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KATA PENGANTAR
FOREWORD

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

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

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

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

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

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

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

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

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

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

Jakarta, Mei 2023
Jakarta, May 2023

Otoritas Jasa Keuangan, Republik Indonesia
Departemen Perizinan dan Informasi Perbankan
Financial Services Authority, Republic of Indonesia
Banking Licensing and Information Department

HALAMAN KETERANGAN
PAGE OF REFERENCE

Jadwal Publikasi Kedepan
Edisi April 2023 akan diterbitkan pada minggu ke III bulan Juni 2023.

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

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

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

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

Sampai dengan bulan Desember 2015 data dalam publikasi ini disediakan melalui website OJK (http://www.ojk.go.id) dan website BI (http://www.bi.go.id).

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Advance Release Calender (ARC)
April 2023 edition will be released on the 3rd week of June 2023.

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

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

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

Data Sources : Bank Indonesia and Financial Services Authority unless mentioned otherwise.
1. *The data used in the Indonesian Banking Statistics is derived from Commercial Bank Monthly Reports, and Rural Bank Monthly Reports.*

2. *Data from the Commercial Bank Monthly Reports, which submitted by the reporting banks to Bank Indonesia, is processed using the Banking Information System. The cut off / period time to download data from Banking Information System may result in variations of the data that is published in this book, compared to other published data. Therefore, readers are encouraged to pay attention to the data download time.*

Until December 2015, The data publication are provided through OJK website (http://www.ojk.go.id) and BI website (http://www.bi.go.id).

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DAFTAR SINGKATAN
LIST OF ABBREVIATIONS

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / *Indicator*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*															
Bank Umum / *Commercial Banks*	9.098.135	10.114.135	10.164.473	10.126.557	10.209.855	10.355.312	10.355.312	10.401.286	10.501.145	10.817.018	10.877.515	11.065.740	10.905.957	10.928.980	10.924.561
Bank Perkreditan Rakyat / *Rural Banks*	148.709	161.831	163.953	163.483	164.645	165.413	166.982	168.097	168.806	169.823	171.292	175.631	174.119	175.073	174.686
SBI dan SBIS [1)]	18.785	12.420	7.149	4.711	3.200	2.854	2.854	1.685	2.467	2.295	2.287	2.866	2.654	4.345	4.033
Sumber Dana / *Source of Funds*															
Bank Umum / *Commercial Banks*	7.406.325	8.129.720	8.115.138	8.186.225	8.186.226	8.186.227	8.292.617	8.327.140	8.403.943	8.699.820	8.719.778	8.925.472	8.716.851	8.711.566	8.731.589
Bank Perkreditan Rakyat / *Rural Banks*	127.522	139.648	141.482	143.444	142.798	143.255	144.632	145.310	145.630	146.322	147.419	151.607	150.620	151.425	151.352
Jumlah Aset / *Total Assets*															
Bank Umum / *Commercial Banks*	9.177.894	10.112.304	10.131.460	10.172.531	10.180.763	10.308.568	10.325.343	10.393.089	10.487.576	10.814.058	10.874.853	11.113.321	10.932.183	10.947.533	10.979.992
Bank Perkreditan Rakyat / *Rural Banks*	155.075	168.443	170.690	170.289	171.422	172.126	173.920	175.039	175.659	176.621	178.127	182.302	180.988	181.895	181.603
Jumlah Bank / *Total Banks*															
Bank Umum / *Commercial Banks*	109	107	107	107	107	107	107	107	107	107	107	106	106	106	106
Bank Perkreditan Rakyat / *Rural Banks*	1.506	1.468	1.462	1.454	1.454	1.454	1.451	1.450	1.446	1.445	1.442	1.441	1.437	1.429	1.426
Jumlah Kantor / *Total Bank Offices*															
Bank Umum / *Commercial Banks*	30.733	32.366	26.025	25.771	25.695	25.641	25.568	25.482	25.380	25.396	25.344	25.377	25.298	25.062	24.976
Bank Perkreditan Rakyat / *Rural Banks*	5.913	5.871	5.997	5.994	6.013	6.018	6.025	6.020	6.031	6.045	6.046	6.044	6.039	6.047	6.031

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2022										2023		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	5.915.765	6.036.164	6.068.986	6.236.499	6.220.791	6.240.687	6.337.684	6.400.561	6.417.976	6.497.620	6.382.835	6.445.815	6.516.518
- Kepada Pihak Ketiga / *To Third Party*	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457
Rupiah	5.021.666	5.091.539	5.120.820	5.241.296	5.246.176	5.258.832	5.333.232	5.372.270	5.388.624	5.475.409	5.415.358	5.453.966	5.536.746
Valas / *Foreign Exchange*	841.603	889.713	891.544	935.565	913.150	920.622	941.669	961.236	958.849	948.155	895.521	921.354	908.712
- Kepada Bank Lain / *Inter Bank Credit/Financing*	52.496	54.912	56.621	59.638	61.465	61.233	62.784	67.055	70.504	74.057	71.956	70.495	71.060
Rupiah	42.327	44.423	45.160	48.074	49.259	49.243	51.032	55.252	56.572	57.685	55.679	55.594	56.333
Valas / *Foreign Exchange*	10.169	10.488	11.461	11.564	12.206	11.990	11.752	11.802	13.932	16.371	16.276	14.901	14.728
b. Penempatan pada Bank Lain / *Interbank Placement*	233.687	254.749	219.141	212.279	208.941	253.469	237.638	230.981	242.319	245.442	267.471	246.393	238.800
- Giro / *Demand Deposit*	123.793	141.074	113.935	117.108	121.556	133.553	125.012	121.868	140.027	144.978	172.041	149.073	143.474
- Inter Bank Call Money / *Inter Bank Call Money*	91.383	90.335	87.361	67.918	62.181	91.697	96.630	84.984	82.461	85.345	80.764	84.597	78.197
- Deposito Berjangka / *Time Deposits*	14.722	19.458	12.324	22.300	15.908	21.302	9.516	16.895	13.159	8.596	8.971	6.802	9.834
- Lainnya / *Others*	3.789	3.882	5.521	4.953	9.295	6.916	6.479	7.235	6.672	6.523	5.695	5.921	7.294
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	998.696	909.222	989.575	1.157.196	950.691	967.534	982.898	1.190.872	1.113.744	1.293.578	1.097.911	1.079.990	1.090.396
- Giro / *Demand Deposit*	467.244	496.785	454.351	507.095	595.055	645.929	635.864	788.617	620.566	753.482	676.347	641.324	623.172
- *Fine Tune Operation* (FTO)	374.522	164.786*)	382.277	244.813	216.397	223.027	214.832	273.934	339.909	398.999	289.633	297.306	295.083
- Fasbi	149.492	244.353*)	147.263	390.436	124.112	91.897	126.779	123.190	145.184	140.952	121.768	135.606	166.226
- Lainnya / *Others*	7.438	3.297*)	5.684	14.853	15.127	6.681	5.423	5.131	8.085	145	10.163	5.754	5.915
d. Surat Berharga / *Securities*	1.844.713	1.817.676	1.787.171	1.827.934	1.817.023*)	1.811.093	1.823.656	1.845.763	1.869.531	1.863.495	1.889.286	1.955.704	1.923.808
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	7.149	4.711	3.200	2.854	1.588*)	1.685	2.467	2.295	2.287	2.866	2.654	4.345	4.033
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	41.769	47.332	41.842	47.919	49.282	44.447	21.839	21.722	44.805	39.081	40.797	43.976	41.087
- Obligasi / *Bonds*	1.510.393	1.485.929	1.462.259	1.493.032	1.477.364	1.467.002	1.517.195	1.555.661	1.563.091	1.557.913	1.565.697	1.636.950	1.631.502
- Lainnya / *Others*	285.402	279.704	279.871	284.130	288.789	297.959	282.154	266.085	259.348	263.635	280.138	270.434	247.187
e. Penyertaan / *Equity Investment*	98.123	98.371	102.658	103.193	103.444	103.822	104.115	104.888	105.202	111.145	111.696	112.010	112.746
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	366.202	370.221	373.186	370.325	370.875	372.118	370.312	369.193	367.929	358.264	359.462	363.907	362.764
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	357.361	361.595	364.607	361.655	361.799	363.103	361.613	360.626	359.632	349.526	351.074	355.912	354.979
- Surat Berharga / *Securities*	2.277	2.269	2.233	2.156	2.148	2.268	2.387	2.536	2.242	2.024	2.515	2.471	2.328
- Lainnya / *Others*	6.565	6.357	6.347	6.515	6.928	6.748	6.312	6.031	6.055	6.715	5.873	5.524	5.457
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	15.549	15.681	14.627	19.288	17.828	16.772	28.018	38.351	36.829	28.582	26.762	25.956	24.693
h. Tagihan Lainnya / *Other claims*	691.738	624.474	654.511	428.598	657.059	635.791	616.824	636.409	723.985	667.613	770.536	699.204	654.836
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	7.481.675	7.485.687	7.515.538	7.602.297	7.564.082	7.608.401	7.647.334	7.927.036	7.974.132	8.153.590	7.953.823	7.988.710	8.005.579
Rupiah	6.411.743	6.474.588	6.500.051	6.556.778	6.525.074	6.500.459	6.523.285	6.758.119	6.745.172	6.907.838	6.720.958	6.716.043	6.729.253
Giro / *Demand Deposit*	1.602.812	1.579.467	1.627.195	1.672.528	1.629.089	1.626.421	1.656.066	1.871.467	1.766.609	1.839.473	1.719.769	1.719.353	1.708.240
Tabungan / *Saving*	2.244.477	2.339.274	2.317.507	2.326.056	2.329.227	2.321.378	2.327.180	2.313.627	2.344.346	2.422.410	2.348.904	2.340.490	2.345.689
Simpanan Berjangka / *Time Deposits*	2.564.453	2.555.848	2.555.350	2.558.194	2.566.759	2.552.660	2.540.039	2.573.025	2.634.218	2.645.955	2.652.284	2.656.199	2.675.323
Valas / *Foreign Exchange*	1.069.932	1.011.099	1.015.488	1.045.519	1.039.008	1.107.942	1.124.049	1.168.917	1.228.960	1.245.752	1.232.865	1.272.667	1.276.326
Giro / *Demand Deposit*	585.255	534.202	553.483	557.506	556.252	604.880	594.280	620.676	687.518	706.687	698.526	720.185	727.450
Tabungan / *Saving*	189.988	184.215	182.611	192.015	189.549	193.509	198.108	201.520	200.619	192.775	190.892	191.919	195.619
Simpanan Berjangka / *Time Deposits*	294.690	292.682	279.394	295.997	293.207	309.553	331.661	346.721	340.823	346.290	343.447	360.563	353.257
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.609	3.596*)	1.557	1.216	648	876	2.306	1.002	1.568	2.127	4.196	2.436	4.108
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	160.959	189.869	185.067	176.747	167.458	170.643	164.217	165.835	156.551	173.399	171.284	159.970	164.724
d. Surat Berharga yang diterbitkan / *Issued Securities*	116.000	113.619	115.254	113.919	112.097	109.004	110.978	111.393	112.635	115.117	108.827	106.679	103.602
e. Pinjaman yang Diterima / *Loans received*	217.734	227.988	238.097	251.296	254.902	248.790	274.223	285.620	292.296	293.291	279.789	278.649	273.001
Rupiah	64.484	67.366	67.855	71.062	71.951	74.346	80.677	86.050	88.862	88.881	84.683	84.937	86.506
Valas / *Foreign Exchange*	153.250	160.621	170.242	180.234	182.951	174.445	193.546	199.570	203.435	204.410	195.106	193.712	186.495
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	11.628	13.958	12.423	19.112	16.559	15.348	28.029	38.761	37.198	27.589	24.387	24.095	22.977
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	121.908	147.680*)	131.512	124.507	150.726*)	169.336	172.941	165.965	141.561	156.076	170.482	147.181	153.951
h. Setoran Jaminan / *Guarantee Deposits*	3.624	3.826	2.989	3.523	4.205	4.742	3.916	4.207	3.836	4.283	4.064	3.845	3.647
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	272.706	273.714	274.239	275.335	275.345	274.772	271.839	274.006	274.285	282.879	284.010	285.494	285.644
b. Cadangan / *Reserves*	83.643	84.952	86.286	89.234	89.241	88.522	88.483	88.494	88.506	88.915	88.919	89.366	91.153
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	710.086	696.569	693.690	682.893	688.035	688.357	688.772	688.425	684.215	675.740	871.464	868.665	777.324
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	45.368	62.377	79.513	97.204	117.179	134.796	154.457	169.975	187.579	201.817	22.064	40.071	60.649
e. Tambahan modal disetor / *Additional Paid In Capital*	274.902	259.338	260.803	260.690	264.635	264.949	257.310	251.814	268.206	282.024	287.873	287.027	290.334
f. Modal Pinjaman / *Loan Capital*	68.512	68.139	69.245	77.693	76.983	77.073	77.444	78.515	79.382	78.111	76.225	76.955	76.226

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

Keterangan	2022										2023		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	679.287	687.258	692.150	741.535	734.275	743.417	748.232	754.800	759.939	772.695	759.836	765.718	775.394
- Kepada Pihak Ketiga / *To Third Party*	676.653	684.610	689.491	738.266	731.227	740.391	745.161	751.650	756.760	769.034	756.095	762.125	772.061
Rupiah	607.543	612.955	616.764	672.520	669.656	677.312	683.150	686.498	690.930	702.104	693.363	699.371	710.370
Valas / *Foreign Exchange*	69.110	71.655	72.727	65.746	61.571	63.079	62.012	65.152	65.830	66.930	62.733	62.755	61.691
- Kepada Bank Lain / *Inter Bank Credit/Financing*	2.634	2.648	2.658	3.269	3.047	3.026	3.070	3.149	3.179	3.662	3.740	3.593	3.333
Rupiah	1.995	1.999	2.020	2.772	2.849	2.885	2.920	2.976	2.927	3.176	3.065	3.113	2.998
Valas / *Foreign Exchange*	639	649	639	497	199	142	150	173	252	486	675	480	335
b. Penempatan pada Bank Lain / *Interbank Placement*	39.430	44.710	35.342	43.330	37.360	40.878	36.293	40.655	31.685	33.491	34.107	31.171	36.528
- Giro / *Demand Deposit*	20.691	21.282	18.368	18.402	17.857	15.676	15.485	14.763	15.323	13.967	12.854	12.905	13.274
- Inter Bank Call Money / *Inter Bank Call Money*	8.954	10.954	8.364	11.662	10.307	15.022	16.132	14.751	10.333	15.091	15.103	13.744	14.547
- Deposito Berjangka / *Time Deposits*	7.883	10.597	5.656	12.150	4.958	8.724	3.312	9.580	5.265	2.826	3.577	1.901	5.084
- Lainnya / *Others*	1.902	1.877	2.954	1.116	4.238	1.456	1.364	1.561	764	1.608	2.573	2.620	3.624
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	204.404	175.651	213.775	225.350	158.047	149.509	163.310	171.960	176.772	192.738	164.162	146.190	156.444
- Giro / *Demand Deposit*	73.627	73.437	74.394	75.666	92.572	92.271	96.408	98.407	102.775	102.611	96.070	90.627	86.437
- *Fine Tune Operation* (FTO)	85.766	41.506*)	94.436	46.029	33.824	33.990	32.984	48.876	38.125	48.397	42.249	28.102	30.429
- Fasbi	43.464	58.214	42.238	101.424	27.323	23.248	33.796	24.527	35.684	41.601	25.742	27.424	39.519
- Lainnya / *Others*	1.547	2.494	2.707	2.231	4.329	0	123	149	189	129	100	38	59
d. Surat Berharga / *Securities*	220.683	223.534	213.783	210.538	216.269	215.658	223.349	233.229	228.799	227.226	231.062	240.298	239.791
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	2.386	1.693	1.622	1.241	1.588	1.685	1.621	1.532	1.404	1.990	1.953	1.970	1.794
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	8.244	9.584	9.504	10.093	10.203	7.259	6.426	6.032	6.016	5.774	5.731	5.844	5.521
- Obligasi / *Bonds*	180.471	182.326	174.011	171.576	173.590	179.271	186.152	188.617	191.018	190.174	195.954	204.979	205.452
- Lainnya / *Others*	29.582	29.932	28.646	27.628	30.889	27.443	29.151	37.048	30.361	29.288	27.424	27.506	27.024
e. Penyertaan / *Equity Investment*	1.018	1.014	1.012	1.994	1.995	1.994	1.994	1.994	1.996	1.845	1.847	1.847	1.789
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	23.610	23.961	24.222	26.734	27.012	27.911	25.276	25.741	26.096	24.024	24.679	25.191	26.061
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	22.909	23.256	23.527	26.059	26.305	27.188	24.512	24.937	25.351	23.341	23.990	24.531	25.363
- Surat Berharga / *Securities*	120	121	103	102	106	108	112	111	107	110	111	96	108
- Lainnya / *Others*	581	584	592	574	601	616	652	693	638	572	578	564	590
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	2.939	2.848	2.835	3.741	2.701	2.657	5.309	8.046	8.066	6.011	3.802	4.469	3.914
h. Tagihan Lainnya / *Other claims*	110.762	106.980	103.586	79.780	121.750	123.189	120.010	112.155	112.810	108.446	131.599	133.928	127.271
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	974.559	962.581	976.245	997.598	970.725	978.456	983.115	1.011.969	996.171	989.871	987.047	989.023	1.006.811
Rupiah	860.343	863.761	874.211	920.223	898.346	907.164	911.590	937.827	922.242	917.158	915.238	918.029	926.561
Giro / *Demand Deposit*	209.887	192.490	204.411	206.512	180.347	182.768	196.323	240.944	216.588	184.697	191.161	197.982	202.913
Tabungan / *Saving*	189.041	202.255	200.240	208.180	209.268	206.614	203.263	202.957	205.602	220.436	202.212	202.719	201.836
Simpanan Berjangka / *Time Deposits*	461.415	469.016	469.560	505.531	508.731	517.781	512.003	493.925	500.052	512.026	521.865	517.329	521.813
Valas / *Foreign Exchange*	114.215	98.820	102.033	77.376	72.380	71.293	71.525	74.142	73.929	72.713	71.809	70.994	80.249
Giro / *Demand Deposit*	74.112	60.168	63.479	37.406	30.987	30.004	30.944	32.480	32.025	30.274	30.064	25.933	32.627
Tabungan / *Saving*	5.618	5.296	4.890	4.599	4.778	4.849	4.875	4.684	5.141	4.969	4.045	3.896	4.771
Simpanan Berjangka / *Time Deposits*	34.486	33.356	33.664	35.370	36.614	36.439	35.705	36.979	36.763	37.470	37.700	41.164	42.851
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1	1.696*)	1	1	1	101	1	1	1	436	1	1	1.632
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	38.372	39.676	40.652	55.708	49.551	49.243	53.932	49.208	47.757	57.215	53.125	46.937	47.648
d. Surat Berharga yang diterbitkan / *Issued Securities*	18.774	17.080	18.273	16.093	14.662	14.947	15.943	15.413	14.902	16.863	14.110	15.432	16.487
e. Pinjaman yang Diterima / *Loans received*	19.870	21.165	21.391	26.401	26.228	28.704	31.568	32.133	34.451	35.748	33.936	31.484	31.446
Rupiah	11.152	11.488	11.616	15.858	16.032	18.731	21.972	22.669	23.255	22.804	22.147	22.104	22.372
Valas / *Foreign Exchange*	8.718	9.677	9.774	10.543	10.195	9.973	9.596	9.463	11.195	12.944	11.789	9.381	9.074
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	3.339	3.633	3.370	4.231	3.215	2.954	5.483	8.146	8.206	6.475	4.412	5.246	4.708
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	7.711	7.263	5.431	7.565	10.223*)	10.925	13.177	12.476	12.820	15.521	12.647	11.094	11.209
h. Setoran Jaminan / *Guarantee Deposits*	317	288	271	319	315	310	317	309	278	368	351	280	229
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	121.621	122.618	123.522	130.955	129.520	130.014	127.359	127.462	128.057	132.897	134.270	135.754	135.904
b. Cadangan / *Reserves*	23.039	23.797	24.318	24.681	24.355	24.359	24.316	24.232	24.232	24.230	24.231	24.678	26.024
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	1.367	(1.898)*)	(2.920)	(10.506)	(14.535)	(14.329)	(13.927)	(14.358)	(14.358)	(14.366)	(7.085)	(8.506)	(13.715)
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	3.390	4.126	5.083	2.518	3.782	3.939	5.975	6.564	7.507	6.494	1.569	2.513	3.918
e. Tambahan modal disetor / *Additional Paid In Capital*	37.473	35.341	37.460	48.359	51.412	51.618	52.688	47.918	54.314	69.167	68.337	67.469	69.614
f. Modal Pinjaman / *Loan Capital*	7.744	6.921	7.791	17.172	16.140	16.193	15.515	15.576	16.071	16.040	15.711	15.729	15.680

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

Keterangan	2022										2023		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	684.466	662.328	671.323	676.571	682.359	680.011	700.982	715.248	715.594	720.129	705.717	714.535	716.938
- Kepada Pihak Ketiga / *To Third Party*	677.785	654.977	662.982	668.185	673.084	670.766	689.069	702.116	700.529	703.766	689.967	699.001	701.233
Rupiah	541.537	534.634	544.059	527.492	536.440	533.424	549.674	560.001	560.302	566.378	561.007	567.958	574.403
Valas / *Foreign Exchange*	136.248	120.342	118.923	140.693	136.644	137.342	139.395	142.115	140.227	137.389	128.960	131.043	126.830
- Kepada Bank Lain / *Inter Bank Credit/Financing*	6.681	7.351	8.341	8.386	9.275	9.245	11.913	13.132	15.064	16.362	15.750	15.534	15.705
Rupiah	4.528	5.179	6.156	7.495	8.090	8.060	9.783	10.951	12.345	13.282	12.934	12.897	12.945
Valas / *Foreign Exchange*	2.153	2.172	2.185	891	1.184	1.185	2.129	2.181	2.719	3.080	2.816	2.636	2.761
b. Penempatan pada Bank Lain / *Interbank Placement*	51.989	51.273	51.332	42.037	40.780	49.569	45.266	41.578	46.150	40.804	51.731	49.683	41.725
- Giro / *Demand Deposit*	13.459	15.569	12.262	12.840	15.076	11.897	14.149	10.260	10.027	9.725	16.442	10.770	9.678
- Inter Bank Call Money / *Inter Bank Call Money*	36.244	32.313	38.294	26.609	23.281	32.572	28.965	27.115	31.638	28.455	33.011	37.823	29.734
- Deposito Berjangka / *Time Deposits*	2.043	3.139	539	2.347	4.929	4.618	1.747	3.835	3.911	1.353	1.325	125	867
- Lainnya / *Others*	243	252	237	241	470	482	406	367	575	1.271	954	966	1.446
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	193.803	176.487	184.294	219.339	194.119	195.621	218.959	212.948	207.042	198.509	170.177	176.621	184.039
- Giro / *Demand Deposit*	86.623	84.635	81.115	87.124	92.823	99.043	109.425	101.677	86.520	82.287	77.580	75.478	76.502
- *Fine Tune Operation* (FTO)	75.595	36.504	71.815	53.116	69.626	72.465	82.069	84.345	92.873	79.641	78.602	72.877	73.829
- Fasbi	31.161	55.348	30.683	78.880	29.866	23.613	26.465	26.926	24.514	36.574	13.995	28.167	33.495
- Lainnya / *Others*	424	- *)	681	220	1.803	500	1.000	-	3.135	6	-	98	213
d. Surat Berharga / *Securities*	188.035	183.377	177.515	192.269	195.909	201.267	199.864	201.708	203.557	218.064	229.547	236.959	238.031
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	4.474	3.819	3.249	3.536	4.284	3.732	4.217	4.515	4.177	3.961	4.486	4.124	3.933
- Obligasi / *Bonds*	164.653	160.263	153.415	166.761	167.912	171.900	172.729	175.233	175.945	189.389	201.025	209.204	210.753
- Lainnya / *Others*	18.908	19.294	20.852	21.971	23.714	25.636	22.919	21.960	23.435	24.714	24.035	23.631	23.345
e. Penyertaan / *Equity Investment*	2.961	2.961	2.962	2.315	2.320	2.320	2.320	2.321	2.321	2.422	2.442	2.443	2.444
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	25.877	25.255	25.592	21.522	21.860	21.987	22.298	22.454	22.719	22.490	22.415	22.363	22.348
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	25.069	24.904	25.258	21.233	21.563	21.675	22.026	22.178	22.438	22.196	22.110	22.067	22.065
- Surat Berharga / *Securities*	18	23	20	23	23	38	20	21	21	20	43	31	20
- Lainnya / *Others*	790	328	314	267	274	273	252	255	261	275	263	265	263
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5.094	5.052	4.455	6.541	6.285	5.697	10.062	14.154	13.254	8.995	7.090	7.352	6.270
h. Tagihan Lainnya / *Other claims*	91.643	81.929	90.735	61.844	93.495	90.879	90.071	115.191	125.207	107.048	120.540	117.694	109.551
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	852.157	818.657	829.983	847.671	853.255	862.285	881.395	896.640	904.975	888.107	884.994	905.546	903.798
Rupiah	707.518	697.209	701.433	690.847	692.221	690.790	697.830	716.219	724.087	717.343	712.145	730.520	732.621
Giro / *Demand Deposit*	192.596	173.109	175.000	206.452	196.496	191.340	200.365	201.989	190.592	197.171	180.550	187.947	197.739
Tabungan / *Saving*	132.287	136.177	133.266	126.588	129.958	129.086	128.621	128.998	132.703	136.714	124.998	124.731	125.023
Simpanan Berjangka / *Time Deposits*	382.635	387.922	393.167	357.807	365.767	370.364	368.844	385.232	400.792	383.458	406.598	417.842	409.858
Valas / *Foreign Exchange*	144.640	121.448	128.551	156.824	161.034	171.495	183.565	180.421	180.888	170.764	172.849	175.026	171.177
Giro / *Demand Deposit*	80.784	69.849	75.715	101.126	103.973	106.381	110.732	109.158	113.860	104.215	102.803	105.418	109.040
Tabungan / *Saving*	22.983	13.909	13.933	14.464	14.334	14.546	15.142	15.152	15.003	14.362	13.338	12.700	12.162
Simpanan Berjangka / *Time Deposits*	40.872	37.690	38.903	41.234	42.727	50.567	57.692	56.111	52.025	52.186	56.707	56.908	49.976
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	0	377 *)	0	596	0	152	773	316	0	0	1.756	0	0
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	43.976	50.600	50.529	34.065	32.847	32.892	33.922	36.107	37.582	41.206	36.370	32.125	30.088
d. Surat Berharga yang diterbitkan / *Issued Securities*	3.399	3.399	3.400	2.604	2.404	2.404	2.405	2.399	2.339	2.071	2.072	1.872	1.872
e. Pinjaman yang Diterima / *Loans received*	33.977	27.880	28.705	25.637	27.224	27.496	30.610	33.437	33.457	32.585	28.719	29.214	29.774
Rupiah	19.155	20.174	20.226	16.795	17.679	17.967	20.834	22.956	22.885	22.433	18.944	19.271	19.998
Valas / *Foreign Exchange*	14.822	7.705	8.479	8.842	9.545	9.529	9.776	10.482	10.572	10.152	9.775	9.943	9.776
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	3.596	3.308	3.048	4.639	5.410	4.946	8.663	12.302	12.160	9.576	9.086	8.104	7.903
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	9.672	11.378	11.822	7.890	8.607	11.208	14.903	11.827	11.592	16.136	15.242	13.440	14.262
h. Setoran Jaminan / *Guarantee Deposits*	234	248	246	244	372	526	724	706	807	849	857	559	763
Beberapa komponen modal / *Several Components of Capital*			-										
a. Modal Disetor / *Paid In Capital*	54.887	47.502	47.502	41.169	42.819	41.825	41.825	44.121	44.121	44.691	44.691	44.691	44.691
b. Cadangan / *Reserves*	13.743	12.795	12.795	12.797	13.127	12.886	12.886	12.977	12.977	12.967	12.967	12.967	12.967
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	69.521	61.996	61.989	68.116	71.885	71.495	71.496	71.532	71.615	71.458	89.711	88.634	87.533
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	2.281	3.277	4.241	8.297	10.125	11.817	13.169	14.997	16.221	17.562	2.058	3.988	5.753
e. Tambahan modal disetor / *Additional Paid In Capital*	39.583	38.111	38.163	29.685	29.958	29.987	29.050	31.383	32.968	33.768	34.200	33.794	33.391
f. Modal Pinjaman / *Loan Capital*	13.309	13.355	13.385	11.698	12.171	12.175	12.310	12.439	12.486	11.622	11.422	11.513	11.425

