	173,364	174,375	176,002	175,716	176,934	178,245	177,904	167,359	167,433	168,623	170,455
NPL/NPF	1,523	3,629	3,607	3,719	3,827	3,620	3,703	3,786	3,844	3,996	2,031	1,943	2,016	2,025
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	75,834	78,840	79,741	80,328	80,945	80,868	80,715	80,428	80,523	80,657	80,314	80,745	81,355	83,022
NPL/NPF	559	755	818	876	726	783	721	738	777	790	825	818	794	809

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	15,081	14,940	15,031	14,270	13,955	13,594	14,058	14,556	14,869	15,081	16,642	16,470	15,905	16,041
NPL/NPF	616	580	568	577	581	561	653	580	586	603	631	825	840	842
2. Perikanan / *Fishery*	1,981	1,256	1,260	1,281	1,237	1,203	1,163	1,156	1,173	1,155	1,383	1,570	1,570	1,574
NPL/NPF	25	11	12	13	13	11	12	12	13	13	29	26	24	31
3. Pertambangan dan Penggalian / *Mining and Quarrying*	19,720	27,287	27,886	28,044	26,921	26,446	23,833	25,706	25,612	25,268	32,045	32,359	31,564	29,725
NPL/NPF	628	690	696	699	655	450	451	437	434	425	484	1,268	1,272	1,272
4. Industri Pengolahan / *Procesing Industry*	115,243	129,459	127,274	133,716	130,925	131,594	122,717	125,850	122,770	123,445	132,729	135,903	132,918	136,214
NPL/NPF	4,485	4,770	4,891	4,619	3,863	4,027	3,986	4,033	4,119	4,098	3,979	4,059	3,908	3,928
5. Listrik, gas dan air / *Electricity, Gas and Water*	13,672	9,907	11,049	11,211	10,485	10,154	9,838	9,729	8,828	8,630	9,387	7,939	8,818	8,889
NPL/NPF	148	126	125	47	18	6	6	6	0	0	1	34	33	33
6. Konstruksi / *Construction*	50,199	50,952	52,758	53,056	53,194	52,727	50,468	50,308	50,982	51,304	54,867	54,633	55,226	55,614
NPL/NPF	1,683	1,594	1,581	1,677	1,706	1,297	1,303	1,317	1,320	1,896	2,182	2,384	2,395	2,419
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	91,527	88,706	89,696	90,658	90,132	89,670	87,290	89,171	89,271	89,726	99,554	100,036	99,149	99,949
NPL/NPF	4,636	3,831	3,591	3,341	3,325	3,118	3,168	3,187	3,262	3,041	3,610	3,326	4,146	4,241
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	8,306	3,468	3,455	3,601	3,712	3,877	3,811	3,845	3,881	3,909	8,072	7,720	7,748	7,799
NPL/NPF	421	436	275	271	272	266	270	183	192	194	252	254	258	276
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	34,102	28,690	29,565	29,430	27,924	28,511	29,534	27,504	28,846	29,413	32,583	33,464	32,865	32,418
NPL/NPF	913	406	407	414	409	403	404	408	407	407	639	811	814	836
10. Perantara Keuangan / *Financial intermediaries*	49,305	56,442	60,903	63,386	65,589	66,749	66,435	68,168	69,959	67,728	68,323	70,845	63,082	64,174
NPL/NPF	1,350	286	270	287	293	268	276	314	314	317	565	565	591	632
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	38,836	57,505	64,768	65,415	66,570	65,845	65,557	65,414	65,679	65,576	67,965	68,056	68,390	68,699
NPL/NPF	1,080	1,389	1,418	1,447	1,443	1,423	1,384	1,376	1,361	1,589	1,732	2,043	2,052	2,037
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	214	321	374	420	501	788	944	954	942	977	974	969	898	892
NPL/NPF	0	7	0	0	0	-	-	0	0	0	1	1	1	1
13. Jasa Pendidikan / *Education Services*	2,003	1,129	1,137	1,212	1,187	1,210	1,581	1,652	1,658	1,680	2,362	2,371	2,340	2,453
NPL/NPF	111	105	103	103	102	103	103	103	103	102	120	115	121	121
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	3,074	2,705	2,698	2,790	2,759	2,769	2,783	2,785	2,766	2,828	3,017	2,983	3,024	3,050
NPL/NPF	11	20	19	20	20	18	23	26	25	24	30	25	39	39
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	7,202	7,502	7,281	7,723	7,261	7,174	7,106	7,265	7,180	7,119	8,099	8,160	7,974	7,799
NPL/NPF	171	138	141	136	142	110	115	114	124	133	163	152	266	262
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	615	741	737	739	748	786	728	738	754	766	755	761	748	757
NPL/NPF	13	17	18	18	18	18	20	19	22	24	22	22	22	23
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	3	2	2	2	2	2	5	5	3	3	2	2	2
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	14,937	15,055	15,228	15,299	15,379	15,305	15,329	15,460	15,494	17,001	17,076	17,179	17,338
NPL/NPF	1,456	1,086	1,059	1,079	1,077	1,007	1,042	1,056	1,047	1,091	1,180	1,592	1,630	1,622
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	724	614	608	683	687	693	688	682	686	683	740	741	748	745
NPL/NPF	42	19	19	27	26	28	30	33	34	36	43	62	65	57
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	369	315	303	305	296	295	289	288	286	285	309	304	298	297
NPL/NPF	72	66	62	64	63	60	60	60	58	58	62	69	75	74
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	3,281	2,766	2,887	3,081	3,178	3,323	3,422	3,511	3,614	3,710	4,145	4,165	4,030	4,166
NPL/NPF	99	50	59	67	73	69	80	87	89	102	151	266	261	254
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	96,873	98,889	101,490	102,713	103,987	105,901	107,247	108,653	110,112	110,407	122,898	122,771	123,623	125,090
NPL/NPF	2,199	664	666	688	695	675	720	728	730	802	2,860	1,814	1,929	1,976
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	76,007	72,232	72,852	73,153	73,981	75,078	75,168	75,731	75,901	75,876	76,080	76,661	77,116	77,560
NPL/NPF	669	523	491	504	513	467	495	508	500	519	528	543	570	582

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	55,760	58,324	58,336	58,682	59,577	59,434	57,438	59,448	58,657	57,759	61,021	61,944	60,148	60,486
NPL/NPF	876	828	814	858	801	797	808	814	657	702	682	709	723	700
2. Perikanan / *Fishery*	2,521	2,067	2,049	2,024	1,935	1,916	1,880	1,909	1,968	1,965	2,004	2,096	2,071	2,084
NPL/NPF	90	255	254	239	228	204	202	211	200	197	195	201	197	217
3. Pertambangan dan Penggalian / *Mining and Quarrying*	34,252	59,242	58,855	60,947	55,521	54,986	53,373	55,309	48,540	49,009	54,027	53,544	53,362	56,563
NPL/NPF	258	363	350	294	284	291	291	303	288	290	280	277	272	266
4. Industri Pengolahan / *Procesing Industry*	241,045	290,814	294,366	291,879	292,686	291,381	282,181	286,776	280,564	281,769	286,207	287,433	283,894	286,520
NPL/NPF	12,329	12,063	12,733	12,751	12,600	11,986	11,748	11,940	11,778	11,545	11,463	11,803	10,420	10,547
5. Listrik, gas dan air / *Electricity, Gas and Water*	28,906	30,179	30,353	30,640	30,188	30,865	30,377	29,555	25,635	25,512	30,503	33,664	33,965	33,170
NPL/NPF	455	455	436	432	436	427	409	412	397	379	387	383	380	381
6. Konstruksi / *Construction*	116,672	114,668	114,588	117,583	117,052	114,604	109,985	109,720	118,301	118,988	107,702	108,861	107,229	100,173
NPL/NPF	6,823	7,057	7,172	7,432	7,184	7,432	7,754	7,657	7,731	7,588	6,979	6,750	7,785	7,736
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	185,949	200,845	204,721	206,435	199,386	193,308	190,357	193,132	201,300	202,536	198,828	199,316	198,245	198,450
NPL/NPF	10,008	10,285	10,521	10,687	10,663	9,158	9,271	9,273	9,500	9,289	8,999	8,938	8,908	8,917
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	23,044	24,174	24,163	24,181	24,668	24,241	23,580	23,584	23,297	21,911	22,911	23,199	23,145	23,021
NPL/NPF	1,164	1,426	1,418	1,475	1,456	1,801	1,799	1,807	1,687	1,252	1,327	1,352	1,315	1,293
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	78,203	77,440	78,352	76,805	78,331	79,997	79,794	81,768	78,215	83,769	89,848	91,935	91,705	91,435
NPL/NPF	999	948	934	916	926	904	1,009	958	918	908	855	865	885	885
10. Perantara Keuangan / *Financial intermediaries*	65,862	92,402	92,577	95,748	96,396	104,207	100,308	101,691	109,202	110,531	114,501	113,141	117,090	116,399
NPL/NPF	678	1,306	1,320	1,317	1,314	1,230	1,240	957	801	794	793	781	782	797
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	85,784	91,845	98,690	99,744	101,223	101,493	100,054	100,338	98,373	98,729	104,231	107,558	109,195	109,611
NPL/NPF	2,074	2,114	2,064	2,125	2,139	2,211	2,207	2,167	1,771	1,741	2,179	2,288	2,320	2,294
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	7	4	5	5	8	7	7	7	7	7	339	486	687	849
NPL/NPF	-	-	0	0	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	5,161	5,018	5,049	4,968	5,019	5,197	5,150	5,093	5,040	5,049	5,413	5,481	5,456	5,473
NPL/NPF	48	61	71	64	60	95	98	94	95	73	67	70	70	57
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	8,111	8,800	9,023	9,130	9,356	9,446	9,296	9,332	9,339	9,347	9,849	10,210	10,057	10,505
NPL/NPF	51	27	12	14	17	65	66	68	67	67	70	71	67	69
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural.Entertainment and Other Individual Services*	12,071	10,677	12,559	9,970	9,798	10,055	9,887	10,404	12,376	13,810	10,482	10,538	10,339	12,547
NPL/NPF	296	309	279	285	298	298	297	310	283	293	298	321	322	230
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	331	309	303	298	277	283	290	291	267	259	294	285	288	278
NPL/NPF	15	23	22	21	21	13	12	13	9	7	12	12	12	12
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	366,697	371,440	374,927	378,334	381,090	381,634	383,957	387,249	388,922	392,016	397,234	401,133	405,297
NPL/NPF	6,221	6,686	6,651	6,843	6,865	6,552	7,153	7,321	7,048	8,051	8,323	8,433	8,742	8,675
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	14,052	14,987	15,192	15,242	15,268	15,269	15,268	15,323	15,293	15,259	15,271	15,516	15,700	15,886
NPL/NPF	264	277	273	290	307	313	331	335	304	339	353	363	383	400
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	12,228	12,586	12,653	12,793	12,800	12,795	12,704	12,626	12,696	12,759	12,835	12,984	13,138	13,354
NPL/NPF	498	515	498	498	496	462	501	506	484	496	497	519	512	527
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	28,998	35,598	36,140	36,949	37,364	37,045	37,560	37,797	38,607	39,521	40,197	40,930	40,899	40,736
NPL/NPF	452	477	466	471	463	466	492	480	512	542	587	592	596	613
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	121,728	132,438	134,811	136,451	138,694	140,330	140,167	141,516	143,213	143,695	144,624	144,787	146,248	148,218
NPL/NPF	1,868	1,905	1,869	1,907	1,907	1,938	2,021	1,980	1,970	1,973	2,095	2,100	2,188	2,215
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	20,428	18,856	18,912	18,813	18,825	19,260	19,254	19,232	18,929	19,265	18,950	19,152	19,097	19,106
NPL/NPF	549	402	389	380	372	372	377	377	362	366	374	384	394	400

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	311,809	334,419	338,966	338,841	345,042	349,536	347,470	349,673	353,431	355,557	361,170	361,110	372,313	374,343
NPL/NPF	4,009	4,592	4,507	4,568	4,456	4,315	4,528	4,741	4,716	4,862	6,986	6,639	7,097	6,956
2. Perikanan / *Fishery*	12,311	13,441	13,579	13,744	13,861	13,985	13,866	13,994	14,153	14,318	14,473	14,345	14,420	14,685
NPL/NPF	847	949	936	948	920	887	923	953	952	977	997	616	661	680
3. Pertambangan dan Penggalian / *Mining and Quarrying*	90,026	120,929	118,730	139,658	138,367	140,653	129,241	134,409	148,243	142,508	156,276	153,287	154,280	161,406
NPL/NPF	5,663	5,011	4,863	4,830	4,807	4,773	4,612	4,488	4,445	4,251	4,393	4,327	3,996	4,179
4. Industri Pengolahan / *Procesing Industry*	492,262	519,149	535,148	538,224	536,920	545,814	535,264	533,153	536,548	538,013	541,474	542,850	547,979	548,589
NPL/NPF	28,183	27,048	28,163	26,305	25,186	21,838	23,719	23,859	23,089	22,914	21,268	20,868	20,844	20,791
5. Listrik, gas dan air / *Electricity, Gas and Water*	103,788	109,120	108,656	108,285	108,613	110,228	106,168	107,826	106,777	102,243	105,279	105,768	109,066	112,624
NPL/NPF	936	1,195	647	652	654	262	264	247	244	243	244	285	281	274
6. Konstruksi / *Construction*	174,524	171,956	176,487	183,352	183,554	184,971	182,209	183,413	188,232	187,487	190,303	194,567	194,045	193,464
NPL/NPF	2,978	3,355	3,213	3,096	3,074	3,338	3,263	3,268	2,957	3,211	3,457	3,396	3,383	3,134
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	609,472	647,671	654,193	655,447	653,780	663,830	648,226	654,928	663,885	664,428	677,539	690,223	698,730	705,975
NPL/NPF	21,397	24,599	23,707	23,538	22,761	21,305	23,394	23,865	22,697	23,281	24,127	21,894	23,795	24,751
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	64,874	67,805	68,058	68,811	67,558	67,675	66,800	66,375	67,314	67,783	68,141	68,385	68,287	72,816
NPL/NPF	4,003	2,889	2,687	2,866	2,764	2,707	2,796	2,210	2,124	2,117	2,162	1,909	2,091	1,986
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	173,922	184,501	189,802	187,684	185,738	182,684	179,131	182,043	173,888	177,276	190,056	195,156	194,791	192,432
NPL/NPF	3,898	3,323	3,235	3,243	3,249	3,150	3,192	3,177	1,838	1,878	1,641	1,393	1,403	1,441
10. Perantara Keuangan / *Financial intermediaries*	66,704	82,061	74,954	76,663	76,509	85,322	78,559	82,625	88,253	90,359	98,532	100,052	96,384	98,304
NPL/NPF	706	680	503	208	244	254	256	254	252	228	215	201	212	214
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	107,031	100,562	101,592	100,369	100,331	106,390	106,230	109,561	112,365	112,008	112,062	117,949	117,913	119,260
NPL/NPF	3,056	2,693	2,535	1,870	1,692	1,605	1,660	1,647	1,690	2,017	2,036	1,992	2,326	1,774
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	31,573	33,961	35,453	36,567	39,094	41,030	39,564	39,764	40,153	40,138	41,371	45,112	47,028	48,778
NPL/NPF	3	-	-	-	0	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	3,287	3,409	3,645	3,390	3,358	3,295	2,958	2,951	2,960	2,910	2,965	3,005	3,046	3,073
NPL/NPF	13	36	34	35	34	32	35	35	30	32	35	33	34	28
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	13,547	13,870	14,015	13,933	14,574	14,697	14,758	14,866	15,499	16,126	16,332	16,583	16,677	16,719
NPL/NPF	48	74	75	72	69	64	65	100	93	105	110	91	107	109
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	67,242	79,906	81,645	82,594	85,888	86,752	90,888	92,833	100,463	102,643	106,552	109,300	110,915	112,124
NPL/NPF	1,557	1,838	1,773	1,852	1,743	1,639	1,843	1,965	1,997	2,129	2,143	2,118	2,316	2,615
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1,184	1,089	1,138	1,086	1,033	1,020	984	987	1,045	1,029	1,044	1,047	1,056	1,035
NPL/NPF	33	52	51	52	48	44	50	49	48	46	45	39	47	52
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	363	8	9	9	18	18	18	18	19	18	18	17	17	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	150,605	152,562	154,379	155,937	158,544	158,917	160,261	162,149	162,974	165,078	166,202	168,360	183,102
NPL/NPF	3,621	3,490	3,440	3,514	3,443	3,226	3,600	3,672	3,750	3,955	4,289	4,093	4,290	4,821
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	8,455	8,718	8,821	8,938	8,971	9,059	9,021	9,064	9,068	9,072	9,145	9,146	9,205	9,262
NPL/NPF	189	176	177	185	176	171	190	201	201	214	220	219	232	236
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	6,932	6,541	6,501	6,450	6,414	6,390	6,291	6,242	6,229	6,158	6,153	5,980	5,916	5,952
NPL/NPF	297	403	398	386	368	393	405	419	419	458	465	402	358	361
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	61,090	63,954	72,496	65,114	66,738	68,076	68,638	68,994	69,533	71,620	72,118	72,724	73,012	73,227
NPL/NPF	1,326	1,287	1,255	1,201	1,123	1,053	1,065	1,097	1,186	1,283	1,351	1,394	1,522	1,475
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	324,937	338,195	339,998	341,534	343,686	350,784	345,711	346,799	349,773	348,908	350,919	352,938	354,551	344,555
NPL/NPF	3,371	4,209	3,975	3,949	3,687	3,493	3,752	3,871	3,814	3,939	4,129	4,029	4,323	3,902
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	63,562	68,457	71,083	70,455	71,493	72,799	73,363	74,606	75,118	75,700	75,551	77,070	78,214	79,421
NPL/NPF	999	878	855	877	871	812	847	868	871	863	882	877	961	923

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	2,621,250	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	2,986,270	3,035,026	3,039,719	3,060,968
NPL/NPF	104,692	108,803	106,449	105,294	102,643	95,607	98,978	98,706	98,139	98,903	99,132	97,664	100,159	100,633
2. Investasi / *Investment*	1,527,639	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	1,775,929	1,792,719	1,803,106	1,818,276
NPL/NPF	41,276	40,032	39,489	38,397	37,065	33,737	35,731	36,160	32,794	32,897	33,944	32,508	34,226	33,985
3. Konsumsi / *Consumption*	1,619,696	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	1,814,877	1,828,271	1,842,681	1,860,151
NPL/NPF	27,303	28,969	28,521	28,788	28,605	27,232	29,034	29,640	29,522	31,535	32,773	32,031	33,455	33,595
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5,768,585**	**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**	**6,577,076**	**6,656,016**	**6,685,506**	**6,739,395**
NPL/NPF	**173,270**	**177,803**	**174,459**	**172,480**	**168,313**	**156,576**	**163,744**	**164,506**	**160,455**	**163,336**	**165,848**	**162,203**	**167,840**	**168,213**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	199,100	193,207	194,324	194,074	192,353	189,896	180,667	180,649	170,331	173,915	177,157	172,422	165,521	170,717
NPL/NPF	6,092	6,404	7,069	6,912	6,126	5,533	5,790	5,965	5,740	6,033	6,524	5,737	5,470	5,579
2. Impor / *Import*	79,660	87,207	89,010	89,807	83,771	86,567	82,646	84,622	85,670	91,890	98,203	88,646	94,971	98,259
NPL/NPF	3,472	2,180	2,163	2,044	2,051	1,948	1,677	1,178	1,140	2,045	2,026	1,025	1,451	1,474
3. Lainnya / *Other*	5,489,825	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	6,301,716	6,394,948	6,425,014	6,470,420
NPL/NPF	163,706	169,220	165,227	163,523	160,136	149,094	156,277	157,363	153,576	155,258	157,298	155,441	160,919	161,160
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5,768,585**	**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**	**6,577,076**	**6,656,016**	**6,685,506**	**6,739,395**
NPL/NPF	**173,270**	**177,803**	**174,459**	**172,480**	**168,313**	**156,576**	**163,744**	**164,506**	**160,455**	**163,336**	**165,848**	**162,203**	**167,840**	**168,213**

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	281,146	295,615	299,467	302,894	305,119	313,815	302,855	304,945	312,798	315,510	296,546	305,172	307,413	308,119
NPL/NPF	11,867	13,622	12,355	12,534	12,392	10,574	11,045	11,146	11,456	11,589	10,849	10,739	11,361	11,129
2. Investasi / *Investment*	148,708	150,842	150,152	151,766	153,179	154,996	153,338	155,719	156,086	155,711	145,148	149,884	149,367	151,868
NPL/NPF	4,290	4,952	4,138	4,439	4,331	3,564	3,677	3,766	3,843	3,930	3,340	2,898	3,196	3,114
3. Konsumsi / *Consumption*	263,879	293,934	295,543	296,990	298,463	300,222	299,902	301,461	303,177	302,620	290,844	291,889	294,214	296,840
NPL/NPF	3,111	5,856	5,916	5,858	6,079	5,676	5,875	6,042	6,142	6,447	4,382	4,282	4,425	4,482
Total Kredit/Pembiayaan / *Total Credit/Financing*	**693,732**	**740,391**	**745,161**	**751,650**	**756,760**	**769,034**	**756,095**	**762,125**	**772,061**	**773,841**	**732,539**	**746,944**	**750,995**	**756,827**
NPL/NPF	**19,268**	**24,430**	**22,409**	**22,831**	**22,802**	**19,814**	**20,597**	**20,954**	**21,441**	**21,965**	**18,571**	**17,918**	**18,981**	**18,725**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	21,850	12,437	12,244	13,785	12,480	12,504	11,843	11,664	10,968	10,797	10,876	10,546	10,358	9,890
NPL/NPF	1,693	250	261	263	264	341	344	346	318	316	699	207	207	207
2. Impor / *Import*	4,268	3,424	3,447	3,399	3,735	3,348	3,157	2,768	3,039	3,091	3,011	3,005	2,926	2,842
NPL/NPF	39	23	23	22	22	19	24	24	24	24	24	24	94	76
3. Lainnya / *Other*	667,613	724,530	729,471	734,467	740,546	753,182	741,095	747,694	758,053	759,953	718,652	733,393	737,710	744,095
NPL/NPF	17,535	24,157	22,126	22,545	22,516	19,454	20,229	20,584	21,100	21,626	17,849	17,688	18,681	18,442
Total Kredit/Pembiayaan / *Total Credit/Financing*	**693,732**	**740,391**	**745,161**	**751,650**	**756,760**	**769,034**	**756,095**	**762,125**	**772,061**	**773,841**	**732,539**	**746,944**	**750,995**	**756,827**
NPL/NPF	**19,268**	**24,430**	**22,409**	**22,831**	**22,802**	**19,814**	**20,597**	**20,954**	**21,441**	**21,965**	**18,571**	**17,918**	**18,981**	**18,725**

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	334,488	349,255	355,898	360,506	360,203	362,072	349,323	354,083	353,688	352,374	380,933	389,714	378,674	382,490
NPL/NPF	13,088	11,717	11,576	11,164	10,353	9,661	9,704	9,793	9,902	10,478	11,476	12,708	13,614	13,805
2. Investasi / *Investment*	116,822	131,758	139,976	146,447	142,899	141,026	138,526	140,725	141,487	142,233	157,826	154,525	153,547	153,560
NPL/NPF	3,209	2,689	2,538	2,505	2,506	2,418	2,471	2,321	2,380	2,389	2,965	3,203	3,166	3,188
3. Konsumsi / *Consumption*	193,690	189,753	193,195	195,163	197,428	200,668	202,119	204,194	206,058	206,456	221,174	221,718	222,994	225,195
NPL/NPF	4,537	2,407	2,357	2,429	2,448	2,305	2,426	2,471	2,458	2,609	4,824	4,345	4,530	4,565
Total Kredit/Pembiayaan / *Total Credit/Financing*	**644,999**	**670,766**	**689,069**	**702,116**	**700,529**	**703,766**	**689,967**	**699,001**	**701,233**	**701,063**	**759,933**	**765,958**	**755,214**	**761,245**
NPL/NPF	**20,834**	**16,813**	**16,471**	**16,098**	**15,307**	**14,385**	**14,601**	**14,585**	**14,740**	**15,476**	**19,264**	**20,256**	**21,309**	**21,558**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	36,131	32,514	31,918	31,260	31,033	30,726	27,501	27,838	26,895	27,532	30,426	28,845	25,364	28,797
NPL/NPF	1,792	2,898	2,937	2,779	2,039	2,028	1,990	2,007	1,983	1,954	1,977	2,047	1,150	1,166
2. Impor / *Import*	4,135	6,288	6,497	6,493	6,940	6,655	6,442	7,159	6,641	6,308	6,248	6,422	7,299	7,806
NPL/NPF	300	416	507	425	426	434	513	432	431	407	408	409	412	437
3. Lainnya / *Other*	604,733	631,964	650,654	664,363	662,556	666,386	656,024	664,004	667,697	667,223	723,259	730,691	722,551	724,642
NPL/NPF	18,742	13,499	13,027	12,894	12,842	11,922	12,099	12,146	12,327	13,115	16,879	17,801	19,747	19,955
Total Kredit/Pembiayaan / *Total Credit/Financing*	**644,999**	**670,766**	**689,069**	**702,116**	**700,529**	**703,766**	**689,967**	**699,001**	**701,233**	**701,063**	**759,933**	**765,958**	**755,214**	**761,245**
NPL/NPF	**20,834**	**16,813**	**16,471**	**16,098**	**15,307**	**14,385**	**14,601**	**14,585**	**14,740**	**15,476**	**19,264**	**20,256**	**21,309**	**21,558**

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	583,182	676,663	683,945	682,963	664,578	666,861	643,969	643,070	661,850	671,612	680,031	687,837	684,109	690,315
NPL/NPF	25,968	26,751	27,332	27,790	27,419	27,020	27,324	26,314	26,787	26,285	26,008	26,105	26,191	26,143
2. Investasi / *Investment*	360,626	390,146	400,043	406,077	416,842	414,560	409,988	425,288	409,228	409,339	418,128	421,857	422,767	417,249
NPL/NPF	10,216	10,769	11,069	11,122	11,007	9,893	9,888	10,672	9,393	8,839	8,579	8,718	8,263	8,255
3. Konsumsi / *Consumption*	539,202	581,162	589,148	595,175	601,284	605,788	606,585	610,452	615,987	619,420	623,893	630,603	636,216	642,597
NPL/NPF	9,852	10,262	10,147	10,389	10,411	10,103	10,874	10,999	10,682	11,768	12,230	12,391	12,815	12,830
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1,483,010**	**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**	**1,722,053**	**1,740,297**	**1,743,092**	**1,750,161**
NPL/NPF	**46,036**	**47,782**	**48,548**	**49,301**	**48,836**	**47,016**	**48,087**	**47,984**	**46,862**	**46,891**	**46,816**	**47,213**	**47,269**	**47,228**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	36,562	51,598	55,470	55,415	54,409	50,019	47,124	49,638	43,782	48,248	49,034	47,715	46,758	48,514
NPL/NPF	802	773	1,397	1,340	1,247	870	857	823	819	833	874	887	1,254	1,256
2. Impor / *Import*	51,877	56,592	57,328	58,715	53,413	50,197	47,073	49,264	50,238	57,230	63,914	53,198	57,796	59,902
NPL/NPF	2,513	910	810	794	764	700	287	319	299	1,226	1,200	219	550	536
3. Lainnya / *Other*	1,394,571	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	1,609,105	1,639,384	1,638,539	1,641,745
NPL/NPF	42,720	46,100	46,342	47,167	46,825	45,446	46,942	46,843	45,744	44,832	44,742	46,108	45,465	45,435
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1,483,010**	**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**	**1,722,053**	**1,740,297**	**1,743,092**	**1,750,161**
NPL/NPF	**46,036**	**47,782**	**48,548**	**49,301**	**48,836**	**47,016**	**48,087**	**47,984**	**46,862**	**46,891**	**46,816**	**47,213**	**47,269**	**47,228**

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	1,422,435	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	1,628,759	1,652,302	1,669,523	1,680,044
NPL/NPF	53,770	56,713	55,186	53,806	52,479	48,351	50,906	51,454	49,993	50,552	50,800	48,112	48,994	49,556
2. Investasi / *Investment*	901,484	961,665	963,294	989,552	1,006,942	1,000,362	1,010,771	1,022,493	1,026,680	1,023,485	1,054,827	1,066,453	1,077,424	1,095,600
NPL/NPF	23,561	21,622	21,744	20,332	19,221	17,862	19,695	19,402	17,178	17,740	19,060	17,688	19,601	19,428
3. Konsumsi / *Consumption*	622,926	636,470	651,461	646,870	653,239	665,652	661,941	665,966	671,871	674,431	678,965	684,061	689,258	695,520
NPL/NPF	9,802	10,443	10,100	10,112	9,668	9,148	9,858	10,127	10,241	10,712	11,337	11,014	11,686	11,719
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2,946,844**	**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**	**3,362,552**	**3,402,816**	**3,436,205**	**3,471,163**
NPL/NPF	**87,133**	**88,778**	**87,030**	**84,250**	**81,368**	**75,361**	**80,459**	**80,983**	**77,412**	**79,004**	**81,196**	**76,815**	**80,280**	**80,702**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	104,556	96,658	94,692	93,614	94,430	96,647	94,199	91,508	88,686	87,338	86,821	85,316	83,041	83,516
NPL/NPF	1,805	2,483	2,474	2,530	2,576	2,294	2,600	2,790	2,620	2,931	2,975	2,597	2,858	2,950
2. Impor / *Import*	19,380	20,903	21,738	21,200	19,682	26,367	25,975	25,431	25,752	25,260	25,030	26,021	26,950	27,709
NPL/NPF	620	831	823	803	839	795	853	403	386	388	394	374	395	426
3. Lainnya / *Other*	2,822,908	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	3,250,700	3,291,480	3,326,214	3,359,939
NPL/NPF	84,708	85,464	83,733	80,917	77,953	72,272	77,006	77,791	74,406	75,685	77,827	73,844	77,026	77,327
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2,946,844**	**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**	**3,362,552**	**3,402,816**	**3,436,205**	**3,471,163**
NPL/NPF	**87,133**	**88,778**	**87,030**	**84,250**	**81,368**	**75,361**	**80,459**	**80,983**	**77,412**	**79,004**	**81,196**	**76,815**	**80,280**	**80,702**

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							
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. KBMI 1	1,175	1,067	1,058	1,054	1,047	1,010	996	986	976	976	454	466	468	459
NPL/NPF	50	193	197	204	207	168	166	164	165	166	16	16	16	17
2. KBMI 2	9,218	9,808	9,920	9,939	10,170	10,286	10,335	10,537	10,486	10,623	11,039	11,205	11,232	11,330
NPL/NPF	410	189	183	187	184	186	192	190	186	188	345	357	343	350
3. KBMI 3	26,254	27,079	27,293	27,441	27,881	28,386	28,545	28,829	28,373	28,896	28,570	29,236	29,374	29,443
NPL/NPF	651	518	501	502	500	521	526	526	514	519	527	545	561	562
4. KBMI 4	38,709	42,558	43,176	44,034	44,859	45,844	45,013	45,440	45,659	46,239	46,321	47,535	48,002	48,509
NPL/NPF	721	490	481	497	496	509	515	526	527	537	530	547	565	576
8 Bank Umum / *Commercial Bank*	75,355	80,512	81,448	82,468	83,957	85,527	84,889	85,792	85,494	86,734	86,384	88,442	89,076	89,742
NPL/NPF	1,833	1,391	1,361	1,391	1,388	1,384	1,398	1,406	1,393	1,410	1,418	1,466	1,484	1,505