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

Keterangan	2022										2023		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	1.524.159	1.601.709	1.608.025	1.650.177	1.649.024	1.662.671	1.689.083	1.702.711	1.701.355	1.708.709	1.680.452	1.698.803	1.708.217
- Kepada Pihak Ketiga / *To Third Party*	1.511.187	1.588.253	1.594.158	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065
Rupiah	1.297.686	1.334.594	1.341.555	1.365.278	1.371.917	1.382.297	1.404.078	1.410.929	1.415.797	1.434.709	1.422.803	1.434.184	1.455.660
Valas / *Foreign Exchange*	213.501	253.658	252.604	270.238	261.703	265.673	269.058	273.286	266.908	252.500	237.739	244.625	231.405
- Kepada Bank Lain / *Inter Bank Credit/Financing*	12.972	13.456	13.866	14.661	15.405	14.700	15.946	18.496	18.650	21.499	19.910	19.993	21.152
Rupiah	10.147	10.809	10.958	11.176	11.577	10.507	11.343	13.835	13.966	14.752	13.426	13.403	14.672
Valas / *Foreign Exchange*	2.825	2.648	2.909	3.484	3.827	4.193	4.603	4.662	4.684	6.747	6.484	6.589	6.480
b. Penempatan pada Bank Lain / *Interbank Placement*	39.195	41.207	46.155	35.214	39.193	43.374	39.957	38.239	41.748	40.018	36.470	35.879	40.928
- Giro / *Demand Deposit*	24.831	28.509	28.084	24.936	27.399	30.156	25.741	27.033	29.884	28.369	25.801	24.573	26.100
- Inter Bank Call Money / *Inter Bank Call Money*	11.623	9.249	14.022	6.086	7.318	8.707	11.075	9.951	8.985	9.705	9.136	9.747	13.295
- Deposito Berjangka / *Time Deposits*	1.509	2.247	2.843	2.905	3.189	3.208	2.208	312	1.888	1.868	1.499	1.525	1.499
- Lainnya / *Others*	1.233	1.201	1.205	1.287	1.287	1.304	933	943	991	76	34	34	34
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	207.296	190.192	219.508	261.567	221.831	232.430	210.996	224.032	227.266	299.217	271.124	282.202	289.240
- Giro / *Demand Deposit*	98.558	99.962	90.666	100.731	120.208	140.003	135.489	142.538	126.634	147.389	153.779	147.850	146.575
- *Fine Tune Operation* (FTO)	68.565	44.388*)	96.090	44.971	60.300	64.458	49.371	63.945	74.347	109.994	87.032	99.309	99.044
- Fasbi	34.712	45.044	30.463	103.470	32.335	21.794	21.842	12.575	21.533	41.834	20.255	29.431	37.983
- Lainnya / *Others*	5.460	797*)	2.289	12.395	8.988	6.174	4.294	4.976	4.751	-	10.058	5.612	5.638
d. Surat Berharga / *Securities*	459.675	457.767	442.627	448.931	451.269	448.787	435.501	446.880	440.941	422.327	423.238	433.053	434.333
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	14.360	19.962	18.188	23.145	20.411	22.597	1.394	1.297	22.552	20.088	22.375	23.664	21.721
- Obligasi / *Bonds*	379.319	385.479	361.348	367.322	374.840	370.172	389.394	403.971	374.292	352.358	346.629	363.515	363.857
- Lainnya / *Others*	65.996	52.327*)	63.090	58.464	56.018	56.018	44.714	41.613	44.097	49.881	54.233	45.874	48.755
e. Penyertaan / *Equity Investment*	17.047	17.143	17.290	17.423	17.612	17.853	17.909	18.068	18.176	18.430	18.864	18.979	19.097
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	78.676	80.193	81.177	81.446	81.684	82.001	82.392	83.621	85.884	83.476	83.378	84.664	85.047
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	77.493	78.520	79.356	79.557	79.807	80.191	81.188	82.325	84.499	81.985	81.791	83.241	83.629
- Surat Berharga / *Securities*	87	109	108	105	106	103	135	140	125	121	181	110	93
- Lainnya / *Others*	1.096	1.565	1.713	1.785	1.771	1.707	1.069	1.156	1.261	1.369	1.407	1.313	1.326
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	4.093	4.915	4.657	6.094	5.799	5.449	8.669	11.693	11.651	9.628	9.603	8.871	8.401
h. Tagihan Lainnya / *Other claims*	151.405	124.345	148.047	82.778	121.539	112.618	102.366	99.943	138.249	137.418	152.910	148.693	146.819
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	1.856.742	1.863.396	1.888.575	1.903.573	1.911.048	1.921.750	1.875.004	1.909.570	1.946.269	1.992.606	1.950.940	1.976.235	2.000.699
Rupiah	1.563.973	1.572.960	1.597.995	1.603.734	1.612.935	1.601.242	1.562.729	1.577.413	1.606.528	1.654.644	1.620.481	1.621.477	1.646.096
Giro / *Demand Deposit*	366.329	368.139	385.113	397.339	412.129	413.760	401.505	394.462	420.083	425.604	398.468	400.751	422.140
Tabungan / *Saving*	403.872	416.054	417.886	425.491	422.086	420.845	420.148	412.098	416.421	429.721	424.153	425.878	423.438
Simpanan Berjangka / *Time Deposits*	793.771	788.767	794.996	780.905	778.720	766.638	741.075	770.852	770.023	799.318	797.860	794.848	800.518
Valas / *Foreign Exchange*	292.769	290.436	290.580	299.839	298.113	320.507	312.275	332.157	339.741	337.963	330.459	354.757	354.603
Giro / *Demand Deposit*	121.790	109.874	119.161	117.385	113.041	125.582	115.759	122.719	124.162	119.042	113.676	120.636	124.530
Tabungan / *Saving*	85.863	91.727	90.957	94.078	94.330	97.238	99.991	104.558	103.556	97.330	99.954	100.789	103.039
Simpanan Berjangka / *Time Deposits*	85.116	88.836	80.462	88.376	90.742	97.687	96.525	104.880	112.023	121.591	116.829	133.332	127.034
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	-	-	-	-	-	-	929	-	-	933	1.861	1.869	1.855
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	36.706	39.390	47.851	34.972	28.688	30.516	34.515	37.508	30.146	25.479	23.569	30.966	33.681
d. Surat Berharga yang diterbitkan / *Issued Securities*	26.077	25.984	26.207	23.040	21.014	19.258	19.259	19.258	17.814	18.967	16.891	14.792	11.304
e. Pinjaman yang Diterima / *Loans received*	70.354	83.822	88.728	95.252	98.917	98.676	106.996	109.616	111.457	113.766	104.468	105.495	105.734
Rupiah	32.787	34.340	34.575	36.926	36.735	36.118	36.304	38.831	41.102	41.996	41.950	41.901	42.446
Valas / *Foreign Exchange*	37.567	49.482	54.153	58.326	62.182	62.558	70.692	70.785	70.355	71.771	62.518	63.594	63.288
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	3.052	4.330	3.683	5.511	4.799	4.694	7.951	9.923	9.524	7.445	7.361	7.091	6.746
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	27.850	29.268	40.198	37.026	37.824	42.664	52.983	45.501	45.423	54.201	57.583	51.832	57.527
h. Setoran Jaminan / *Guarantee Deposits*	1.708	2.020	1.179	1.362	1.950	1.609	1.422	1.305	1.425	1.499	1.378	1.418	1.299
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	66.620	74.005	74.005	74.005	74.005	74.005	74.005	74.005	74.005	77.653	78.228	78.228	78.228
b. Cadangan / *Reserves*	35.900	37.399	38.211	40.796	40.798	40.317	40.321	40.324	40.335	40.756	40.760	40.760	40.793
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	147.307	147.302	145.451	136.113	141.517	142.022	142.037	142.057	142.076	142.364	168.531	168.231	164.164
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	7.834	11.117	13.789	17.454	20.855	24.038	26.665	29.287	31.582	34.417	3.924	6.483	9.897
e. Tambahan modal disetor / *Additional Paid In Capital*	77.325	70.828	70.698	69.972	69.701	69.931	66.792	65.760	69.329	73.526	75.388	74.474	75.328
f. Modal Pinjaman / *Loan Capital*	29.935	30.197	30.311	30.713	30.641	30.663	31.151	31.620	31.797	31.602	30.893	31.226	30.917

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

Keterangan	2022										2023		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*													
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	3.027.853	3.084.869	3.097.489	3.168.216	3.155.134	3.154.587	3.199.388	3.227.802	3.241.088	3.296.088	3.236.830	3.266.759	3.315.968
- Kepada Pihak Ketiga / *To Third Party*	2.997.644	3.053.413	3.065.733	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099
Rupiah	2.574.899	2.609.355	2.618.442	2.676.006	2.668.163	2.665.798	2.696.329	2.714.842	2.721.594	2.772.217	2.738.186	2.752.453	2.796.313
Valas / *Foreign Exchange*	422.745	444.058	447.291	458.888	453.232	454.528	471.204	480.684	485.884	491.337	466.089	482.931	488.786
- Kepada Bank Lain / *Inter Bank Credit/Financing*	30.209	31.456	31.756	33.322	33.739	34.261	31.855	32.277	33.610	32.533	32.556	31.375	30.870
Rupiah	25.657	26.436	26.027	26.631	26.742	27.791	26.986	27.490	27.333	26.475	26.254	26.180	25.718
Valas / *Foreign Exchange*	4.552	5.020	5.729	6.691	6.997	6.470	4.869	4.786	6.277	6.058	6.301	5.196	5.152
b. Penempatan pada Bank Lain / *Interbank Placement*	103.073	117.559	86.313	91.698	91.608	119.648	116.121	110.509	122.736	131.128	145.163	129.660	119.619
- Giro / *Demand Deposit*	64.812	75.714	55.221	60.930	61.224	75.825	69.636	69.812	84.793	92.917	116.944	100.825	94.423
- Inter Bank Call Money / *Inter Bank Call Money*	34.562	37.818	26.681	23.561	21.275	35.397	40.459	33.167	31.505	32.094	23.514	23.282	20.622
- Deposito Berjangka / *Time Deposits*	3.288	3.474	3.286	4.899	5.808	4.752	2.250	3.167	2.097	2.548	2.571	3.251	2.384
- Lainnya / *Others*	411	552	1.126	2.309	3.300	3.674	3.776	4.363	4.341	3.569	2.134	2.301	2.190
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	393.193	366.892	371.998	450.940	376.694	389.973	389.632	581.931	502.665	603.115	492.448	474.977	460.673
- Giro / *Demand Deposit*	208.436	238.752	208.177	243.574	289.452	314.612	294.542	445.994	304.637	421.195	348.918	327.370	313.657
- *Fine Tune Operation* (FTO)	144.596	42.387	119.936	100.698	52.647	52.113	50.408	76.769	134.564	160.967	81.749	97.018	91.781
- Fasbi	40.155	85.747	43.879	106.662	34.589	23.242	44.676	59.162	63.453	20.943	61.775	50.584	55.230
- Lainnya / *Others*	6	6	6	6	6	6	6	6	11	10	6	6	6
d. Surat Berharga / *Securities*	976.321	952.998	953.247	976.196	953.575[r)]	945.380	964.941	963.946	996.234	995.878	1.005.439	1.045.394	1.011.654
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	4.763	3.018	1.578	1.612	-[r)]	-	847	763	883	876	701	2.375	2.239
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	14.692	13.967	10.901	11.145	14.384	10.859	11.398	9.878	12.060	9.258	8.204	10.345	9.912
- Obligasi / *Bonds*	785.950	757.861	773.485	787.372	761.022	745.659	767.325	787.841	821.836	825.992	822.089	859.251	851.440
- Lainnya / *Others*	170.915	178.152	167.283	176.067	178.169	188.862	185.371	165.463	161.456	159.753	174.445	173.423	148.062
e. Penyertaan / *Equity Investment*	77.097	77.254	81.395	81.461	81.518	81.656	81.893	82.505	82.709	88.448	88.543	88.741	89.417
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	238.039	240.813	242.196	240.622	240.319	240.219	240.347	237.377	233.230	228.275	228.989	231.689	229.307
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	231.890	234.915	236.465	234.806	234.124	234.048	233.887	231.186	227.345	222.004	223.183	226.073	223.922
- Surat Berharga / *Securities*	2.051	2.017	2.002	1.926	1.912	2.019	2.120	2.264	1.989	1.772	2.181	2.235	2.107
- Lainnya / *Others*	4.097	3.880	3.729	3.890	4.282	4.152	4.339	3.927	3.896	4.498	3.626	3.382	3.278
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	3.424	2.865	2.680	2.910	3.043	2.969	3.978	4.459	3.858	3.948	6.267	5.265	6.109
h. Tagihan Lainnya / *Other claims*	337.928	311.220	312.142	204.197	320.275	309.104	304.376	309.120	347.719	314.702	365.487	298.889	271.196
Sumber Dana / *Source of Funds*													
a. Dana Pihak Ketiga / *Third Party Funds*	3.798.217	3.841.053	3.820.736	3.853.455	3.829.054	3.845.910	3.907.820	4.108.858	4.126.718	4.283.006	4.130.841	4.117.906	4.094.272
Rupiah	3.279.909	3.340.658	3.326.412	3.341.974	3.321.573	3.301.262	3.351.137	3.526.661	3.492.315	3.618.693	3.473.093	3.446.016	3.423.975
Giro / *Demand Deposit*	834.000	845.728	862.671	862.225	840.118	838.552	857.873	1.034.071	939.345	1.032.001	949.592	932.674	885.448
Tabungan / *Saving*	1.519.277	1.584.787	1.566.115	1.565.798	1.567.914	1.564.833	1.575.148	1.569.574	1.589.620	1.635.539	1.597.541	1.587.162	1.595.393
Simpanan Berjangka / *Time Deposits*	926.632	910.142	897.626	913.951	913.541	897.877	918.117	923.015	963.350	951.153	925.960	926.181	943.134
Valas / *Foreign Exchange*	518.308	500.395	494.324	511.480	507.481	544.647	556.683	582.197	634.403	664.313	657.748	671.890	670.297
Giro / *Demand Deposit*	308.569	294.312	295.128	301.589	308.251	342.912	336.845	356.319	417.471	453.155	451.982	468.197	461.254
Tabungan / *Saving*	75.524	73.283	72.831	78.874	76.106	76.876	78.100	77.127	76.919	76.114	73.555	74.534	75.646
Simpanan Berjangka / *Time Deposits*	134.215	132.801	126.364	131.018	123.124	124.860	141.739	148.751	140.013	135.043	132.211	129.159	133.397
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1.609	1.523	1.557	619	647	622	603	685	1.567	757	578	566	621
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	41.904	60.204	46.034	52.002	56.372	57.992	41.849	43.012	41.066	49.498	58.220	49.943	53.307
d. Surat Berharga yang diterbitkan / *Issued Securities*	67.750	67.156	67.375	72.181	74.017	72.396	73.371	74.323	77.580	77.216	75.754	74.583	73.938
e. Pinjaman yang Diterima / *Loans received*	93.534	95.121	99.274	104.006	102.533	93.913	105.049	110.434	112.932	111.191	112.666	112.455	106.047
Rupiah	1.390	1.364	1.438	1.483	1.504	1.529	1.568	1.593	1.619	1.648	1.642	1.661	1.691
Valas / *Foreign Exchange*	92.144	93.757	97.836	102.523	101.029	92.384	103.481	108.840	111.312	109.543	111.024	110.794	104.357
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	1.640	2.688	2.322	4.732	3.135	2.755	5.932	8.390	7.308	4.092	3.527	3.655	3.621
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	76.675	99.771	74.061	72.026	94.073	104.539	91.878	96.161	71.725	70.217	85.010	70.816	70.953
h. Setoran Jaminan / *Guarantee Deposits*	1.366	1.270	1.293	1.597	1.567	2.297	1.452	1.887	1.326	1.567	1.478	1.588	1.355
Beberapa komponen modal / *Several Components of Capital*													
a. Modal Disetor / *Paid In Capital*	29.578	29.590	29.210	29.207	29.002	28.928	28.649	28.418	28.102	27.638	26.821	26.821	26.821
b. Cadangan / *Reserves*	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	11.369
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	491.891	489.169	489.170	489.169	489.169	489.168	489.167	489.194	484.883	476.284	620.307	620.305	539.341
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	31.862	43.858	56.400	68.935	82.417	95.003	108.647	119.128	132.268	143.344	14.514	27.086	41.081
e. Tambahan modal disetor / *Additional Paid In Capital*	120.521	115.058	114.481	112.675	113.563	113.412	108.780	106.752	111.594	105.563	109.948	111.290	112.002
f. Modal Pinjaman / *Loan Capital*	17.524	17.666	17.759	18.110	18.031	18.042	18.469	18.879	19.028	18.846	18.199	18.487	18.204

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

Keterangan	2021	2022										2023		
		Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
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	193.170	257.686	322.836	388.804	456.028	521.759	592.216	657.592	729.569	811.458	89.299	160.859	240.185
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	9.740	3.075	4.031	5.126	6.236	7.233	8.165	9.129	10.266	11.944	13.904	1.995	3.731	5.696
b. Dari Penempatan pada bank lain / *From interbank placement*	2.691	591	797	1.035	1.364	1.710	2.164	2.772	3.545	4.398	5.409	1.101	1.927	2.613
c. Dari surat berharga / *From securities*	87.345	22.626	30.137	37.748	45.222	53.055	60.955	68.606	76.874	85.694	94.584	9.580	18.207	27.439
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	487.587	126.749	169.227	211.752	255.132	298.932	340.533	387.015	426.955	471.737	523.468	55.875	100.832	150.091
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	484.944	126.089	168.236	210.522	253.666	297.201	338.463	384.677	424.309	468.776	520.202	55.495	100.098	148.951
- kepada bank lain / *To other Bank*	2.643	660	991	1.231	1.466	1.731	2.069	2.338	2.646	2.961	3.267	380	734	1.140
e. Lainnya / *Others*	186.539	40.131	53.494	67.175	80.851	95.098	109.942	124.694	139.951	155.796	174.093	20.748	36.162	54.347
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	342.699	79.257	102.676	126.949	151.576	176.782	202.150	228.360	256.294	286.439	323.610	45.308	75.630	110.838
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	145	66	71	105	140	184	240	307	378	417	484	60	106	153
b. Kewajiban pada Bank lain / *Interbank Liabilities*	5.618	996	1.357	1.840	2.548	3.148	3.678	4.335	5.173	5.972	6.833	1.082	1.901	2.504
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	140.844	30.492	40.373	50.494	60.325	70.594	80.669	91.039	102.520	115.258	129.628	15.119	29.212	45.553
- Giro / *Demand Deposit*	24.161	6.181	8.268	10.443	12.569	14.867	17.054	19.259	21.704	24.543	27.740	3.340	6.414	10.113
- Tabungan / *Saving*	17.181	3.838	5.065	6.297	7.532	8.751	10.094	11.477	12.773	14.089	15.492	1.342	2.642	4.200
- Simpanan Berjangka / *Time deposits*	99.502	20.472	27.040	33.753	40.224	46.977	53.521	60.303	68.043	76.626	86.396	10.438	20.156	31.239
d. Surat Berharga / *Securities*	9.797	2.596	3.449	4.060	4.861	5.827	6.535	7.387	8.519	9.509	10.297	833	1.649	2.504
e. Pinjaman yang diterima / *Loans received*	6.908	1.603	1.998	2.483	3.149	3.813	4.566	5.481	7.122	8.406	13.077	3.240	3.332	4.503
f. Lainnya / *Others*	174.872	43.505	55.429	67.968	80.554	93.215	106.339	119.811	132.581	146.876	163.291	24.973	39.429	55.620
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**	**113.913**	**155.010**	**195.888**	**237.228**	**279.247**	**319.608**	**363.857**	**401.298**	**443.130**	**487.848**	**43.991**	**85.230**	**129.347**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*														
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	460.019	122.171	150.784	173.338	233.471	265.022	294.156	354.507	404.598	444.196	522.998	124.312	147.997	173.245
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	20.448	4.784	5.436	5.367	6.074	6.712	7.576	7.726	8.028	9.279	10.408	1.776	2.430	3.343
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	6	-	-	2	2	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	60	559	151	157	165	264	304	247	169	236	276	148	232	305
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	208.665	66.543	85.116	94.871	137.145	153.256	162.067	201.736	235.047	259.831	318.768	100.901	108.369	116.458
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	87.234	21.368	29.959	38.904	47.418	55.546	63.384	72.145	79.677	88.512	97.515	7.596	15.058	23.535
f. Lainnya / Others	143.612	28.911	30.122	34.038	42.667	49.243	60.825	72.653	81.678	86.338	96.030	13.890	21.908	29.605
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	716.871	181.540	229.462	272.371	354.502	402.671	450.066	533.239	599.156	658.420	762.897	140.165	182.935	226.410
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	964	1.614	1.550	1.730	1.698	1.711	2.298	2.756	2.471	2.341	212	601	558
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	454	0	82	621*)	621	621	620	620	620	620	632	-	196	197
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	177	125	108	165	184	165	174	262	235	235	158	-	19	44
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	191.785	62.990	81.327	90.144	132.688	147.965	155.222	196.399	225.916	249.798	307.170	99.587	106.029	112.852
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	249.910	51.229	59.189	70.501	87.407	98.284	115.983	132.353	144.068	155.749	171.698	18.124	31.627	45.322
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4.404	1.263	1.634	2.079	2.555	2.945	3.391	3.875	4.216	4.728	5.196	495	970	1.436
g. Lainnya / Others	268.059	64.967	85.507	107.311	129.317	150.994	172.966	197.433	221.345	244.819	275.703	21.748	43.492	66.001
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	174.352	54.544	76.333	96.854	116.196	141.598	163.698	185.124	206.741	228.906	247.949	28.138	50.292	76.182
E. Pendapatan non - operasional / *Non Operational Income*	20.216	7.095	10.242	13.129	18.258	20.340	23.493	29.867	31.355	35.064	38.631	6.285	9.491	14.432
F. Beban non - operasional / *Non Operational Expenses*	20.411	6.541	8.688	11.275	14.486	16.428	18.963	22.652	26.387	30.341	34.081	6.884	9.692	14.817
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(195)	553	1.554	1.854	3.772	3.911	4.530	7.216	4.968	4.722	4.550	(599)	(201)	(385)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	174.271	55.098	77.887	98.708	119.969	145.509	168.229	192.340	211.708	233.628	252.499	27.539	50.091	75.797
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	89.861	(65)	(88)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	125.725	(33)	(61)	(99)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	89.586	(65)	(88)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	125.715	(33)	(61)	(99)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	140.206	45.368	62.377	79.513	97.204	117.179	134.796	154.457	169.975	187.579	201.817	22.064	40.071	60.649

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

Keterangan	2021	2022										2023		
		Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
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	31.192	41.965	52.843	66.858	78.572	89.528	101.875	114.171	127.515	141.972	14.618	27.599	42.059
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.297	704	948	1.237	1.438	1.574	1.691	1.845	2.024	2.248	2.543	292	509	766
b. Dari Penempatan pada bank lain / *From interbank placement*	873	161	201	250	314	381	464	589	708	829	964	147	306	458
c. Dari surat berharga / *From securities*	11.759	2.895	3.939	4.946	5.949	6.923	7.909	8.968	10.062	11.412	12.673	1.362	2.657	4.040
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	64.408	16.178	21.752	27.380	34.367	40.320	45.478	51.770	57.970	64.442	71.646	7.221	13.091	20.087
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	64.218	16.157	21.724	27.345	34.325	40.275	45.427	51.714	57.908	64.373	71.570	7.213	13.076	20.065
- kepada bank lain / *To other Bank*	190	21	28	36	42	45	51	56	62	69	76	8	15	22
e. Lainnya / *Others*	56.840	11.254	15.125	19.030	24.790	29.374	33.986	38.702	43.406	48.584	54.146	5.596	11.036	16.708
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	86.768	17.843	23.893	30.052	39.057	46.024	52.793	59.897	67.132	75.063	83.805	9.320	17.093	25.969
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	137	2	6	11	13	23	46	75	101	95	114	19	35	48
b. Kewajiban pada Bank lain / *Interbank Liabilities*	895	221	301	387	549	654	791	942	1.132	1.331	1.566	252	472	701
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	28.410	6.256	8.291	10.375	13.130	15.318	17.148	19.319	21.520	23.911	26.515	2.821	5.464	8.421
- Giro / *Demand Deposit*	3.207	742	998	1.252	1.427	1.647	1.800	2.022	2.290	2.572	2.847	262	515	797
- Tabungan / *Saving*	2.801	766	1.035	1.321	1.745	2.035	2.288	2.565	2.841	3.123	3.403	275	529	828
- Simpanan Berjangka / *Time deposits*	22.401	4.748	6.258	7.802	9.958	11.637	13.060	14.731	16.389	18.216	20.265	2.284	4.419	6.796
d. Surat Berharga / *Securities*	1.403	334	466	594	928	1.079	1.216	1.370	1.483	1.737	1.801	116	246	381
e. Pinjaman yang diterima / *Loans received*	515	106	150	195	317	393	468	631	824	980	1.169	206	362	542
f. Lainnya / *Others*	55.389	10.924	14.679	18.491	24.121	28.557	33.001	37.561	42.073	47.009	52.640	5.905	10.514	15.878
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**	**13.348**	**18.072**	**22.792**	**27.800**	**32.549**	**36.735**	**41.978**	**47.039**	**52.452**	**58.167**	**5.298**	**10.506**	**16.090**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*							-	-	-		-	-	-	-
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	105.924	16.025	19.651	21.775	29.561	35.651	39.283	50.934	53.071	55.376	55.502	15.734	15.234	18.049
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	2.418	394	512	500*)	730	734	923	856	863	1.023	1.012	216	138	204
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	5	-	-	2	2	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	24	545	131	131	134	222	252	180	80	127	136	100	137	156
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	86.289	11.494	14.524	15.745	20.561	25.731	26.720	35.967	37.056	38.174	36.694	13.825	12.262	13.768
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	5.778	1.361	1.778	2.188	2.823	3.220	3.741	4.259	4.752	5.264	5.810	488	906	1.407
f. Lainnya / Others	11.415	2.226	2.706	3.211	5.310	5.741	7.646	9.673	10.320	10.789	11.850	1.104	1792	2515
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	147.717	24.836	32.167	37.610	54.468	62.713	69.586	84.442	90.842	97.368	102.965	19.053	22.435	29.245
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	225	319	399	554	395	363	514	579	527	510	88	139	194
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	1	-	-	1	1	1	0	0	0	0	12	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	176	124	107	110	129	164	167	169	143	143	143	-	19	19
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	83.510	11.278	14.257*)	15.236	20.103	25.176	25.847	35.070	36.128	37.179	35.598	13.703	11.978	13.322
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	23.825	3.958	4.717	5.964	13.041	13.559	16.758	18.615	20.456	22.143	24.620	2.156	3.770	5.576
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	904	228	229	298	365	420	490	529	579	744	859	62	130	203
g. Lainnya / Others	38.159	9.023	12.536	15.602	20.274	22.998	25.962	29.545	32.957	36.632	41.223	3.043	6.400	9.932
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	7.616	4.538	5.556	6.957	2.893	5.486	6.431	8.470	9.268	10.461	10.704	1.979	3.305	4.894
E. Pendapatan non - operasional / *Non Operational Income*	6.062	1.937	2.678	3.346	4.603	4.970	5.571	6.761	7.707	8.652	9.328	1.412	1.796	3.021
F. Beban non - operasional / *Non Operational Expenses*	6.038	2.014	2.755	3.551	4.927	5.375	5.896	7.104	8.102	9.005	9.684	1.508	1.897	3.088
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	24	(77)	(77)	(205)	(324)	(404)	(325)	(343)	(396)	(353)	(356)	(96)	(101)	(68)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	7.640	4.461	5.479	6.752	2.569	5.082	6.106	8.127	8.873	10.108	10.348	1.883	3.204	4.827
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	4.306	0	-	-	-	-	-	-	-	-	4.804	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	4.031	-	-	-	-	-	-	-	-	-	4.804	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	4.510	3.390	4.126	5.083	2.518	3.782	3.939	5.975	6.564	7.507	6.494	1.569	2.513	3.918

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

Keterangan	2021	2022										2023		
		Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*														
1. Pendapatan bunga / *Interest Income*	104.090	26.059	34.619	43.440	49.194	58.345	67.484	76.686	86.840	97.057	107.720	10.908	21.217	32.396
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.022	612	737	938	1.226	1.475	1.714	1.994	2.311	2.727	3.184	435	849	1.285
b. Dari Penempatan pada bank lain / *From interbank placement*	383	56	85	120	160	217	294	394	512	625	766	148	301	489
c. Dari surat berharga / *From securities*	9.637	2.648	3.541	4.388	5.238	6.214	7.160	8.102	9.295	10.476	11.684	1.241	2.440	3.654
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	53.880	13.804	18.285	22.935	26.365	31.437	36.408	41.447	46.932	52.203	57.640	5.483	10.676	16.233
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	53.720	13.765	18.232	22.862	26.262	31.310	36.254	41.260	46.700	51.928	57.303	5.417	10.547	16.045
- kepada bank lain / *To other Bank*	160	39	54	72	103	127	154	187	232	274	337	66	129	188
e. Lainnya / *Others*	38.168	8.938	11.971	15.060	16.205	19.002	21.908	24.749	27.790	31.028	34.445	3.601	6.950	10.735
2. Beban Bunga / *Interest Expenses*	61.091	13.901	18.423	23.228	24.992	29.422	33.950	38.414	43.447	48.652	54.300	5.984	11.600	17.821
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	-	-	-	-	-	-	-	0	-	-	-	-	-	-
b. Kewajiban pada Bank lain / *Interbank Liabilities*	835	182	243	312	303	383	453	537	632	752	900	167	308	476
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	20.716	4.699	6.134	7.713	8.540	10.060	11.614	13.154	15.030	16.922	19.046	2.267	4.410	6.799
- Giro / *Demand Deposit*	2.171	596	772	959	1.235	1.480	1.703	1.913	2.162	2.412	2.675	270	511	786
- Tabungan / *Saving*	1.660	497	645	797	811	942	1.079	1.214	1.359	1.496	1.669	143	260	395
- Simpanan Berjangka / *Time deposits*	16.885	3.605	4.717	5.958	6.494	7.637	8.832	10.027	11.509	13.013	14.702	1.855	3.639	5.617
d. Surat Berharga / *Securities*	1.310	345	464	583	504	593	678	763	847	932	1.013	84	166	251
e. Pinjaman yang diterima / *Loans received*	1.116	226	287	366	388	463	541	626	732	840	960	125	240	380
f. Lainnya / *Others*	37.032	8.449	11.295	14.254	15.257	17.924	20.664	23.334	26.206	29.206	32.382	3.342	6.475	9.915
g. Koreksi atas pendapatan bunga / *Corrections*	82	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**42.998**	**12.158**	**16.196**	**20.212**	**24.202**	**28.923**	**33.534**	**38.272**	**43.393**	**48.405**	**53.420**	**4.923**	**9.616**	**14.575**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-									-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	83.649	47.057	59.913	68.873	100.323	110.030	116.683	142.566	167.951	192.746	214.590	36.252	51.127	66.922
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1.750	456	580	627	656	842	956	1.008	1.103	1.323	1.364	230	309	402
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	14	20	25	30	42	52	67	88	109	140	46	92	144
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	65.579	43.620	54.971	63.101	93.873	102.409	108.107	132.976	157.246	180.826	201.538	34.917	48.589	63.080
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	6.026	1.757	2.413	2.937	3.595	4.227	4.822	5.446	6.055	6.655	7.259	577	1.188	1.819
f. Lainnya / Others	10.259	1.210	1.928	2.183	2.168	2.510	2.746	3.069	3.459	3.833	4.288	482	948	1.477
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	113.549	56.136	72.059	83.977	114.564	127.467	136.764	167.338	192.395	220.406	246.170	39.067	55.914	74.672
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	136	240	277	306	436	459	499	577	701	709	51	123	117
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	345	0	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	54	54	-	-	-	-	-	-	-	-	25
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	62.517	42.521	53.960	61.773	92.196	100.996	106.470	132.764	153.634	176.908	197.839	35.296	48.340	62.939
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	17.787	4.900	6.276	7.434	5.389	6.218	7.020	8.184	9.106	9.999	11.280	893	1.592	2.586
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1.029	346	458	556	638	771	878	1.080	1.138	1.276	1.369	117	276	430
g. Lainnya / Others	31.634	8.232	11.126	13.883	15.981	19.046	21.938	24.812	27.940	31.522	34.973	2.711	5.582	8.575
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	13.098	3.079	4.050	5.108	9.961	11.486	13.452	13.500	18.949	20.744	21.840	2.108	4.829	6.826
E. Pendapatan non - operasional / *Non Operational Income*	2.057	243	415	608	958	1.570	1.573	3.647	1.026	1.291	1.465	1.175	853	1.811
F. Beban non - operasional / *Non Operational Expenses*	1.940	356	334	497	539	465	364	725	1.260	1.543	1.123	623	584	1.185
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	118	(113)	81	111	419	1.105	1.209	2.922	(233)	(252)	343	552	269	625
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	13.216	2.967	4.131	5.219	10.380*)	12.591	14.661	16.422	18.715	20.493	22.182	2.660	5.099	7.451
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	2.756	(65)	(88)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	2.989	(33)	(61)	(99)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	2.756	(65)	(88)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	2.989	(33)	(61)	(99)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	11.034	2.281	3.277	4.241	8.297	10.125	11.817	13.169	14.997	16.221	17.562	2.058	3.988	5.753

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

Keterangan	2021	2022										2023		
		Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*														
1. Pendapatan bunga / *Interest Income*	208.880	47.498	64.569	81.154	98.403	115.558	133.001	150.589	168.809	187.368	208.189	20.235	39.311	59.901
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.887	923	1.247	1.551	1.901	2.205	2.515	2.797	3.120	3.605	4.209	700	1.317	2.042
b. Dari Penempatan pada bank lain / *From interbank placement*	370	67	97	123	151	189	239	298	368	439	532	79	157	245
c. Dari surat berharga / *From securities*	25.630	6.080	8.087	10.166	12.150	14.221	16.356	18.258	20.388	22.576	24.785	2.316	4.369	6.640
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	115.366	27.553	38.117	47.880	58.286	68.446	78.619	89.344	100.139	111.206	122.977	11.422	22.425	34.274
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	114.457	27.367	37.869	47.560	57.895	67.978	78.079	88.735	99.443	110.420	122.091	11.312	22.214	33.934
- kepada bank lain / *To other Bank*	909	186	249	319	391	468	540	609	696	787	886	109	211	340
e. Lainnya / *Others*	64.628	12.876	17.022	21.434	25.915	30.497	35.271	39.892	44.794	49.542	55.687	5.718	11.042	16.701
2. Beban Bunga / *Interest Expenses*	112.375	23.129	30.688	38.628	46.570	54.716	63.128	71.352	80.279	89.587	100.834	11.220	21.443	32.685
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	3	64	66	94	127	160	194	231	276	322	369	41	71	106
b. Kewajiban pada Bank lain / *Interbank Liabilities*	479	127	161	225	281	332	386	462	551	631	712	192	267	245
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	41.875	8.955	11.951	14.933	17.865	20.890	23.958	26.958	30.343	34.156	38.499	4.600	8.858	13.819
- Giro / *Demand Deposit*	6.390	1.553	2.109	2.675	3.256	3.867	4.535	5.172	5.840	6.633	7.522	844	1.617	2.570
- Tabungan / *Saving*	5.566	1.226	1.640	2.065	2.488	2.921	3.336	3.763	4.211	4.668	5.166	498	992	1.567
- Simpanan Berjangka / *Time deposits*	29.919	6.176	8.201	10.193	12.122	14.102	16.087	18.023	20.292	22.855	25.810	3.257	6.249	9.682
d. Surat Berharga / *Securities*	4.252	761	1.014	1.309	1.566	1.800	2.031	2.257	2.496	2.733	2.967	250	505	751
e. Pinjaman yang diterima / *Loans received*	3.291	730	999	1.283	1.587	1.939	2.332	2.737	3.201	3.715	4.288	597	1.121	1.718
f. Lainnya / *Others*	62.388	12.491	16.498	20.784	25.143	29.594	34.228	38.707	43.412	48.030	54.000	5.541	10.621	16.047
g. Koreksi atas pendapatan bunga / *Corrections*	88	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**96.505**	**24.369**	**33.881**	**42.526**	**51.833**	**60.842**	**69.873**	**79.237**	**88.530**	**97.781**	**107.355**	**9.015**	**17.868**	**27.216**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-			-	-	-	-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	55.850	21.768	21.923	25.196	29.694	33.405	36.021	41.488	45.962	49.444	54.586	10.565	13.345	17.699
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	6.476	1.349	1.456	1.382	1.559	1.778	2.006	1.971	1.934	2.446	3.185	699	948	1.285
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	0,1	0,1	0,1	0,1	0,05	0,05	0,83	-	-	2,29	3,11	5,26
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	18.770	3.652	5.226	6.137	8.077	9.638	10.468	12.984	15.396	16.819	17.694	4.005	4.170	5.422
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	17.130	4.138	6.104	7.634	9.264	10.780	12.350	14.030	15.442	16.906	18.693	1.513	2.912	4.583
f. Lainnya / Others	13.473	12.629	9.137*)	10.043	10.794	11.209	11.197	12.504	13.189	13.273	15.014	4.346	5.312	6.404
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	119.625	36.176	41.936	50.459	59.825	68.038	75.830	87.498	98.012	107.500	118.467	14.355	23.310	32.388
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	445	772	750	742	751	761	1.121	1.449	1.082	957	50	202	134
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	-	-	0	0	0	0	0	0	0	0	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	0,8	0,7	0,7	0,7	0,7	0,7	7	93	92	92	15	0	0	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	15.451	2.915	4.223	4.789	6.488	7.525	7.701	9.925	11.919	12.654	13.012	3.419	3.617	4.355
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	43.455	17.309	15.873	18.493	20.518	22.476	24.578	27.856	30.615	34.097	37.955	5.467	8.481	11.344
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1.733	478	690	931	1.142	1.300	1.469	1.645	1.797	1.911	2.107	192	349	540
g. Lainnya / Others	58.497	15.030	20.377	25.496	30.935	35.984	41.314	46.858	52.140	57.664	64.422	5.227	10.662	16.016
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	32.729	9.961	13.868	17.263	21.703	26.209	30.063	33.227	36.480	39.726	43.474	5.224	7.902	12.527
E. Pendapatan non - operasional / *Non Operational Income*	10.817	4.051	5.492	7.134	9.020	10.296	12.471	14.574	16.803	18.816	21.721	3.624	6.706	9.366
F. Beban non - operasional / *Non Operational Expenses*	10.362	3.983	5.255	6.890	8.519	9.974	11.950	13.809	15.959	18.441	21.746	3.886	6.395	9.361
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	455	68	237	244	501	323	521	765	843	375	(25)	(261)	311	5
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	33.298	10.029	14.105	17.506	22.204	26.531	30.584	33.992	37.323	40.101	43.449	4.963	8.213	12.532
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	7.834	11.117	13.789	17.454	20.855	24.038	26.665	29.287	31.582	34.417	3.924	6.483	9.897

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

Keterangan	2021	2022										2023		
		Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*														
1. Pendapatan bunga / *Interest Income*	324.755	88.422	116.533	145.398	174.349	203.554	231.745	263.066	287.772	317.629	353.577	43.539	72.732	105.829
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.535	836	1.100	1.401	1.671	1.979	2.245	2.493	2.811	3.364	3.967	569	1.055	1.603
b. Dari Penempatan pada bank lain / *From interbank placement*	1.065	307	415	542	739	924	1.166	1.490	1.957	2.505	3.147	727	1.163	1.421
c. Dari surat berharga / *From securities*	40.318	11.003	14.570	18.248	21.884	25.697	29.529	33.277	37.128	41.231	45.441	4.661	8.740	13.106
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	253.933	69.213	91.073	113.557	136.114	158.729	180.028	204.454	221.914	243.886	271.205	31.749	54.640	79.497
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	252.549	68.800	90.412	112.754	135.184	157.638	178.703	202.969	220.258	242.055	269.237	31.552	54.261	78.907
- kepada bank lain / *To other Bank*	1.384	413	660	803	930	1.092	1.324	1.485	1.656	1.831	1.968	197	379	590
e. Lainnya / *Others*	26.903	7.063	9.376	11.651	13.941	16.225	18.777	21.352	23.961	26.643	29.816	5.833	7.134	10.202
2. Beban Bunga / *Interest Expenses*	82.464	24.384	29.671	35.041	40.957	46.620	52.279	58.697	65.435	73.137	84.671	18.783	25.493	34.362
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	5	0	0	0	1	1	1	1	1	1	1	0	0	0
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3.409	465	651	915	1.415	1.779	2.048	2.394	2.859	3.259	3.655	472	854	1.083
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	49.843	10.582	13.996	17.473	20.790	24.326	27.949	31.609	35.628	40.269	45.568	5.432	10.479	16.515
- Giro / *Demand Deposit*	12.393	3.290	4.388	5.558	6.651	7.873	9.017	10.152	11.413	12.926	14.696	1.965	3.771	5.960
- Tabungan / *Saving*	7.154	1.349	1.745	2.114	2.488	2.853	3.392	3.935	4.362	4.802	5.253	426	861	1.410
- Simpanan Berjangka / *Time deposits*	30.296	5.943	7.864	9.800	11.651	13.600	15.541	17.522	19.853	22.542	25.619	3.042	5.848	9.145
d. Surat Berharga / *Securities*	2.832	1.156	1.505	1.574	1.863	2.355	2.611	2.998	3.693	4.107	4.517	383	732	1.121
e. Pinjaman yang diterima / *Loans received*	1.986	540	562	639	856	1.018	1.225	1.487	2.365	2.871	6.660	2.312	1.609	1.864
f. Lainnya / *Others*	20.063	11.641	12.957	14.440	16.032	17.141	18.446	20.209	20.890	22.631	24.269	10.185	11.819	13.779
g. Koreksi atas pendapatan bunga / *Corrections*	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**242.291**	**64.037**	**86.862**	**110.358**	**133.392**	**156.934**	**179.467**	**204.369**	**222.337**	**244.491**	**268.906**	**24.755**	**47.239**	**71.467**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*										-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	214.597	37.320	49.297	57.494	73.893	85.936	102.171	119.519	137.614	146.630	198.321	61.761	68.291	70.575
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	9.804	2.585	2.888	2.859*)	3.128	3.358	3.690	3.891	4.128	4.488	4.848	631	1.035	1.452
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	7.777	10.394	9.889*)	14.634	15.478	16.772	19.810	25.350	24.012	62.842	48.153	43.349	34.188
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	58.300	14.111	19.664	26.146	31.737	37.318	42.472	48.410	53.428	59.688	65.753	5.017	10.052	15.726
f. Lainnya / Others	108.464	12.847	16.351	18.600	24.394	29.782	39.237	47.407	54.709	58.442	64.878	7.959	13.855	19.209
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	335.979	64.392	83.300	100.325	125.645	144.454	167.885	193.961	217.907	233.146	295.295	67.690	81.275	90.106
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	159	282	124*)	128	116	128	165	151	161	165	23	138	114
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	108	0	82	620*)	620	620	620	620	620	620	620	-	196	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	6.277	8.888	8.346*)	13.901	14.268	15.205	18.640	24.234	23.057	60.721	47.169	42.094	32.238
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	164.841	25.063	32.324	38.611	48.459	56.030	67.627	77.697	83.891	89.509	97.843	9.608	17.783	25.816
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	737	212	257	294	410	453	555	621	702	797	861	124	215	263
g. Lainnya / Others	139.769	32.682	41.468	52.330	62.127	72.966	83.752	96.218	108.309	119.002	135.085	10.766	20.848	31.478
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	120.909	36.966	52.859	67.527	81.640	98.417	113.752	129.927	142.044	157.975	171.932	18.826	34.256	51.935
E. Pendapatan non - operasional / *Non Operational Income*	1.279	863	1.656*)	2.041	3.677	3.503	3.878	4.886	5.819	6.305	6.116	74	136	234
F. Beban non - operasional / *Non Operational Expenses*	2.071	189	343	337	501	615	753	1.014	1.066	1.353	1.528	867	816	1.183
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(791)	675	1.313	1.704	3.176	2.888	3.126	3.872	4.753	4.952	4.588	(793)	(680)	(948)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	120.118	37.641	54.172	69.231	84.816	101.305	116.877	133.799	146.798	162.926	176.520	18.033	33.576	50.987
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	31.862	43.858	56.400	68.935	82.417	95.003	108.647	119.128	132.268	143.344	14.514	27.086	41.081