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	385,586	415,515	442,754	447,333	446,814	454,514	458,325	454,388	459,030	462,302	462,743	472,226	473,708	480,081	482,862
NPL/NPF	7,480	6,518	6,847	6,742	7,009	6,708	6,342	6,704	6,860	6,715	6,984	9,118	8,988	9,508	9,364
2. Perikanan / *Fishery*	16,032	18,688	19,571	19,537	19,657	19,783	19,726	19,481	19,639	19,581	19,708	19,974	20,147	20,215	20,552
NPL/NPF	886	1,053	1,349	1,373	1,376	1,345	1,286	1,377	1,397	1,352	1,391	1,415	1,043	1,097	1,139
3. Pertambangan dan Penggalian / *Mining and Quarrying*	124,618	153,803	220,990	220,122	243,306	236,738	237,390	220,964	230,129	237,223	232,252	256,406	253,174	252,599	261,662
NPL/NPF	9,049	6,799	6,214	6,048	5,965	5,893	5,755	5,605	5,476	5,470	5,261	5,401	6,110	5,767	5,946
4. Industri Pengolahan / *Procesing Industry*	893,642	951,109	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	1,051,679	1,060,255	1,060,754	1,065,125
NPL/NPF	40,898	49,248	47,862	48,725	46,764	44,175	40,184	41,898	42,249	41,292	40,898	39,390	38,917	37,353	37,356
5. Listrik, gas dan air / *Electricity, Gas and Water*	168,881	159,701	159,702	160,558	161,030	160,352	162,327	157,131	157,881	151,456	146,492	154,847	157,303	162,151	165,189
NPL/NPF	2,091	1,668	1,843	1,278	1,204	1,183	761	742	728	708	688	696	715	709	703
6. Konstruksi / *Construction*	376,473	380,381	379,698	386,860	397,467	397,398	396,583	384,669	387,734	403,520	403,946	395,678	403,108	400,445	394,052
NPL/NPF	12,973	13,755	14,698	14,458	14,698	14,636	14,080	14,375	14,327	14,215	14,976	14,717	14,669	15,799	15,453
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	942,188	974,420	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	1,066,840	1,083,328	1,091,229	1,100,822
NPL/NPF	41,784	39,728	43,617	42,703	42,394	41,692	37,666	40,125	40,812	40,251	40,392	41,340	38,697	41,959	42,900
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	116,183	120,741	123,661	122,600	123,714	123,430	123,620	122,341	121,930	122,699	122,245	122,378	122,921	122,778	127,380
NPL/NPF	6,258	7,653	7,032	6,214	6,558	6,468	6,636	6,753	6,077	5,783	5,351	4,668	4,443	4,637	4,495
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	266,189	306,242	310,854	318,996	314,849	313,011	313,052	309,489	313,610	303,265	314,545	334,331	343,185	341,978	339,110
NPL/NPF	5,739	6,347	5,635	5,479	5,507	5,560	5,116	5,343	5,258	3,921	3,990	3,842	3,759	3,760	3,806
10. Perantara Keuangan / *Financial intermediaries*	216,297	224,714	274,756	271,875	279,848	283,827	305,787	292,814	300,181	318,211	319,276	330,277	334,369	327,650	331,949
NPL/NPF	1,089	2,925	2,760	2,576	2,304	2,438	2,248	2,255	2,034	1,885	1,810	1,838	1,826	1,863	1,950
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	259,978	265,315	288,549	304,672	305,043	308,634	314,584	312,527	315,989	318,857	318,087	323,520	334,332	338,723	340,681
NPL/NPF	8,048	7,414	7,729	7,275	6,766	6,613	6,284	6,300	6,238	5,908	6,456	7,015	7,369	7,948	7,360
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	30,887	34,272	35,584	37,057	38,659	41,179	43,829	42,449	42,541	42,800	42,744	44,246	48,209	50,094	51,928
NPL/NPF	4	3	14	1	0	1	0	0	0	1	1	1	1	1	1
13. Jasa Pendidikan / *Education Services*	13,594	13,990	14,459	14,726	14,480	14,525	14,893	14,827	14,801	14,887	15,131	15,574	15,704	15,746	15,940
NPL/NPF	244	211	258	260	251	220	258	274	270	282	284	283	278	284	252
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28,262	28,513	29,413	29,795	29,837	30,705	31,522	31,403	31,598	32,310	33,099	33,824	34,450	34,408	34,945
NPL/NPF	382	171	155	141	143	147	234	238	278	270	283	294	271	297	299
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	89,457	95,691	108,568	112,178	110,741	113,401	114,669	118,430	121,162	130,951	135,077	136,383	139,530	139,953	143,061
NPL/NPF	2,902	2,253	2,705	2,552	2,640	2,523	2,399	2,619	2,760	2,780	2,937	2,954	2,988	3,298	3,486
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	2,989	3,872	3,972	4,039	3,995	3,947	3,985	3,898	3,910	3,969	3,956	3,996	4,000	3,999	3,967
NPL/NPF	55	80	117	115	112	107	95	102	101	99	99	102	97	105	110
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	358	365	12	12	12	21	22	21	23	25	22	21	21	21	21
NPL/NPF	0	-	0	0	0	-	-	-	-	-	-	0	0	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	2,490	716	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-
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	564,154	570,329	575,876	581,135	586,568	587,497	591,383	596,899	599,544	605,046	611,798	618,197	637,534
NPL/NPF	12,760	12,164	12,368	12,273	12,541	12,521	11,831	12,931	13,229	13,040	14,392	15,061	15,386	15,984	16,495
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	22,826	26,100	27,304	27,638	27,792	27,869	27,945	27,890	27,972	27,947	27,913	28,024	28,265	28,570	28,843
NPL/NPF	507	529	516	512	537	546	542	583	601	570	621	649	669	711	723
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	22,004	20,771	20,865	20,923	21,019	21,010	20,995	20,807	20,681	20,739	20,734	20,785	20,778	20,874	21,152
NPL/NPF	1,073	944	1,064	1,040	1,030	1,018	1,005	1,060	1,073	1,058	1,111	1,115	1,095	1,051	1,059
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	105,772	99,101	109,129	118,523	112,083	114,492	115,955	117,299	118,041	119,561	122,669	123,894	125,262	125,331	125,195
NPL/NPF	2,167	1,973	1,994	1,968	1,929	1,864	1,756	1,807	1,842	1,975	2,128	2,231	2,396	2,526	2,486
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	673,005	694,729	740,580	748,760	754,062	760,741	773,017	768,841	773,903	781,343	780,913	785,800	787,929	793,045	788,317
NPL/NPF	8,229	8,961	10,406	10,117	10,263	10,116	9,726	10,196	10,365	10,357	10,710	11,115	9,886	10,456	10,118
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	227,246	235,831	239,287	243,175	243,366	245,167	247,852	248,213	250,092	250,605	251,154	251,327	254,239	256,665	259,109
NPL/NPF	2,949	2,776	2,621	2,611	2,487	2,539	2,371	2,457	2,530	2,523	2,573	2,603	2,598	2,727	2,714

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	251,567	277,985	298,972	302,162	301,266	306,007	310,841	309,807	311,960	316,663	318,347	324,888	326,300	337,764	340,257
NPL/NPF	4,409	3,967	4,551	4,467	4,545	4,424	4,286	4,500	4,719	4,693	4,834	6,954	6,602	7,060	6,918
2. Perikanan / *Fishery*	8,874	11,313	12,313	12,432	12,565	12,733	12,883	12,778	12,901	13,010	13,091	13,253	13,076	13,152	13,336
NPL/NPF	511	752	854	841	853	825	794	829	856	857	880	897	518	564	584
3. Pertambangan dan Penggalian / *Mining and Quarrying*	67,410	88,074	117,017	115,922	136,912	135,612	137,863	126,253	131,477	143,865	138,327	151,954	147,097	148,123	152,909
NPL/NPF	6,897	5,666	5,006	4,857	4,820	4,804	4,770	4,610	4,491	4,392	4,199	4,343	4,316	3,990	4,173
4. Industri Pengolahan / *Procesing Industry*	316,144	347,203	364,002	378,874	378,794	377,577	385,352	379,200	375,035	379,823	381,127	385,739	388,111	378,907	381,641
NPL/NPF	25,339	22,244	19,824	20,920	19,570	18,219	15,208	16,713	16,961	16,256	16,231	14,565	14,095	13,801	13,775
5. Listrik, gas dan air / *Electricity, Gas and Water*	91,852	94,090	100,845	100,569	100,098	100,474	102,264	98,259	100,007	95,852	91,338	97,993	97,879	101,059	105,825
NPL/NPF	1,252	921	1,187	640	644	648	265	268	251	244	243	247	289	282	275
6. Konstruksi / *Construction*	172,158	177,544	174,972	179,458	184,436	184,600	184,004	178,979	179,418	192,309	192,226	184,272	187,557	188,288	187,892
NPL/NPF	7,103	8,212	8,777	8,723	8,929	8,914	9,312	9,488	9,386	9,137	9,196	8,763	8,524	8,576	8,228
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	457,066	489,375	513,125	515,805	514,348	517,173	526,379	513,447	519,207	526,757	528,014	533,437	544,869	551,827	557,827
NPL/NPF	17,270	19,066	21,642	20,636	21,081	20,388	19,105	20,846	21,240	20,455	20,477	21,007	18,708	20,434	21,293
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	46,245	51,110	54,672	54,841	55,391	54,736	54,726	53,933	53,818	53,726	53,254	53,926	54,184	54,028	58,362
NPL/NPF	1,947	2,455	2,235	2,068	2,262	2,154	2,038	2,138	2,101	1,938	1,930	2,033	1,788	1,823	1,851
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	124,042	134,995	140,855	146,275	143,256	139,921	139,778	138,308	140,719	131,217	133,455	145,753	151,462	150,329	147,667
NPL/NPF	2,979	3,790	3,229	3,149	3,159	3,173	3,114	3,153	3,123	1,780	1,820	1,569	1,343	1,343	1,387
10. Perantara Keuangan / *Financial intermediaries*	34,909	37,882	50,354	49,014	46,443	47,543	52,707	47,459	48,598	51,069	48,982	58,876	62,535	62,156	63,466
NPL/NPF	219	318	422	219	216	256	265	267	265	263	239	226	211	220	222
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	86,988	81,413	75,634	76,225	74,606	74,569	77,132	76,590	79,688	77,146	76,800	81,842	88,092	88,663	89,574
NPL/NPF	3,211	3,307	2,685	2,617	1,991	1,905	1,807	1,839	1,829	1,472	1,477	1,927	2,028	2,065	1,795
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	28,293	31,573	33,961	35,453	36,567	39,094	41,030	39,564	39,764	40,153	40,138	41,701	45,591	47,707	49,619
NPL/NPF	3	3	-	-	-	0	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	2,447	2,548	2,646	2,884	2,628	2,602	2,532	2,187	2,171	2,026	1,954	2,171	2,213	2,257	2,225
NPL/NPF	41	45	60	55	51	49	46	50	49	29	32	35	33	32	32
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	11,364	9,641	9,428	9,545	9,515	10,038	10,100	10,194	10,286	10,812	11,344	11,603	11,757	12,624	12,619
NPL/NPF	218	66	86	73	70	71	66	66	102	93	105	110	92	104	102
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	52,362	61,478	75,318	77,073	77,945	80,998	81,953	85,975	87,910	97,925	100,310	101,167	103,823	105,240	106,519
NPL/NPF	1,557	1,537	1,813	1,733	1,813	1,709	1,608	1,810	1,933	1,953	2,073	2,107	2,091	2,278	2,576
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1,469	1,211	1,122	1,171	1,120	1,067	1,053	1,011	1,014	1,045	1,029	1,073	1,076	1,086	1,066
NPL/NPF	28	39	57	56	57	53	49	55	54	48	46	50	44	52	57
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	355	361	7	7	7	16	17	16	16	18	17	17	16	17	17
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-
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	322,381	325,884	328,946	331,960	335,181	335,899	338,149	341,610	343,021	346,151	350,524	354,520	371,044
NPL/NPF	6,634	6,415	6,242	6,084	6,262	6,181	5,719	6,515	6,752	6,541	7,566	8,087	7,891	8,384	8,894
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	7,157	7,492	7,416	7,480	7,552	7,574	7,624	7,611	7,655	7,621	7,592	7,567	7,668	7,695	7,821
NPL/NPF	240	266	248	236	258	259	254	293	306	274	313	328	313	341	353
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	5,955	5,119	4,696	4,666	4,601	4,564	4,534	4,479	4,425	4,424	4,385	4,345	4,212	4,123	4,147
NPL/NPF	375	312	384	385	376	364	398	410	414	405	422	430	368	336	339
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	34,096	33,135	34,872	43,167	35,226	36,252	36,915	37,043	37,254	37,132	37,906	37,983	38,017	37,940	37,838
NPL/NPF	488	387	417	408	421	416	435	446	506	564	609	657	685	745	667
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	297,233	305,113	317,122	318,988	320,310	322,570	329,856	324,323	325,575	328,439	327,522	329,017	329,306	330,993	320,956
NPL/NPF	3,002	3,291	3,993	3,805	3,795	3,508	3,422	3,620	3,698	3,619	3,768	3,947	3,833	4,158	3,727
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	48,607	51,765	55,914	58,441	57,649	58,528	59,416	59,887	61,005	61,547	61,837	61,771	62,756	63,831	64,816
NPL/NPF	1,086	845	751	730	747	739	676	712	734	738	735	753	744	826	789

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	13,521	14,973	17,323	17,632	17,706	18,134	18,364	18,313	18,544	19,107	18,881	19,264	19,709	19,947	20,428
NPL/NPF	899	675	681	667	681	685	635	746	679	697	731	747	733	771	782
2. Perikanan / *Fishery*	1,157	1,379	1,538	1,582	1,577	1,587	1,587	1,548	1,536	1,589	1,604	1,648	1,686	1,708	1,719
NPL/NPF	69	107	104	106	108	107	103	106	107	109	115	122	125	124	134
3. Pertambangan dan Penggalian / *Mining and Quarrying*	1,216	1,065	3,568	3,648	3,702	3,793	4,089	4,150	4,043	3,992	4,303	4,479	4,494	4,511	4,560
NPL/NPF	376	269	292	296	298	291	277	276	277	275	269	274	265	265	266
4. Industri Pengolahan / *Procesing Industry*	14,282	20,312	23,695	23,989	25,085	24,856	25,550	25,187	25,156	25,407	25,208	26,579	26,163	26,093	27,827
NPL/NPF	482	550	528	519	521	521	485	512	522	527	580	596	565	563	575
5. Listrik, gas dan air / *Electricity, Gas and Water*	2,484	2,204	2,005	1,912	1,886	1,851	1,765	1,737	1,739	1,663	1,645	1,590	1,502	1,521	1,535
NPL/NPF	54	56	57	57	57	28	10	10	10	15	16	13	13	13	13
6. Konstruksi / *Construction*	36,260	36,285	38,207	40,271	41,090	41,053	39,217	35,697	37,225	38,928	39,796	40,984	42,346	42,987	43,794
NPL/NPF	2,736	2,558	2,600	2,621	2,711	2,672	2,394	2,463	2,513	2,616	2,664	2,649	2,674	2,672	2,657
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	38,295	42,815	48,432	49,126	49,293	50,288	51,287	49,320	51,254	53,177	54,045	54,413	55,887	56,832	57,940
NPL/NPF	2,897	2,909	2,822	2,768	2,785	2,801	2,518	2,625	2,683	2,752	2,875	3,004	2,895	3,324	3,337
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	7,256	7,431	7,538	7,423	7,461	7,603	7,942	7,898	8,027	8,142	8,203	8,314	8,454	8,521	8,667
NPL/NPF	1,252	824	840	549	552	596	538	543	552	583	575	576	570	580	567
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	7,513	7,011	7,099	7,050	7,195	7,149	7,182	6,855	6,817	6,865	6,852	7,089	8,203	7,307	7,360
NPL/NPF	219	166	126	127	126	125	118	127	128	128	128	128	128	119	107
10. Perantara Keuangan / *Financial intermediaries*	9,483	8,943	10,409	10,841	11,131	11,232	11,757	11,605	11,177	11,762	11,272	11,215	12,010	11,797	11,680
NPL/NPF	149	325	426	410	427	412	408	415	454	453	457	460	474	474	472
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4,933	4,858	4,996	5,348	5,427	5,504	5,467	5,248	5,243	5,577	5,617	5,902	5,850	5,896	5,974
NPL/NPF	716	629	638	650	651	652	638	643	643	648	643	654	650	707	719
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2,567	2,681	1,556	1,535	1,755	2,015	2,726	2,808	2,702	2,570	2,526	2,462	2,324	2,096	2,021
NPL/NPF	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	1,333	1,282	1,185	1,192	1,232	1,225	1,261	1,646	1,717	1,780	1,814	1,831	1,859	1,840	1,987
NPL/NPF	44	19	18	16	16	15	16	17	17	30	50	50	50	49	38
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	2,464	2,249	2,259	2,283	2,306	2,277	2,336	2,298	2,304	2,288	2,335	2,343	2,365	2,419	2,456
NPL/NPF	23	20	29	26	27	28	27	30	33	33	35	37	31	32	31
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	5,676	5,917	6,334	6,322	6,275	6,209	6,138	5,963	6,077	6,182	6,237	6,096	6,213	6,251	6,282
NPL/NPF	334	216	241	229	223	230	197	200	207	221	228	226	220	256	252
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	214	219	213	209	205	218	256	202	204	222	212	210	216	205	222
NPL/NPF	6	6	10	9	9	9	8	8	8	8	10	9	8	9	9
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	0	1	0	0	-	-	-	-	3	3	1	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-
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	26,090	26,378	26,549	26,871	26,917	26,914	27,067	27,325	27,449	27,644	27,914	28,138	28,447
NPL/NPF	1,749	1,669	1,596	1,582	1,608	1,606	1,497	1,567	1,598	1,587	1,697	1,731	1,700	1,740	1,742
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	447	501	477	485	485	509	503	508	514	522	522	527	533	548	550
NPL/NPF	34	36	22	22	23	23	23	25	27	27	30	32	34	39	37
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	452	408	408	404	407	415	412	407	406	405	406	403	397	392	396
NPL/NPF	106	94	88	87	90	90	83	84	84	84	85	88	89	90	93
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	482	592	669	682	682	686	701	708	718	730	756	785	805	834	890
NPL/NPF	3	3	3	3	3	3	4	4	4	5	6	6	6	7	7
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	196,716	210,004	217,797	219,911	220,846	222,286	224,468	225,014	226,779	228,406	228,285	229,436	230,275	231,607	233,806
NPL/NPF	884	1,320	1,456	1,429	1,473	1,487	1,404	1,487	1,479	1,472	1,560	1,612	1,531	1,604	1,595
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	118,982	120,110	120,984	121,604	121,887	122,209	122,924	122,643	122,906	123,089	122,632	122,850	123,116	123,132	123,370
NPL/NPF	489	635	692	661	676	679	630	667	698	698	726	732	729	756	759