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

Indikator / *Indicator*	2021	2022										2023		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**1.213.629**	**1.150.136**	**1.264.022**	**1.278.882**	**1.338.665**	**1.370.719**	**1.312.978**	**1.472.583**	**1.498.355**	**1.525.035**	**1.447.440**	**1.472.252**	**1.491.455**	**1.516.741**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	41.525	42.522	40.509	36.278	36.745	37.248	37.296	36.038	36.159	37.903	32.934	40.139	41.034	42.487
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	1.163.491	1.097.380	1.214.361	1.231.786	1.290.252	1.322.022	1.264.639	1.426.347	1.452.347	1.473.777	1.405.654	1.409.018	1.434.970	1.460.835
- Lainnya / *Others*	8.613	10.234	9.152	10.817	11.668	11.449	11.043	10.198	9.849	13.355	8.851	23.095	15.452	13.419
Kewajiban Komitmen / *Commited Liabilities*	**3.113.244**	**3.032.374**	**3.122.505**	**3.088.860**	**3.117.796**	**3.215.608**	**3.135.630**	**3.298.091**	**3.330.867**	**3.363.716**	**3.664.205**	**3.453.149**	**3.496.292**	**3.503.654**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	1.705.175	1.711.188	1.698.419	1.697.841	1.690.677	1.765.023	1.771.384	1.790.929	1.813.451	1.848.402	2.142.859	1.924.267	1.951.645	1.933.400
- *Committed*	429.072	435.859	432.338	446.070	441.944	456.681	457.886	462.500	467.435	473.255	479.975	513.216	525.977	532.511
- *Uncommitted*	1.276.104	1.275.329	1.266.081	1.251.771	1.248.734	1.308.342	1.313.498	1.328.429	1.346.016	1.375.148	1.662.883	1.411.051	1.425.668	1.400.889
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	24.251	16.485	16.032	17.029	16.052	16.833	18.335	23.760	20.767	19.079	17.762	18.420	18.446	17.239
- *Committed*	3.874	2.725	2.788	2.488	1.942	1.799	3.446	5.990	5.594	4.866	2.897	2.866	2.871	3.298
- *Uncommitted*	20.377	13.759	13.244	14.542	14.110	15.034	14.889	17.771	15.173	14.213	14.865	15.554	15.575	13.941
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	85.063	98.643	107.870	97.117	99.554	96.578	98.032	90.151	97.507	91.893	101.522	88.493	91.480	83.000
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.285.893	1.191.583	1.285.357	1.257.858	1.293.841	1.316.564	1.230.846	1.377.629	1.382.511	1.384.765	1.388.554	1.404.531	1.416.621	1.452.767
- Lainnya / Others	12.862	14.475	14.828	19.014	17.672	20.610	17.034	15.620	16.632	19.577	13.509	17.439	18.099	17.249
Tagihan Kontinjensi / *Contingent Claims*	**269.045**	**234.847**	**239.266**	**237.875**	**273.399**	**254.082**	**257.558**	**262.014**	**271.042**	**272.191**	**273.728**	**267.076**	**273.224**	**261.771**
- Garansi yang diterima / *Received guarantees*	204.276	213.475	217.800	217.246	252.412	230.479	234.477	238.347	247.756	247.083	249.893	243.029	248.145	237.013
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	53.711	1.124	1.119	974	1.149	1.144	1.563	1.749	1.978	2.179	1.811	1.866	1.926	1.909
- Lainnya / Others	11.058	20.248	20.347	19.655	19.838	22.460	21.519	21.918	21.308	22.928	22.024	22.180	23.154	22.850
Kewajiban Kontijensi / *Contingent Liabilities*	**348.030**	**292.818**	**293.725**	**289.015**	**292.648**	**298.726**	**305.033**[r]	**315.392**	**311.513**	**320.311**	**388.567**	**351.150**	**381.873**	**366.647**
- Garansi yang diberikan / *Issued guarantees*	345.453	290.216	291.016	286.372	289.955	295.911	301.655	311.776	307.694	316.316	384.200	346.412	377.065	361.640
- Lainnya / *Others*	2.576	2.602	2.710	2.643	2.692	2.815	3.378[r]	3.616	3.819	3.995	4.367	4.738	4.808	5.006
Lainnya / *Others*	**696.230**	**523.977**	**528.349**	**528.905**	**541.983**	**545.090**	**548.722**	**556.000**	**563.122**	**570.201**	**578.345**	**562.657**	**559.746**	**525.585**
- Penerusan Kredit/pembiayaan / *Channelling*	11.477	9.378	9.449	9.421	8.453	8.451	7.709	7.378	7.170	7.125	7.342	7.321	7.422	7.420
- Aset produktif yang dihapusbukukan / *Written off earning assets*	627.791	513.940	518.235	518.815	532.849	535.957	540.325	547.917	555.232	562.347	570.265	554.598	551.576	517.413
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	548.614	507.225	511.519	512.075	525.368	528.516	532.784	540.351	547.645	554.743	562.649	547.209	544.176	510.026
Lainnya / *Others*	79.177	6.715	6.716	6.740	7.482	7.441	7.541	7.566	7.587	7.604	7.616	7.389	7.400	7.387
- Aset produktif yang dihapustagih / *Charged off earning assets*	56.962	660	665	669	680	683	687	705	721	730	739	738	748	753
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	49.558	660	665	669	680	683	687	705	721	730	739	738	748	753
Lainnya / *Others*	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022										2023		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**418.224**	**180.954**	**207.380**	**256.882**	**225.751**	**220.836**	**205.028**	**244.984**	**254.145**	**247.973**	**228.624**	**224.381**	**228.638**	**227.150**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	4.866	4.567	4.600	3.383	2.649	1.813	1.815	1.939	2.283	2.746	1.543	2.622	2.903	3.010
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	412.539	174.228	201.119	251.877	220.873	216.694	200.952	240.831	249.548	243.438	226.286	219.805	223.006	220.901
- Lainnya / *Others*	819	2.159	1.661	1.622	2.228	2.329	2.261	2.213	2.314	1.789	794	1.954	2.728	3.240
Kewajiban Komitmen / *Commited Liabilities*	**538.929**	**285.459**	**311.859**	**359.335**	**322.898**	**313.672**	**291.973**	**334.034**	**346.410**	**340.901**	**375.654**	**374.046**	**377.943**	**371.093**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	145.539	105.919	105.180	113.556	109.800	101.321	102.260	107.001	106.689	114.544	115.563	117.334	118.979	120.152
- *Committed*	35.456	34.546	36.377	38.245	32.952	34.034	33.901	34.690	34.254	37.250	37.410	39.566	40.153	40.878
- *Uncommitted*	110.084	71.373	68.803	75.311	76.847	67.286	68.358	72.311	72.435	77.295	78.153	77.767	78.826	79.274
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	157	164	301	277	199	253	280	243	241	236	155	270	283	402
- *Committed*	30	31	79	75	61	60	65	56	74	77	64	130	126	242
- *Uncommitted*	127	133	221	203	138	192	214	187	167	160	91	140	158	159
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	5.633	3.689	3.499	3.792	2.919	2.002	2.613	2.361	2.676	2.061	2.212	2.342	2.630	2.546
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	384.112	172.642	199.181	236.454	205.267	204.090	180.664	218.804	230.239	216.129	254.418	249.012	250.675	242.224
- Lainnya / Others	3.487	3.045	3.698	5.256	4.713	6.007	6.157	5.625	6.566	7.930	3.306	5.088	5.376	5.770
Tagihan Kontinjensi / *Contingent Claims*	**36.834**	**30.437**	**30.939**	**30.424**	**53.132**	**26.474**	**28.937**	**29.485**	**30.731**	**30.708**	**29.605**	**27.840**	**28.828**	**30.402**
- Garansi yang diterima / *Received guarantees*	28.407	24.667	25.051	24.203	43.663	16.480	18.612	19.240	20.027	19.651	18.930	17.499	18.174	19.659
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	7.088	446	442	438	439	400	804	1.016	1.251	1.438	1.058	1.093	1.139	1.162
- Lainnya / Others	1.339	5.323	5.446	5.783	9.030	9.594	9.520	9.229	9.454	9.618	9.618	9.248	9.515	9.581
Kewajiban Kontijensi / *Contingent Liabilities*	**28.150**	**21.383**	**21.664**	**21.198**	**18.968**	**17.161**	17.855[r]	**17.954**	**18.248**	**17.643**	**17.738**	**15.235**	**15.073**	**14.616**
- Garansi yang diberikan / *Issued guarantees*	27.909	21.086	21.384	20.919	18.658	16.832	17.037	17.110	17.451	16.857	17.000	14.277	14.205	13.741
- Lainnya / *Others*	241	297	280	279	309	329	633[r]	844	797	786	738	959	868	875
Lainnya / *Others*	**62.084**	**45.614**	**45.976**	**46.687**	**56.066**	**56.275**	**56.292**	**56.514**	**57.331**	**58.433**	**61.978**	**59.920**	**60.791**	**62.109**
- Penerusan Kredit/pembiayaan / *Channelling*	532	441	440	486	483	482	258	258	258	257	257	256	243	245
- Aset produktif yang dihapusbukukan / *Written off earning assets*	53.302	45.173	45.536	46.201	55.583	55.792	56.034	56.255	57.071	58.174	61.714	59.650	60.533	61.850
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	52.770	44.687	45.050	45.699	55.081	55.288	55.530	55.750	56.566	57.669	61.215	59.153	60.036	61.353
Lainnya / *Others*	532	486	486	502	502	505	505	505	505	505	499	497	497	497
- Aset produktif yang dihapustagih / *Charged off earning assets*	8.251	0	0	0	0	0	0	1	2	2	8	14	15	15
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	8.200	0	0	0	0	0	0	1	2	2	8	14	15	15
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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**212.427**	**350.728**	**387.890**	**363.472**	**396.912**	**446.174**	**424.858**	**471.367**	**481.325**	**482.767**	**431.775**	**426.422**	**464.936**	**462.212**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	7.713	8.058	6.900	6.939	7.087	8.540	8.568	8.788	8.999	9.075	5.560	8.652	8.801	8.655
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	197.606	336.007	374.493	349.500	382.531	430.407	409.919	455.738	465.617	466.792	419.051	409.607	446.307	445.097
- Lainnya / *Others*	7.108	6.663	6.498	7.033	7.293	7.227	6.371	6.842	6.710	6.900	7.164	8.163	9.828	8.460
Kewajiban Komitmen / *Commited Liabilities*	**550.557**	**705.214**	**643.763**	**612.879**	**612.505**	**697.312**	**681.307**	**712.886**	**721.152**	**733.322**	**717.966**	**725.907**	**754.581**	**751.181**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	321.373	368.759	312.197	306.038	306.799	334.860	348.174	345.424	367.993	376.206	381.014	379.068	384.335	368.690
- *Committed*	52.557	54.942	51.892	53.402	53.969	54.901	55.354	55.566	59.314	58.769	58.917	57.826	59.597	59.599
- *Uncommitted*	268.816	313.817	260.305	252.636	252.830	279.959	292.820	289.859	308.678	317.437	322.096	321.242	324.738	309.091
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	7.964	5.235	4.947	4.828	5.320	5.218	5.343	6.723	6.075	5.586	5.266	5.265	5.357	4.624
- *Committed*	53	241	1.252*)	181	181	184	340	810	831	320	353	237	269	246
- *Uncommitted*	7.912	4.994	3.695	4.647	5.139	5.034	5.003	5.913	5.243	5.266	4.913	5.029	5.088	4.377
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	8.751	11.869	7.467	6.693	7.911	9.447	6.701	7.104	6.791	8.983	8.212	5.813	7.320	7.300
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	205.797	312.428	312.451	288.452	285.756	341.038	314.388	346.953	333.543	335.762	315.921	327.720	349.816	362.618
- Lainnya / Others	6.672	6.923	6.702	6.868	6.719	6.748	6.702	6.682	6.750	6.784	7.553	8.041	7.753	7.950
Tagihan Kontinjensi / *Contingent Claims*	**101.202**	**99.853**	**52.377*)**	**54.024**	**54.541**	**54.528**	**55.433**	**55.759**	**57.460**	**55.987**	**57.426**	**52.766**	**53.154**	**55.787**
- Garansi yang diterima / *Received guarantees*	94.855	95.882	48.378*)	49.768	53.764	53.783	54.688	55.011	56.729	55.209	56.671	51.990	52.365	54.985
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	6.330	66	58	60	64	64	55	76	65	66	81	86	87	90
- Lainnya / Others	17	3.906	3.941	4.197	713	681	690	672	665	712	674	690	702	712
Kewajiban Kontijensi / *Contingent Liabilities*	**24.515**	**25.806**	**21.145**	**21.756**	**25.868**	**27.165**	**27.734**	**34.706**	**35.272**	**35.223**	**29.329**	**26.749**	**28.506**	**27.343**
- Garansi yang diberikan / *Issued guarantees*	24.273	25.564	20.904	21.514	25.626	26.931	27.500	34.472	35.038	34.989	28.955	26.375	28.132	26.969
- Lainnya / *Others*	242	242	242	242	242	234	234	234	234	234	374	374	374	374
Lainnya / *Others*	**56.757**	**54.796**	**54.928**	**51.534**	**46.360**	**45.708**	**46.116**	**45.265**	**44.466**	**44.611**	**45.261**	**45.024**	**44.823**	**44.653**
- Penerusan Kredit/pembiayaan / *Channelling*	6.211	4.221	4.327	4.254	3.291	3.290	2.780	1.974	1.791	1.778	1.774	1.773	1.768	1.766
- Aset produktif yang dihapusbukukan / *Written off earning assets*	44.899	50.567	50.592	47.272	43.060	42.408	43.327	43.281	42.664	42.822	43.476	43.241	43.044	42.877
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	43.724	49.899	49.925	46.604	42.392	41.777	42.593	42.547	41.936	42.092	42.721	42.485	42.290	42.123
Lainnya / *Others*	1.174	667	667	667	667	631	733	734	729	731	755	755	754	754
- Aset produktif yang dihapustagih / *Charged off earning assets*	5.648	9	9	9	10	10	10	10	10	10	10	10	10	10
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	5.648	9	9	9	10	10	10	10	10	10	10	10	10	10
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022										2023		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**303.252**	**347.108**	**384.321**	**380.123**	**402.229**	**426.779**	**412.098**	**449.532**	**459.655**	**476.975**	**448.901**	**487.099**	**494.522**	**502.218**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	28.946	29.897	29.009	25.956	27.009	26.895	26.913	25.311	24.877	26.082	25.831	28.864	29.330	30.822
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	274.112	316.387	355.019	352.561	373.739	398.629	383.401	423.560	434.527	448.533	422.597	456.723	463.639	470.478
- Lainnya / *Others*	194	825	293	1.606	1.482	1.254	1.785	661	250	2.360	473	1.513	1.553	918
Kewajiban Komitmen / *Commited Liabilities*	**938.903**	**967.927**	**1.082.207**	**1.058.023**	**1.117.566**	**1.148.109**	**1.096.091**	**1.151.596**	**1.157.353**	**1.186.047**	**1.177.302**	**1.250.266**	**1.258.370**	**1.241.279**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	609.276	589.506	645.561	637.848	680.567	701.826	671.761	695.345	702.014	720.495	733.622	762.543	765.771	759.897
- *Committed*	79.500	88.338	89.298	95.901	95.366	107.712	104.183	110.991	104.973	107.225	105.556	105.921	106.014	111.178
- *Uncommitted*	529.777	501.168	556.263	541.947	585.201	594.114	567.578	584.354	597.041	613.269	628.066	656.622	659.756	648.719
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	9.875	8.929	9.427	9.783	8.825	9.795	11.152	13.483	11.453	10.516	9.700	10.226	10.174	9.250
- *Committed*	134	339	138	138	28	32	1.520	1.857	1.908	1.924	36	36	34	33
- *Uncommitted*	9.741	8.590	9.289	9.645	8.797	9.763	9.632	11.627	9.545	8.592	9.664	10.190	10.140	9.218
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	20.575	20.744	27.191	22.779	23.126	22.094	19.794	20.263	18.289	17.395	18.586	18.567	18.472	17.769
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	296.654	344.836	396.132	381.441	399.294	407.320	389.977	419.870	423.180	434.505	413.232	455.622	460.464	451.619
- Lainnya / Others	2.523	3.912	3.896	6.173*)	5.754	7.075	3.407	2.635	2.418	3.136	2.163	3.308	3.489	2.743
Tagihan Kontinjensi / *Contingent Claims*	**58.054**	**45.660**	**97.046*)**	**96.675**	**107.910**	**112.505**	**113.051**	**115.008**	**119.303**	**119.633**	**119.118**	**121.051**	**124.572**	**110.369**
- Garansi yang diterima / *Received guarantees*	32.465	34.405	85.849*)	86.904	97.553	100.031	101.433	102.734	107.856	106.770	107.129	108.542	111.360	97.587
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	16.250	613	619	476*)	646	680	703	657	662	675	672	687	699	656
- Lainnya / Others	9.340	10.643	10.578	9.294	9.710	11.794	10.914	11.618	10.785	12.188	11.316	11.822	12.513	12.126
Kewajiban Kontijensi / *Contingent Liabilities*	**44.514**	**45.068**	**49.842**	**47.761**	**48.161**	**50.794**	**51.643**	**53.163**	**53.376**	**53.231**	**55.987**	**54.335**	**55.061**	**55.999**
- Garansi yang diberikan / *Issued guarantees*	43.981	44.584	49.239	47.231	47.626	50.226	51.101	52.620	52.796	52.677	55.455	53.807	54.500	55.438
- Lainnya / *Others*	532	484	603	530	535	568	542	542	580	554	532	528	561	562
Lainnya / *Others*	**185.306**	**124.666**	**125.152**	**125.952**	**127.614**	**127.639**	**128.141**	**129.752**	**130.652**	**131.045**	**132.256**	**127.008**	**122.189**	**122.692**
- 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	123.630	124.110	124.906	126.558	126.580	127.078	128.673	129.558	129.942	131.150	125.908	121.080	121.579
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	141.846	121.589	122.065	122.859	124.503	124.527	125.026	126.611	127.487	127.868	129.080	123.865	119.031	119.536
Lainnya / *Others*	6.556	2.041	2.044	2.046	2.054	2.053	2.053	2.062	2.071	2.074	2.070	2.043	2.049	2.043
- Aset produktif yang dihapustagih / *Charged off earning assets*	36.519	651	656	661	670	673	677	694	709	717	720	714	723	728
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	29.165	651	656	661	670	673	677	694	709	717	720	714	723	728
Lainnya / *Others*	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022										2023		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**279.726**	**271.346**	**284.431**	**278.404**	**313.773**	**276.930**	**270.995**	**306.701**	**303.230**	**317.319**	**338.140**	**334.349**	**303.359**	**325.161**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	279.234	270.758	283.730	277.848	313.108	276.292	270.368	306.218	302.655	315.014	337.720	322.884	302.017	324.359
- Lainnya / *Others*	492	588	701	556	665	639	627	482	575	2.306	420	11.466	1.342	802
Kewajiban Komitmen / *Commited Liabilities*	**1.084.855**	**1.073.774**	**1.084.676**	**1.058.623**	**1.064.827**	**1.056.515**	**1.066.258**	**1.099.574**	**1.105.952**	**1.103.446**	**1.393.284**	**1.102.931**	**1.105.398**	**1.140.102**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	628.987	647.004	635.481	640.399	593.512	627.017	636.259	643.159	636.756	637.158	912.660	665.322	682.561	684.662
- *Committed*	261.559	258.034	254.771	258.522	259.657	260.034	264.447	261.253	268.895	270.011	278.092	309.903	320.213	320.857
- *Uncommitted*	367.427	388.970	380.711	381.877	333.855	366.983	384.742	381.906	367.861	367.147	634.568	355.419	362.347	363.805
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	6.255	2.157	1.357	2.142	1.708	1.568	1.560	3.312	2.998	2.741	2.640	2.658	2.631	2.963
- *Committed*	3.658	2.114	1.319	2.094	1.672	1.523	1.521	3.268	2.781	2.546	2.444	2.463	2.442	2.777
- *Uncommitted*	2.597	43	38	47	36	44	40	44	217	195	197	195	189	187
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	50.104	62.341	69.712	63.854	65.598	63.036	68.924	60.423	69.751	63.453	72.512	61.771	63.059	55.385
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	399.330	361.677	377.594	351.511	403.524	364.115	345.817	392.002	395.549	398.369	404.984	372.177	355.666	396.306
- Lainnya / Others	180	595	531	718	486	780	768	679	898	1.725	487	1.003	1.481	785
Tagihan Kontinjensi / *Contingent Claims*	**72.955**	**58.896**	**58.903**	**56.752**	**57.817**	**60.576**	**60.138**	**61.761**	**63.548**	**65.864**	**67.580**	**65.419**	**66.670**	**65.213**
- Garansi yang diterima / *Received guarantees*	48.550	58.521	58.522	56.371	57.432	60.186	59.744	61.362	63.144	65.453	67.164	64.999	66.246	64.781
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	362	376	381	381	385	390	395	399	404	411	416	420	424	432
Kewajiban Kontijensi / *Contingent Liabilities*	**250.851**	**200.562**	**201.074**	**198.300**	**199.651**	**203.606**	**207.800**	**209.569**	**204.617**	**214.214**	**285.513**	**254.831**	**283.234**	**268.688**
- Garansi yang diberikan / *Issued guarantees*	249.290	198.982	199.489	196.708	198.045	201.922	206.017	207.574	202.409	211.793	282.790	251.953	280.229	265.493
- Lainnya / *Others*	1.561	1.580	1.585	1.592	1.606	1.683	1.783	1.995	2.208	2.421	2.723	2.878	3.006	3.196
Lainnya / *Others*	**392.083**	**298.901**	**302.294**	**304.732**	**311.943**	**315.469**	**318.172**	**324.468**	**330.673**	**336.113**	**338.850**	**330.704**	**331.943**	**296.131**
- Penerusan Kredit/pembiayaan / *Channelling*	4.349	4.331	4.296	4.295	4.294	4.293	4.286	4.760	4.735	4.704	4.926	4.906	5.025	5.023
- Aset produktif yang dihapusbukukan / *Written off earning assets*	381.189	294.570	297.997	300.437	307.649	311.176	313.886	319.708	325.938	331.409	333.924	325.799	326.918	291.107
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	310.273	291.050	294.479	296.913	303.391	306.923	309.636	315.443	321.656	327.114	329.633	321.705	322.818	287.014
Lainnya / *Others*	70.915	3.520	3.518	3.524	4.258	4.253	4.250	4.265	4.282	4.294	4.291	4.093	4.100	4.093
- 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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,67**	**24,79**	**24,35**	**24,74**	**24,66**	**24,92**	**25,20**	**25,17**	**25,13**	**25,47**	**25,66**	**25,89**	**26,02**	**24,69**
- Modal / *Capital*	1.569.939	1.561.160	1.554.653	1.568.855	1.595.722	1.612.941	1.635.201	1.647.043	1.663.912	1.689.915	1.721.678	1.737.168	1.756.587	1.679.141
- ATMR / *Risk Weighted Assets*	6.116.974	6.298.503	6.385.264	6.340.984	6.470.092	6.471.886	6.488.881	6.542.600	6.621.946	6.634.462	6.708.481	6.710.672	6.750.300	6.801.222
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**24,07**	**23,17**	**22,73**	**23,12**	**22,99**	**23,25**	**23,55**	**23,49**	**23,47**	**23,82**	**24,10**	**24,38**	**24,51**	**23,19**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.472.240	1.459.578	1.451.597	1.465.872	1.487.747	1.504.393	1.527.921	1.536.661	1.554.454	1.580.080	1.616.687	1.636.094	1.654.816	1.577.500
- ATMR / *Risk Weighted Assets*	6.116.974	6.298.503	6.385.264	6.340.984	6.470.092	6.471.886	6.488.881	6.542.600	6.621.946	6.634.462	6.708.481	6.710.672	6.750.300	6.801.222
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,84**	**2,19**	**2,32**	**2,34**	**2,37**	**2,45**	**2,48**	**2,51**	**2,47**	**2,47**	**2,43**	**3,02**	**2,75**	**2,77**
- Laba sebelum pajak / *Profit*	174.271	220.390	233.661	236.900	239.937	249.444	252.343	256.453	254.049	254.867	252.499	330.467	300.549	303.186
- Rata-rata total aset / *Average total assets*	9.476.690	10.066.766	10.093.235	10.110.738	10.143.710	10.169.657	10.179.358	10.213.605	10.273.650	10.328.305	10.391.582	10.932.183	10.939.858	10.953.236
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,58**	**80,35**	**78,57**	**77,50**	**78,46**	**77,34**	**76,69**	**77,16**	**77,52**	**77,51**	**78,65**	**86,07**	**81,99**	**79,36**
- Biaya Operasional / *Operating Expenses*	889.655	225.139	284.575	339.429	434.145	494.745	554.235	651.004	731.744	807.589	933.289	170.701	228.353	291.724
- Pendapatan Operasional / *Operating Income*	1.064.432	280.198	362.205	437.948	553.309	639.725	722.733	843.702	943.918	1.041.967	1.186.632	198.329	278.497	367.600
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,51**	**4,53**	**4,63**	**4,67**	**4,69**	**4,72**	**4,73**	**4,77**	**4,70**	**4,70**	**4,71**	**4,89**	**4,72**	**4,77**
- Pendapatan bunga bersih / *Interest income net*	413.942	440.686	449.807	454.975	459.210	463.370	463.962	469.742	465.835	467.905	471.396	513.609	496.636	502.340
- Rata-rata total aset produktif / *Average total earning assets*	9.170.121	9.719.858	9.722.680	9.744.283	9.784.914	9.810.410	9.816.840	9.849.607	9.906.572	9.960.931	10.018.364	10.507.845	10.526.049	10.531.892
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**77,13**	**78,37**	**79,90**	**80,00**	**81,25**	**81,43**	**81,22**	**82,05**	**79,90**	**79,60**	**78,78**	**79,34**	**79,80**	**80,51**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5.768.585	5.863.269	5.981.252	6.012.364	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.563	6.310.879	6.375.320	6.445.457
- Total Dana Pihak Ketiga / *Total Third Party Funds*	7.479.463	7.481.675	7.485.687	7.515.539	7.602.297	7.564.082	7.608.401	7.647.334	7.927.037	7.974.133	8.153.590	7.953.823	7.988.710	8.005.579
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**19,57**	**16,83**	**16,48**	**16,39**	**17,44**	**14,32**	**14,15**	**14,42**	**14,72**	**15,65**	**15,90**	**15,09**	**15,35**	**15,92**
- Aset Likuid Primer / *Primary Liquid Asset*	1.208.213	998.263	945.014	1.012.535	1.107.516	808.938	819.502	855.777	902.056	991.247	1.080.533	958.568	993.239	1.053.855
- Aset Likuid Sekunder / *Secondary Liquid assets*	771.178	706.615	731.229	655.780	690.113	669.462	650.881	656.385	689.232	710.288	685.951	690.998	687.082	693.686
- Total Aset / *Total Assets*	10.112.304	10.131.460	10.172.531	10.180.753	10.308.563	10.325.340	10.393.085	10.487.576	10.814.056	10.874.848	11.113.321	10.932.183	10.947.533	10.979.992

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**29,11**	**29,92**	**28,97**	**29,62**	**28,84**	**28,08**	**28,27**	**28,56**	**28,13**	**28,81**	**30,93**	**31,86**	**31,74**	**30,91**
- Modal / *Capital*	215.111	209.658	205.962	210.372	221.185	211.784	213.340	217.327	217.801	221.102	239.810	242.146	243.549	242.620
- ATMR / *Risk Weighted Assets*	738.938	700.841	710.948	710.291	766.878	754.190	754.721	760.962	774.293	767.434	775.277	760.116	767.244	784.987
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**27,78**	**28,24**	**27,36**	**27,97**	**26,58**	**25,99**	**26,22**	**26,41**	**26,11**	**26,82**	**28,93**	**29,88**	**29,79**	**29,00**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	205.245	197.927	194.520	198.685	203.818	195.988	197.861	200.937	202.151	205.804	224.274	227.109	228.565	227.640
- ATMR / *Risk Weighted Assets*	738.938	700.841	710.948	710.291	766.878	754.190	754.721	760.962	774.293	767.434	775.277	760.116	767.244	784.987
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**0,60**	**1,37**	**1,26**	**1,23**	**0,38**	**0,65**	**0,69**	**0,82**	**0,81**	**0,83**	**0,77**	**1,59**	**1,36**	**1,36**
- Laba sebelum pajak / *Profit*	7.640	17.844	16.436	16.205	5.138	8.712	9.159	10.836	10.756	11.026	10.347	22.592	19.224	19.306
- Rata-rata total aset / *Average total assets*	1.279.647	1.303.554	1.307.675	1.312.848	1.344.357	1.332.216	1.318.220	1.325.961	1.335.649	1.334.923	1.341.222	1.416.753	1.411.795	1.416.745
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**95,91**	**87,57**	**88,24**	**87,72**	**96,11**	**93,72**	**93,40**	**92,70**	**92,55**	**92,28**	**92,60**	**92,40**	**90,01**	**89,08**
- Biaya Operasional / *Operating Expenses*	179.569	31.909	41.614	49.439	69.811	80.596	89.848	107.375	116.879	126.139	135.166	23.321	29.236	39.680
- Pendapatan Operasional / *Operating Income*	187.233	36.438	47.161	56.361	72.640	85.992	96.199	115.826	126.292	136.690	145.961	25.239	32.480	44.545
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,70**	**4,18**	**4,23**	**4,25**	**4,24**	**4,30**	**4,29**	**4,35**	**4,38**	**4,42**	**4,46**	**4,67**	**4,61**	**4,69**
- Pendapatan bunga bersih / *Interest income net*	44.499	50.923	51.568	52.129	53.106	53.205	52.482	53.424	54.118	54.628	55.236	60.781	60.127	61.423
- Rata-rata total aset produktif / *Average total earning assets*	1.201.704	1.219.253	1.220.505	1.225.874	1.251.534	1.238.427	1.222.692	1.228.419	1.236.484	1.234.748	1.238.396	1.302.209	1.303.065	1.310.456
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**71,51**	**69,43**	**71,12**	**70,63**	**74,00**	**75,33**	**75,67**	**75,80**	**74,17**	**75,97**	**77,69**	**76,60**	**77,06**	**76,68**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	693.732	676.653	684.610	689.491	738.266	731.227	740.391	745.161	754.151	756.761	769.034	756.095	762.125	772.061
- Total Dana Pihak Ketiga / *Total Third Party Funds*	970.137	974.559	962.581	976.245	997.598	970.725	978.456	983.115	1.016.819	996.171	989.872	987.047	989.023	1.006.811
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**20,75**	**19,29**	**18,23**	**19,23**	**19,83**	**13,78**	**13,72**	**14,01**	**14,42**	**14,13**	**15,37**	**13,93**	**13,17**	**14,68**
- Aset Likuid Primer / *Primary Liquid Asset*	198.540	188.949	169.866	191.108	210.832	118.326	117.783	123.533	132.794	127.500	148.428	122.521	110.165	132.257
- Aset Likuid Sekunder / *Secondary Liquid assets*	81.377	67.699	70.822	65.361	64.145	68.848	69.691	70.915	72.360	71.463	72.361	74.816	75.168	77.226
- Total Aset / *Total Assets*	1.348.864	1.330.484	1.320.039	1.333.542	1.386.804	1.358.279	1.366.069	1.387.887	1.422.842	1.408.521	1.436.185	1.416.753	1.406.836	1.426.646

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**36,88**	**36,30**	**35,75**	**35,83**	**36,89**	**37,37**	**37,15**	**37,14**	**37,64**	**38,74**	**38,06**	**35,84**	**35,95**	**36,14**
- Modal / *Capital*	271.808	286.640	272.696	273.719	278.538	288.553	288.350	291.306	297.861	307.760	305.933	302.695	306.725	302.933
- ATMR / *Risk Weighted Assets*	737.072	789.700	762.761	763.950	755.143	772.075	776.157	784.279	791.361	794.468	803.798	844.572	853.309	838.324
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**34,55**	**34,01**	**33,43**	**33,50**	**34,57**	**34,85**	**34,75**	**34,72**	**35,15**	**36,18**	**35,68**	**33,73**	**33,81**	**33,99**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	254.657	268.611	254.978	255.945	261.053	269.062	269.714	272.282	278.139	287.449	286.794	284.893	288.510	284.983
- ATMR / *Risk Weighted Assets*	737.072	789.700	762.761	763.950	755.143	772.075	776.157	784.279	791.361	794.468	803.798	844.572	853.309	838.324
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,14**	**0,93**	**1,01**	**1,01**	**1,70**	**1,74**	**1,76**	**1,74**	**1,77**	**1,74**	**1,72**	**2,37**	**2,26**	**2,20**
- Laba sebelum pajak / *Profit*	13.216	11.867	12.393	12.525	20.760	21.584	21.992	21.896	22.349	22.356	22.182	31.925	30.591	29.805
- Rata-rata total aset / *Average total assets*	1.154.798	1.281.618	1.230.101	1.235.593	1.220.299	1.242.633	1.248.331	1.256.586	1.265.619	1.282.193	1.288.046	1.345.344	1.355.152	1.355.159
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**91,55**	**95,32**	**94,93**	**94,59**	**92,28**	**91,69**	**91,09**	**91,77**	**91,86**	**92,15**	**92,40**	**94,06**	**92,33**	**91,79**
- Biaya Operasional / *Operating Expenses*	138.932	61.842	79.352	93.263	124.780	139.454	150.469	183.206	210.498	241.226	269.274	42.172	61.498	83.228
- Pendapatan Operasional / *Operating Income*	151.750	64.882	83.588	98.597	135.215	152.092	165.182	199.633	229.162	261.768	291.436	44.833	66.603	90.672
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,74**	**3,84**	**4,02**	**3,99**	**4,01**	**4,04**	**4,08**	**4,11**	**4,14**	**4,16**	**4,18**	**4,43**	**4,30**	**4,33**
- Pendapatan bunga bersih / *Interest income net*	40.600	46.036	46.007	45.910	45.791	46.948	47.648	48.352	49.111	50.074	50.667	56.045	54.829	55.391
- Rata-rata total aset produktif / *Average total earning assets*	1.085.081	1.198.940	1.143.588	1.149.250	1.141.327	1.163.064	1.168.508	1.177.682	1.187.226	1.204.641	1.211.223	1.265.558	1.276.547	1.278.049
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**81,26**	**79,54**	**80,01**	**79,88**	**78,83**	**78,88**	**77,79**	**78,18**	**78,45**	**77,41**	**79,24**	**77,96**	**77,19**	**77,59**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	644.999	677.785	654.977	662.982	668.185	673.084	670.766	689.069	699.615	700.529	703.766	689.967	699.001	701.233
- Total Dana Pihak Ketiga / *Total Third Party Funds*	793.773	852.157	818.657	829.984	847.671	853.255	862.285	881.395	891.789	904.975	888.106	884.994	905.546	903.798
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**22,38**	**21,63**	**21,51**	**21,53**	**23,32**	**20,67**	**20,53**	**21,26**	**20,87**	**21,64**	**22,27**	**22,33**	**23,13**	**23,68**
- Aset Likuid Primer / *Primary Liquid Asset*	183.586	181.961	173.274	190.881	208.792	176.966	179.239	189.171	187.042	199.131	202.979	192.745	207.783	212.113
- Aset Likuid Sekunder / *Secondary Liquid assets*	83.950	97.456	94.657	79.849	84.763	87.078	85.176	91.991	94.081	96.651	98.200	107.719	107.985	108.732
- Total Aset / *Total Assets*	1.195.504	1.292.033	1.245.656	1.257.559	1.258.928	1.277.723	1.288.215	1.322.629	1.346.909	1.367.078	1.352.427	1.345.344	1.364.960	1.355.173

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,30**	**24,03**	**23,64**	**23,82**	**23,27**	**23,49**	**23,58**	**23,25**	**23,15**	**23,42**	**24,38**	**24,63**	**24,62**	**23,92**
- Modal / *Capital*	357.409	359.063	367.790	368.741	368.378	372.270	376.018	373.659	376.606	380.939	391.103	395.311	396.401	389.287
- ATMR / *Risk Weighted Assets*	1.412.509	1.494.476	1.555.493	1.548.314	1.583.127	1.584.872	1.594.736	1.606.949	1.626.854	1.626.613	1.604.015	1.604.957	1.610.265	1.627.785
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**23,24**	**22,06**	**21,66**	**21,83**	**21,40**	**21,62**	**21,73**	**21,35**	**21,33**	**21,61**	**22,70**	**22,97**	**22,96**	**22,30**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	328.286	329.738	336.985	338.014	338.734	342.691	346.616	343.023	347.025	351.508	364.092	368.591	369.782	362.955
- ATMR / *Risk Weighted Assets*	1.412.509	1.494.476	1.555.493	1.548.314	1.583.127	1.584.872	1.594.736	1.606.949	1.626.854	1.626.613	1.604.015	1.604.957	1.610.265	1.627.785
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,41**	**1,62**	**1,68**	**1,66**	**1,75**	**1,79**	**1,80**	**1,77**	**1,75**	**1,70**	**1,68**	**2,22**	**1,83**	**1,85**
- Laba sebelum pajak / *Profit*	33.298	40.115	42.315	42.016	44.408	45.483	45.876	45.322	44.787	43.746	43.450	59.552	49.279	50.127
- Rata-rata total aset / *Average total assets*	2.357.650	2.470.827	2.525.440	2.532.113	2.538.796	2.544.433	2.551.396	2.554.352	2.560.209	2.568.533	2.580.085	2.677.437	2.694.454	2.714.555
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,48**	**82,32**	**79,88**	**79,55**	**78,48**	**77,81**	**77,37**	**77,89**	**78,26**	**78,75**	**79,13**	**80,44**	**80,65**	**79,68**
- Biaya Operasional / *Operating Expenses*	169.751	46.875	56.200	68.381	81.363	93.445	104.998	120.397	135.129	149.573	166.148	20.440	34.318	49.409
- Pendapatan Operasional / *Operating Income*	203.336	56.940	70.357	85.963	103.669	120.098	135.712	154.565	172.674	189.941	209.957	25.412	42.554	62.009
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,79**	**3,67**	**3,76**	**3,77**	**3,82**	**3,84**	**3,84**	**3,87**	**3,88**	**3,89**	**3,88**	**3,88**	**3,79**	**3,83**
- Pendapatan bunga bersih / *Interest income net*	86.552	87.577	91.646	92.077	93.529	94.188	94.632	95.475	95.802	96.486	96.588	99.721	98.247	99.659
- Rata-rata total aset produktif / *Average total earning assets*	2.284.059	2.386.332	2.434.867	2.441.314	2.449.648	2.455.334	2.461.368	2.464.231	2.470.171	2.478.555	2.489.948	2.572.113	2.590.575	2.602.544
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**79,51**	**81,39**	**85,23**	**84,41**	**85,92**	**85,48**	**85,75**	**89,23**	**88,20**	**86,46**	**84,67**	**85,12**	**84,95**	**84,32**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	1.483.010	1.511.187	1.588.253	1.594.158	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065
- Total Dana Pihak Ketiga / *Total Third Party Funds*	1.865.083	1.856.742	1.863.396	1.888.575	1.903.573	1.911.048	1.921.750	1.875.004	1.909.570	1.946.269	1.992.606	1.950.940	1.976.235	2.000.699
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**21,71**	**17,80**	**17,60**	**17,87**	**18,93**	**16,78**	**16,31**	**15,74**	**15,81**	**16,08**	**17,12**	**15,54**	**16,46**	**16,87**
- Aset Likuid Primer / *Primary Liquid Asset*	315.680	221.363	212.602	258.134	279.596	224.748	219.733	210.338	217.646	233.603	284.281	240.390	261.386	288.277
- Aset Likuid Sekunder / *Secondary Liquid assets*	222.490	218.462	230.706	199.138	207.414	207.855	204.353	195.431	195.562	192.718	179.198	175.691	184.830	176.557
- Total Aset / *Total Assets*	2.478.932	2.470.450	2.519.062	2.558.807	2.572.207	2.578.254	2.600.141	2.578.002	2.612.921	2.651.768	2.707.159	2.677.437	2.711.472	2.754.756