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	119,280	120,532	125,270	126,248	127,421	129,949	128,690	125,843	128,074	126,092	125,075	127,571	127,214	121,874	121,632
NPL/NPF	2,172	1,876	1,615	1,608	1,784	1,599	1,421	1,458	1,463	1,325	1,419	1,417	1,653	1,676	1,664
2. Perikanan / *Fishery*	6,001	5,996	5,720	5,524	5,515	5,464	5,256	5,154	5,202	4,981	5,014	5,073	5,385	5,355	5,496
NPL/NPF	306	194	392	426	415	413	389	442	435	386	396	396	400	408	420
3. Pertambangan dan Penggalian / *Mining and Quarrying*	50,554	57,716	90,469	91,260	93,426	89,082	87,142	84,279	88,299	83,882	84,195	94,232	96,219	94,608	98,859
NPL/NPF	1,707	864	917	896	847	798	708	719	708	803	793	784	1,528	1,511	1,507
4. Industri Pengolahan / *Procesing Industry*	495,327	517,323	569,425	575,219	579,066	579,183	584,901	565,503	572,260	564,860	565,699	569,407	574,436	583,771	586,202
NPL/NPF	13,784	22,699	23,761	24,316	23,762	23,264	22,330	22,547	22,616	22,380	21,988	22,109	22,109	20,802	20,810
5. Listrik, gas dan air / *Electricity, Gas and Water*	57,960	54,148	50,415	50,530	51,306	51,049	51,602	50,673	50,135	48,798	48,513	50,101	54,303	55,869	54,089
NPL/NPF	785	692	599	582	503	507	486	465	468	449	430	436	413	414	415
6. Konstruksi / *Construction*	163,696	163,800	162,545	163,163	168,056	167,851	169,139	165,816	166,601	167,849	167,635	165,873	169,239	165,149	158,372
NPL/NPF	3,134	2,985	2,985	2,773	2,711	2,700	2,373	2,423	2,428	2,462	3,116	3,304	3,472	4,551	4,567
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	431,213	425,857	457,893	467,091	471,384	458,594	453,004	443,696	449,493	460,296	461,928	467,444	470,523	471,268	474,014
NPL/NPF	21,105	17,192	18,727	18,871	18,328	18,301	15,842	16,489	16,724	16,879	16,877	17,165	16,930	18,037	18,104
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	61,348	60,859	60,063	60,244	60,771	61,000	60,861	60,421	60,084	60,831	60,788	60,138	60,284	60,229	60,350
NPL/NPF	2,954	4,281	3,865	3,505	3,653	3,628	3,969	3,982	3,424	3,263	2,845	2,059	2,085	2,235	2,077
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	120,464	150,554	149,938	151,805	151,272	152,153	151,930	150,035	153,871	151,742	160,475	169,231	170,636	170,661	171,255
NPL/NPF	2,541	2,391	2,279	2,202	2,221	2,262	1,883	2,062	2,007	2,013	2,042	2,144	2,287	2,298	2,312
10. Perantara Keuangan / *Financial intermediaries*	138,304	144,436	173,857	167,909	176,314	176,835	192,610	184,843	190,299	203,897	209,145	212,362	210,882	211,697	213,964
NPL/NPF	720	2,282	1,912	1,947	1,661	1,770	1,575	1,573	1,315	1,168	1,114	1,152	1,141	1,169	1,255
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	163,380	174,670	202,525	217,816	219,589	222,874	226,992	225,594	225,947	230,902	230,301	230,587	234,622	238,641	239,398
NPL/NPF	4,120	3,478	4,406	4,008	4,125	4,056	3,839	3,817	3,767	3,788	4,335	4,435	4,690	5,176	4,846
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	27	18	67	68	67	70	73	78	74	77	81	83	79	75	74
NPL/NPF	1	0	0	0	0	0	0	0	0	0	1	1	1	1	1
13. Jasa Pendidikan / *Education Services*	9,814	10,160	10,626	10,649	10,618	10,696	11,100	10,994	10,913	11,079	11,361	11,571	11,631	11,648	11,726
NPL/NPF	159	147	181	189	183	157	195	207	204	222	202	198	195	203	182
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	14,367	16,565	17,722	17,964	18,013	18,387	19,082	18,909	19,005	19,208	19,419	19,875	20,325	19,362	19,868
NPL/NPF	141	85	40	42	46	48	142	141	144	144	143	147	148	162	166
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	31,129	27,998	26,880	28,745	26,464	26,156	26,532	26,454	27,138	26,799	28,487	29,068	29,359	28,332	30,203
NPL/NPF	1,012	501	651	591	604	584	595	609	621	606	636	621	677	763	658
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1,307	2,441	2,637	2,659	2,670	2,663	2,676	2,685	2,692	2,703	2,715	2,714	2,708	2,707	2,678
NPL/NPF	21	35	50	49	46	45	39	39	39	44	43	43	46	44	45
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	3	3	5	5	5	5	5	4	4	4	4	4	4	4	3
NPL/NPF	0	-	0	0	0	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	1,534	462	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	115	89	-	-	-	-	-	-	-	-	-	-	-	-	-
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	214,515	217,763	220,079	222,002	224,200	224,446	225,942	227,744	228,850	231,031	233,142	235,322	237,828
NPL/NPF	4,374	4,078	4,527	4,604	4,668	4,731	4,613	4,847	4,876	4,909	5,126	5,241	5,794	5,859	5,857
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	15,192	18,071	19,377	19,639	19,722	19,754	19,784	19,747	19,784	19,782	19,780	19,911	20,043	20,307	20,451
NPL/NPF	232	227	245	253	256	263	265	265	268	268	278	288	322	331	333
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	15,596	15,241	15,757	15,849	16,007	16,027	16,046	15,917	15,846	15,906	15,940	16,034	16,166	16,355	16,606
NPL/NPF	593	537	592	568	564	565	524	566	576	569	604	598	638	625	626
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	71,153	65,335	73,547	74,633	76,134	77,513	78,297	79,505	80,028	81,659	83,967	85,090	86,405	86,522	86,434
NPL/NPF	1,676	1,584	1,574	1,557	1,504	1,445	1,317	1,358	1,332	1,406	1,513	1,567	1,705	1,774	1,812
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	178,470	179,068	205,171	209,389	212,443	215,435	218,249	219,068	221,126	224,088	224,700	226,944	227,956	230,065	233,187
NPL/NPF	4,289	4,290	4,905	4,827	4,943	5,069	4,848	5,036	5,132	5,217	5,334	5,507	4,468	4,642	4,743
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	48,637	54,069	52,535	53,239	53,917	54,432	55,453	55,674	56,090	56,002	56,722	56,701	58,143	59,356	60,488
NPL/NPF	990	1,067	1,000	1,048	889	948	900	906	928	920	949	951	952	969	992

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	1,217	2,026	1,188	1,290	420	425	430	425	452	440	440	503	485	496	544
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / *Fishery*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / *Mining and Quarrying*	5,437	6,948	9,935	9,292	9,267	8,251	8,296	6,281	6,310	5,484	5,427	5,740	5,364	5,357	5,334
NPL/NPF	70	-	0	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / *Procesing Industry*	67,889	66,270	73,440	69,419	75,934	72,990	71,203	66,176	67,827	64,016	65,630	69,954	71,545	71,983	69,456
NPL/NPF	1,293	3,754	3,748	2,971	2,912	2,171	2,161	2,125	2,149	2,128	2,100	2,120	2,148	2,187	2,196
5. Listrik, gas dan air / *Electricity, Gas and Water*	16,585	9,259	6,436	7,546	7,739	6,977	6,696	6,462	6,001	5,142	4,995	5,162	3,619	3,703	3,739
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / *Construction*	4,359	2,753	3,975	3,968	3,885	3,894	4,224	4,176	4,490	4,435	4,289	4,549	3,966	4,021	3,994
NPL/NPF	-	-	335	342	347	350	-	-	-	-	-	-	-	-	0
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	15,614	16,373	15,579	15,670	15,952	14,933	13,242	12,969	12,859	11,973	10,648	11,546	12,049	11,302	11,040
NPL/NPF	513	562	427	428	201	201	201	165	165	165	164	165	165	165	165
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	1,334	1,341	1,389	92	91	91	91	89	0	-	-	-	-	-	-
NPL/NPF	105	94	92	92	91	91	91	89	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	14,170	13,683	12,961	13,867	13,126	13,787	14,162	14,290	12,203	13,440	13,763	12,257	12,884	13,680	12,828
NPL/NPF	-	-	0	0	1	1	0	0	-	-	-	-	-	-	-
10. Perantara Keuangan / *Financial intermediaries*	33,602	33,453	40,136	44,111	45,960	48,216	48,713	48,907	50,107	51,482	49,877	47,824	48,942	42,000	42,840
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4,678	4,374	5,393	5,282	5,422	5,686	4,992	5,095	5,111	5,232	5,369	5,189	5,767	5,524	5,735
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	-	-	-	-	270	-	-	-	-	-	-	-	215	215	215
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	0	1	1	1	1	2	1	1	1	1	2	1	1	1	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	67	58	3	3	3	3	3	2	2	2	2	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	290	298	35	38	57	38	45	37	38	45	44	51	136	129	58
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1,168	303	303	301	271	238	225	220	223	221	218	217	215
NPL/NPF	2	2	3	3	3	3	3	3	3	2	2	2	2	1	1
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	29	36	33	33	33	32	34	24	19	22	19	19	21	21	20
NPL/NPF	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	40	40	41	42	42	43	42	40	40	36	35	35	33
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	490	472	463	451	443	436	423	410	406	403	392	381	368
NPL/NPF	54	60	53	56	52	53	53	53	56	48	49	49	53	53	53
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	11,019	9,887	9,854	9,891	9,913	9,998	10,059	10,009	10,090	9,967	9,963	10,006	10,224	10,346	10,435
NPL/NPF	383	229	178	172	175	173	165	172	171	167	163	167	173	176	174