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,48**	**21,30**	**21,10**	**21,58**	**21,62**	**22,03**	**22,52**	**22,56**	**22,50**	**22,64**	**22,26**	**22,77**	**23,01**	**20,97**
- Modal / *Capital*	725.611	705.798	708.205	716.023	727.620	740.334	757.493	764.750	771.645	780.114	784.832	797.016	809.912	744.302
- ATMR / *Risk Weighted Assets*	3.228.455	3.313.485	3.356.062	3.318.429	3.364.944	3.360.750	3.363.267	3.390.411	3.429.438	3.445.947	3.525.391	3.501.027	3.519.482	3.550.127
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21,19**	**20,02**	**19,82**	**20,29**	**20,33**	**20,73**	**21,22**	**21,25**	**21,20**	**21,34**	**21,03**	**21,58**	**21,82**	**19,77**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	684.053	663.302	665.114	673.228	684.143	696.651	713.731	720.418	727.140	735.318	741.527	755.502	767.959	701.922
- ATMR / *Risk Weighted Assets*	3.228.455	3.313.485	3.356.062	3.318.429	3.364.944	3.360.750	3.363.267	3.390.411	3.429.438	3.445.947	3.525.391	3.501.027	3.519.482	3.550.127
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,56**	**3,00**	**3,23**	**3,30**	**3,37**	**3,44**	**3,46**	**3,51**	**3,45**	**3,46**	**3,41**	**3,94**	**3,68**	**3,73**
- Laba sebelum pajak / *Profit*	120.118	150.563	162.517	166.155	169.632	173.665	175.316	178.398	176.157	177.738	176.520	216.398	201.454	203.948
- Rata-rata total aset / *Average total assets*	4.684.596	5.010.767	5.030.019	5.030.184	5.040.257	5.050.375	5.061.411	5.076.705	5.112.173	5.142.655	5.182.229	5.492.648	5.478.457	5.466.777
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**76,88**	**69,31**	**66,67**	**65,14**	**65,43**	**64,38**	**64,16**	**64,23**	**64,75**	**64,08**	**67,26**	**82,42**	**75,48**	**70,08**
- Biaya Operasional / *Operating Expenses*	401.403	84.512	107.409	128.347	158.190	181.250	208.920	240.026	269.238	290.650	362.700	84.767	103.300	119.407
- Pendapatan Operasional / *Operating Income*	522.114	121.938	161.098	197.027	241.786	281.542	325.641	373.678	415.790	453.567	539.278	102.845	136.860	170.374
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**5,27**	**5,21**	**5,29**	**5,37**	**5,40**	**5,43**	**5,42**	**5,47**	**5,32**	**5,29**	**5,29**	**5,53**	**5,29**	**5,35**
- Pendapatan bunga bersih / *Interest income net*	242.291	256.150	260.586	264.859	266.784	269.030	269.200	272.492	266.804	266.718	268.906	297.062	283.434	285.867
- Rata-rata total aset produktif / *Average total earning assets*	4.599.276	4.915.333	4.923.720	4.927.845	4.942.404	4.953.586	4.964.274	4.979.276	5.012.691	5.042.988	5.078.797	5.367.965	5.355.861	5.340.842
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**76,53**	**78,92**	**79,49**	**80,24**	**81,35**	**81,52**	**81,13**	**81,06**	**77,77**	**77,72**	**76,20**	**77,57**	**78,57**	**80,24**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.946.844	2.997.644	3.053.413	3.065.733	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099
- Total Dana Pihak Ketiga / *Total Third Party Funds*	3.850.469	3.798.217	3.841.053	3.820.736	3.853.455	3.829.054	3.845.910	3.907.820	4.108.858	4.126.718	4.283.006	4.130.841	4.117.906	4.094.272
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,56**	**14,47**	**14,24**	**13,59**	**14,58**	**11,63**	**11,57**	**12,13**	**12,74**	**14,33**	**13,90**	**13,39**	**13,41**	**13,82**
- Aset Likuid Primer / *Primary Liquid Asset*	510.407	405.991	389.271	372.413	408.295	288.898	302.747	332.736	364.573	431.013	444.845	402.913	413.905	421.209
- Aset Likuid Sekunder / *Secondary Liquid assets*	383.360	322.997	335.044	311.431	333.790	305.680	291.661	298.048	327.229	349.457	336.192	332.772	319.098	331.171
- Total Aset / *Total Assets*	5.089.004	5.038.493	5.087.775	5.030.845	5.090.625	5.111.083	5.138.659	5.199.058	5.431.385	5.447.480	5.617.550	5.492.648	5.464.266	5.443.416

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
- KBMI 1	1.348.864	1.330.484	1.320.039	1.333.542	1.386.804	1.358.279	1.366.069	1.387.887	1.411.933	1.408.521	1.436.185	1.416.753	1.406.836	1.426.646
- KBMI 2	1.195.504	1.292.033	1.245.656	1.257.559	1.258.928	1.277.723	1.288.215	1.322.629	1.357.819	1.367.079	1.352.427	1.345.344	1.364.960	1.355.173
- KBMI 3	2.478.932	2.470.450	2.519.062	2.558.817	2.572.211	2.578.257	2.600.145	2.578.002	2.612.921	2.651.774	2.707.159	2.677.437	2.711.472	2.754.756
- KBMI 4	5.089.004	5.038.493	5.087.775	5.030.845	5.090.625	5.111.083	5.138.659	5.199.058	5.431.385	5.447.480	5.617.550	5.492.648	5.464.266	5.443.416
Total	**10.112.304**	**10.131.460**	**10.172.531**	**10.180.763**	**10.308.568**	**10.325.343**	**10.393.089**	**10.487.576**	**10.814.058**	**10.874.853**	**11.113.321**	**10.932.183**	**10.947.533**	**10.979.992**

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

Kelompok Bank / *Group of Bank*	Maret 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	14	52	4
KBMI 2	-	-	8	11
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	**-**	**14**	**60**	**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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**8.665.390**	**8.826.765**	**8.860.634**	**8.464.385**	**8.865.712**	**9.048.558**	**9.068.537**	**9.172.469**	**9.267.320**	**9.429.848**	**9.451.430**	**9.452.918**	**9.509.937**	**9.499.268**
a. Lancar / *Current*	8.244.402	8.371.688	8.392.014	8.004.742	8.403.172	8.593.537	8.616.161	8.725.587	8.825.270	8.988.881	9.045.096	9.008.981	9.037.149	9.052.610
b. Dalam Perhatian Khusus / *Special Mention*	242.194	275.721	284.585	279.654	281.112	271.718	269.825	268.434	265.305	268.403	245.638	276.242	304.196	282.136
c. Kurang Lancar / *Sub-Standard*	23.338	21.085	24.160	22.310	22.917	25.170	23.211	21.838	22.232	20.101	20.182	25.297	22.546	20.271
d. Diragukan / *Doubtful*	20.640	27.679	25.767	28.364	31.627	30.727	32.848	31.418	28.596	27.398	25.509	25.340	29.844	30.742
e. Macet / *Loss*	134.815	130.593	134.108	129.315	126.885	127.406	126.492	125.192	125.917	125.065	115.006	117.059	116.201	113.509
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.155.891**	**2.112.783**	**2.109.409**	**2.089.575**	**2.242.417**	**3.049.316**	**2.341.019**	**2.383.455**	**2.407.765**	**2.450.678**	**2.824.164**	**2.555.136**	**2.616.899**	**2.574.629**
a. Lancar / *Current*	2.122.335	2.076.636	2.068.913	2.053.481	2.201.170	3.006.417	2.297.455	2.340.642	2.362.696	2.406.057	2.713.801	2.511.090	2.570.531	2.530.726
b. Dalam Perhatian Khusus / Special Mention	29.466	32.879	37.195	32.780	33.764	35.307	35.483	33.741	37.159	36.749	79.291	35.732	38.408	35.917
c. Kurang Lancar / *Sub-Standard*	881	668	665	661	1.968	2.044	2.090	2.039	1.989	1.930	2.104	2.147	2.236	2.174
d. Diragukan / *Doubtful*	213	256	255	327	885	851	881	1.120	978	946	867	879	982	893
e. Macet / *Loss*	2.997	2.344	2.380	2.326	4.631	4.697	5.110	5.914	4.944	4.996	28.101	5.287	4.742	4.919
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**182.884**	**182.625**	**187.335**	**183.303**	**188.912**	**190.895**	**190.632**	**187.521**	**184.655**	**180.436**	**191.767**	**176.009**	**176.552**	**172.508**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**52.051**	**52.496**	**54.912**	**56.621**	**59.637**	**61.464**	**61.219**	**62.755**	**67.027**	**70.482**	**74.029**	**71.905**	**70.452**	**71.027**
a. Lancar / *Current*	52.028	52.453	54.855	56.589	59.605	61.426	61.195	62.739	66.975	70.424	73.999	71.866	70.399	70.968
b. Dalam Perhatian Khusus / Special Mention	13	36	51	30	31	38	22	15	51	51	23	32	31	25
c. Kurang Lancar / *Sub-Standard*	-	-	-	1	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	0	-	-		-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	10	6	6	1	1	1	1	1	1	7	7	7	21	33
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**10**	**6**	**6**	**1**	**1**	**1**	**1**	**1**	**1**	**7**	**7**	**7**	**21**	**33**

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**1.085.516**	**1.055.298**	**1.064.742**	**1.051.670**	**1.084.506**	**1.113.804**	**1.121.632**	**1.135.818**	**1.149.378**	**1.142.580**	**1.148.163**	**1.160.236**	**1.177.517**	**1.186.707**
a. Lancar / *Current*	1.038.654	1.004.018	1.012.810	998.466	1.027.489	1.057.435	1.066.678	1.083.205	1.095.799	1.089.384	1.100.948	1.106.038	1.121.409	1.132.699
b. Dalam Perhatian Khusus / Special Mention	26.735	31.382	31.434	32.202	32.811	31.796	29.409	29.315	29.635	29.268	26.284	32.625	34.029	31.454
c. Kurang Lancar / *Sub-Standard*	3.401	3.261	3.690	3.454	2.958	3.336	3.131	2.300	2.821	2.921	2.445	2.653	2.607	2.722
d. Diragukan / *Doubtful*	1.625	1.875	1.646	2.235	2.882	2.326	3.263	2.910	2.066	2.013	1.983	1.791	2.104	1.960
e. Macet / *Loss*	15.100	14.761	15.162	15.313	18.365	18.911	19.151	18.088	19.058	18.994	16.502	17.129	17.368	17.871
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**176.218**	**128.045**	**127.373**	**135.340**	**155.617**	**871.182**	**160.491**	**164.877**	**164.882**	**170.960**	**172.530**	**171.855**	**173.406**	**174.556**
a. Lancar / *Current*	173.399	126.248	126.078	134.276	150.501	865.791	154.663	158.944	159.041	164.611	167.406	165.898	166.961	168.687
b. Dalam Perhatian Khusus / Special Mention	2.588	1.574	1.069	828	3.843	4.113	4.103	4.327	4.178	4.698	3.710	4.499	4.975	4.340
c. Kurang Lancar / *Sub-Standard*	6	29	12	9	101	98	135	132	131	129	95	131	131	152
d. Diragukan / *Doubtful*	15	57	50	59	188	156	157	175	183	164	105	78	90	96
e. Macet / *Loss*	209	137	163	168	984	1.024	1.434	1.299	1.350	1.357	1.214	1.248	1.249	1.281
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**20.357**	**20.120**	**20.723**	**21.238**	**25.477**	**25.850**	**27.271**	**24.903**	**25.608**	**25.579**	**22.344**	**23.029**	**23.549**	**24.082**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**4.600**	**2.634**	**2.648**	**2.658**	**3.269**	**3.047**	**3.018**	**3.062**	**3.141**	**3.171**	**3.653**	**3.720**	**3.579**	**3.325**
a. Lancar / *Current*	4.594	2.627	2.641	2.657	3.268	3.046	3.017	3.062	3.139	3.169	3.652	3.720	3.571	3.311
b. Dalam Perhatian Khusus / Special Mention	0	2	2	2	1	1	1	-	2	2	2	-	2	2
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	6	6	6	-	-	-	-	-	-	-	-	-	-	12
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**6**	**6**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**935.269**	**1.014.659**	**972.453**	**988.078**	**971.061**	**1.006.983**	**1.011.681**	**1.033.185**	**1.071.747**	**1.093.753**	**1.085.851**	**1.096.342**	**1.112.095**	**1.097.760**
a. Lancar / *Current*	881.124	957.639	920.868	935.479	926.605	961.919	965.701	989.547	1.026.502	1.049.571	1.044.701	1.051.905	1.065.324	1.052.608
b. Dalam Perhatian Khusus / Special Mention	32.462	35.049	29.997	29.815	27.816	28.245	29.104	27.103	29.083	28.811	26.703	29.773	32.115	30.340
c. Kurang Lancar / *Sub-Standard*	1.562	1.543	1.716	2.114	2.315	2.622	2.565	2.116	1.927	1.151	1.313	1.360	1.349	1.267
d. Diragukan / *Doubtful*	2.053	1.875	1.498	2.326	1.973	1.817	1.894	2.173	2.180	1.800	1.785	1.961	2.007	2.043
e. Macet / *Loss*	18.067	18.553	18.374	18.344	12.351	12.380	12.417	12.246	12.056	12.418	11.349	11.344	11.300	11.503
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**362.322**	**411.397**	**345.485**	**338.995**	**356.706**	**387.632**	**398.907**	**404.982**	**427.281**	**437.150**	**434.891**	**428.005**	**436.833**	**419.342**
a. Lancar / *Current*	353.871	401.327	336.602	330.439	348.379	378.632	390.025	396.827	418.396	427.923	426.221	419.523	428.091	410.685
b. Dalam Perhatian Khusus / Special Mention	7.212	9.168	8.075	7.711	7.449	8.118	7.914	7.182	7.897	8.272	7.665	7.475	7.693	7.597
c. Kurang Lancar / *Sub-Standard*	650	414	325	289	374	394	500	501	512	474	672	585	658	599
d. Diragukan / *Doubtful*	29	33	21	89	37	37	38	31	34	34	40	156	161	74
e. Macet / *Loss*	559	455	462	467	468	449	430	441	441	447	293	266	230	386
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**22.920**	**22.873**	**22.395**	**23.628**	**17.518**	**17.700**	**17.843**	**17.508**	**17.150**	**16.325**	**15.453**	**15.671**	**15.705**	**15.872**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**6.625**	**6.681**	**7.351**	**8.341**	**8.386**	**9.275**	**9.245**	**11.913**	**13.132**	**15.064**	**16.362**	**15.750**	**15.534**	**15.704**
a. Lancar / *Current*	6.625	6.670	7.321	8.329	8.375	9.264	9.235	11.903	13.099	15.031	16.352	15.717	15.500	15.672
b. Dalam Perhatian Khusus / Special Mention	-	11	30	11	10	10	10	9	33	33	11	32	25	24
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	1	1	1	1	1	1	1	1	1	0	0	9	9
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**0**	**0**	**9**	**9**

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**2.156.140**	**2.196.179**	**2.241.448**	**2.261.583**	**2.245.886**	**2.283.790**	**2.286.107**	**2.293.806**	**2.314.692**	**2.350.224**	**2.347.833**	**2.320.822**	**2.351.545**	**2.364.669**
a. Lancar / *Current*	2.045.055	2.076.271	2.116.522	2.131.661	2.116.535	2.158.337	2.159.071	2.164.413	2.187.142	2.222.224	2.224.534	2.190.954	2.214.028	2.236.960
b. Dalam Perhatian Khusus / Special Mention	64.213	72.973	76.312	80.709	80.428	76.274	78.329	80.498	77.906	78.821	76.057	81.520	89.292	80.599
c. Kurang Lancar / *Sub-Standard*	7.484	5.956	6.684	6.508	6.355	6.905	6.443	7.116	7.145	6.195	7.352	7.513	7.171	5.896
d. Diragukan / *Doubtful*	4.751	5.948	5.351	5.261	5.376	5.412	5.422	5.430	5.078	5.894	5.210	5.068	5.789	5.778
e. Macet / *Loss*	34.636	35.030	36.579	37.444	37.193	36.862	36.842	36.349	37.420	37.090	34.680	35.768	35.264	35.436
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**682.717**	**662.856**	**730.512**	**718.969**	**871.230**	**896.960**	**868.861**	**899.129**	**903.688**	**927.422**	**946.140**	**973.572**	**978.180**	**972.229**
a. Lancar / *Current*	675.840	655.882	719.720	708.166	857.140	881.674	853.297	883.878	886.314	911.765	933.146	958.499	962.489	958.584
b. Dalam Perhatian Khusus / Special Mention	6.585	6.465	10.130	10.134	10.353	11.523	11.777	10.379	13.690	11.943	9.275	11.413	12.044	9.978
c. Kurang Lancar / *Sub-Standard*	90	94	199	214	1.337	1.364	1.354	1.282	1.224	1.211	1.215	1.230	1.196	1.242
d. Diragukan / *Doubtful*	51	48	74	59	541	543	552	766	628	624	593	535	578	546
e. Macet / *Loss*	151	367	388	395	1.859	1.857	1.882	2.824	1.833	1.879	1.910	1.894	1.874	1.879
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**47.163**	**47.444**	**49.275**	**49.882**	**52.660**	**52.942**	**52.494**	**53.767**	**53.328**	**52.894**	**50.961**	**52.009**	**51.872**	**50.777**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**11.589**	**12.972**	**13.456**	**13.866**	**14.660**	**15.404**	**14.694**	**15.926**	**18.477**	**18.637**	**21.480**	**19.880**	**19.963**	**21.128**
a. Lancar / *Current*	11.577	12.948	13.437	13.848	14.640	15.377	14.682	15.919	18.460	18.614	21.463	19.873	19.953	21.116
b. Dalam Perhatian Khusus / Special Mention	12	24	19	18	20	27	12	6	16	16	11	0	4	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	0	0	-	-	-	1	1	1	7	7	7	7	12
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**0**	**0**	**-**	**-**	**-**	**1**	**1**	**1**	**7**	**7**	**7**	**7**	**12**

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**4.488.465**	**4.560.629**	**4.581.991**	**4.572.347**	**4.564.259**	**4.643.981**	**4.649.116**	**4.709.660**	**4.731.502**	**4.843.292**	**4.869.583**	**4.875.518**	**4.868.780**	**4.850.132**
a. Lancar / *Current*	4.279.569	4.333.760	4.341.815	4.328.900	4.332.542	4.415.845	4.424.710	4.488.422	4.515.826	4.627.702	4.674.912	4.660.084	4.636.387	4.630.343
b. Dalam Perhatian Khusus / Special Mention	118.783	136.316	146.841	148.720	140.056	135.402	132.983	131.518	128.681	131.503	116.595	132.324	148.760	139.744
c. Kurang Lancar / *Sub-Standard*	10.892	10.326	12.069	12.604	11.289	12.307	11.072	10.306	10.339	9.833	9.072	13.772	11.419	10.385
d. Diragukan / *Doubtful*	12.211	17.980	17.272	19.640	21.396	21.173	22.269	20.905	19.272	17.692	16.530	16.521	19.945	20.960
e. Macet / *Loss*	67.011	62.248	63.993	62.483	58.977	59.253	58.082	58.509	57.383	56.563	52.474	52.817	52.269	48.699
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**934.635**	**910.484**	**906.040**	**903.102**	**858.863**	**893.542**	**912.760**	**914.467**	**911.914**	**915.145**	**1.270.603**	**981.704**	**1.028.479**	**1.008.503**
a. Lancar / *Current*	919.224	893.178	886.513	887.395	845.149	880.320	899.470	900.992	898.945	901.758	1.187.029	967.170	1.012.991	992.770
b. Dalam Perhatian Khusus / Special Mention	13.080	15.671	17.920	14.114	12.119	11.552	11.689	11.853	11.394	11.837	58.641	12.344	13.696	14.001
c. Kurang Lancar / *Sub-Standard*	135	132	129	154	156	188	101	124	122	115	122	202	251	182
d. Diragukan / *Doubtful*	118	118	110	121	119	114	135	148	133	124	129	109	152	177
e. Macet / *Loss*	2.077	1.385	1.368	1.317	1.320	1.367	1.364	1.351	1.320	1.312	24.683	1.879	1.390	1.373
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**92.444**	**92.188**	**94.941**	**96.319**	**93.257**	**94.403**	**93.024**	**91.343**	**88.569**	**85.638**	**103.009**	**85.300**	**85.426**	**81.777**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**29.237**	**30.209**	**31.456**	**31.756**	**33.322**	**33.739**	**34.261**	**31.855**	**32.277**	**33.610**	**32.533**	**32.556**	**31.375**	**30.870**
a. Lancar / *Current*	29.232	30.209	31.456	31.756	33.322	33.739	34.261	31.855	32.277	33.610	32.533	32.556	31.375	30.870
b. Dalam Perhatian Khusus / Special Mention	-	0	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*	Maret 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**2.435.690**	**30,42**
Rupiah	1.708.240	21,34
Valas / *Foreign Exchange*	727.450	9,09
Tabungan / *Saving*	**2.541.308**	**31,74**
Rupiah	2.345.689	29,30
Valas / *Foreign Exchange*	195.619	2,44
Simpanan Berjangka / *Time Deposits*	**3.028.580**	**37,83**
Rupiah	2.675.323	33,42
Valas / *Foreign Exchange*	353.257	4,41
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	1.446.980	18,07
Valas / *Foreign Exchange*	227.120	2,84
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	537.883	6,72
Valas / *Foreign Exchange*	42.131	0,53
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	299.326	3,74
Valas / *Foreign Exchange*	39.276	0,49
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	391.134	4,89
Valas / *Foreign Exchange*	44.729	0,56
Total DPK / *Total Third Party Funds*	**8.005.579**	**100,00**
Rupiah	6.729.253	84,06
Valas / *Foreign Exchange*	1.276.326	15,94

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*	Maret 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**235.540**	**23,39**
Rupiah	202.913	20,15
Valas / *Foreign Exchange*	32.627	3,24
Tabungan / *Saving*	**206.607**	**20,52**
Rupiah	201.836	20,05
Valas / *Foreign Exchange*	4.771	0,47
Simpanan Berjangka / *Time Deposits*	**564.664**	**56,08**
Rupiah	521.813	51,83
Valas / *Foreign Exchange*	42.851	4,26
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	260.857	25,91
Valas / *Foreign Exchange*	24.579	2,44
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	98.454	9,78
Valas / *Foreign Exchange*	4.853	0,48
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	65.835	6,54
Valas / *Foreign Exchange*	5.050	0,50
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	96.666	9,60
Valas / *Foreign Exchange*	8.369	0,83
Total DPK / *Total Third Party Funds*	**1.006.811**	**100,00**
Rupiah	926.561	92,03
Valas / *Foreign Exchange*	80.249	7,97

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*	Maret 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**306.779**	**33,94**
Rupiah	197.739	21,88
Valas / *Foreign Exchange*	109.040	12,06
Tabungan / *Saving*	**137.185**	**15,18**
Rupiah	125.023	13,83
Valas / *Foreign Exchange*	12.162	1,35
Simpanan Berjangka / *Time Deposits*	**459.834**	**50,88**
Rupiah	409.858	45,35
Valas / *Foreign Exchange*	49.976	5,53
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	216.617	23,97
Valas / *Foreign Exchange*	31.994	3,54
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	84.626	9,36
Valas / *Foreign Exchange*	6.431	0,71
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	42.169	4,67
Valas / *Foreign Exchange*	5.179	0,57
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	66.446	7,35
Valas / *Foreign Exchange*	6.372	0,71
Total DPK / *Total Third Party Funds*	**903.798**	**100,00**
Rupiah	732.621	81,06
Valas / *Foreign Exchange*	171.177	18,94

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*	**Maret 2023**	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**546.670**	**27,32**
Rupiah	422.140	21,10
Valas / *Foreign Exchange*	124.530	6,22
Tabungan / *Saving*	**526.477**	**26,31**
Rupiah	423.438	21,16
Valas / *Foreign Exchange*	103.039	5,15
Simpanan Berjangka / *Time Deposits*	**927.552**	**46,36**
Rupiah	800.518	40,01
Valas / *Foreign Exchange*	127.034	6,35
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	485.126	24,25
Valas / *Foreign Exchange*	89.242	4,46
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	154.301	7,71
Valas / *Foreign Exchange*	18.293	0,91
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	83.647	4,18
Valas / *Foreign Exchange*	9.164	0,46
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	77.445	3,87
Valas / *Foreign Exchange*	10.334	0,52
Total DPK / *Total Third Party Funds*	**2.000.699**	**100,00**
Rupiah	1.646.096	82,28
Valas / *Foreign Exchange*	354.603	17,72

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*	Maret 2023	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1.346.702**	**32,89**
Rupiah	885.448	21,63
Valas / *Foreign Exchange*	461.254	11,27
Tabungan / *Saving*	**1.671.039**	**40,81**
Rupiah	1.595.393	38,97
Valas / *Foreign Exchange*	75.646	1,85
Simpanan Berjangka / *Time Deposits*	**1.076.531**	**26,29**
Rupiah	943.134	23,04
Valas / *Foreign Exchange*	133.397	3,26
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	484.380	11,83
Valas / *Foreign Exchange*	81.305	1,99
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	200.503	4,90
Valas / *Foreign Exchange*	12.554	0,31
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	107.675	2,63
Valas / *Foreign Exchange*	19.884	0,49
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	150.576	3,68
Valas / *Foreign Exchange*	19.653	0,48
Total DPK / *Total Third Party Funds*	**4.094.272**	**100,00**
Rupiah	3.423.975	83,63
Valas / *Foreign Exchange*	670.297	16,37

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / *Demand Deposits*														
Rupiah	1,71	1,64	1,61	1,61	1,61	1,63	1,62	1,64	1,69	1,75	1,91	1,92	1,91	1,92
Valas / *Foreign Exchange*	0,17	0,16	0,16	0,16	0,16	0,21	0,27	0,41	0,57	0,78	1,01	1,00	1,08	1,03
Tabungan / *Saving*														
Rupiah	0,69	0,63	0,62	0,64	0,62	0,64	0,65	0,66	0,67	0,67	0,67	0,67	0,67	0,69
Valas / *Foreign Exchange*	0,17	0,16	0,15	0,16	0,15	0,20	0,22	0,25	0,34	0,34	0,43	0,49	0,57	0,71
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	2,92	2,85	2,84	2,79	2,84	2,83	2,87	2,97	3,36	3,69	3,95	4,00	4,18	4,20
Valas / *Foreign Exchange*	0,37	0,37	0,40	0,46	0,40	0,85	1,12	1,50	2,00	2,42	2,74	2,86	2,88	3,00
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	3,21	3,01	2,98	2,98	2,98	2,97	2,99	3,06	3,38	3,77	4,18	4,33	4,39	4,41
Valas / *Foreign Exchange*	0,50	0,46	0,49	0,52	0,49	0,77	0,99	1,60	1,85	2,30	2,60	2,99	3,08	3,25
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	3,52	3,24	3,23	3,21	3,23	3,17	3,20	3,28	3,56	3,84	4,16	4,33	4,48	4,62
Valas / *Foreign Exchange*	0,60	0,53	0,53	0,55	0,53	0,76	1,13	1,25	1,39	1,86	2,45	2,73	2,92	3,19
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	3,99	3,44	3,35	3,34	3,35	3,20	3,28	3,60	3,90	4,37	4,68	4,82	4,84	4,91
Valas / *Foreign Exchange*	0,66	0,53	0,52	0,52	0,52	0,61	0,72	0,94	1,55	1,75	2,05	2,38	2,51	2,78