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 - Agustus 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 - August 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	13,105	1,329	1,519	67,591	3,263	21,847	105,503	10,610	22,196	2,786	13,977	438	2,831	4,632	12,392	392	0	-	150,220	2,666	2,177	3,548	99,715	22,732
NPL/NPF	491	60	71	3,134	12	2,285	5,342	446	114	71	893	0	13	43	436	18	-	-	3,714	92	137	86	1,236	149
Banten	653	180	318	24,225	352	11,795	24,496	2,158	9,761	3,513	11,631	2	488	1,884	6,517	116	1	-	54,573	1,801	1,338	934	27,641	6,892
NPL/NPF	14	6	36	242	2	502	902	92	78	53	114	-	1	5	90	5	-	-	1,040	47	38	7	332	50
DKI Jakarta	173,798	3,341	198,322	633,723	135,279	267,166	364,635	55,607	253,064	311,613	266,728	14,756	4,792	14,383	60,759	448	5	-	160,587	19,023	7,441	106,424	150,148	103,486
NPL/NPF	4,142	350	5,436	18,435	639	6,145	12,140	2,056	2,633	1,218	5,024	0	124	134	1,393	15	-	-	3,990	470	278	2,133	3,169	1,572
D.I Yogyakarta	2,493	293	52	4,326	23	2,634	12,132	3,200	896	562	1,095	36	850	625	2,971	63	-	-	4,671	117	196	174	9,435	928
NPL/NPF	43	10	12	167	0	121	530	99	11	103	53	-	10	1	101	2	-	-	148	10	7	2	135	5
Jawa Tengah	23,529	2,680	355	60,205	390	17,012	114,234	9,191	4,291	2,463	6,903	232	1,607	3,360	12,857	380	0	-	28,205	341	872	1,871	33,267	35,040
NPL/NPF	336	53	45	8,162	4	531	4,388	464	60	247	76	-	4	23	304	12	-	-	602	10	54	47	319	144
Jawa Timur	37,196	2,803	1,304	111,912	6,526	24,131	140,828	10,412	11,252	2,459	10,229	119	1,919	2,746	12,977	724	1	-	64,945	2,586	2,030	3,651	83,176	3,766
NPL/NPF	924	261	119	3,914	8	1,857	6,789	323	314	82	390	-	26	22	324	18	-	-	2,090	40	166	65	1,079	40
Bengkulu	5,591	102	106	549	17	167	5,006	436	156	8	264	0	34	126	596	29	-	-	2,735	9	59	36	6,033	4,801
NPL/NPF	79	4	1	21	0	48	222	6	4	0	6	-	0	3	20	1	-	-	103	-	2	1	42	33
Jambi	12,315	139	146	1,915	25	912	8,428	1,134	376	49	541	0	102	145	982	43	-	-	6,136	64	136	102	14,472	93
NPL/NPF	120	4	8	33	0	71	317	32	3	8	23	0	14	2	18	0	-	-	155	0	3	1	162	2
Aceh	2,111	300	51	1,212	72	607	5,360	390	230	26	224	-	59	276	680	46	-	-	2,790	67	40	829	21,560	6
NPL/NPF	63	16	3	36	1	89	257	14	13	-	10	-	1	1	22	3	-	-	28	-	1	9	136	0
Sumatera Utara	53,190	576	570	48,943	116	8,091	45,627	2,849	4,211	938	3,064	8	400	1,717	3,688	235	4	-	22,011	561	1,484	2,701	39,244	2,032
NPL/NPF	475	30	18	723	1	476	1,606	108	30	16	109	-	7	13	71	7	-	-	616	9	52	50	493	50
Sumatera Barat	10,602	331	173	2,815	24	819	17,272	1,023	1,137	71	623	0	215	175	1,530	38	-	-	4,595	92	117	70	9,744	14,587
NPL/NPF	222	18	6	59	1	91	607	26	13	12	15	-	0	0	38	1	-	-	95	2	5	1	87	52
Riau	23,207	155	413	6,663	71	2,229	12,805	1,903	1,810	393	1,493	0	123	600	2,182	42	-	-	11,794	122	430	147	20,858	788
NPL/NPF	368	9	1	19	1	168	589	41	56	38	46	-	1	2	32	1	-	-	453	3	12	2	217	7
Sumatera Selatan	18,556	299	232	8,825	277	3,418	18,584	1,719	1,617	138	2,116	85	352	380	1,434	121	-	-	14,408	100	416	698	25,515	1,359
NPL/NPF	686	19	19	36	4	529	929	52	35	1	58	-	1	2	106	2	-	-	404	0	43	15	266	12
Bangka Belitung	2,113	411	121	661	25	331	3,077	196	124	12	106	-	21	159	396	4	-	-	2,525	24	45	76	5,000	14
NPL/NPF	54	18	0	186	-	22	87	3	4	0	8	-	0	0	8	0	-	-	44	-	6	0	37	0
Kepulauan Riau	368	366	281	8,414	369	1,533	7,362	1,347	4,055	58	2,394	1	269	208	899	19	-	-	8,904	130	324	145	9,108	1,169
NPL/NPF	5	8	0	1,049	0	221	173	112	42	0	74	-	0	4	21	0	-	-	231	4	10	0	149	22
Lampung	9,731	733	171	4,931	137	866	17,491	839	1,585	59	1,031	58	349	405	1,272	83	-	-	5,971	68	135	130	7,596	5,624
NPL/NPF	178	38	16	286	3	114	693	17	10	26	17	-	5	3	66	1	-	-	136	1	4	4	62	81
Kalimantan Selatan	8,104	335	1,902	2,478	700	1,013	11,419	772	2,822	267	1,381	16	102	162	1,969	44	-	-	11,796	71	288	99	13,786	195
NPL/NPF	61	14	23	35	1	104	708	10	12	17	25	-	8	1	30	2	-	-	359	1	26	1	157	0
Kalimantan Barat	17,860	474	372	1,331	123	664	12,948	1,259	2,102	461	723	174	73	129	932	26	-	-	8,947	52	474	489	18,748	249
NPL/NPF	127	34	8	40	0	108	565	42	16	2	21	-	0	2	22	0	-	-	227	0	11	3	141	3
Kalimantan Timur	13,923	597	2,732	8,676	276	7,647	15,975	2,094	4,371	260	3,303	2	183	219	2,700	38	-	-	8,784	188	526	642	21,442	867
NPL/NPF	84	14	93	35	5	561	492	29	31	18	92	0	2	1	62	0	-	-	298	12	31	6	266	6
Kalimantan Tengah	12,308	165	125	2,809	56	1,052	7,615	564	551	195	632	7	32	66	898	26	-	-	4,785	29	35	36	12,311	288
NPL/NPF	29	4	1	5	0	90	211	10	15	0	8	-	-	1	13	1	-	-	133	0	4	0	78	3
Sulawesi Tengah	4,155	525	5,193	2,256	726	554	8,648	532	188	35	579	1	25	38	747	29	-	-	2,647	21	107	28	18,460	258
NPL/NPF	90	10	6	17	0	103	360	7	15	0	4	-	0	0	14	0	-	-	65	0	11	1	168	2
Sulawesi Selatan	11,957	1,860	2,146	6,987	3,961	5,485	37,632	3,253	2,318	433	2,883	3	463	553	4,067	173	1	-	21,475	366	1,264	1,436	25,881	13,273
NPL/NPF	123	48	14	290	8	305	1,828	71	152	18	106	-	27	18	117	5	-	-	562	6	96	32	350	109
Sulawesi Utara	1,428	327	4,705	887	169	1,861	8,106	985	359	11	927	97	30	93	791	111	-	-	5,245	41	162	94	11,939	9,651
NPL/NPF	43	22	0	28	4	201	289	31	24	0	13	-	2	1	20	1	-	-	198	0	5	2	181	111
Gorontalo	1,230	150	23	325	2,472	142	2,818	161	53	1	208	-	42	16	333	2	7	-	1,151	8	24	3	4,991	3,390
NPL/NPF	300	17	0	36	0	54	273	8	8	0	10	-	-	0	27	0	-	-	26	-	1	0	89	22
Sulawesi Barat	1,974	97	9	273	9	131	2,551	82	36	8	89	-	8	40	273	7	-	-	625	3	16	4	3,174	2,093
NPL/NPF	37	4	1	34	0	29	119	3	1	0	5	-	-	0	6	0	-	-	15	-	3	0	20	8
Sulawesi Tenggara	2,667	516	251	735	18	696	6,957	631	234	7	694	165	22	32	834	22	-	-	4,331	57	167	61	14,540	771
NPL/NPF	28	14	7	18	0	47	305	14	2	0	22	-	-	0	14	1	-	-	65	1	10	1	104	14
Nusa Tenggara Barat	4,798	255	11,383	1,001	26	1,321	11,804	1,226	362	36	470	0	83	146	751	45	-	-	5,093	48	139	78	14,539	6,787
NPL/NPF	73	5	0	21	0	45	302	15	5	4	6	-	0	1	12	1	-	-	91	6	9	4	102	32
Bali	5,041	311	33	4,726	164	1,884	28,303	9,663	986	295	1,455	20	383	1,299	3,499	138	2	-	10,710	114	305	564	18,131	1,336
NPL/NPF	66	13	1	69	0	62	709	247	2	4	44	0	5	6	30	3	-	-	291	8	8	8	185	12
Nusa Tenggara Timur	1,994	342	59	1,256	58	1,235	11,243	984	473	94	331	-	62	82	795	86	-	-	1,458	9	41	52	12,088	10,376
NPL/NPF	46	13	1	24	7	127	382	71	9	0	20	-	0	6	18	1	-	-	30	-	-	0	66	62
Maluku	426	203	8	241	11	518	3,668	323	166	4	274	0	3	13	348	371	-	-	333	18	29	12	5,776	2,836
NPL/NPF	6	8	-	4	0	91	85	11	9	0	27	0	-	0	8	2	-	-	10	-	2	0	41	52
Papua	3,050	147	12	417	62	2,718	8,121	967	858	353	619	330	5	63	1,100	39	-	-	3,424	33	217	44	14,698	804
NPL/NPF	31	7	0	16	0	150	386	18	77	0	37	-	-	1	30	3	-	-	90	1	20	1	124	8
Maluku Utara	139	107	1,741	114	3	212	2,272	253	343	8	71	52	3	12	213	11	-	-	263	5	12	1	6,595	2,168
NPL/NPF	6	4	0	3	1	53	60	2	2	0	1	0	-	1	2	0	-	-	2	-	-	-	30	48
Papua Barat	838	104	17	199	9	645	3,216	404	363	53	234	173	9	20	457	20	-	-	1,397	8	107	15	7,858	192
NPL/NPF	14	5	0	6	0	51	111	13	6	10	7	-	-	0	11	1	-	-	185	1	3	1	85	2
Lainnya	2,412	-	26,815	43,501	9,382	2,717	14,688	212	5,761	4,281	3,389	35,153	-	142	223	-	-	-	-	-	-	0	848	260
NPL/NPF	-	-	-	172	-	0	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	1
Total	**482,862**	**20,552**	**261,662**	**1,065,125**	**165,189**	**394,052**	**1,100,822**	**127,380**	**339,110**	**331,949**	**340,681**	**51,928**	**15,940**	**34,945**	**143,061**	**3,967**	**21**	**0**	**637,534**	**28,843**	**21,152**	**125,195**	**788,317**	**259,109**
NPL	**9,364**	**1,139**	**5,946**	**37,356**	**703**	**15,453**	**42,900**	**4,495**	**3,806**	**1,950**	**7,360**	**1**	**252**	**299**	**3,486**	**110**	**0**	**0**	**16,495**	**723**	**1,059**	**2,486**	**10,118**	**2,714**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
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	2,843,725	2,892,088	2,905,465	2,877,196	2,940,289	2,827,709	2,849,022	2,914,884	2,930,855	2,986,270	3,035,026	3,039,719	3,060,968
NPL/NPF	96,687	104,692	108,803	106,449	105,294	102,643	95,607	98,978	98,706	98,139	98,903	99,132	97,664	100,159	100,633
2. Investasi / *Investment*	1,468,687	1,527,639	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	1,775,929	1,792,719	1,803,106	1,818,276
NPL/NPF	43,335	41,276	40,032	39,489	38,397	37,065	33,737	35,731	36,160	32,794	32,897	33,944	32,508	34,226	33,985
3. Konsumsi / *Consumption*	1,547,454	1,619,696	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	1,814,877	1,828,271	1,842,681	1,860,151
NPL/NPF	27,685	27,303	28,969	28,521	28,788	28,605	27,232	29,034	29,640	29,522	31,535	32,773	32,031	33,455	33,595
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5,481,560**	**5,768,585**	**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**	**6,577,076**	**6,656,016**	**6,685,506**	**6,739,395**
NPL/NPF	**167,707**	**173,270**	**177,803**	**174,459**	**172,480**	**168,313**	**156,576**	**163,744**	**164,506**	**160,455**	**163,336**	**165,848**	**162,203**	**167,840**	**168,213**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	142,171	199,100	193,207	194,324	194,074	192,353	189,896	180,667	180,649	170,331	173,915	177,157	172,422	165,521	170,717
NPL/NPF	2,865	6,092	6,404	7,069	6,912	6,126	5,533	5,790	5,965	5,740	6,033	6,524	5,737	5,470	5,579
2. Impor / *Import*	65,457	79,660	87,207	89,010	89,807	83,771	86,567	82,646	84,622	85,670	91,890	98,203	88,646	94,971	98,259
NPL/NPF	1,289	3,472	2,180	2,163	2,044	2,051	1,948	1,677	1,178	1,140	2,045	2,026	1,025	1,451	1,474
3. Lainnya / *Other*	5,273,932	5,489,825	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	6,301,716	6,394,948	6,425,014	6,470,420
NPL/NPF	163,553	163,706	169,220	165,227	163,523	160,136	149,094	156,277	157,363	153,576	155,258	157,298	155,441	160,919	161,160
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5,481,560**	**5,768,585**	**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**	**6,577,076**	**6,656,016**	**6,685,506**	**6,739,395**
NPL/NPF	**167,707**	**173,270**	**177,803**	**174,459**	**172,480**	**168,313**	**156,576**	**163,744**	**164,506**	**160,455**	**163,336**	**165,848**	**162,203**	**167,840**	**168,213**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
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	1,259,817	1,290,736	1,286,444	1,281,351	1,324,889	1,265,296	1,274,264	1,307,047	1,309,903	1,344,900	1,372,243	1,381,162	1,391,154
NPL/NPF	51,323	51,166	52,740	51,204	51,594	50,142	46,655	48,755	49,102	47,617	47,754	47,549	44,610	45,160	45,594
2. Investasi / *Investment*	686,337	712,338	765,427	766,977	789,453	803,409	795,726	808,665	819,725	826,371	819,849	844,765	853,396	862,066	879,667
NPL/NPF	21,684	21,226	19,687	19,850	18,467	17,448	16,079	17,878	18,257	15,993	16,027	17,286	16,072	17,464	17,676
3. Konsumsi / *Consumption*	692,225	725,325	742,402	758,626	754,285	761,447	773,527	769,241	774,063	780,773	782,264	786,835	792,483	799,102	806,623
NPL/NPF	11,825	11,515	12,036	11,648	11,859	11,467	10,903	11,996	12,409	12,141	13,412	14,200	13,835	14,790	14,769
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2,445,965**	**2,623,165**	**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**	**2,976,500**	**3,018,122**	**3,042,329**	**3,077,444**
NPL/NPF	**84,831**	**83,906**	**84,463**	**82,703**	**81,920**	**79,057**	**73,637**	**78,629**	**79,769**	**75,751**	**77,194**	**79,035**	**74,517**	**77,414**	**78,038**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	41,544	102,437	93,579	91,626	90,455	91,220	93,345	91,057	88,610	85,994	84,758	84,049	82,475	80,186	80,623
NPL/NPF	1,377	1,495	2,475	2,467	2,524	2,568	2,287	2,592	2,782	2,612	2,913	2,970	2,577	2,838	2,929
2. Impor / *Import*	6,111	12,747	13,663	14,198	14,211	13,141	20,066	19,125	19,042	18,928	18,168	18,446	19,759	20,919	21,528
NPL/NPF	91	106	237	230	238	250	212	258	270	257	291	304	278	298	306
3. Lainnya / *Other*	2,398,310	2,507,981	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	2,874,005	2,915,887	2,941,224	2,975,292
NPL/NPF	83,363	82,305	81,750	80,006	79,157	76,239	71,138	75,779	76,717	72,882	73,990	75,761	71,663	74,278	74,803
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2,445,965**	**2,623,165**	**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**	**2,976,500**	**3,018,122**	**3,042,329**	**3,077,444**
NPL/NPF	**84,831**	**83,906**	**84,463**	**82,703**	**81,920**	**79,057**	**73,637**	**78,629**	**79,769**	**75,751**	**77,194**	**79,035**	**74,517**	**77,414**	**78,038**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	87,962	97,587	109,415	112,545	113,591	114,755	114,251	107,345	108,369	112,577	113,580	116,056	120,362	120,988	123,398
NPL/NPF	7,449	7,337	7,283	7,221	7,344	7,303	6,722	6,936	7,091	7,281	7,483	7,657	7,527	7,972	7,994
2. Investasi / *Investment*	60,781	62,060	66,943	67,819	69,737	70,238	72,672	73,132	75,397	76,677	76,971	78,365	78,919	78,946	81,056
NPL/NPF	2,809	1,992	2,142	1,827	1,847	1,869	1,651	1,788	1,740	1,814	1,891	1,887	1,873	1,986	1,965
3. Konsumsi / *Consumption*	339,923	356,444	366,425	369,465	370,856	372,976	375,924	376,194	378,389	380,478	380,051	381,644	383,041	384,650	387,460
NPL/NPF	3,265	3,757	3,856	3,784	3,874	3,888	3,641	3,833	3,889	3,874	4,104	4,203	4,088	4,235	4,233
Total Kredit/Pembiayaan / *Total Credit/Financing*	**488,666**	**516,091**	**542,783**	**549,829**	**554,183**	**557,970**	**562,847**	**556,671**	**562,155**	**569,731**	**570,602**	**576,065**	**582,323**	**584,584**	**591,913**
NPL/NPF	**13,523**	**13,086**	**13,281**	**12,832**	**13,064**	**13,060**	**12,013**	**12,557**	**12,720**	**12,969**	**13,479**	**13,746**	**13,488**	**14,194**	**14,192**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	448	529	1,111	1,098	1,091	1,067	953	943	927	918	866	890	876	874	857
NPL/NPF	1	3	3	3	1	1	1	1	1	1	1	1	1	1	1
2. Impor / *Import*	241	142	291	274	271	270	266	239	226	134	138	138	140	139	141
NPL/NPF	7	5	4	3	8	8	8	89	8	7	6	6	6	6	6
3. Lainnya / *Other*	487,977	515,419	541,381	548,457	552,822	556,633	561,628	555,489	561,001	568,679	569,598	575,036	581,307	583,572	590,916
NPL/NPF	13,516	13,078	13,275	12,826	13,055	13,051	12,005	12,466	12,712	12,961	13,472	13,739	13,481	14,187	14,185
Total Kredit/Pembiayaan / *Total Credit/Financing*	**488,666**	**516,091**	**542,783**	**549,829**	**554,183**	**557,970**	**562,847**	**556,671**	**562,155**	**569,731**	**570,602**	**576,065**	**582,323**	**584,584**	**591,913**
NPL/NPF	**13,523**	**13,086**	**13,281**	**12,832**	**13,064**	**13,060**	**12,013**	**12,557**	**12,720**	**12,969**	**13,479**	**13,746**	**13,488**	**14,194**	**14,192**

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	2023												
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
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	1,340,706	1,352,130	1,365,428	1,339,793	1,362,136	1,321,968	1,332,423	1,365,352	1,379,085	1,395,420	1,408,157	1,409,051	1,420,137
NPL/NPF	36,043	42,536	45,155	44,777	43,403	42,986	40,373	41,485	40,694	41,435	41,878	42,129	43,701	45,164	45,179
2. Investasi / *Investment*	675,390	718,332	765,354	784,769	796,530	812,218	809,460	799,015	817,668	798,648	801,750	819,915	829,690	832,198	828,046
NPL/NPF	18,734	17,300	17,224	17,225	17,486	17,146	15,411	15,490	15,668	14,499	14,502	14,284	14,075	14,286	13,849
3. Konsumsi / *Consumption*	503,300	527,095	580,903	590,513	598,301	605,163	612,029	614,357	618,816	625,180	629,959	635,711	641,854	647,927	654,994
NPL/NPF	12,154	11,739	12,843	12,858	12,825	13,020	12,467	12,977	13,112	13,289	13,804	14,152	13,880	14,199	14,364
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2,369,008**	**2,461,474**	**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**	**2,851,046**	**2,879,700**	**2,889,176**	**2,903,177**
NPL/NPF	**66,931**	**71,575**	**75,222**	**74,860**	**73,714**	**73,153**	**68,251**	**69,952**	**69,473**	**69,224**	**70,185**	**70,564**	**71,656**	**73,649**	**73,393**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	77,734	72,521	68,386	72,974	72,779	72,213	68,394	64,275	66,172	59,141	64,163	65,700	63,744	62,730	67,112
NPL/NPF	1,003	1,879	1,198	1,839	1,596	1,506	1,205	1,192	1,160	1,128	1,147	1,562	1,207	1,610	1,623
2. Impor / *Import*	57,546	64,995	71,902	73,405	73,863	68,429	65,159	62,035	63,842	65,941	72,918	78,977	68,150	72,688	74,631
NPL/NPF	1,191	3,345	1,923	1,825	1,782	1,777	1,712	1,314	884	860	1,732	1,700	725	1,132	1,146
3. Lainnya / *Other*	2,233,728	2,323,958	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	2,706,369	2,747,807	2,753,758	2,761,434
NPL/NPF	64,738	66,351	72,102	71,196	70,336	69,870	65,335	67,446	67,428	67,236	67,305	67,302	69,723	70,907	70,624
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2,369,008**	**2,461,474**	**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**	**2,851,046**	**2,879,700**	**2,889,176**	**2,903,177**
NPL/NPF	**66,931**	**71,575**	**75,222**	**74,860**	**73,714**	**73,153**	**68,251**	**69,952**	**69,473**	**69,224**	**70,185**	**70,564**	**71,656**	**73,649**	**73,393**

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	2023												
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	119,737	122,114	133,787	136,677	140,003	141,297	139,013	133,100	133,966	129,908	128,287	129,894	134,263	128,518	126,279
NPL/NPF	1,872	3,653	3,625	3,246	2,954	2,212	1,856	1,803	1,819	1,806	1,787	1,798	1,826	1,862	1,866
2. Investasi / *Investment*	46,178	34,909	36,685	33,901	38,123	33,997	33,086	31,811	31,435	31,785	32,198	32,885	30,714	29,896	29,507
NPL/NPF	109	758	978	587	597	602	596	576	495	487	477	487	487	490	495
3. Konsumsi / *Consumption*	12,006	10,832	11,590	10,743	10,756	10,828	10,852	10,755	10,803	10,663	10,653	10,688	10,893	11,002	11,074
NPL/NPF	440	292	234	232	231	230	222	228	230	218	215	218	229	231	229
Total Kredit/Pembiayaan / *Total Credit/Financing*	**177,922**	**167,855**	**182,062**	**181,321**	**188,882**	**186,122**	**182,951**	**175,665**	**176,204**	**172,356**	**171,138**	**173,466**	**175,871**	**169,416**	**166,861**
NPL/NPF	**2,421**	**4,703**	**4,837**	**4,064**	**3,782**	**3,043**	**2,674**	**2,607**	**2,545**	**2,511**	**2,478**	**2,503**	**2,542**	**2,583**	**2,590**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	22,445	23,612	30,132	28,625	29,749	27,853	27,204	24,392	24,939	24,278	24,128	26,518	25,327	21,730	22,126
NPL/NPF	484	2,716	2,728	2,761	2,792	2,051	2,041	2,006	2,022	1,999	1,972	1,991	1,953	1,020	1,026
2. Impor / *Import*	1,559	1,776	1,351	1,133	1,461	1,930	1,076	1,247	1,511	667	666	642	596	1,226	1,958
NPL/NPF	0	16	16	105	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / *Other*	153,917	142,468	150,578	151,563	157,671	156,339	154,671	150,026	149,754	147,411	146,344	146,305	149,947	146,460	142,777
NPL/NPF	1,936	1,971	2,093	1,199	974	976	617	586	507	497	491	496	574	1,547	1,548
Total Kredit/Pembiayaan / *Total Credit/Financing*	**177,922**	**167,855**	**182,062**	**181,321**	**188,882**	**186,122**	**182,951**	**175,665**	**176,204**	**172,356**	**171,138**	**173,466**	**175,871**	**169,416**	**166,861**
NPL/NPF	**2,421**	**4,703**	**4,837**	**4,064**	**3,782**	**3,043**	**2,674**	**2,607**	**2,545**	**2,511**	**2,478**	**2,503**	**2,542**	**2,583**	**2,590**

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 - Agustus 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 August 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	202,498	81,910	281,058	6,842	2,523	556,102
NPL/NPF	10,860	2,569	5,414	395	64	18,384
2. Banten	67,865	30,223	93,179	1,476	361	189,431
NPL/NPF	1,847	294	1,513	80	22	3,551
3. DKI Jakarta	1,619,583	1,138,838	547,110	95,251	70,116	3,140,164
NPL/NPF	41,995	17,891	11,612	2,749	756	67,993
4. D.I Yogyakarta	20,014	12,237	15,521	593	84	47,096
NPL/NPF	983	281	307	27	7	1,536
5. Jawa Tengah	198,390	61,298	99,596	9,153	1,422	348,708
NPL/NPF	11,019	3,691	1,177	406	332	15,149
6. Jawa Timur	287,471	90,067	160,154	18,006	6,064	513,621
NPL/NPF	13,198	2,171	3,480	891	133	17,825
7. Bengkulu	8,427	4,759	13,672	453	132	26,273
NPL/NPF	314	101	180	14	3	578
8. Jambi	15,221	12,031	21,002	640	292	47,322
NPL/NPF	456	197	324	41	7	929
9. Aceh	6,656	4,989	25,292	2	1	36,934
NPL/NPF	415	114	175	-	-	703
10. Sumatera Utara	120,062	54,167	68,034	8,279	1,613	232,371
NPL/NPF	2,864	826	1,270	88	23	4,848
11. Sumatera Barat	26,453	10,394	29,205	1,763	149	64,140
NPL/NPF	878	231	241	45	5	1,301
12. Riau	27,799	26,292	34,140	933	709	86,590
NPL/NPF	954	417	694	37	2	2,027
13. Sumatera Selatan	36,630	21,523	42,497	1,207	231	99,211
NPL/NPF	1,645	834	741	53	5	3,162
14. Bangka Belitung	5,017	2,740	7,684	266	29	15,146
NPL/NPF	340	50	88	37	-	442
15. Kepulauan Riau	15,732	12,211	19,780	415	1,107	46,201
NPL/NPF	716	993	415	4	9	2,111
16. Lampung	33,189	6,553	19,523	1,246	1,194	56,826
NPL/NPF	1,224	248	288	68	18	1,674
17. Kalimantan Selatan	19,777	13,709	26,236	1,583	157	57,982
NPL/NPF	898	152	545	37	3	1,555
18. Kalimantan Barat	19,731	19,920	28,960	840	102	67,668
NPL/NPF	773	213	386	33	6	1,335
19. Kalimantan Timur	31,338	31,656	32,448	1,287	297	93,858
NPL/NPF	1,278	239	619	73	12	2,051
20. Kalimantan Tengah	14,482	12,618	17,485	687	120	43,779
NPL/NPF	340	48	219	30	2	576
21. Sulawesi Tengah	19,358	4,874	21,521	735	81	44,937
NPL/NPF	493	133	247	36	2	836
22. Sulawesi Selatan	58,724	25,450	63,696	4,422	432	143,015
NPL/NPF	2,392	739	1,156	183	46	4,057
23. Sulawesi Utara	13,709	7,178	27,132	2,426	57	45,536
NPL/NPF	575	105	498	30	2	1,146
26. Gorontalo	4,486	3,497	9,567	323	13	17,214
NPL/NPF	457	276	138	19	0	852
25. Sulawesi Barat	3,888	1,700	5,915	251	26	11,226
NPL/NPF	182	57	45	15	0	269
24. Sulawesi Tenggara	10,700	3,780	19,927	548	55	33,804
NPL/NPF	368	104	195	33	3	630
27. Nusa Tenggara Barat	25,184	8,523	26,684	758	48	59,586
NPL/NPF	423	69	244	20	-	716
28. Bali	32,492	25,708	31,159	1,498	83	87,778
NPL/NPF	845	416	512	17	0	1,756
29. Nusa Tenggara Timur	16,117	2,978	24,022	1,066	82	41,969
NPL/NPF	623	103	158	15	1	869
30. Maluku	5,537	1,041	9,004	317	34	15,231
NPL/NPF	230	23	104	16	0	341
31. Papua	12,239	6,622	19,220	1,020	163	36,898
NPL/NPF	578	180	243	55	7	940
32. Maluku Utara	3,148	2,404	9,043	279	24	14,292
NPL/NPF	129	7	80	13	1	201
33. Papua Barat	4,965	1,795	9,577	406	72	15,859
NPL/NPF	195	41	276	18	1	493
34. Lainnya	74,085	74,590	1,108	5,745	10,387	133,651
NPL/NPF	144	172	9	-	-	326
Total	**3,060,968**	**1,818,276**	**1,860,151**	**170,717**	**98,259**	**6,470,420**
NPL/NPF	**100,633**	**33,985**	**33,595**	**5,579**	**1,474**	**161,160**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jawa Barat	472,032	501,483	527,543	534,810	537,421	540,098	543,165	537,302	541,133	547,873	548,169	553,856	560,005	561,385	565,466
NPL/NPF	17,707	17,698	17,591	17,356	17,409	17,113	16,496	17,497	17,831	17,658	19,415	18,356	17,654	18,655	18,843
2. Banten	152,070	170,500	182,257	184,382	184,770	185,277	182,240	179,571	184,200	184,196	185,140	187,472	188,675	189,499	191,267
NPL/NPF	3,741	3,861	3,724	3,652	3,714	3,853	3,677	3,879	3,932	3,710	3,857	4,007	3,795	3,648	3,653
3. DKI Jakarta	2,608,359	2,733,222	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	3,230,140	3,270,826	3,289,952	3,305,531
NPL/NPF	76,761	80,648	77,811	77,065	73,765	71,759	67,798	69,706	68,903	68,107	67,254	69,801	71,019	72,003	71,498
4. D.I Yogyakarta	40,600	42,704	44,413	44,756	45,052	45,489	47,355	46,680	46,725	47,286	47,198	47,496	47,566	47,584	47,772
NPL/NPF	908	1,122	1,465	1,338	1,351	1,353	1,260	1,377	1,424	1,378	1,445	1,472	1,492	1,525	1,570
5. Jawa Tengah	303,109	318,564	336,126	340,315	342,019	344,961	351,350	347,652	347,728	354,293	355,387	354,982	357,459	356,914	359,284
NPL/NPF	14,093	16,158	15,900	15,887	16,226	16,322	14,531	16,024	16,256	16,143	16,383	16,599	15,728	15,638	15,887
6. Jawa Timur	476,988	491,193	506,959	514,413	512,496	515,315	520,569	515,614	517,870	523,001	526,363	531,033	536,561	533,770	537,691
NPL/NPF	16,922	17,532	20,570	19,890	20,326	19,887	17,487	18,138	18,484	17,994	18,302	18,645	17,758	18,619	18,849
7. Bengkulu	22,461	24,254	25,495	25,738	25,927	26,120	26,191	25,952	26,087	26,294	26,348	26,541	26,602	26,755	26,859
NPL/NPF	307	333	408	411	421	422	385	466	502	479	548	543	531	578	595
8. Jambi	42,535	44,479	46,229	46,427	46,508	46,853	47,270	46,892	47,281	47,846	47,879	48,256	48,787	47,594	48,254
NPL/NPF	1,083	897	947	925	965	973	893	920	962	962	1,038	950	944	969	976
9. Aceh	36,838	31,166	32,874	33,317	33,598	33,992	34,232	33,695	34,729	35,424	35,461	35,571	36,101	36,479	36,937
NPL/NPF	833	605	621	596	563	579	524	570	601	644	649	684	709	709	703
10. Sumatera Utara	216,540	211,424	221,809	224,499	222,554	220,985	222,900	218,112	216,747	220,890	223,736	227,677	228,555	236,412	242,262
NPL/NPF	7,184	5,511	5,843	5,418	5,445	5,414	5,163	5,287	5,417	5,152	5,273	5,249	4,786	4,975	4,960
11. Sumatera Barat	54,553	58,633	61,676	62,087	62,302	62,942	63,336	63,048	63,369	63,896	64,060	64,330	64,982	65,723	66,052
NPL/NPF	1,042	1,036	1,191	1,152	1,159	1,123	1,066	1,172	1,218	1,199	1,288	1,296	1,204	1,308	1,351
12. Riau	72,355	77,625	78,837	82,280	82,285	83,867	84,935	83,856	84,074	84,948	85,806	86,844	87,516	87,106	88,232
NPL/NPF	1,817	1,770	1,757	1,766	1,808	1,836	1,658	1,797	1,867	1,788	1,957	2,062	2,013	2,085	2,065
13. Sumatera Selatan	86,177	89,398	92,689	93,486	94,195	94,676	94,767	94,012	94,310	95,892	96,801	97,646	97,940	98,360	100,650
NPL/NPF	3,472	2,747	3,016	2,978	2,945	2,902	2,792	2,921	2,997	2,970	3,058	3,160	2,970	3,054	3,220
14. Bangka Belitung	12,362	13,028	13,861	14,003	14,141	14,307	14,474	14,247	14,367	14,706	14,793	14,857	14,986	15,121	15,441
NPL/NPF	288	288	494	488	510	510	478	503	525	515	506	501	470	490	479
15. Kepulauan Riau	37,771	40,243	45,778	44,595	45,387	44,091	45,724	44,869	45,382	46,112	46,186	46,662	47,016	47,281	47,723
NPL/NPF	1,536	1,202	1,366	1,528	1,553	911	873	932	963	981	991	1,003	1,066	2,106	2,125
16. Lampung	53,348	56,740	59,735	59,938	60,114	60,397	60,667	60,041	60,182	60,103	60,255	60,969	63,496	58,204	59,266
NPL/NPF	1,430	3,044	2,980	2,948	3,040	3,026	2,955	3,055	3,041	1,661	1,735	1,786	1,543	1,729	1,760
17. Kalimantan Selatan	50,948	53,332	56,647	57,294	57,596	56,934	56,904	55,348	56,311	56,920	57,194	57,416	58,078	58,257	59,722
NPL/NPF	1,169	1,275	1,520	1,475	1,565	1,499	1,461	1,547	1,572	1,449	1,501	1,567	1,519	1,620	1,595
18. Kalimantan Barat	55,952	58,138	60,968	61,691	62,661	63,356	64,787	65,224	65,499	66,491	66,491	67,258	67,685	68,014	68,610
NPL/NPF	960	1,262	1,467	1,455	1,508	1,368	1,260	1,248	1,314	1,286	1,264	1,270	1,209	1,330	1,373
19. Kalimantan Timur	73,372	80,963	83,046	84,186	84,947	86,227	88,372	87,080	90,695	93,360	91,866	93,243	94,426	94,598	95,442
NPL/NPF	4,039	3,151	3,257	3,231	3,200	3,122	2,890	2,418	2,404	2,387	2,436	2,438	2,354	2,435	2,136
20. Kalimantan Tengah	33,653	36,544	40,846	40,904	41,339	41,959	42,588	42,407	42,683	42,719	42,995	43,602	43,895	44,023	44,586
NPL/NPF	405	450	545	526	541	528	488	528	595	570	606	620	570	606	607
21. Sulawesi Tengah	31,086	38,354	40,899	41,605	43,330	44,273	45,256	44,189	44,155	44,916	44,013	43,576	44,278	45,101	45,753
NPL/NPF	565	733	880	798	792	771	757	824	820	773	798	815	793	834	873
22. Sulawesi Selatan	122,563	126,948	131,790	133,453	134,646	135,797	136,667	135,711	138,066	141,220	142,057	143,344	145,021	146,219	147,869
NPL/NPF	3,037	4,174	4,211	4,176	4,258	4,041	3,415	3,688	3,778	3,751	3,888	3,904	3,697	4,290	4,287
23. Sulawesi Utara	39,386	41,433	42,985	43,362	43,678	44,022	44,068	43,861	43,963	44,404	44,454	44,892	45,219	45,443	48,019
NPL/NPF	1,396	1,316	1,472	1,451	1,443	1,363	1,211	1,314	1,346	1,252	1,287	1,327	1,202	1,208	1,178
24. Gorontalo	14,590	15,901	16,684	16,807	16,898	17,019	17,036	16,930	17,045	17,108	17,092	17,280	17,404	17,471	17,550
NPL/NPF	514	596	694	678	681	637	607	634	639	620	652	689	717	805	871
25. Sulawesi Barat	9,198	10,049	10,541	10,658	10,688	10,757	10,894	10,810	10,902	10,989	11,012	11,091	11,265	11,346	11,502
NPL/NPF	106	132	220	218	229	220	206	227	247	256	255	263	255	280	284
26. Sulawesi Tenggara	27,258	32,255	31,235	34,199	34,212	34,644	36,140	35,827	35,548	35,925	35,970	36,339	36,634	36,936	34,407
NPL/NPF	533	560	608	591	593	576	534	599	634	625	653	682	642	668	667
27. Nusa Tenggara Barat	50,607	53,696	56,307	56,440	57,031	57,568	54,265	53,537	53,936	52,852	52,750	53,302	55,905	57,367	60,392
NPL/NPF	521	734	1,068	1,071	1,079	1,019	888	909	915	905	880	801	740	765	736
28. Bali	81,876	83,299	85,174	85,784	85,991	86,340	86,821	85,993	86,297	87,140	87,224	87,758	88,451	88,755	89,359
NPL/NPF	1,911	2,111	2,526	2,424	2,359	2,274	2,083	2,195	2,084	2,058	2,083	2,034	1,726	1,813	1,773
29. Nusa Tenggara Timur	34,297	36,860	38,922	38,856	39,156	39,421	39,766	39,652	40,527	40,978	41,073	41,661	42,107	42,468	43,117
NPL/NPF	613	465	1,198	632	639	592	534	643	782	819	837	843	828	881	884
30. Maluku	12,762	13,650	14,553	14,612	14,717	14,828	14,808	14,805	14,916	15,102	15,169	15,218	15,300	15,436	15,582
NPL/NPF	156	246	314	294	308	275	258	285	304	297	321	352	335	353	357
31. Papua	31,322	32,443	33,446	33,923	34,342	34,675	34,763	34,269	35,084	36,114	36,282	36,606	37,355	37,673	38,081
NPL/NPF	678	843	1,040	954	971	959	863	915	960	936	1,039	1,089	982	977	1,002
32. Maluku Utara	9,756	10,677	13,306	13,466	13,734	13,865	14,042	13,955	14,101	14,176	14,126	14,268	14,318	14,475	14,596
NPL/NPF	115	144	175	169	173	156	150	221	232	219	227	225	208	216	216
33. Irian Jaya Barat	13,980	15,069	15,224	15,424	15,458	15,664	15,785	15,502	15,616	15,839	15,791	15,916	16,013	16,116	16,336
NPL/NPF	351	391	640	625	639	628	558	596	598	555	563	589	519	517	512
34. Lainnya / *Others*	100,858	124,321	129,760	133,786	136,412	148,879	151,934	144,443	145,625	140,304	134,777	139,974	145,590	147,666	149,783
NPL/NPF	1,511	237	284	292	300	303	380	710	359	356	346	227	225	151	326
Total	**5,481,560**	**5,768,585**	**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**	**6,577,076**	**6,656,016**	**6,685,506**	**6,739,395**
NPL/NPF	**167,707**	**173,270**	**177,803**	**174,459**	**172,480**	**168,313**	**156,576**	**163,744**	**164,506**	**160,455**	**163,336**	**165,848**	**162,203**	**167,840**	**168,213**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Kredit Kepada Pihak Tidak Terkait / *Loan for Unconnected Parties*	**5,426,326**	**5,710,968**	**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**	**6,523,795**	**6,603,907**	**6,633,005**	**6,685,930**
a. Lancar / *Current*	5,017,731	5,301,445	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	6,057,999	6,118,389	6,145,391	6,186,606
b. DPK / *Special Mention*	242,207	236,567	266,263	265,341	262,385	261,127	243,367	273,857	302,152	279,956	311,212	300,280	323,647	320,108	331,453
c. Kurang Lancar / *Sub-Standard*	26,784	21,521	21,767	20,665	20,831	18,692	18,779	24,027	21,156	18,902	25,661	22,812	23,355	27,860	24,249
d. Diragukan / *Doubtful*	14,453	20,605	32,746	31,311	28,487	27,293	25,407	25,235	29,705	30,581	28,369	28,904	27,948	26,696	29,041
e. Macet / *Lost*	125,151	130,829	122,971	122,162	122,837	122,009	112,072	114,162	113,324	110,619	108,982	113,800	110,568	112,950	114,581
Non Performing Loan Pihak Tidak Terkait / *Non Performing Loan of Non Connected Parties*	166,389	172,955	177,484	174,138	172,155	167,994	156,258	163,424	164,185	160,102	163,012	165,516	161,870	167,506	167,871
Kredit Kepada PihakTerkait / *Loan for Connected Parties*	**55,234**	**57,618**	**46,209**	**47,926**	**50,296**	**49,489**	**51,805**	**51,060**	**53,098**	**52,085**	**53,066**	**53,281**	**52,109**	**52,501**	**53,465**
a. Lancar / *Current*	52,614	57,190	44,640	46,524	48,853	48,170	50,488	49,642	51,737	50,690	51,653	51,885	50,187	50,540	52,079
b. DPK / *Special Mention*	1,301	113	1,250	1,081	1,119	1,000	1,000	1,097	1,038	1,041	1,088	1,064	1,589	1,627	1,044
c. Kurang Lancar / *Sub-Standard*	396	245	4	4	5	3	2	5	2	1	4	7	2	3	10
d. Diragukan / *Doubtful*	4	10	4	4	6	8	6	3	5	35	2	8	13	9	2
e. Macet / *Lost*	919	60	312	313	313	308	310	312	314	317	318	318	318	322	330
Non Performing Loan Pihak Terkait / *Non Performing Loan of Connected Parties*	1,319	315	319	321	324	319	318	320	322	353	324	333	333	334	342