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

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / *Demand Deposits*														
Rupiah	1,56	1,67	1,61	1,64	1,69	1,61	1,61	1,71	1,75	1,75	1,83	1,78	1,80	1,93
Valas / *Foreign Exchange*	0,09	0,08	0,09	0,10	0,18	0,24	0,21	0,28	0,34	0,44	0,47	0,54	0,65	0,75
Tabungan / *Saving*														
Rupiah	1,17	1,28	1,27	1,30	1,21	1,22	1,26	1,29	1,30	1,29	1,29	1,28	1,28	1,37
Valas / *Foreign Exchange*	0,11	0,09	0,19	0,14	0,17	0,21	0,26	0,32	0,43	0,54	0,61	0,74	0,19	0,21
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	3,62	3,47	3,50	3,44	3,43	3,44	3,48	3,63	4,06	4,37	4,76	4,79	4,87	4,90
Valas / *Foreign Exchange*	0,56	0,56	0,69	0,75	1,03	1,29	1,41	1,74	1,94	2,41	2,83	3,19	3,35	3,30
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	3,83	3,64	3,64	3,68	3,69	3,72	3,78	3,86	4,14	4,53	5,20	5,40	5,53	5,35
Valas / *Foreign Exchange*	0,66	0,75	0,84	0,92	1,02	1,22	1,68	1,94	2,24	2,71	2,97	3,19	3,43	3,60
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	4,23	4,01	3,94	3,93	3,90	3,87	3,88	3,88	4,07	4,24	4,68	4,93	5,11	5,32
Valas / *Foreign Exchange*	1,04	0,74	0,77	0,78	0,79	0,97	2,37	2,45	2,31	2,39	2,63	2,92	3,40	3,53
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	4,22	3,96	3,81	3,74	3,58	3,59	3,60	3,78	4,45	5,16	5,59	5,64	5,67	5,73
Valas / *Foreign Exchange*	0,66	0,60	0,61	0,61	0,71	0,95	1,35	1,47	1,75	2,09	2,29	2,95	3,04	3,40

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / *Demand Deposits*														
Rupiah	1,87	1,63	1,53	1,55	1,56	1,67	1,65	1,66	1,75	1,90	2,25	2,18	2,19	2,32
Valas / *Foreign Exchange*	0,25	0,21	0,18	0,18	0,28	0,26	0,38	0,61	0,82	1,15	1,17	1,17	1,38	1,56
Tabungan / *Saving*														
Rupiah	1,18	0,94	0,93	0,94	0,93	1,02	1,03	1,07	1,04	1,07	1,06	1,07	1,09	1,11
Valas / *Foreign Exchange*	0,19	0,15	0,14	0,14	0,17	0,21	0,26	0,32	0,43	0,54	0,61	0,74	0,91	1,16
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	2,98	2,83	2,79	2,75	2,74	2,75	2,77	2,93	3,46	3,78	4,13	4,18	4,21	4,26
Valas / *Foreign Exchange*	0,34	0,31	0,33	0,42	0,58	0,90	1,19	1,54	2,06	2,55	2,91	3,03	3,00	3,14
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	3,16	2,97	2,92	2,93	2,91	2,91	2,89	2,99	3,52	3,96	4,36	4,55	4,67	4,70
Valas / *Foreign Exchange*	0,38	0,33	0,34	0,34	0,50	0,62	0,73	1,10	1,43	2,21	2,61	3,00	3,00	3,28
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	3,25	3,01	3,01	3,04	3,03	3,01	3,03	3,09	3,46	3,78	4,10	4,29	4,49	4,66
Valas / *Foreign Exchange*	0,43	0,39	0,41	0,40	0,41	0,55	0,66	0,91	1,15	1,38	1,96	2,17	2,37	2,75
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	3,79	3,47	3,62	3,61	3,70	3,58	3,61	3,67	3,85	4,13	4,33	4,38	4,44	4,53
Valas / *Foreign Exchange*	0,70	0,63	0,66	0,67	0,80	0,88	1,08	1,11	1,73	1,89	2,31	2,29	2,43	2,46

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / *Demand Deposits*														
Rupiah	1,68	1,59	1,61	1,59	1,59	1,57	1,57	1,58	1,65	1,69	1,82	1,87	1,84	1,76
Valas / *Foreign Exchange*	0,16	0,14	0,15	0,15	0,18	0,19	0,24	0,38	0,56	0,76	1,11	1,06	1,10	0,97
Tabungan / *Saving*														
Rupiah	0,38	0,35	0,33	0,34	0,34	0,34	0,35	0,35	0,38	0,38	0,39	0,39	0,38	0,40
Valas / *Foreign Exchange*	0,17	0,17	0,17	0,17	0,17	0,17	0,17	0,17	0,23	0,24	0,24	0,24	0,24	0,24
Simpanan Berjangka / *Time Deposits*														
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*														
Rupiah	2,34	2,22	2,21	2,15	2,20	2,19	2,22	2,40	2,61	2,96	3,03	3,04	3,53	3,50
Valas / *Foreign Exchange*	0,27	0,24	0,27	0,32	0,46	0,56	0,88	1,41	1,99	2,26	2,52	2,47	2,46	2,62
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*														
Rupiah	2,63	2,33	2,31	2,34	2,35	2,35	2,35	2,54	2,77	3,14	3,38	3,40	3,26	3,46
Valas / *Foreign Exchange*	0,39	0,37	0,41	0,39	0,43	0,61	0,75	1,79	1,95	2,25	2,37	2,91	2,95	2,95
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*														
Rupiah	3,02	2,74	2,67	2,64	2,64	2,67	2,68	2,73	3,09	3,51	3,78	3,87	4,02	4,11
Valas / *Foreign Exchange*	0,53	0,48	0,48	0,49	0,60	0,76	0,81	0,91	1,22	2,03	2,81	3,05	3,13	3,37
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*														
Rupiah	3,48	2,83	2,82	2,74	2,66	2,65	2,64	3,23	3,66	4,42	4,49	4,46	4,63	4,72
Valas / *Foreign Exchange*	0,53	0,44	0,43	0,42	0,43	0,46	0,48	0,65	1,26	1,39	1,55	1,92	1,97	2,45

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
KBMI 1														
Jumlah Bank / *Total Banks*	75	73	73	73	73	72	72	72	71	71	70	70	70	70
Jumlah Kantor / *Total Bank Offices*	4.989	4.567	4.459	4.466	4.460	4.732	4.743	4.722	4.671	4.671	4.681	4.678	4.546	4.639
KBMI 2														
Jumlah Bank / *Total Banks*	16	18	17	17	17	18	18	18	19	19	19	19	19	19
Jumlah Kantor / *Total Bank Offices*	3.275	2.645	2.614	2.616	2.585	2.291	2.289	2.285	2.303	2.303	2.312	2.308	2.304	2.303
KBMI 3														
Jumlah Bank / *Total Banks*	12	12	13	13	13	13	13	13	13	13	13	13	13	13
Jumlah Kantor / *Total Bank Offices*	8.916	4.957	4.887	4.829	4.825	4.794	4.781	4.780	4.829	4.829	4.841	4.828	4.818	4.735
KBMI 4														
Jumlah Bank / *Total Banks*	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / *Total Bank Offices*	15.186	13.856	13.811	13.784	13.771	13.751	13.669	13.593	13.541	13.541	13.543	13.484	13.394	13.299
Total														
Jumlah Bank / *Total Banks*	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**106**	**106**	**106**	**106**
Jumlah Kantor / *Total Bank Offices*	**32.366**	**26.025**	**25.771**	**25.695**	**25.641**	**25.568**	**25.482**	**25.380**	**25.344**	**25.344**	**25.377**	**25.298**	**25.062**	**24.976**

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / *Items*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	5.547.618	5.820.636	5.915.765	6.036.164	6.068.986	6.236.499	6.220.791	6.240.687	6.337.684	6.400.561	6.417.976	6.497.620	6.382.835	6.445.815	6.516.518
- Kepada Pihak Ketiga / *To Third Party*	5.481.560	5.768.585	5.863.269	5.981.252	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457
Rupiah	4.723.761	4.955.703	5.021.666	5.091.539	5.120.820	5.241.296	5.246.176	5.258.832	5.333.232	5.372.270	5.388.624	5.475.409	5.415.358	5.453.966	5.536.746
Valas / *Foreign Exchange*	757.798	812.883	841.603	889.713	891.544	935.565	913.150	920.622	941.669	961.236	958.849	948.155	895.521	921.354	908.712
- Kepada Bank Lain / *Inter Bank Credit*	66.058	52.051	52.496	54.912	56.621	59.638	61.465	61.233	62.784	67.055	70.504	74.057	71.956	70.495	71.060
Rupiah	52.401	41.608	42.327	44.423	45.160	48.074	49.259	49.243	51.032	55.252	56.572	57.685	55.679	55.594	56.333
Valas / *Foreign Exchange*	13.657	10.443	10.169	10.488	11.461	11.564	12.206	11.990	11.752	11.802	13.932	16.371	16.276	14.901	14.728
b. Penempatan pada Bank Lain / *Interbank Placement*	252.800	223.134	233.687	254.749	219.141	212.279	208.941	253.469	237.638	230.981	242.319	245.442	267.471	246.393	238.800
- Giro / *Demand Deposit*	123.338	122.504	123.793	141.074	113.935	117.108	121.556	133.553	125.012	121.868	140.027	144.978	172.041	149.073	143.474
- Inter Bank Call Money / *Inter Bank Call Money*	99.266	75.942	91.383	90.335	87.361	67.918	62.181	91.697	96.630	84.984	82.461	85.345	80.764	84.597	78.197
- Deposito Berjangka / *Time Deposits*	22.754	19.992	14.722	19.458	12.324	22.300	15.908	21.302	9.516	16.895	13.159	8.596	8.971	6.802	9.834
- Lainnya / *Others*	7.442	4.696	3.789	3.882	5.521	4.953	9.295	6.916	6.479	7.235	6.672	6.523	5.695	5.921	7.294
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	775.395	1.146.356	998.696	909.222	989.575	1.157.196	950.691	967.534	982.898	1.190.872	1.113.744	1.293.578	1.097.911	1.079.990	1.090.396
- Giro / Demand Deposit	305.171	491.581	467.244	496.785	454.351	507.095	595.055	645.929	635.864	788.617	620.566	753.482	676.347	641.324	623.172
- Fine Tune Operation (FTO)	288.370	398.246	374.522	164.786 *)	382.277	244.813	216.397	223.027	214.832	273.934	339.909	398.999	289.633	297.306	295.083
- Fasbi	166.856	242.494	149.492	244.353	147.263	390.436	124.112	91.897	126.779	123.190	145.184	140.952	121.768	135.606	166.226
- Lainnya / *Others*	14.998	14.035	7.438	3.297 *)	5.684	14.853	15.127	6.681	5.423	5.131	8.085	145	10.163	5.754	5.915
d. Surat Berharga / Securities	1.466.904	1.830.962	1.844.713	1.817.676	1.787.171	1.827.934	1.817.023 *d)*	1.811.093	1.823.656	1.845.763	1.869.531	1.863.495	1.889.286	1.955.704	1.923.808
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	18.785	12.420	7.149	4.711	3.200	2.854	1.588 *d)*	1.685	2.467	2.295	2.287	2.866	2.654	4.345	4.033
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	55.922	45.171	41.769	47.332	41.842	47.919	49.282	44.447	21.839	21.722	44.805	39.081	40.797	43.976	41.087
- Obligasi / *Bonds*	1.209.094	1.539.989	1.510.393	1.485.929	1.462.259	1.493.032	1.477.364	1.467.002	1.517.195	1.555.661	1.563.091	1.557.913	1.565.697	1.636.950	1.631.502
- Lainnya / *Others*	183.104	233.381	285.402	279.704	279.871	284.130	288.789	297.959	282.154	266.085	259.348	263.635	280.138	270.434	247.187
e. Penyertaan / *Equity Investment*	54.982	96.503	98.123	98.371	102.658	103.193	103.444	103.822	104.115	104.888	105.202	111.145	111.696	112.010	112.746
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	313.016	354.825	366.202	370.221	373.186	370.325	370.875	372.118	370.312	369.193	367.929	358.264	359.462	363.907	362.764
- Kredit yang diberikan / *Credit*	304.167	345.888	357.361	361.595	364.607	361.655	361.799	363.103	361.613	360.626	359.632	349.526	351.074	355.912	354.979
- Surat Berharga / *Securities*	2.793	2.578	2.277	2.269	2.233	2.156	2.148	2.268	2.387	2.536	2.242	2.024	2.515	2.471	2.328
- Lainnya / *Others*	6.056	6.360	6.565	6.357	6.347	6.515	6.928	6.748	6.312	6.031	6.055	6.715	5.873	5.524	5.457
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	30.961	18.072	15.549	15.681	14.627	19.288	17.828	16.772	28.018	38.351	36.829	28.582	26.762	25.956	24.693
h. Tagihan Lainnya / *Other claims*	656.458	623.647	691.738	624.474	654.511	428.598	657.059	635.791	616.824	636.409	723.985	667.613	770.536	699.204	654.836
Sumber Dana / *Source of Funds*							-	-	-	-	-	-	-	-	-
a. Dana Pihak Ketiga / *Third Party Funds*	6.665.390	7.479.463	7.481.675	7.485.687	7.515.538	7.602.297	7.564.082	7.608.401	7.647.334	7.927.036	7.974.132	8.153.590	7.953.823	7.988.710	8.005.579
Rupiah	5.756.007	6.442.601	6.411.743	6.474.588	6.500.051	6.556.778	6.525.074	6.500.459	6.523.285	6.758.119	6.745.172	6.907.838	6.720.958	6.716.043	6.729.253
Giro / *Demand Deposit*	1.262.734	1.591.523	1.602.812	1.579.467	1.627.195	1.672.528	1.629.089	1.626.421	1.656.066	1.871.467	1.766.609	1.839.473	1.719.769	1.719.353	1.708.240
Tabungan / *Saving*	2.014.663	2.263.564	2.244.477	2.339.274	2.317.507	2.326.056	2.329.227	2.321.378	2.327.180	2.313.627	2.344.346	2.422.410	2.348.904	2.340.490	2.345.689
Simpanan Berjangka / *Time Deposits*	2.478.610	2.587.514	2.564.453	2.555.848	2.555.350	2.558.194	2.566.759	2.552.660	2.540.039	2.573.025	2.634.218	2.645.955	2.652.284	2.656.199	2.675.323
Valas / *Foreign Exchange*	909.383	1.036.861	1.069.932	1.011.099	1.015.488	1.045.519	1.039.008	1.107.942	1.124.049	1.168.917	1.228.960	1.245.752	1.232.865	1.272.667	1.276.326
Giro / *Demand Deposit*	424.401	551.982	585.255	534.202	553.483	557.506	556.252	604.880	594.280	620.676	687.518	706.687	698.526	720.185	727.450
Tabungan / *Saving*	158.837	168.696	189.988	184.215	182.611	192.015	189.549	193.509	198.108	201.520	200.619	192.775	190.892	191.919	195.619
Simpanan Berjangka / *Time Deposits*	326.145	316.184	294.690	292.682	279.394	295.997	293.207	309.553	331.661	346.721	340.823	346.290	343.447	360.563	353.257
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	6.011	1.672	1.609	3.596 *)*	1.557 *)*	1.216	648	876	2.306	1.002	1.568	2.127	4.196	2.436	4.108
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	176.681	160.594	160.959	189.869	185.067	176.747	167.458	170.643	164.217	165.835	156.551	173.399	171.284	159.970	164.724
d. Surat Berharga yang diterbitkan / *Issued Securities*	125.079	117.684	116.000	113.619	115.254	113.919	112.097	109.004	110.978	111.393	112.635	115.117	108.827	106.679	103.602
e. Pinjaman yang Diterima / *Loans received*	270.036	227.554	217.734	227.988	238.097	251.296	254.902	248.790	274.223	285.620	292.296	293.291	279.789	278.649	273.001
Rupiah	71.871	62.206	64.484	67.366	67.855	71.062	71.951	74.346	80.677	86.050	88.862	88.881	84.683	84.937	86.506
Valas / *Foreign Exchange*	198.165	165.349	153.250	160.621	170.242	180.234	182.951	174.445	193.546	199.570	203.435	204.410	195.106	193.712	186.495
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	23.795	12.370	11.628	13.958	12.423	19.112	16.559	15.348	28.029	38.761	37.198	27.589	24.387	24.095	22.977
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	134.966	125.817	121.908	147.680	131.512	124.507	150.726 *d)*	169.336	172.941	165.965	141.561	156.076	170.482	147.181	153.951
h. Setoran Jaminan / *Guarantee Deposits*	4.367	4.565	3.624	3.826	2.989	3.523	4.205	4.742	3.916	4.207	3.836	4.283	4.064	3.845	3.647
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	229.563	261.671	272.706	273.714	274.239	275.335	275.345	274.772	271.839	274.006	274.285	282.879	284.010	285.494	285.644
b. Cadangan / *Reserves*	73.652	81.168	83.643	84.952	86.286	89.234	89.241	88.522	88.483	88.494	88.506	88.915	88.919	89.366	91.153
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	612.598	648.343	710.086	696.569	693.690	682.893	688.035	688.357	688.772	688.425	684.215	675.740	871.464	868.665	777.324
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	104.718	140.207	45.368	62.377	79.513	97.204	117.179	134.796	154.457	169.975	187.579	201.817	22.064	40.071	60.649
e. Tambahan modal disetor / *Additional Paid In Capital*	192.236	273.985	274.902	259.338	260.803	260.690	264.635	264.949	257.310	251.814	268.206	282.024	287.873	287.027	290.334
f. Modal Pinjaman / *Loan Capital*	56.206	65.852	68.512	68.139	69.245	77.693	76.983	77.073	77.444	78.515	79.382	78.111	76.225	76.955	76.226

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

Keterangan / *Items*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	2.456.205	2.630.961	2.685.138	2.724.807	2.736.457	2.797.496	2.781.465	2.778.076	2.826.407	2.840.052	2.856.254	2.903.228	2.852.418	2.876.041	2.922.052
- Kepada Pihak Ketiga / *To Third Party*	2.445.965	2.623.165	2.676.712	2.715.947	2.727.034	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190
Rupiah	2.130.279	2.250.578	2.287.055	2.307.810	2.315.862	2.367.005	2.354.314	2.353.729	2.386.920	2.391.866	2.401.807	2.445.933	2.416.880	2.425.081	2.462.879
Valas / *Foreign Exchange*	315.686	372.587	389.658	408.136	411.172	419.880	416.236	413.917	429.418	438.317	444.400	448.209	426.322	442.972	451.311
- Kepada Bank Lain / *Inter Bank Credit*	10.240	7.796	8.426	8.861	9.423	10.612	10.916	10.430	10.068	9.870	10.047	9.086	9.215	7.988	7.862
Rupiah	6.266	5.658	5.984	5.970	5.836	6.109	6.098	6.140	5.960	5.863	5.814	5.051	4.863	4.775	4.660
Valas / *Foreign Exchange*	3.974	2.138	2.442	2.891	3.587	4.503	4.818	4.290	4.108	4.006	4.232	4.034	4.353	3.213	3.202
b. Penempatan pada Bank Lain / *Interbank Placement*	79.290	72.637	76.854	89.498	62.170	79.151	80.925	97.876	93.922	95.367	111.729	117.187	131.152	114.444	106.149
- Giro / *Demand Deposit*	56.276	54.993	54.975	67.026	45.809	54.001	53.637	70.630	63.059	65.896	82.412	89.749	113.150	97.153	90.000
- Inter Bank Call Money / *Inter Bank Call Money*	16.143	12.635	18.336	18.602	12.108	18.100	18.338	18.979	24.867	21.970	22.879	21.321	13.297	11.739	11.574
- Deposito Berjangka / *Time Deposits*	3.768	4.105	3.288	3.474	3.286	4.899	5.808	4.752	2.250	3.167	2.097	2.548	2.571	3.251	2.384
- Lainnya / *Others*	3.102	904	254	395	968	2.151	3.142	3.515	3.746	4.333	4.341	3.569	2.134	2.301	2.190
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	320.000	396.875	300.946	254.990	259.935	282.316	268.767	302.959	303.898	493.542	411.250	520.124	410.151	387.470	368.118
- Giro / Demand Deposit	140.604	201.794	148.404	175.986	138.845	172.483	212.519	236.776	214.511	365.517	224.322	343.867	269.567	247.369	234.711
- Fine Tune Operation (FTO)	97.477	94.247	107.155	39.994 *)	77318	54701	23498	43209	44422	66001	116563	154876	74657	82073	69839
- Fasbi	81.918	100.827	45.381	39.004	43.765	55.125	32.744	22.968	44.958	62.018	70.355	21.371	65.922	58.023	63.562
- Lainnya / Others	1	6	6	6	6	6	6	6	6	6	11	10	6	6	6
d. Surat Berharga / Securities	615.448	786.707	807.146	786.542	785.384	805.289	770.647 *)	767.449	778.182	781.264	805.756	805.839	807.790	832.560	800.214
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	15.483	9.815	4.763	3.018	1.578	1.612	- *)	-	847	763	883	876	701	2.375	2.239
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	40.225	29.869	28.592	31.561	26.426	32.125	32.898	31.832	9.803	9.878	33.375	28.115	28.987	32.210	29.861
- Obligasi / *Bonds*	499.825	676.547	626.043	594.149	601.645	609.127	570.160	554.934	593.020	612.970	615.608	621.203	609.832	631.720	625.671
- Lainnya / *Others*	59.915	70.477	147.748	157.813	155.735	162.425	167.589	180.684	174.512	157.652	155.890	155.644	168.270	166.256	142.444
e. Penyertaan / *Equity Investment*	26.197	65.030	66.903	67.060	71.201	71.267	71.324	71.462	71.699	72.311	72.515	78.186	78.281	78.479	79.156
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	186.006	210.919	217.551	220.278	222.166	219.705	219.734	219.737	219.600	218.093	213.907	209.222	210.527	213.559	209.706
- Kredit yang diberikan / *Credit*	180.143	205.201	211.605	214.614	216.656	214.108	213.707	213.750	213.420	212.293	208.372	203.279	205.025	208.209	204.597
- Surat Berharga / *Securities*	2.176	2.124	2.010	1.985	1.949	1.866	1.862	1.975	2.093	2.244	1.977	1.761	2.163	2.220	2.102
- Lainnya / *Others*	3.687	3.594	3.936	3.679	3.561	3.731	4.165	4.011	4.087	3.555	3.559	4.182	3.339	3.130	3.006
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5.696	2.929	2.704	2.564	2.432	2.777	2.990	2.935	3.872	4.392	3.890	3.951	6.144	5.218	5.772
h. Tagihan Lainnya / *Other claims*	186.428	182.009	127.740	130.227	123.204	95.464	147.062	126.948	125.303	124.067	168.072	148.643	190.306	145.815	129.711
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	2.873.149	3.179.487	3.100.691	3.124.755	3.100.784	3.161.537	3.127.291	3.146.243	3.208.804	3.395.154	3.424.332	3.581.139	3.425.535	3.411.294	3.391.548
Rupiah	2.459.829	2.731.178	2.652.595	2.689.790	2.677.407	2.715.663	2.690.968	2.675.556	2.725.479	2.890.665	2.867.170	2.990.814	2.841.762	2.813.561	2.793.403
Giro / *Demand Deposit*	555.777	690.666	652.931	667.868	673.870	682.288	664.743	657.260	675.941	835.119	765.219	860.753	773.617	764.464	730.918
Tabungan / *Saving*	1.005.489	1.105.687	1.088.550	1.123.427	1.113.295	1.121.389	1.118.181	1.119.628	1.130.901	1.119.641	1.133.094	1.176.897	1.137.016	1.126.987	1.135.157
Simpanan Berjangka / *Time Deposits*	898.563	934.825	911.114	898.494	890.242	911.986	908.045	898.668	918.637	935.905	968.857	953.163	931.130	922.110	927.329
Valas / *Foreign Exchange*	413.319	448.310	448.096	434.966	423.378	445.874	436.323	470.687	483.325	504.489	557.162	590.326	583.773	597.732	598.144
Giro / *Demand Deposit*	204.899	267.918	271.904	262.768	258.330	268.466	270.013	301.946	300.214	317.774	380.844	416.370	416.059	432.050	424.348
Tabungan / *Saving*	46.356	46.357	57.051	55.020	54.408	60.107	57.100	57.639	59.056	57.341	56.900	56.563	54.034	55.303	56.473
Simpanan Berjangka / *Time Deposits*	162.065	134.035	119.141	117.178	110.640	117.302	109.210	111.101	124.056	129.374	119.419	117.393	113.680	110.379	117.323
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	537	1.671	1.608	1.523	1.556	619	647	621	603	685	1.566	757	578	565	620
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	44.899	38.720	34.307	43.665	37.881	46.259	47.738	50.382	36.207	38.726	34.809	41.672	51.573	43.172	47.323
d. Surat Berharga yang diterbitkan / *Issued Securities*	83.796	80.309	80.123	79.530	80.822	82.461	82.329	80.708	81.684	82.634	85.890	85.868	84.405	83.234	80.583
e. Pinjaman yang Diterima / *Loans received*	141.994	124.731	114.049	116.407	120.074	126.403	124.558	116.429	127.694	133.336	136.603	136.000	137.394	137.031	131.208
Rupiah	24.982	23.436	21.905	22.730	22.239	23.133	22.963	23.370	23.593	23.944	24.740	25.661	25.608	25.577	26.150
Valas / *Foreign Exchange*	117.013	101.295	92.143	93.676	97.836	103.270	101.595	93.060	104.101	109.391	111.863	110.339	111.786	111.454	105.058
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2.345	1.351	1.558	2.372	2.058	3.876	2.611	2.442	5.339	7.792	6.748	3.709	3.289	3.392	3.349
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	66.728	62.316	68.517	91.998	64.766	63.305	85.111	96.217	84.660	87.999	62.964	60.981	77.166	63.629	64.166
h. Setoran Jaminan / *Guarantee Deposits*	1.383	934	1.168	1.003	1.065	1.359	1.319	2.051	1.206	1.578	1.082	1.293	1.222	1.324	1.093
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	30.446	33.461	33.332	33.344	32.964	32.961	32.756	32.682	32.403	32.172	31.856	32.541	32.298	32.298	32.298
b. Cadangan / *Reserves*	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	300.631	312.691	339.947	337.221	337.222	331.838	337.221	337.225	337.219	337.220	337.223	328.621	427.546	427.237	367.913
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	37.301	69.282	25.049	33.376	43.099	52.927	62.852	72.436	82.927	89.556	98.397	106.452	10.089	19.532	30.941
e. Tambahan modal disetor / *Additional Paid In Capital*	49.834	119.757	117.422	109.506	108.650	106.782	108.636	108.862	104.591	103.146	107.524	103.220	108.824	110.407	110.928
f. Modal Pinjaman / *Loan Capital*	10.945	25.162	25.820	26.000	26.119	26.565	26.467	26.482	27.024	27.545	27.735	27.505	26.685	27.051	26.693

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

Keterangan / *Items*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	493.422	520.497	523.176	525.823	528.577	539.785	544.012	547.586	556.395	561.799	565.535	571.247	564.733	570.184	577.860
- Kepada Pihak Ketiga / *To Third Party*	488.666	516.091	519.376	521.940	524.737	535.578	539.150	542.783	549.829	554.183	557.970	562.847	556.671	562.155	569.731
Rupiah	488.402	514.928	518.152	520.706	523.491	534.161	537.687	541.307	548.312	552.624	556.391	561.280	555.086	560.538	568.179
Valas / *Foreign Exchange*	264	1.162	1.223	1.235	1.246	1.417	1.464	1.476	1.517	1.560	1.578	1.567	1.585	1.617	1.552
- Kepada Bank Lain / *Inter Bank Credit*	4.756	4.407	3.800	3.882	3.840	4.208	4.862	4.803	6.565	7.616	7.565	8.400	8.062	8.029	8.129
Rupiah	4.756	4.407	3.800	3.882	3.840	4.208	4.862	4.803	6.565	7.616	7.565	8.400	8.062	8.029	8.129
Valas / *Foreign Exchange*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / *Interbank Placement*	28.601	23.315	19.050	27.446	12.687 *)	23.436	15.455	23.703	18.552	24.263	20.378	22.947	17.892	17.773	22.533
- Giro / *Demand Deposit*	2.585	4.317	3.986	6.625	3.787	3.469	3.971	3.769	3.601	3.966	3.772	3.678	3.487	3.601	2.807
- Inter Bank Call Money / *Inter Bank Call Money*	9.126	9.736	7.828	9.278	5.045	7.497	6.430	8.174	11.632	8.497	8.254	16.129	10.167	12.795	13.797
- Deposito Berjangka / *Time Deposits*	16.052	8.385	6.671	10.929	3.324 *)	11.970	4.307	11.052	2.684	11.208	7.747	2.390	3.822	964	4.867
- Lainnya / *Others*	838	878	565	614	532	500	746	709	635	593	605	750	416	413	1.063
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	71.953	110.147	106.173	109.728	109.800	126.114	89.449	86.423	111.615	127.811	114.440	117.807	95.346	85.666	84.425
- Giro / Demand Deposit	29.527	51.741	49.855	52.439	50.690	54.815	68.326	67.743	68.791	65.806	72.128	82.891	72.721	66.699	64.541
- Fine Tune Operation (FTO)	16.912	18.249	33.399	3.929 *)	38.603 *)	10.782	6.638	9.897	11.573	41.976	18.851	13.669	12.227	4.056	3.472
- Fasbi	23.928	39.582	21.372	50.867	17.801	58.066	10.159	8.283	30.251	20.029	20.462	21.247	10.399	14.911	16.413
- Lainnya / Others	1.587	575	1.547	2.493	2.706	2.451	4.327	500	1.000	-	3.000	-	0	-	-
d. Surat Berharga / Securities	80.760	117.817	120.107	116.992	117.650	127.110	130.233	127.831	125.712	137.307	131.281	127.769	126.952	127.890	130.293
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	3.110	1.369	904	193 *)	194	191	193	193	189	187	194	195	198	197	199
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5.666	4.944	6.264	6.975	6.459	6.769	7.103	3.098	3.103	3.174	2.902	2.642	3.105	2.977	2.242
- Obligasi / *Bonds*	51.886	83.303	91.650	88.679	89.032	96.325	96.347	97.618	94.797	98.080	99.034	100.444	101.279	102.856	104.241
- Lainnya / *Others*	20.098	28.201	21.289	21.145	21.966	23.825	26.590	26.922	27.623	35.866	29.151	24.488	22.369	21.859	23.611
e. Penyertaan / *Equity Investment*	1.945	1.955	1.968	1.967	1.966	1.967	1.967	1.967	1.967	1.967	1.967	2.067	2.092	2.092	2.091
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	14.290	16.089	16.657	16.651	16.743	15.916	16.183	16.254	16.227	16.439	16.793	15.771	16.140	16.472	16.754
- Kredit yang diberikan / *Credit*	13.730	15.590	16.278	16.260	16.369	15.545	15.820	15.864	15.877	16.089	16.439	15.406	15.754	16.105	16.394
- Surat Berharga / *Securities*	226	199	48	48	44	51	46	56	42	38	40	41	58	42	35
- Lainnya / *Others*	333	299	331	342	330	319	317	334	308	312	313	324	328	324	325
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	11	6	4	10	3	5	42	16	4	3	4	19	179	53	73
h. Tagihan Lainnya / *Other claims*	47.769	46.175	74.364	58.830	76.705	53.868	61.141	60.596	53.924	63.605	74.950	52.866	66.438	69.434	63.739
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	590.602	681.607	705.245	708.797	713.234	735.542	706.063	710.170	712.809	765.891	750.471	723.880	712.714	713.341	725.945
Rupiah	589.463	676.637	701.531	705.887	710.343	732.838	703.659	707.930	710.747	763.735	748.347	721.844	709.283	710.458	723.264
Giro / *Demand Deposit*	131.204	169.986	205.909	177.610	185.595	214.798	175.195	183.010	205.430	251.043	211.501	180.745	182.309	184.222	196.971
Tabungan / *Saving*	188.112	208.612	183.391	198.855	190.445	192.310	200.219	195.624	192.013	193.403	199.845	221.084	194.956	193.683	193.318
Simpanan Berjangka / *Time Deposits*	270.147	298.039	312.230	329.422	334.303	325.730	328.245	329.296	313.304	319.289	337.001	320.016	332.017	332.554	332.975
Valas / *Foreign Exchange*	1.139	4.970	3.714	2.909	2.891	2.704	2.404	2.240	2.062	2.156	2.124	2.036	3.431	2.883	2.681
Giro / *Demand Deposit*	136	808	811	786	708	722	735	719	739	816	767	760	674	682	1.539
Tabungan / *Saving*	110	106	95	95	96	104	100	101	100	122	124	123	117	118	113
Simpanan Berjangka / *Time Deposits*	892	4.056	2.808	2.028	2.087	1.877	1.569	1.420	1.223	1.218	1.234	1.152	2.640	2.083	1.029
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	16.083	16.148	12.788	14.694	15.453	16.409	18.915	13.847	16.203	29.195	18.812	18.236	17.876
d. Surat Berharga yang diterbitkan / *Issued Securities*	9.537	8.089	7.002	6.548	6.597	7.128	5.888	5.889	7.065	6.326	6.402	6.910	5.510	5.510	5.586
e. Pinjaman yang Diterima / *Loans received*	18.301	18.400	20.768	21.094	21.164	21.536	21.675	22.307	24.793	26.726	27.108	25.854	22.703	22.637	22.726
Rupiah	18.301	18.400	20.724	21.051	21.120	21.491	21.630	22.262	24.748	26.726	27.108	25.854	22.703	22.637	22.726
Valas / *Foreign Exchange*	-	-	43	43	44	45	45	45	46	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2	0	7	30	21	71	27	13	63	53	24	3	9	25	4
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	1.501	2.765	2.247	6.285	5.594	2.506	2.074	3.969	8.914	5.259	6.135	8.877	8.455	6.218	6.236
h. Setoran Jaminan / *Guarantee Deposits*	323	406	192	185	168	148	164	184	197	197	201	436	274	194	182
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	44.615	48.206	52.453	52.475	52.966	53.036	53.201	52.235	52.271	52.533	52.732	53.424	53.447	54.558	54.708
b. Cadangan / *Reserves*	23.424	26.605	28.660	29.927	30.443	30.682	30.682	30.443	30.348	30.349	30.349	30.337	30.337	30.721	32.129
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	2.909	3.978	7.652	3.957 *)	2.951 *)	2.366	2.366	2.571	2.571	2.571	2.704	2.702	19.118	16.699	11.352
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	13.002	13.776	4.130	5.087	6.322	7.798	9.012	10.127	11.652	12.820	13.970	15.300	1.442	2.324	3.467
e. Tambahan modal disetor / *Additional Paid In Capital*	4.269	2.698	2.906	1.998	1.375	1.205	2.138	2.277	1.700	1.134	2.446	2.625	3.325	2.562	3.022
f. Modal Pinjaman / *Loan Capital*	2.934	3.930	3.931	3.931	3.931	4.928	4.928	4.929	4.929	4.929	4.929	4.122	4.122	4.123	4.123

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

Keterangan / *Items*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	2.415.930	2.498.048	2.536.842	2.609.343	2.624.150	2.703.255	2.702.209	2.728.935	2.768.597	2.804.618	2.803.592	2.833.037	2.783.097	2.816.657	2.837.683
- Kepada Pihak Ketiga / *To Third Party*	2.369.008	2.461.474	2.498.868	2.569.991	2.584.622	2.662.468	2.660.549	2.686.963	2.727.412	2.760.259	2.757.173	2.783.624	2.735.340	2.768.908	2.789.180
Rupiah	2.019.257	2.098.946	2.127.039	2.170.479	2.184.947	2.239.183	2.253.534	2.269.755	2.301.697	2.325.268	2.328.542	2.367.959	2.344.208	2.370.269	2.407.627
Valas / *Foreign Exchange*	349.751	362.528	371.829	399.512	399.675	423.285	407.015	417.208	425.715	434.991	428.631	415.665	391.132	398.638	381.554
- Kepada Bank Lain / *Inter Bank Credit*	46.923	36.574	37.974	39.352	39.528	40.787	41.660	41.972	41.185	44.359	46.418	49.413	47.757	47.749	48.503
Rupiah	41.379	31.543	32.543	34.071	33.985	34.617	35.159	35.160	35.366	38.433	38.352	39.393	37.915	37.950	38.704
Valas / *Foreign Exchange*	5.544	5.031	5.431	5.281	5.543	6.170	6.501	6.812	5.819	5.927	8.066	10.020	9.842	9.799	9.799
b. Penempatan pada Bank Lain / *Interbank Placement*	108.478	102.668	103.536	104.133	105.315	79.895	81.208	96.130	94.751	82.029	79.175	80.573	81.079	76.892	81.830
- Giro / *Demand Deposit*	61.068	59.506	60.316	62.754	59.262	54.243	58.052	54.477	52.918	47.605	50.439	48.853	48.284	42.915	47.224
- Inter Bank Call Money / *Inter Bank Call Money*	41.296	33.418	36.452	34.245	38.367	18.217	15.358	34.137	35.822	30.486	24.010	26.083	28.314	29.394	30.044
- Deposito Berjangka / *Time Deposits*	2.935	7.002	4.763	5.055	5.714	5.360	5.723	5.430	4.514	2.381	3.173	3.657	2.579	2.587	2.584
- Lainnya / *Others*	3.180	2.742	2.005	2.080	1.972	2.076	2.075	2.086	1.497	1.557	1.554	1.980	1.902	1.997	1.978
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	307.063	521.894	460.420	436.821	488.603	623.357	471.893	454.712	430.541	445.534	460.382	541.815	483.901	494.695	516.514
- Giro / Demand Deposit	101.980	188.136	223.371	221.352	217.470	232.767	270.294	294.417	296.183	304.740	289.129	301.395	311.343	304.105	298.911
- Fine Tune Operation (FTO)	148.664	239.511	164.991	76.570*)	205.624*)	129.207	132.910	109.935	85.680	109.354	129.696	165.873	127.853	140.699	152.166
- Fasbi	43.600	80.803	66.598	138.102	63.219	248.989	59.700	44.186	44.261	26.315	36.620	74.419	34.550	44.243	59.741
- Lainnya / Others	12.819	13.443	5.460	798	2.290	12.395	8.989	6.175	4.417	5.124	4.938	128	10.155	5.648	5.696
d. Surat Berharga / Securities	686.753	845.884	836.029	827.651	811.890	824.996	848.617	844.176	841.899	850.667	856.060	838.227	852.825	886.107	886.492
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	191	1.236	1.482	1.500	1.428	1.051	1.395	1.491	1.432	1.345	1.211	1.795	1.755	1.773	1.595
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	7.533	8.357	3.715	3.943	4.137	3.641	4.036	3.842	3.467	3.948	3.791	3.597	4.151	4.616	4.755
- Obligasi / *Bonds*	580.288	705.088	715.914	722.878	705.674	723.888	750.132	750.070	758.430	774.276	778.933	752.660	760.744	800.539	800.987
- Lainnya / *Others*	98.740	131.203	114.917	99.330	100.651	96.415	93.054	88.773	78.570	71.098	72.125	80.175	86.176	79.179	79.155
e. Penyertaan / *Equity Investment*	26.768	29.445	29.179	29.271	29.418	29.887	30.080	30.321	30.377	30.537	30.647	30.819	31.251	31.366	31.484
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	106.672	121.292	125.060	126.337	127.332	127.633	127.905	129.035	129.584	129.751	132.270	128.426	128.114	129.376	131.914
- Kredit yang diberikan / *Credit*	104.562	118.718	122.691	123.917	124.784	125.080	125.372	126.546	127.567	127.486	130.016	126.148	125.762	127.248	129.740
- Surat Berharga / *Securities*	379	245	213	225	228	228	226	225	238	241	214	213	287	202	185
- Lainnya / *Others*	1.731	2.330	2.157	2.196	2.319	2.325	2.307	2.264	1.779	2.023	2.040	2.065	2.066	1.927	1.988
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	14.258	8.381	7.754	7.690	7.234	9.130	8.522	7.990	12.930	17.210	16.848	13.622	13.142	12.454	12.158
h. Tagihan Lainnya / *Other claims*	400.487	371.833	452.014	402.047	421.857	248.156	401.239	401.274	384.028	385.778	417.068	405.807	458.505	431.658	411.441
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	3.016.126	3.411.842	3.437.398	3.430.107	3.469.274	3.474.178	3.501.181	3.512.311	3.465.547	3.506.925	3.535.544	3.595.556	3.559.341	3.597.838	3.626.584
Rupiah	2.596.157	2.916.904	2.931.398	2.951.748	2.983.087	2.979.694	2.999.124	2.986.604	2.947.468	2.963.737	2.987.608	3.052.474	3.026.330	3.042.329	3.066.176
Giro / *Demand Deposit*	507.027	648.844	660.859	646.297	679.610	687.957	696.514	699.432	688.481	697.806	700.736	702.334	673.205	674.569	685.026
Tabungan / *Saving*	814.929	940.522	962.941	1.007.037	1.003.995	1.003.222	1.000.901	995.587	993.480	989.703	1.000.694	1.014.955	1.008.731	1.013.416	1.010.250
Simpanan Berjangka / *Time Deposits*	1.274.202	1.327.538	1.307.598	1.298.414	1.299.482	1.288.515	1.301.709	1.291.585	1.265.507	1.276.228	1.286.178	1.335.185	1.344.395	1.354.343	1.370.899
Valas / *Foreign Exchange*	419.969	494.938	506.000	478.359	486.187	494.485	502.057	525.707	518.079	543.188	547.936	543.081	533.011	555.510	560.408
Giro / *Demand Deposit*	161.502	209.304	219.506	196.254	213.897	209.837	213.229	225.640	210.749	215.264	213.998	208.181	200.705	205.126	215.664
Tabungan / *Saving*	103.092	113.357	124.418	120.746	119.928	123.787	124.587	128.107	131.228	136.197	135.596	128.274	129.847	129.971	132.822
Simpanan Berjangka / *Time Deposits*	155.375	172.278	162.076	161.359	152.362	160.861	164.241	171.959	176.103	191.727	198.341	206.626	202.459	220.412	211.922
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	5.473	1	1	1.696*)	1	1	1	101	930	1	1	1.369	1.862	1.870	3.487
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	88.784	80.086	87.529	108.737	110.012	92.015	81.361	82.135	85.718	92.348	86.977	79.126	74.397	79.191	80.084
d. Surat Berharga yang diterbitkan / *Issued Securities*	31.745	29.287	28.875	27.542	27.835	24.330	23.880	22.407	22.229	22.433	20.343	22.339	18.912	17.934	17.433
e. Pinjaman yang Diterima / *Loans received*	106.689	84.359	82.918	90.487	96.859	103.356	108.670	110.054	121.736	125.558	128.585	131.435	119.690	118.639	119.064
Rupiah	26.588	20.369	21.855	23.585	24.496	26.437	27.358	28.714	32.337	35.379	37.013	37.366	36.372	36.380	37.627
Valas / *Foreign Exchange*	80.101	63.990	61.064	66.902	72.363	76.919	81.311	81.340	89.398	90.179	91.571	94.069	83.318	82.259	81.437
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	13.021	6.041	5.859	7.038	6.049	9.077	7.772	7.349	12.494	15.706	15.159	11.770	10.854	10.688	10.183
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	63.128	58.334	49.146	48.002	59.782	56.513	58.072	63.361	73.327	66.704	66.854	81.791	81.013	73.402	79.514
h. Setoran Jaminan / *Guarantee Deposits*	2.405	2.530	2.239	2.612	1.731	1.979	2.557	2.202	2.024	1.952	1.978	2.061	1.934	1.958	1.787
Beberapa komponen modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	147.188	172.692	179.608	180.583	180.996	182.025	182.076	182.543	183.543	185.679	186.076	193.293	194.644	195.017	195.017
b. Cadangan / *Reserves*	38.235	40.967	41.387	41.428	42.247	44.957	44.963	44.483	44.539	44.549	44.561	44.982	44.986	45.048	45.428
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	273.869	293.812	321.269	314.715	312.830	308.502	308.519	309.020	308.942	308.851	304.556	304.689	379.207	379.136	353.007
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	46.927	53.222	15.511	22.826	28.474	34.471	42.477	49.207	55.872	63.001	70.154	74.206	9.515	16.141	23.208
e. Tambahan modal disetor / *Additional Paid In Capital*	137.429	151.133	154.492	148.081	151.032	152.935	154.133	154.109	151.547	148.168	158.639	176.439	175.938	174.355	176.664
f. Modal Pinjaman / *Loan Capital*	42.327	36.760	38.762	38.208	39.195	46.200	45.588	45.663	45.491	46.041	46.718	46.484	45.417	45.781	45.411

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / *Distribution of Funds*															
a. Kredit Yang Diberikan / *Credit*	182.060	171.130	170.609	176.191	179.802	195.962	193.104	186.090	186.286	194.091	192.596	190.108	182.587	182.934	178.922
- Kepada Pihak Ketiga / *To Third Party*	177.922	167.855	168.313	173.374	175.972	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356
Rupiah	85.824	91.250	89.420	92.544	96.521	100.948	100.641	94.041	96.302	102.513	101.883	100.237	99.184	98.078	98.061
Valas / *Foreign Exchange*	92.098	76.606	78.893	80.830	79.451	90.983	88.435	88.021	85.019	86.369	84.239	82.714	76.482	78.126	74.295
- Kepada Bank Lain / *Inter Bank Credit*	4.139	3.274	2.296	2.817	3.830	4.031	4.027	4.028	4.965	5.209	6.474	7.157	6.922	6.729	6.566
Rupiah	-	-	-	500 *)	1.500 *)	3.140	3.140	3.140	3.140	3.340	4.840	4.840	4.840	4.840	4.840
Valas / *Foreign Exchange*	4.139	3.274	2.296	2.317	2.330	891	887	888	1.825	1.869	1.634	2.317	2.082	1.889	1.726
b. Penempatan pada Bank Lain / *Interbank Placement*	36.432	24.514	34.247	33.672	38.969	29.798	31.353	35.760	30.412	29.322	31.038	24.734	37.348	37.283	28.287
- Giro / *Demand Deposit*	3.409	3.688	4.515	4.670	5.078	5.396	5.896	4.676	5.434	4.401	3.404	2.697	7.120	5.405	3.443
- Inter Bank Call Money / *Inter Bank Call Money*	32.701	20.153	28.767	28.209	31.842	24.104	22.054	30.409	24.309	24.030	27.319	21.812	28.986	30.669	22.782
- Deposito Berjangka / *Time Deposits*	-	500	-	-	-	71	71	69	69	139	143	-	-	-	-
- Lainnya / *Others*	322	173	965	793	2.049	227	3.332	606	601	752	172	225	1.242	1.210	2.063
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	76.379	117.441	131.157	107.682	131.236	125.409	120.581	123.439	136.844	123.985	127.672	113.832	108.512	112.159	121.338
- Giro / Demand Deposit	33.061	49.910	45.615	47.008	47.346	47.030	43.916	46.993	56.379	52.554	34.988	25.329	22.716	23.151	25.008
- Fine Tune Operation (FTO)	25.316	46.238	68.977	44.294	60.732	50.123	53.352	59.986	73.157	56.603	74.799	64.581	74.895	70.479	69.606
- Fasbi	17.410	21.282	16.141	16.379	22.477	28.256	21.510	16.460	7.308	14.827	17.748	23.915	10.897	18.430	26.510
- Lainnya / Others	591	11	425	1 *)	682 *)	0	1.804	0	0	0	137	8	2	99	214
d. Surat Berharga / Securities	83.944	80.554	81.432	86.492	72.247	70.540	67.526	71.635	77.863	76.526	76.434	91.660	101.719	109.147	106.809
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	2.498	2.002	3.198	4.853	4.821	5.383	5.244	5.675	5.466	4.722	4.737	4.726	4.554	4.173	4.230
- Obligasi / *Bonds*	77.095	75.051	76.785	80.223	65.907	63.692	60.725	64.380	70.947	70.334	69.515	83.606	93.842	101.834	100.602
- Lainnya / *Others*	4.350	3.502	1.448	1.416	1.519	1.465	1.557	1.580	1.450	1.469	2.182	3.328	3.323	3.139	1.977
e. Penyertaan / *Equity Investment*	73	73	73	73	73	73	73	73	73	73	73	73	73	73	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	6.048	6.526	6.934	6.956	6.946	7.071	7.053	7.093	4.901	4.910	4.959	4.845	4.681	4.500	4.390
- Kredit yang diberikan / *Credit*	5.732	6.379	6.786	6.805	6.797	6.921	6.900	6.942	4.749	4.758	4.805	4.693	4.533	4.350	4.247
- Surat Berharga / *Securities*	12	9	6	11	12	11	14	13	14	12	11	9	8	7	6
- Lainnya / *Others*	305	138	141	140	137	139	140	138	138	141	142	143	140	143	138
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	10.996	6.757	5.087	5.415	4.959	7.375	6.274	5.830	11.211	16.746	16.086	10.990	7.297	8.232	6.689
h. Tagihan Lainnya / *Other claims*	21.775	23.630	37.620	33.369	32.745	31.110	47.617	46.972	53.570	62.958	63.895	60.296	55.287	52.298	49.945
Sumber Dana / *Source of Funds*															
a. Dana Pihak Ketiga / *Third Party Funds*	185.513	206.526	238.341	222.028	232.246	231.039	229.548	239.677	260.173	259.066	263.786	253.015	256.233	266.237	261.503
Rupiah	110.557	117.882	126.219	127.163	129.214	128.584	131.324	130.369	139.591	139.983	142.047	142.705	143.582	149.695	146.410
Giro / *Demand Deposit*	68.725	82.027	83.114	87.691	88.120	87.486	92.637	86.719	86.214	87.500	89.153	95.641	90.639	96.099	95.325
Tabungan / *Saving*	6.134	8.743	9.594	9.954	9.771	9.135	9.926	10.539	10.785	10.880	10.712	9.473	8.202	6.404	6.965
Simpanan Berjangka / *Time Deposits*	35.698	27.112	33.511	29.518	31.323	31.962	28.760	33.111	42.592	41.603	42.182	37.591	44.742	47.192	44.120
Valas / *Foreign Exchange*	74.956	88.644	112.122	94.865	103.031	102.456	98.224	109.308	120.582	119.083	121.738	110.310	112.650	116.543	115.093
Giro / *Demand Deposit*	57.864	73.952	93.034	74.394	80.548	78.482	72.274	76.574	82.579	86.821	91.910	81.376	81.087	82.327	85.899
Tabungan / *Saving*	9.279	8.876	8.423	8.354	8.179	8.017	7.763	7.662	7.723	7.860	8.000	7.815	6.895	6.527	6.210
Simpanan Berjangka / *Time Deposits*	7.813	5.816	10.664	12.117	14.305	15.957	18.187	25.072	30.280	24.402	21.829	21.119	24.669	27.689	22.984
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	0	-	-	377 *)	-	595	-	152	772	316	-	-	1.755	-	-
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	19.906	21.128	23.040	21.320	24.385	23.779	22.907	21.717	23.378	20.915	18.562	23.406	26.502	19.371	19.441
d. Surat Berharga yang diterbitkan / *Issued Securities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / *Loans received*	3.051	64	-	-	-	-	-	-	-	-	-	2	2	344	3
Rupiah	2.000	-	-	-	-	-	-	-	-	-	-	-	0	344	3
Valas / *Foreign Exchange*	1.051	64	-	-			-	-	-	-	-	2	2	-	-
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	8.428	4.978	4.204	4.519	4.296	6.088	6.150	5.544	10.132	15.210	15.267	12.107	10.235	9.990	9.441
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	3.608	2.402	1.998	1.395	1.370	2.183	5.469 *)	5.790	6.040	6.003	5.607	4.427	3.848	3.932	4.035
h. Setoran Jaminan / *Guarantee Deposits*	256	696	26	26	26	37	165	304	488	480	575	493	634	369	585
Beberapa komponen modal / *Several Components of Capital*															-
a. Modal Disetor / *Paid In Capital*	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	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	41.218	40.676	40.686	40.186	39.929	39.540	40.040	39.783	39.732	39.728	45.593	45.594	45.052
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	7.488	3.926	677	1.087	1.618	2.008	2.838	3.027	4.005	4.598	5.059	5.858	1.019	2.074	3.034
e. Tambahan modal disetor / *Additional Paid In Capital*	704	397	82	(247)	(254)	(231)	(272)	(299)	(527)	(634)	(403)	(259)	(214)	(297)	(281)
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		
			Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	794.091	773.902	193.170	257.686	322.836	388.804	456.028	521.759	592.216	657.592	729.569	811.458	89.299	160.859	240.185
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	8.902	9.740	3.075	4.031	5.126	6.236	7.233	8.165	9.129	10.266	11.944	13.904	1.995	3.731	5.696
b. Dari Penempatan pada bank lain / *From interbank placement*	5.392	2.691	591	797	1.035	1.364	1.710	2.164	2.772	3.545	4.398	5.409	1.101	1.927	2.613
c. Dari surat berharga / *From securities*	75.630	87.345	22.626	30.137	37.748	45.222	53.055	60.955	68.606	76.874	85.694	94.584	9.580	18.207	27.439
d. Dari Kredit yang diberikan / *From credit*	508.294	487.587	126.749	169.227	211.752	255.132	298.932	340.533	387.015	426.955	471.737	523.468	55.875	100.832	150.091
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	504.082	484.944	126.089	168.236	210.522	253.666	297.201	338.463	384.677	424.309	468.776	520.202	55.495	100.098	148.951
- kepada bank lain / *To other Bank*	4.212	2.643	660	991	1.231	1.466	1.731	2.069	2.338	2.646	2.961	3.267	380	734	1.140
e. Lainnya / *Others*	195.873	186.539	40.131	53.494	67.175	80.851	95.098	109.942	124.694	139.951	155.796	174.093	20.748	36.162	54.347
2. Beban Bunga / *Interest Expenses*	412.189	342.699	79.257	102.676	126.949	151.576	176.782	202.150	228.360	256.294	286.439	323.610	45.308	75.630	110.838
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	368	145	66	71	105	140	184	240	307	378	417	484	60	106	153
b. Kewajiban pada Bank lain / *Interbank Liabilities*	8.085	5.618	996	1.357	1.840	2.548	3.148	3.678	4.335	5.173	5.972	6.833	1.082	1.901	2.504
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	190.658	140.844	30.492	40.373	50.494	60.325	70.594	80.669	91.039	102.520	115.258	129.628	15.119	29.212	45.553
- Giro / *Demand Deposit*	27.192	24.161	6.181	8.268	10.443	12.569	14.867	17.054	19.259	21.704	24.543	27.740	3.340	6.414	10.113
- Tabungan / *Saving*	21.655	17.181	3.838	5.065	6.297	7.532	8.751	10.094	11.477	12.773	14.089	15.492	1.342	2.642	4.200
- Simpanan Berjangka / *Time deposits*	141.811	99.502	20.472	27.040	33.753	40.224	46.977	53.521	60.303	68.043	76.626	86.396	10.438	20.156	31.239
d. Surat Berharga / *Securities*	10.961	9.797	2.596	3.449	4.060	4.861	5.827	6.535	7.387	8.519	9.509	10.297	833	1.649	2.504
e. Pinjaman yang diterima / *Loans received*	10.340	6.908	1.603	1.998	2.483	3.149	3.813	4.689	5.481	7.122	8.406	13.077	3.240	3.332	4.503
f. Lainnya / *Others*	187.804	174.872	43.505	55.429	67.968	80.554	93.215	106.339	119.811	132.581	146.876	163.291	24.973	39.429	55.620
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	113.913	155.010	195.888	237.228	279.247	319.608	363.857	401.298	443.130	487.848	43.991	85.230	129.347
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*															
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	407.621	460.019	122.171	150.784	173.338	233.471	265.022	294.156	354.507	404.598	444.196	522.998	124.312	147.997	173.245
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	22.342	20.448	4.784	5.436	5.367	6.074	6.712	7.576	7.726	8.028	9.279	10.408	1.776	2.430	3.343
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	1	-	6	-	-	2	2	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	239	60	559	151	157	165	264	304	247	169	236	276	148	232	305
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	203.924	208.665	66.543	85.116	94.871	137.145	153.256	162.067	201.736	235.047	259.831	318.768	100.901	108.369	116.458
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	21.368	29.959	38.904	47.418	55.546	63.384	72.145	79.677	88.512	97.515	7.596	15.058	23.535
f. Lainnya / Others	104.114	143.612	28.911	30.122	34.038	42.667	49.243	60.825	72.653	81.678	86.338	96.030	13.890	21.908	29.605
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	652.690	716.871	181.540	229.462	272.371	354.502	402.671	450.066	533.239	599.156	658.420	762.897	140.165	182.935	226.410
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.595	2.082	964	1.614	1.550*)	1.730	1.698	1.711	2.298	2.756	2.471	2.341	212	601	558
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	170	454	0	82	621	621	621	620	620	620	620	632	-	196	197
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	184	177	125	108	165	184	165	174	262	235	235	158	0	19	44
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	183.116	191.785	62.990	81.327	90.144	132.688	147.965	155.222	196.399	225.916	249.798	307.170	99.587	106.029	112.852
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	220.212	249.910	51.229	59.189	70.501	87.407	98.284	115.983	132.353	144.068	155.749	171.698	18.124	31.627	45.322
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4.508	4.404	1.263	1.634	2.079	2.555	2.945	3.391	3.875	4.216	4.728	5.196	495	970	1.436
g. Lainnya / Others	242.905	268.059	64.967	85.507	107.311	129.317	150.994	172.966	197.433	221.345	244.819	275.703	21.748	43.492	66.001
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**136.833**	**174.352**	**54.544**	**76.333**	**96.854**	**116.196**	**141.598**	**163.698**	**185.124**	**206.741**	**228.906**	**247.949**	**28.138**	**50.292**	**76.182**
E. Pendapatan non - operasional / *Non Operational Income*	**26.831**	**20.216**	**7.095**	**10.242**	**13.129**	**18.258**	**20.340**	**23.493**	**29.867**	**31.355**	**35.064**	**38.631**	**6.285**	**9.491**	**14.432**
F. Beban non - operasional / *Non Operational Expenses*	**24.048**	**20.411**	**6.541**	**8.688**	**11.275**	**14.486**	**16.428**	**18.963**	**22.652**	**26.387**	**30.341**	**34.081**	**6.884**	**9.692**	**14.817**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**2.782**	**(195)**	**553**	**1.554**	**1.854**	**3.772**	**3.911**	**4.530**	**7.216**	**4.968**	**4.722**	**4.550**	**(599)**	**(201)**	**(385)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**139.616**	**174.271**	**55.098**	**77.887**	**98.708**	**119.969**	**145.509**	**168.229**	**192.340**	**211.708**	**233.628**	**252.499**	**27.539**	**50.091**	**75.797**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**67.531**	**89.861**	**(65)**	**(88)**	**(114)**	**(137)**	**(156)**	**(185)**	**(185)**	**(209)**	**(236)**	**125.725**	**(33)**	**(61)**	**(99)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**67.820**	**89.586**	**(65)**	**(88)**	**(114)**	**(137)**	**(156)**	**(185)**	**(185)**	**(209)**	**(236)**	**125.715**	**(33)**	**(61)**	**(99)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**104.718**	**140.206**	**45.368**	**62.377**	**79.513**	**97.204**	**117.179**	**134.796**	**154.457**	**169.975**	**187.579**	**201.817**	**22.064**	**40.071**	**60.649**