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Bank Persero / *State Owned Banks*	24,856	**27,472**	**29,641**	**30,154**	**30,841**	**31,505**	**32,096**	**30,154**	**31,452**	**31,710**	**32,007**	**32,161**	**32,826**	**33,231**	**33,499**
NPL	768	575	356	349	359	357	366	349	384	387	400	392	406	422	435
2. BPD / *Regional Development Banks*	-	-	-	-	-	-	-	-	-	0	0	0	-	0	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-		-	-
3. Bank Swasta Nasional / *Domestic Private Banks*	42,529	42,179	45,003	45,396	45,707	46,438	47,344	45,396	48,167	47,660	48,546	48,133	49,413	49,413	49,991
NPL	1,049	1,129	927	913	927	931	919	913	921	907	914	930	958	958	966
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Foreign Owned Banks*	5,918	5,705	5,868	5,911	5,920	6,014	6,087	5,911	6,173	6,124	6,182	6,091	6,205	6,205	6,261
NPL	191	**128**	**108**	**102**	**105**	**100**	**99**	**102**	**101**	**98**	**97**	**97**	**102**	**102**	**104**
5. Bank Umum / *Commercial Bank*	73,303	75,355	80,512	81,460	82,468	83,957	85,527	81,460	85,792	85,494	86,735	86,386	88,445	88,850	89,751
NPL	2,009	1,833	1,391	1,363	1,391	1,388	1,384	1,363	1,406	1,393	1,410	1,418	1,466	1,482	1,505

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							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1	Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	6,462	7,041	7,822	8,006	8,211	8,234	8,616	8,666	8,849	9,044	9,099	8,892	8,864	8,683	8,756
2	Perikanan / *Fishery*	511	504	549	551	560	583	609	615	610	614	616	624	636	643	646
3	Pertambangan dan Penggalian / *Mining and Quarrying*	667	635	856	874	890	912	941	964	972	1,000	998	1,001	988	1,025	1,026
4	Industri Pengolahan / *Processing industry*	2,395	2,784	3,626	3,705	3,877	3,915	3,986	3,995	4,197	4,207	4,179	4,444	4,546	4,713	4,744
5	Listrik, Gas dan Air / *Electricity, Gas and Water*	155	163	153	151	157	159	159	162	165	191	173	205	249	186	216
6	Konstruksi / *Construction*	4,345	4,858	6,005	6,069	6,217	6,383	6,421	6,265	6,464	6,625	6,746	7,036	7,240	7,433	7,678
7	Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	23,264	24,746	26,233	26,152	26,222	26,390	26,560	26,501	26,782	27,241	27,374	28,123	28,308	28,306	28,322
8	Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1,968	2,228	2,751	2,832	2,908	2,962	2,994	3,071	3,148	3,222	3,254	3,352	3,390	3,432	3,473
9	Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	2,860	3,104	3,532	3,569	3,639	3,663	3,789	3,812	3,892	4,075	4,365	4,515	4,656	4,679	4,714
10	Perantara Keuangan / *Financial intermediaries*	736	835	1,515	1,504	1,521	1,528	1,640	1,628	1,671	1,834	1,930	2,033	2,041	2,100	2,150
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4,337	4,374	4,747	4,733	4,777	4,819	4,906	4,895	4,977	5,029	5,031	5,143	5,201	5,319	5,400
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	91	102	253	250	252	240	236	227	226	225	225	230	244	241	246
13	Jasa Pendidikan / *Education services*	363	372	437	403	406	418	426	436	423	429	434	473	462	458	464
14	Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	620	636	689	664	682	678	698	690	703	673	673	678	696	700	687
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	6,281	6,902	9,073	9,012	9,004	9,187	9,060	8,879	9,041	9,097	9,197	9,191	9,107	9,171	9,298
16	Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	753	816	308	294	286	272	259	252	247	241	244	234	228	221	212
17	Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2,774	2,628	8	28	6	3	3	8	8	8	10	11	12	12	13
18	Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	13,106	15,053	16,770	16,985	17,274	17,452	17,661	17,801	18,291	18,362	16,791	16,954	17,509	17,605	17,948
19	Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	39,084	38,801	39,789	40,271	40,042	40,143	40,333	40,332	40,407	40,508	41,734	41,683	41,373	41,562	41,494
	Total	**110,770**	**116,580**	**125,115**	**126,052**	**126,932**	**127,939**	**129,295**	**129,199**	**131,073**	**132,625**	**133,073**	**134,821**	**135,751**	**136,489**	**137,487**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Modal Kerja / *Working Capital*															
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	5,587	6,094	6,834	6,996	7,179	7,207	7,586	7,619	7,778	7,989	8,040	7,817	7,773	7,580	7,629
- Perikanan / *Fishery*	452	458	502	505	509	530	551	555	549	555	556	563	576	579	581
- Pertambangan dan Penggalian / *Mining and Quarrying*	547	504	648	663	670	692	707	720	720	741	737	743	739	771	756
- Industri Pengolahan / *Processing industry*	2,061	2,381	3,109	3,160	3,287	3,326	3,381	3,405	3,609	3,643	3,620	3,862	3,964	4,062	4,100
- Listrik, Gas dan Air / *Electricity, Gas and Water*	131	140	128	129	134	137	134	138	137	160	137	169	216	152	179
- Konstruksi / *Construction*	4,038	4,517	5,490	5,553	5,688	5,845	5,872	5,697	5,864	6,015	6,139	6,396	6,591	6,792	7,007
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	20,984	22,295	23,756	23,633	23,670	23,768	23,955	23,868	24,125	24,584	24,700	25,390	25,578	25,555	25,579
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1,402	1,654	1,969	2,017	2,061	2,106	2,110	2,125	2,183	2,230	2,250	2,296	2,318	2,360	2,405
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1,859	2,050	2,281	2,321	2,363	2,360	2,430	2,413	2,470	2,618	2,910	3,064	3,159	3,150	3,166
- Perantara Keuangan / *Financial intermediaries*	687	772	1,451	1,441	1,460	1,467	1,583	1,573	1,605	1,762	1,860	1,961	1,965	2,026	2,076
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	3,845	3,946	4,256	4,249	4,254	4,292	4,367	4,299	4,409	4,455	4,448	4,551	4,623	4,719	4,778
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	62	66	182	178	180	173	168	160	159	158	157	163	180	180	184
- Jasa Pendidikan / *Education services*	210	224	284	266	269	268	268	279	269	273	274	307	291	288	286
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	435	429	460	455	474	473	486	481	494	487	489	494	498	496	481
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	4,950	5,432	7,253	7,170	7,179	7,365	7,250	7,088	7,241	7,268	7,380	7,360	7,254	7,312	7,404
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	571	638	239	227	218	206	194	188	185	179	179	176	171	167	160
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2,243	2,021	7	21	6	3	3	7	7	7	10	9	11	11	11
- 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**	**58,850**	**58,982**	**59,602**	**60,217**	**61,047**	**60,616**	**61,802**	**63,123**	**63,885**	**65,323**	**65,906**	**66,198**	**66,781**
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	875	947	988	1,010	1,031	1,027	1,030	1,048	1,071	1,055	1,059	1,074	1,091	1,103	1,127
- Perikanan / *Fishery*	59	46	47	46	51	53	57	60	61	60	60	61	61	64	65
- Pertambangan dan Penggalian / *Mining and Quarrying*	120	131	208	212	220	219	234	244	253	259	260	258	249	255	270
- Industri Pengolahan / *Processing industry*	334	402	516	545	591	590	605	590	588	564	559	581	582	651	644
- Listrik, Gas dan Air / *Electricity, Gas and Water*	24	23	25	23	23	22	24	24	28	31	36	35	33	34	38
- Konstruksi / *Construction*	307	341	515	516	528	538	549	569	601	610	607	639	649	640	671
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	2,281	2,451	2,477	2,519	2,553	2,622	2,605	2,633	2,657	2,657	2,674	2,733	2,730	2,751	2,743
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	565	573	782	815	847	856	884	946	965	992	1,004	1,056	1,073	1,071	1,068
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1,001	1,054	1,251	1,248	1,276	1,303	1,358	1,399	1,422	1,457	1,454	1,451	1,496	1,529	1,548
- Perantara Keuangan / *Financial intermediaries*	49	63	64	63	61	61	57	55	67	72	70	72	76	75	75
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and*	491	428	491	484	522	526	539	596	568	574	583	592	578	600	621
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	29	36	71	73	72	66	69	67	67	67	68	67	64	61	63
- Jasa Pendidikan / *Education services*	153	148	154	137	137	150	158	156	154	156	160	167	171	170	178
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	185	207	230	209	208	205	211	209	209	186	184	184	198	204	206
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	1,331	1,469	1,819	1,842	1,825	1,822	1,809	1,791	1,800	1,829	1,817	1,831	1,854	1,860	1,893
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	181	178	69	67	68	66	65	64	63	62	65	59	57	54	52
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	531	607	1	7	1	1	0	0	0	1	0	1	1	1	1
- 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**	**9,706**	**9,815**	**10,013**	**10,127**	**10,254**	**10,450**	**10,574**	**10,632**	**10,662**	**10,862**	**10,964**	**11,124**	**11,264**
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	2,053	2,088	2,097	2,135	2,158	2,147	2,203	2,192	2,182	2,179	2,203	2,188	2,189
- Kredit pemilikan kendaraan bermotor / *Vehicle Loans*	1,043	1,080	1,150	1,156	1,161	1,176	1,172	1,181	1,425	1,438	1,192	1,193	1,207	1,250	1,261
- Kredit konsumsi lainnya / *Other consumer credit*	49,135	50,797	53,356	54,012	54,058	54,285	54,663	54,804	55,070	55,240	55,152	55,265	55,471	55,729	55,992
Total Konsumsi / *Total consumption*	**52,175**	**53,850**	**56,559**	**57,255**	**57,317**	**57,595**	**57,993**	**58,132**	**58,698**	**58,870**	**58,525**	**58,636**	**58,882**	**59,166**	**59,442**
Total	**110,770**	**116,580**	**125,115**	**126,052**	**126,932**	**127,939**	**129,295**	**129,199**	**131,073**	**132,625**	**133,073**	**134,821**	**135,751**	**136,489**	**137,487**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jawa Barat	13,223	13,961	15,243	15,408	15,594	15,793	15,834	15,847	16,068	16,236	16,240	16,283	16,438	16,543	16,631
2. Banten	3,982	4,096	4,624	4,739	4,818	4,865	4,918	4,861	4,897	4,982	4,999	5,027	5,078	5,181	5,253
3. DKI Jakarta	2,051	2,427	2,782	2,843	2,863	2,883	2,995	3,014	3,031	3,056	3,095	3,117	3,173	3,234	3,270
4. D.I Yogyakarta	5,679	5,805	6,009	6,069	6,073	6,097	6,146	6,129	6,201	6,253	6,301	6,329	6,384	6,412	6,465
5. Jawa Tengah	28,082	29,847	32,893	32,849	33,012	33,231	33,363	33,238	33,659	34,026	34,167	34,317	34,445	34,528	34,733
6. Jawa Timur	10,841	11,554	12,399	12,487	12,529	12,660	12,774	12,742	13,018	13,280	13,379	14,627	14,652	14,688	14,733
7. Bengkulu	74	79	90	95	97	100	102	105	111	114	115	118	122	123	129
8. Jambi	803	863	925	940	948	956	969	966	991	1,012	1,021	1,016	1,021	1,030	1,046
9. Aceh	135	57	50	50	49	48	48	31	32	33	32	32	33	32	32
10. Sumatera Utara	1,205	1,406	1,496	1,517	1,536	1,559	1,566	1,564	1,596	1,613	1,625	1,647	1,678	1,693	1,710
11. Sumatera Barat	1,355	1,369	1,408	1,417	1,426	1,437	1,449	1,447	1,474	1,466	1,465	1,477	1,484	1,485	1,486
12. Riau	954	1,028	1,117	1,140	1,154	1,172	1,177	1,188	1,217	1,245	1,260	1,268	1,320	1,334	1,355
13. Kepulauan Riau	5,152	5,220	5,747	5,842	5,927	6,044	6,219	6,223	6,297	6,443	6,536	6,657	6,709	6,889	6,978
14. Sumatera Selatan	1,457	1,474	1,541	1,561	1,590	1,604	1,621	1,635	1,653	1,669	1,665	1,683	1,700	1,719	1,746
15. Bangka Belitung	119	109	111	112	112	111	112	114	118	123	123	125	126	125	127
16. Lampung	10,096	10,322	10,681	10,731	10,805	10,827	10,869	10,965	11,087	11,163	11,159	11,261	11,326	11,338	11,500
17. Kalimantan Selatan	425	520	568	584	593	594	599	602	713	770	713	807	863	949	960
18. Kalimantan Barat	758	977	1,092	1,108	1,111	1,117	1,123	1,100	1,150	1,169	1,159	1,176	1,184	1,183	1,192
19. Kalimantan Timur	241	270	305	310	317	323	327	319	335	347	352	364	375	387	392
20. Kalimantan Tengah	561	826	1,028	1,035	1,087	1,116	1,534	1,544	1,634	1,701	1,696	1,390	1,339	1,347	1,368
21. Kalimantan Utara	39	56	63	62	62	63	66	63	65	66	65	68	70	71	73
22. Sulawesi Tengah	2,288	2,224	2,188	2,191	2,186	2,201	2,212	2,212	2,220	2,231	2,095	2,100	2,109	2,115	2,125
23. Sulawesi Selatan	2,268	2,384	2,500	2,511	2,519	2,526	2,537	2,547	2,558	2,585	2,742	2,765	2,770	2,765	2,778
24. Sulawesi Utara	1,329	1,351	1,536	1,561	1,563	1,562	1,536	1,519	1,536	1,565	1,577	1,564	1,592	1,584	1,599
25. Sulawesi Tenggara	229	257	282	291	295	297	300	304	311	313	314	314	320	324	332
26. Sulawesi Barat	25	79	74	76	75	77	79	81	82	83	83	82	83	82	83
27. Gorontalo	53	48	50	51	51	50	53	59	62	64	65	65	65	64	65
28. Nusa Tenggara Barat	1,194	1,255	1,280	1,304	1,335	1,364	1,405	1,418	1,428	1,431	1,426	1,411	1,414	1,409	1,430
29. Bali	11,522	11,894	12,077	12,169	12,176	12,187	12,274	12,269	12,378	12,465	12,469	12,553	12,686	12,623	12,630
30. Nusa Tenggara Timur	669	672	680	684	694	698	697	689	693	696	698	701	702	715	726
31. Maluku	1,917	1,974	2,037	2,053	2,064	2,084	2,094	2,105	2,120	2,133	2,137	2,145	2,147	2,153	2,158
32. Papua	1,241	1,354	1,421	1,441	1,448	1,464	1,467	1,474	1,506	1,537	1,547	1,571	1,581	1,595	1,607
33. Maluku Utara	200	220	233	237	239	243	244	245	249	252	253	254	255	257	261
34. Papua Barat	604	602	584	584	585	586	586	579	581	502	501	508	508	509	512
35. Lainnya / *Others*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**110,770**	**116,580**	**125,115**	**126,052**	**126,932**	**127,939**	**129,295**	**129,199**	**131,073**	**132,625**	**133,073**	**134,821**	**135,751**	**136,489**	**137,487**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
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	197,473	201,109	204,553	209,748	214,198	211,833	212,674	218,180	220,532	224,346	227,214	229,731	232,563
NPL/NPF	2,594	2,900	3,377	3,289	3,409	3,305	3,067	3,459	3,711	3,715	4,020	4,163	4,072	4,574	4,712
2. Perikanan / *Fisherv*															
Baki Debet	11,416	14,751	15,737	15,872	15,942	16,031	16,021	15,875	15,959	15,995	16,017	16,249	16,496	16,567	16,871
NPL/NPF	385	376	534	557	559	527	489	581	625	580	617	640	632	684	721
3. Pertambangan dan Penggalian / *Mining and quarrying*															
Baki Debet	8,039	8,969	6,671	7,860	7,223	6,942	7,080	7,096	7,236	7,146	7,104	7,706	6,926	7,131	6,983
NPL/NPF	1,240	397	410	351	362	351	332	330	362	395	374	438	351	354	367
4. Industri Pengolahan / *Processing industry*															
Baki Debet	112,601	128,136	131,415	133,163	134,288	133,204	135,619	133,889	134,754	136,895	138,737	139,200	140,871	140,695	141,979
NPL/NPF	4,929	5,419	5,448	5,018	5,157	5,026	4,678	5,044	5,243	5,197	5,387	5,428	5,465	5,915	5,910
5. Listrik, Gas dan Air / *Electricity, gas and water*															
Baki Debet	4,039	3,808	3,108	3,124	3,185	3,438	3,565	3,557	3,549	3,155	3,246	3,354	3,432	4,217	4,345
NPL/NPF	148	133	130	116	116	124	103	103	87	84	76	78	103	98	93
6. Konstruksi / *Construction*															
Baki Debet	59,164	57,583	51,590	52,778	52,784	53,021	52,264	48,256	48,660	49,645	50,116	51,560	53,851	55,215	56,162
NPL/NPF	6,719	7,342	6,499	6,368	6,295	6,229	5,649	5,760	5,741	5,649	5,715	5,835	5,759	5,831	5,682
7. Perdagangan Besar dan Eceran / *Wholesale and retail trade*															
Baki Debet	530,652	601,384	639,463	645,199	648,072	652,167	656,418	647,787	651,962	660,419	659,095	663,133	667,216	668,429	673,347
NPL/NPF	18,208	21,565	27,011	25,941	26,432	25,921	23,799	25,970	26,971	26,189	27,136	28,128	26,196	28,448	29,082
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / *Provision of accommodation and the provision of eating and drinking*															
Baki Debet	50,623	58,603	60,003	60,608	61,086	60,840	61,393	60,798	61,095	62,039	62,283	62,800	63,177	63,502	64,330
NPL/NPF	2,009	1,694	2,204	2,017	2,240	2,034	1,850	1,978	2,043	1,974	1,999	2,113	2,111	2,216	2,264
9. Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*															
Baki Debet	42,711	41,876	42,203	43,456	43,231	43,824	45,268	45,725	46,605	47,570	47,171	47,613	49,307	48,572	49,295
NPL/NPF	1,433	1,886	1,779	1,643	1,650	1,612	1,437	1,637	1,597	1,646	1,726	1,628	1,559	1,568	1,601
10. Perantara Keuangan / *Financial intermediaries*															
Baki Debet	12,167	10,001	10,468	10,559	10,789	10,713	10,835	10,577	10,228	10,221	10,210	10,177	10,380	11,649	11,737
NPL/NPF	436	286	419	393	401	446	350	362	365	550	582	625	609	650	743
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Business Ownership, and Business Services*															
Baki Debet	50,701	48,499	48,414	48,893	48,169	49,443	51,024	50,331	50,729	49,638	49,844	50,718	52,297	51,004	51,314
NPL/NPF	2,746	2,876	2,773	2,713	2,406	2,356	2,098	2,170	2,144	1,985	1,970	1,982	1,918	2,385	2,139
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / *Government administration, defense and compulsory social security*															
Baki Debet	100	214	208	357	240	239	387	421	243	410	407	278	219	213	209
NPL/NPF	3	3	1	1	0	1	0	0	0	1	1	1	1	1	1
13. Jasa Pendidikan / *Education services*															
Baki Debet	7,235	8,294	8,504	8,630	8,564	8,626	8,554	8,580	8,529	8,595	8,571	8,721	8,939	8,905	8,995
NPL/NPF	104	85	125	129	120	115	154	169	166	180	161	161	155	161	129
14. Jasa Kesehatan dan Kegiatan Sosial / *Health services and social activities*															
Baki Debet	10,257	11,824	11,825	11,968	12,000	12,319	12,537	12,410	12,598	12,545	12,611	12,782	12,914	12,892	13,125
NPL/NPF	248	132	150	140	141	144	134	137	177	168	180	192	169	181	199
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*															
Baki Debet	54,513	60,959	65,907	67,021	67,570	68,434	69,711	68,847	69,780	71,611	72,251	73,511	75,314	75,390	77,237
NPL/NPF	1,768	1,557	2,026	1,931	2,014	1,914	1,805	2,011	2,145	2,166	2,304	2,308	2,268	2,543	2,603
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*															
Baki Debet	2,875	3,825	3,936	4,002	3,955	3,902	3,926	3,847	3,858	3,903	3,886	3,921	3,914	3,916	3,882
NPL/NPF	49	74	112	109	107	102	90	96	96	99	98	97	92	100	105
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*															
Baki Debet	7	5	6	6	6	14	15	14	16	17	15	14	14	13	13
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	0	-	
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**	**1,296,931**	**1,314,605**	**1,321,658**	**1,332,905**	**1,348,813**	**1,329,843**	**1,338,475**	**1,357,985**	**1,362,096**	**1,376,083**	**1,392,481**	**1,398,041**	**1,412,388**
NPL/NPF	**43,113**	**46,757**	**52,998**	**50,715**	**51,410**	**50,206**	**46,033**	**49,808**	**51,473**	**50,579**	**52,347**	**53,818**	**51,460**	**55,710**	**56,349**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Modal Kerja / *Working Capital*															
Baki Debet	796,710	925,184	983,157	1,002,386	1,005,743	1,003,506	1,013,459	992,941	995,969	1,008,220	1,010,179	1,016,984	1,024,981	1,025,604	1,032,934
NPL/NPF	31,719	36,453	42,298	40,517	41,000	40,163	36,961	40,032	41,282	40,620	42,167	43,585	41,755	44,853	45,441
2. Investasi / *Investment*															
Baki Debet	291,623	295,831	313,774	312,219	315,915	329,399	335,355	336,902	342,507	349,765	351,916	359,099	367,500	372,437	379,454
NPL/NPF	11,394	10,304	10,700	10,198	10,410	10,044	9,072	9,776	10,191	9,959	10,180	10,233	9,705	10,857	10,908
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**	**1,296,931**	**1,314,605**	**1,321,658**	**1,332,905**	**1,348,813**	**1,329,843**	**1,338,475**	**1,357,985**	**1,362,096**	**1,376,083**	**1,392,481**	**1,398,041**	**1,412,388**
NPL/NPF	**43,113**	**46,757**	**52,998**	**50,715**	**51,410**	**50,206**	**46,033**	**49,808**	**51,473**	**50,579**	**52,347**	**53,818**	**51,460**	**55,710**	**56,349**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Bank Persero / *State Owned Banks*															
Baki Debet	**633,015**	**748,855**	**814,323**	**824,580**	**830,611**	**839,089**	**849,159**	**839,463**	**843,931**	**859,748**	**862,038**	**871,275**	**880,625**	**884,231**	**893,177**
Mikro / *Micro*	189,333	326,560	379,199	436,534	441,193	448,973	455,972	452,874	455,301	466,160	468,906	476,075	482,269	487,468	493,100
Kecil / *Small*	250,616	333,146	353,485	308,442	308,915	310,234	311,440	307,767	308,931	311,561	311,755	313,262	314,185	313,808	314,802
Menengah / *Medium*	193,066	89,149	81,639	79,604	80,503	79,883	81,747	78,823	79,699	82,026	81,377	81,939	84,170	82,955	85,274
NPL/NPF	**18,781**	**23,175**	**28,725**	**26,992**	**27,588**	**26,505**	**24,608**	**27,371**	**28,706**	**27,540**	**28,645**	**29,636**	**27,497**	**30,423**	**31,399**
Mikro / *Micro*	2,416	5,532	9,623	9,658	10,180	9,167	8,430	10,005	10,958	10,936	11,116	11,072	10,441	11,975	12,711
Kecil / *Small*	7,738	10,391	13,865	12,665	12,745	12,750	11,566	12,667	13,172	12,126	13,201	14,175	12,440	13,959	14,491
Menengah / *Medium*	8,627	7,251	5,237	4,669	4,662	4,588	4,612	4,699	4,576	4,479	4,328	4,388	4,616	4,489	4,196
2. BPD / *Regional Development Banks*															
Baki Debet	**74,773**	**81,582**	**89,403**	**91,713**	**92,442**	**93,880**	**91,839**	**87,204**	**88,753**	**91,917**	**93,527**	**95,851**	**98,404**	**100,564**	**103,246**
Mikro / *Micro*	16,575	19,377	21,275	21,874	22,257	22,691	22,809	22,375	23,391	25,405	26,600	29,519	30,269	30,915	31,866
Kecil / *Small*	32,943	37,033	41,895	43,113	43,345	44,281	44,161	42,161	42,700	43,291	43,612	43,272	44,593	45,489	46,556
Menengah / *Medium*	25,255	25,172	26,233	26,726	26,840	26,908	24,868	22,668	22,662	23,221	23,315	23,061	23,542	24,160	24,825
NPL/NPF	**7,005**	**6,570**	**6,926**	**6,878**	**6,939**	**6,996**	**6,415**	**6,669**	**6,799**	**7,009**	**7,204**	**7,389**	**7,294**	**7,631**	**7,591**
Mikro / *Micro*	584	694	762	747	762	776	749	806	918	957	1,123	1,354	1,346	1,430	1,447
Kecil / *Small*	2,434	2,397	2,322	2,285	2,319	2,365	2,165	2,268	2,342	2,380	2,386	2,400	2,350	2,443	2,418
Menengah / *Medium*	3,987	3,479	3,841	3,846	3,859	3,855	3,501	3,595	3,539	3,672	3,695	3,635	3,598	3,758	3,726
3. Bank Swasta Nasional / *Domestic Private Banks*															
Baki Debet	**380,345**	**390,463**	**393,116**	**398,220**	**398,517**	**399,841**	**407,718**	**403,076**	**405,701**	**406,242**	**406,453**	**408,878**	**413,376**	**413,170**	**415,907**
Mikro / *Micro*	41,235	43,934	47,248	49,593	50,374	51,104	53,916	62,345	62,543	106,323	107,477	107,910	108,719	109,289	109,775
Kecil / *Small*	69,294	89,334	95,925	104,856	105,654	107,745	110,901	118,387	119,707	88,706	88,326	88,184	90,126	91,159	92,199
Menengah / *Medium*	269,816	257,195	249,943	243,772	242,489	240,992	242,901	222,344	223,451	211,213	210,650	212,784	214,530	212,722	213,933
NPL/NPF	**17,327**	**17,013**	**17,347**	**16,845**	**16,883**	**16,705**	**15,009**	**15,768**	**15,968**	**16,030**	**16,497**	**16,793**	**16,669**	**17,656**	**17,359**
Mikro / *Micro*	1,631	2,262	2,094	2,182	2,083	2,115	1,912	2,106	2,157	3,242	3,399	3,409	3,418	3,536	3,541
Kecil / *Small*	2,218	2,436	2,777	2,957	2,998	2,936	2,442	3,004	3,065	2,794	2,918	3,011	3,007	3,311	3,390
Menengah / *Medium*	13,478	12,315	12,476	11,706	11,802	11,654	10,656	10,658	10,746	9,994	10,180	10,374	10,245	10,808	10,428
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*															
Baki Debet	**199**	**115**	**89**	**92**	**88**	**95**	**97**	**100**	**91**	**78**	**78**	**79**	**77**	**77**	**58**
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / *Small*	69	27	30	31	31	38	40	45	75	20	20	20	20	20	0
Menengah / *Medium*	130	88	60	61	57	58	57	55	16	59	58	59	57	57	58
NPL/NPF	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*															
Baki Debet	**1,088,332**	**1,221,015**	**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**	**1,376,083**	**1,392,481**	**1,398,041**	**1,412,388**
NPL/NPF	**43,113**	**46,757**	**52,998**	**50,715**	**51,410**	**50,206**	**46,033**	**49,808**	**51,473**	**50,579**	**52,347**	**53,818**	**51,460**	**55,710**	**56,349**

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							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Jawa Barat	147,306	169,569	179,711	182,270	182,691	183,287	185,184	182,608	183,539	185,736	185,949	186,925	187,428	188,027	189,431
2. Banten	46,131	50,737	52,808	53,423	53,651	54,179	54,291	53,439	53,678	54,809	53,967	54,196	54,527	55,048	55,535
3. DKI Jakarta	143,631	138,889	137,530	139,969	139,172	138,772	144,233	140,817	141,809	139,891	139,265	140,748	144,225	141,829	142,887
4. D.I Yogyakarta	17,035	20,067	21,240	21,479	21,634	21,936	22,236	21,775	21,854	22,286	22,288	22,423	22,545	22,555	22,637
5. Jawa Tengah	126,914	148,313	164,889	167,359	168,569	170,871	171,888	170,316	171,215	174,475	175,923	177,908	179,472	180,303	182,105
6. Jawa Timur	159,233	179,883	192,858	195,049	196,275	197,683	199,243	197,119	198,825	202,637	203,972	205,387	208,901	209,476	211,353
7. Bengkulu	9,561	11,369	12,376	12,532	12,645	13,093	13,195	12,955	12,972	13,152	13,205	13,383	13,404	13,456	13,509
8. Jambi	16,447	18,880	20,361	20,793	20,994	21,391	21,819	21,575	21,746	21,932	21,984	22,224	22,408	22,685	23,007
9. Aceh	10,831	10,538	11,011	10,995	11,006	10,845	10,773	10,287	10,304	10,793	10,830	10,783	11,129	11,344	11,569
10. Sumatera Utara	56,968	63,143	67,413	68,362	69,111	69,730	70,370	69,543	69,976	71,357	71,789	73,100	73,942	75,130	76,235
11. Sumatera Barat	19,612	23,693	26,206	26,585	26,860	27,266	27,485	27,016	27,258	27,782	27,937	28,305	28,531	28,886	29,285
12. Riau	28,791	32,446	34,051	34,658	35,242	35,712	36,091	35,632	35,891	36,530	36,834	37,556	38,100	38,241	38,673
13. Kepulauan Riau	27,883	31,073	34,066	34,851	35,058	35,659	36,162	35,488	35,786	36,274	36,492	37,022	37,066	37,240	37,766
14. Sumatera Selatan	5,243	5,758	6,018	6,174	6,538	6,564	6,572	6,340	6,345	6,701	6,789	6,847	6,909	6,902	7,183
15. Bangka Belitung	8,473	10,321	11,089	11,222	11,251	11,294	11,596	11,424	11,452	11,520	11,419	11,674	12,026	11,865	12,011
16. Lampung	20,516	23,981	26,413	26,779	27,045	27,392	27,550	27,125	27,260	27,608	27,653	28,064	28,352	28,639	28,810
17. Kalimantan Selatan	14,525	16,692	18,762	18,955	19,057	19,154	19,427	19,226	19,239	19,679	19,809	20,145	20,606	20,562	21,033
18. Kalimantan Barat	22,652	24,023	25,572	25,809	26,013	26,182	26,523	26,040	26,157	27,115	27,286	27,722	27,951	28,333	28,631
19. Kalimantan Timur	26,784	30,158	31,231	31,644	31,892	32,315	32,400	32,010	32,207	32,983	33,108	33,624	33,921	34,414	34,551
20. Kalimantan Tengah	12,192	14,227	15,986	16,258	16,279	16,325	16,882	16,341	16,846	17,077	17,295	17,210	17,728	18,227	18,442
21. Sulawesi Tengah	10,371	11,835	13,269	13,509	13,576	13,682	13,927	13,811	14,017	14,266	14,356	14,539	14,922	15,036	15,230
22. Sulawesi Selatan	40,559	49,304	52,472	52,940	53,419	54,368	54,853	54,383	54,613	55,320	55,475	56,146	56,317	56,641	57,507
23. Sulawesi Utara	10,665	11,754	12,244	12,459	12,563	12,648	12,715	12,819	12,739	13,061	13,006	13,086	13,205	13,273	13,335
24. Sulawesi Tenggara	4,119	5,001	5,270	5,306	5,306	5,361	5,453	5,448	5,499	5,596	5,605	5,655	5,680	5,720	5,732
25. Sulawesi Barat	4,886	6,102	6,412	6,481	6,503	6,555	6,644	6,561	6,569	6,635	6,664	6,742	6,948	7,021	7,133
26. Gorontalo	9,253	11,187	12,310	12,457	12,554	12,759	12,898	12,778	12,869	13,055	13,155	13,331	13,550	13,688	13,858
27. Nusa Tenggara Barat	15,822	17,993	18,603	18,801	18,948	19,383	19,474	19,214	19,259	19,565	19,552	19,600	19,770	19,918	20,256
28. Bali	38,737	43,288	45,133	45,395	45,461	45,757	45,818	45,208	45,376	46,230	46,275	46,794	47,455	47,711	48,051
29. Nusa Tenggara Timur	11,550	14,201	15,739	15,904	16,006	16,242	16,406	16,363	16,573	16,824	16,977	17,313	17,581	17,731	17,978
30. Maluku	4,121	4,799	5,334	5,375	5,395	5,458	5,494	5,472	5,559	5,715	5,763	5,818	5,856	5,960	6,107
31. Papua	10,334	11,402	12,082	12,145	12,186	12,182	12,207	11,916	12,027	12,191	12,251	12,464	12,539	12,643	12,769
32. Maluku Utara	2,448	3,104	3,646	3,687	3,743	3,825	3,878	3,835	3,976	4,042	4,078	4,091	4,147	4,191	4,189
33. Papua Barat	3,885	4,441	4,782	4,934	4,970	4,952	5,046	4,877	4,950	5,099	5,098	5,211	5,293	5,308	5,518
34. Lainnya / *Others*	18	31	44	44	43	82	82	81	90	50	49	47	47	37	70
35. Tidak Teridentifikasi / *Un-identified*	835	2,813	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*	**1,088,332**	**1,221,015**	**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**	**1,376,083**	**1,392,481**	**1,398,041**	**1,412,388**

Departemen Pengelolaan
Data dan Statistik
OTORITAS JASA KEUANGAN

Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta - 10350
konsumen@ojk.go.id
1500 655/ fax (021) 386 032
www.ojk.go.id

www.ojk.go.id
official.ojk
@OJKINDONESIA
@OJKINDONESIA
Jasakeuangan