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

Keterangan / *Items*	2020	2021	2022										2023		
			Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. **Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses***															
1. Pendapatan bunga / *Interest Income*	277.235	284.381	78.330	102.943	128.061	153.865	179.351	203.695	231.422	252.079	278.145	310.102	39.494	64.726	93.166
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.963	1.809	543	695	838	978	1.169	1.350	1.510	1.750	2.202	2.686	489	883	1.323
b. Dari Penempatan pada bank lain / *From interbank placement*	2.210	1.125	281	371	479	660	838	1.054	1.342	1.773	2.294	2.902	684	1.074	1.275
c. Dari surat berharga / *From securities*	27.102	30.916	8.699	11.446	14.300	17.032	19.905	22.723	25.416	28.184	31.232	34.319	3.515	6.440	9.546
d. Dari Kredit yang diberikan / *From credit*	226.686	232.177	63.732	83.811	104.224	125.363	145.912	165.200	187.836	203.142	223.112	248.384	29.493	50.376	72.812
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	225.811	232.039	63.572	83.483	103.839	124.932	145.404	164.549	187.113	202.345	222.237	247.487	29.419	50.233	72.586
- kepada bank lain / *To other Bank*	874	138	161	327	385	431	508	651	722	797	875	897	74	143	226
e. Lainnya / *Others*	19.276	18.354	5.075	6.620	8.221	9.831	11.527	13.368	15.318	17.230	19.305	21.811	5.313	5.953	8.210
2. Beban Bunga / *Interest Expenses*	113.490	84.725	24.902	30.260	35.767	41.806	47.681	53.561	60.307	67.500	75.940	88.362	20.011	27.343	36.541
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	285	5	1	0	0	1	1	1	1	1	1	1	0	0	0
b. Kewajiban pada Bank lain / *Interbank Liabilities*	4.406	3.378	469	643	923	1.424	1.791	2.062	2.418	2.892	3.298	3.699	600	989	1.110
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	76.575	51.596	10.910	14.426	18.008	21.451	25.119	28.890	32.716	36.985	42.011	47.778	5.915	11.353	17.616
- Giro / *Demand Deposit*	13.332	11.697	3.064	4.083	5.162	6.181	7.339	8.425	9.498	10.698	12.227	14.028	1.990	3.818	6.047
- Tabungan / *Saving*	9.647	7.674	1.494	1.932	2.343	2.762	3.171	3.755	4.343	4.797	5.258	5.735	455	918	1.480
- Simpanan Berjangka / *Time deposits*	53.597	32.224	6.352	8.411	10.502	12.508	14.608	16.711	18.875	21.490	24.526	28.015	3.469	6.616	10.089
d. Surat Berharga / *Securities*	4.018	4.055	1.417	1.852	2.007	2.377	2.928	3.237	3.678	4.427	4.894	5.358	436	839	1.281
e. Pinjaman yang diterima / *Loans received*	6.168	4.162	1.000	1.170	1.398	1.761	2.071	2.429	2.839	3.858	4.516	8.461	2.474	1.916	2.328
f. Lainnya / *Others*	18.430	17.204	11.106	12.169	13.431	14.793	15.771	16.942	18.656	19.337	21.220	23.065	10.586	12.247	14.205
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	53.428	72.683	92.294	112.059	131.671	150.134	171.114	184.579	202.204	221.739	19.482	37.382	56.625
C **Pendapatan dan Beban Operasional Lain / *Other Operating Income and***			-									-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	134.785	193.775	31.882	41.365	48.391	63.163	73.526	88.506	104.394	120.984	127.343	178.085	59.110	65.480	65.789
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	7.199	9.800	2.575	2.878	2.639	2.887	3.110	3.416	3.574	3.710	4.019	4.394	502	889	1.312
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	7.217	9.457	9.050	13.754	14.776	16.220	19.200	24.850	23.582	62.350	47.664	42.976	33.422
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	10.446	14.238	19.476	23.687	27.624	31.573	36.257	39.907	43.985	48.744	3.690	7.415	11.787
f. Lainnya / Others	70.970	106.135	11.644	14.792	17.227	22.835	28.016	37.297	45.364	52.517	55.758	62.597	7.253	14.200	19.267
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	245.562	308.199	56.283	73.105	88.280	111.155	128.827	150.599	175.050	197.522	210.784	271.058	65.260	77.834	83.103
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	243	491	355	313	361	422	504	739	789	708	5	77	59
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	0	0	0	0	0	0	80	75	75	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	10.982	29.112	5.694	7.587	7.048	11.852	12.529	13.654	16.788	22.315	21.152	58.992	46.905	41.859	31.968
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	130.834	155.562	21.990	29.056	35.931	45.020	52.645	64.145	74.072	80.446	85.784	93.842	9.085	18.318	25.042
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	810	743	215	260	297	414	457	559	625	706	801	866	127	218	266
g. Lainnya / Others	102.614	122.501	28.140	35.710	44.649	53.556	62.836	71.819	82.982	93.241	102.183	116.650	9.138	17.363	25.768
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**52.968**	**85.232**	**29.027**	**40.944**	**52.405**	**64.067**	**76.369**	**88.041**	**100.459**	**108.041**	**118.764**	**128.767**	**13.331**	**25.028**	**39.311**
E. Pendapatan non - operasional / *Non Operational Income*	**846**	**761**	**506**	**869*)**	**1.232*)**	**1.763**	**1.481**	**1.837**	**2.534**	**3.279**	**3.639**	**3.603**	**66**	**100**	**156**
F. Beban non - operasional / *Non Operational Expenses*	**1.840**	**1.117**	**258**	**451**	**670**	**543**	**464**	**594**	**700**	**743**	**818**	**934**	**792**	**832**	**951**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(993)**	**(357)**	**248**	**418**	**561**	**1.220**	**1.018**	**1.243**	**1.834**	**2.536**	**2.821**	**2.669**	**(727)**	**(732)**	**(795)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**51.975**	**84.875**	**29.275**	**41.362**	**52.967**	**65.287**	**77.387**	**89.284**	**102.292**	**110.577**	**121.585**	**131.436**	**12.605**	**24.295**	**38.516**
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**	**25.049**	**33.376**	**43.099**	**52.927**	**62.852**	**72.436**	**82.927**	**89.556**	**98.397**	**106.452**	**10.089**	**19.532**	**30.941**

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

Keterangan / *Items*	2020	2021	2022										2023		
			Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	101.078	100.679	24.135	32.472	40.603	48.652	57.215	64.446	73.107	81.819	91.224	101.231	10.000	18.500	28.274
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.166	1.258	391	539	681	808	894	928	1.008	1.124	1.252	1.401	114	196	279
b. Dari Penempatan pada bank lain / *From interbank placement*	1.284	741	121	154	190	230	273	311	380	448	517	592	63	124	203
c. Dari surat berharga / *From securities*	6.155	6.865	1.824	2.517	3.128	3.783	4.426	4.961	5.620	6.330	7.172	7.943	736	1.447	2.202
d. Dari Kredit yang diberikan / *From credit*	55.543	55.898	13.819	18.545	23.128	27.744	32.577	36.371	41.294	46.219	51.134	56.577	5.384	9.490	14.557
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	55.377	55.764	13.783	18.498	23.068	27.670	32.487	36.268	41.172	46.070	50.964	56.370	5.346	9.416	14.443
- kepada bank lain / *To other Bank*	166	134	35	48	60	74	90	104	122	149	171	207	38	74	113
e. Lainnya / *Others*	36.930	35.916	7.981	10.716	13.475	16.087	19.045	21.875	24.806	27.699	31.149	34.718	3.702	7.243	11.034
2. Beban Bunga / *Interest Expenses*	60.267	55.587	12.258	16.377	20.639	24.672	29.034	32.900	37.224	41.669	46.739	52.458	6.199	10.932	16.621
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	2	0	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / *Interbank Liabilities*	756	413	116	152	189	220	259	303	353	403	452	532	89	163	259
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	21.595	18.684	4.022	5.345	6.716	8.044	9.377	10.329	11.601	13.026	14.613	16.360	1.829	3.494	5.298
- Giro / *Demand Deposit*	2.764	2.583	653	880	1.098	1.322	1.547	1.683	1.890	2.134	2.396	2.620	215	416	624
- Tabungan / *Saving*	2.325	1.982	448	595	748	898	1.054	1.178	1.327	1.478	1.628	1.828	163	306	455
- Simpanan Berjangka / *Time deposits*	16.506	14.119	2.921	3.870	4.869	5.824	6.777	7.468	8.384	9.413	10.589	11.912	1.452	2.771	4.219
d. Surat Berharga / *Securities*	1.147	1.074	240	320	400	483	566	648	728	815	900	976	75	146	220
e. Pinjaman yang diterima / *Loans received*	913	870	193	261	331	403	473	544	620	716	813	913	106	204	313
f. Lainnya / *Others*	35.778	34.463	7.688	10.299	13.003	15.523	18.357	21.077	23.923	26.708	29.962	33.676	4.100	6.924	10.531
g. Koreksi atas pendapatan bunga / *Corrections*	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	40.811	45.091	11.877	16.095	19.964	23.980	28.181	31.546	35.883	40.150	44.486	48.774	3.800	7.568	11.653
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*														-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	12.166	13.851	2.667	3.624	4.285	5.658	6.487	7.432	8.392	9.156	10.080	11.388	1.270	2.050	3.081
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	900	699	108	132	154	178	227	253	252	302	414	437	72	73	110
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*	-	-	30	2	2	5	3	3	2	2	2	3	1	0	1
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	843	1.658	504	788	916	1.089	1.207	1.393	1.556	1.678	1.778	2.017	338	467	783
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	998	1.336	1.664	2.036	2.416	2.801	3.176	3.549	3.942	4.416	354	737	1.135
f. Lainnya / Others	7.502	7.954	1.027	1.366	1.548	2.351	2.634	2.982	3.405	3.625	3.944	4.517	505	773	1.052
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	37.977	42.382	9.493	13.431	16.457	20.030	23.537	26.510	29.938	33.502	37.302	41.341	3.345	6.690	10.350
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	41	95	80	81	74	74	84	151	201	211	3	15	8
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	757	1.539	461	730	857	1.022	1.134	1.312	1.485	1.605	1.708	1.940	324	452	757
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	9.569	11.084	2.031	2.431	2.892	3.726	4.343	4.878	5.449	5.963	6.616	6.834	801	1.405	2.007
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	62	104	18	23	29	35	41	53	61	71	80	93	6	12	19
g. Lainnya / Others	27.480	29.626	6.942	10.152	12.600	15.167	17.944	**20.193**	**22.859**	**25.712**	**28.697**	**32.264**	**2.212**	**4.806**	**7.559**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**15.001**	**16.560**	**5.051**	**6.287**	**7.792**	**9.609**	**11.131**	**12.468**	**14.336**	**15.804**	**17.263**	**18.821**	**1.726**	**2.928**	**4.384**
E. Pendapatan non - operasional / *Non Operational Income*	**5.200**	**5.772**	**1.653**	**2.210**	**2.742**	**3.329**	**3.890**	**4.515**	**5.110**	**5.712**	**6.396**	**7.224**	**761**	**1.437**	**2.319**
F. Beban non - operasional / *Non Operational Expenses*	**5.164**	**5.835**	**1.730**	**2.362**	**2.920**	**3.514**	**4.124**	**4.688**	**5.285**	**5.928**	**6.633**	**7.428**	**802**	**1.482**	**2.375**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**36**	**(63)**	**(77)**	**(151)**	**(178)**	**(185)**	**(234)**	**(173)**	**(176)**	**(216)**	**(237)**	**(204)**	**(41)**	**(45)**	**(56)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**15.037**	**16.497**	**4.973**	**6.136**	**7.614**	**9.424**	**10.896**	**12.295**	**14.161**	**15.588**	**17.027**	**18.617**	**1.685**	**2.883**	**4.328**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**4.242**	**4.207**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**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**	**4.130**	**5.087**	**6.322**	**7.798**	**9.012**	**10.127**	**11.652**	**13.970**	**15.300**	**15.300**	**1.442**	**2.324**	**3.467**

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		
			Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	397.993	377.151	87.838	118.383	149.201	180.186	212.150	244.954	277.592	311.889	346.602	384.484	37.619	73.409	112.270
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	4.546	5.568	1.896	2.454	3.145	3.849	4.442	5.005	5.533	6.100	6.901	7.891	1.061	2.003	3.093
b. Dari Penempatan pada bank lain / *From interbank placement*	1.529	663	172	239	308	380	453	566	712	872	1.015	1.203	184	377	604
c. Dari surat berharga / *From securities*	38.774	46.339	11.232	14.991	18.839	22.666	26.725	30.977	34.992	39.408	43.961	48.547	4.797	9.294	14.118
d. Dari Kredit yang diberikan / *From credit*	213.903	192.555	47.556	64.678	81.605	98.574	116.287	134.074	152.254	171.071	190.053	210.081	19.983	39.018	59.730
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	211.020	190.212	47.098	64.070	80.835	97.645	115.191	132.809	150.825	169.453	188.240	208.048	19.744	38.556	59.003
- kepada bank lain / *To other Bank*	2.883	2.343	458	608	770	929	1.097	1.265	1.429	1.618	1.813	2.033	239	463	727
e. Lainnya / *Others*	139.241	132.025	26.983	36.022	45.303	54.716	64.243	74.331	84.100	94.438	104.672	116.763	11.593	22.716	34.725
2. Beban Bunga / *Interest Expenses*	233.876	199.964	41.504	55.241	69.529	83.853	98.558	113.752	128.663	144.545	160.800	179.344	18.550	36.284	56.059
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	82	140	65	71	104	138	176	214	256	304	352	401	43	75	111
b. Kewajiban pada Bank lain / *Interbank Liabilities*	2.178	1.658	370	503	651	807	974	1.157	1.369	1.630	1.920	2.236	314	602	935
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	89.387	68.493	15.106	19.990	24.995	29.891	34.980	40.128	45.161	50.668	56.498	63.020	7.011	13.640	21.517
- Giro / *Demand Deposit*	10.017	9.004	2.264	3.031	3.834	4.644	5.475	6.358	7.199	8.103	9.042	10.082	999	1.922	3.044
- Tabungan / *Saving*	9.595	7.408	1.847	2.472	3.120	3.770	4.406	5.019	5.641	6.306	6.986	7.688	704	1.390	2.226
- Simpanan Berjangka / *Time deposits*	69.775	52.082	10.995	14.487	18.041	21.477	25.099	28.750	32.321	36.258	40.471	45.250	5.308	10.328	16.247
d. Surat Berharga / *Securities*	5.771	4.665	898	1.222	1.582	1.904	2.220	2.526	2.849	3.135	3.567	3.802	301	624	943
e. Pinjaman yang diterima / *Loans received*	3.138	1.824	410	566	753	985	1.268	1.592	2.019	2.545	3.075	3.699	658	1.209	1.856
f. Lainnya / *Others*	133.033	123.078	24.654	32.888	41.445	50.129	58.940	68.135	77.009	86.264	95.389	106.187	10.222	20.132	30.697
g. Koreksi atas pendapatan bunga / *Corrections*	287	105	-	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	164.117	177.187	46.335	63.143	79.672	96.333	113.592	131.201	148.928	167.344	185.802	205.140	19.069	37.125	56.211
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*			-										-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	119.025	108.316	34.118	39.056	45.429	55.330	62.149	69.888	82.590	92.905	102.335	109.630	17.950	22.395	31.942
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	11.873	8.731	1.705	1.875	2.050	2.386	2.648	3.042	3.030	3.140	3.834	4.575	1.057	1.344	1.767
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	0	-	5	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	23	36	331	36	40	45	62	87	90	111	128	152	44	84	149
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	50.141	33.979	6.900	10.031	11.791	15.519	17.500	19.610	25.636	31.013	34.493	35.421	7.548	8.007	11.400
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	9.124	13.361	16.518	20.132	23.676	26.932	30.336	33.562	37.689	41.178	3.309	6.394	9.852
f. Lainnya / Others	24.605	27.910	16.053	13.753*)	15.030	17.247	18.264	20.218	23.497	25.079	26.192	28.304	5.992	6.566	8.774
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	224.577	217.163	60.960	74.409	90.225	111.158	123.975	141.213	163.192	182.974	201.627	221.574	25.128	39.853	59.346
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	544	1.239	513	810	760	903	812	764	1.234	1.343	944	900	99	351	271
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	52	109	0	82	621	621	620	620	620	620	620	632	-	196	197
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	68	11	12	14	17	19	21	30	39	18	17	15	0	0	6
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	42.138	26.706	5.670	9.004	10.379	14.320	15.653	17.086	22.709	27.569	30.218	30.547	6.991	7.364	10.005
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	75.389	79.475	26.359	26.769	30.699	37.550	40.111	45.688	51.387	55.956	61.623	68.952	8.114	11.675	17.810
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	2.949	2.886	801	1.130	1.482	1.771	2.044	2.318	2.594	2.860	3.192	**3.558**	**302**	**567**	**877**
g. Lainnya / Others	103.437	106.737	27.605	36.599	46.267	55.974	64.714	**74.707**	**84.610**	**94.609**	**105.012**	**116.970**	**9.621**	**19.699**	**30.180**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**58.565**	**68.340**	**19.493**	**27.790**	**34.876**	**40.504**	**51.766**	**59.877**	**68.326**	**77.276**	**86.510**	**93.196**	**11.890**	**19.667**	**28.807**
E. Pendapatan non - operasional / *Non Operational Income*	**19.459**	**12.749**	**4.794**	**6.885**	**8.767**	**12.387**	**13.598**	**15.788**	**18.908**	**21.733**	**24.181**	**26.911**	**4.785**	**7.487**	**10.738**
F. Beban non - operasional / *Non Operational Expenses*	**17.017**	**13.449**	**4.510**	**5.844**	**7.665**	**10.382**	**11.837**	**13.677**	**16.661**	**19.536**	**22.643**	**25.712**	**4.806**	**6.958**	**10.574**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**2.443**	**(700)**	**285**	**1.041**	**1.103**	**2.005**	**1.761**	**2.111**	**2.247**	**2.197**	**1.538**	**1.199**	**(20)**	**529**	**163**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**61.008**	**67.754**	**19.777**	**28.831**	**35.978**	**42.509**	**53.528**	**61.987**	**70.573**	**79.473**	**88.048**	**94.395**	**11.870**	**20.196**	**28.970**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**43.405**	**49.855**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**62.773**	**-**	**-**	**-**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**43.405**	**49.855**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**62.762**	**-**	**-**	**-**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**46.927**	**53.222**	**15.511**	**22.826**	**28.474**	**34.471**	**42.477**	**49.207**	**55.872**	**63.001**	**70.154**	**74.206**	**9.515**	**16.141**	**23.208**

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		
			Mar*)	Apr*)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / *Interest Income and Interest Expenses*															
1. Pendapatan bunga / *Interest Income*	17.785	11.691	2.867	3.887	4.971	6.102	7.312	8.663	10.096	11.804	13.598	15.641	2.187	4.225	6.474
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.227	1.106	245	343	462	600	729	882	1.078	1.292	1.589	1.925	331	650	1.001
b. Dari Penempatan pada bank lain / *From interbank placement*	369	161	17	33	58	93	147	233	337	452	571	713	170	352	531
c. Dari surat berharga / *From securities*	3.599	3.224	871	1.183	1.481	1.740	1.998	2.293	2.578	2.952	3.330	3.774	532	1.026	1.573
d. Dari Kredit yang diberikan / *From credit*	12.163	6.957	1.641	2.193	2.795	3.451	4.155	4.887	5.632	6.523	7.438	8.426	1.014	1.948	2.992
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	11.874	6.929	1.636	2.185	2.780	3.420	4.119	4.838	5.567	6.441	7.335	8.297	985	1.894	2.918
- kepada bank lain / *To other Bank*	289	28	5	9	15	31	37	50	64	82	103	130	29	54	74
e. Lainnya / *Others*	427	243	92	135	176	217	283	368	471	585	671	802	140	250	378
2. Beban Bunga / *Interest Expenses*	4.557	2.422	593	798	1.014	1.246	1.509	1.937	2.165	2.580	2.960	3.446	547	1.071	1.617
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	0	0	0	0	1	1	8	26	50	73	65	82	17	31	42
b. Kewajiban pada Bank lain / *Interbank Liabilities*	745	168	41	58	77	96	123	156	196	247	303	366	79	147	201
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	3.101	2.071	453	612	776	940	1.118	1.323	1.561	1.842	2.136	2.470	365	725	1.121
- Giro / *Demand Deposit*	1.079	877	201	273	349	423	506	589	671	768	879	1.011	136	257	398
- Tabungan / *Saving*	88	117	49	67	85	102	120	142	166	192	217	240	20	28	39
- Simpanan Berjangka / *Time deposits*	1.934	1.077	204	272	341	415	493	592	724	882	1.041	1.219	209	440	684
d. Surat Berharga / *Securities*	25	3	41	55	71	98	112	123	133	143	149	161	20	39	60
e. Pinjaman yang diterima / *Loans received*	122	52	0	1	1	1	1	1	2	2	2	4	2	3	6
f. Lainnya / *Others*	563	128	57	72	89	109	146	185	224	273	305	363	64	126	187
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	13.228	9.269	2.274	3.090	3.958	4.856	5.803	6.727	7.931	9.224	10.638	12.194	1.640	3.154	4.858
C Pendapatan dan Beban Operasional Lain / *Other Operating Income and*			-											-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	141.646	144.078	53.504	66.739	75.232	109.320	122.861	128.330	159.131	181.554	204.438	223.895	45.982	58.073	72.433
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	2.370	1.218	396	551	524*)	623	727	865	869	875	1.012	1.002	145	123	154
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	0	-	-	2	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	215	24	198	113	114	114	199	214	154	56	106	121	103	148	154
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	134.591	137.961	51.921	64.840	73.115	106.783	119.773	124.845	155.344	177.506	199.979	218.981	45.351	56.920	70.852
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	801	1.024	1.246	1.564	1.831	2.078	2.376	2.660	2.896	3.178	243	511	760
f. Lainnya / Others	1.038	1.613	187	210	233	234	330	329	387	457	444	613	140	370	512
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	144.575	149.127	54.804	68.516	77.409	112.159	126.333	131.744	165.058	185.157	208.708	228.923	46.432	58.558	73.611
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / *Decrease in fair value and losses form sale of securities*	621	532	167	217	355	433	450	451	476	523	536	521	105	158	221
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	118	345	0	-	-	-		-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	117	166	113	93	148	165	143	143	143	143	143	143	-	19	38
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative*	129.238	134.428	51.166	64.006	71.861	105.494	118.650	123.170	155.417	174.426	196.720	215.691	45.367	56.354	70.123
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	4.421	3.789	849	933	980	1.112	1.185	1.271	1.444	1.703	1.727	2.070	124	230	463
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	686	670	229	221	271	336	403	462	595	579	655	679	60	173	273
g. Lainnya / Others	9.374	9.196	2.280	3.046	3.794	4.621	5.501	6.246	6.982	7.782	8.927	9.819	777	1.624	2.494
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**10.299**	**4.220**	**974**	**1.312**	**1.780**	**2.017**	**2.331**	**3.313**	**2.003**	**5.620**	**6.368**	**7.166**	**1.190**	**2.669**	**3.680**
E. Pendapatan non - operasional / *Non Operational Income*	**1.325**	**934**	**141**	**278**	**388**	**779**	**1.370**	**1.354**	**3.315**	**630**	**847**	**893**	**673**	**467**	**1.219**
F. Beban non - operasional / *Non Operational Expenses*	**28**	**10**	**43**	**31**	**19*)**	**48**	**4**	**4**	**5**	**179**	**248**	**7**	**484**	**419**	**917**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**1.297**	**925**	**98**	**246**	**369**	**731**	**1.367**	**1.350**	**3.310**	**450**	**600**	**886**	**189**	**48**	**302**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**11.596**	**5.145**	**1.072**	**1.559**	**2.149**	**2.748**	**3.698**	**4.663**	**5.314**	**6.071**	**6.967**	**8.051**	**1.379**	**2.717**	**3.982**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**(89)**	**(257)**	**(65)**	**(88)**	**(114)**	**(137)**	**(156)**	**(185)**	**(185)**	**(209)**	**(236)**	**(289)**	**(33)**	**(61)**	**(99)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**365**	**(356)**	**(65)**	**(88)**	**(114)**	**(137)**	**(156)**	**(185)**	**(185)**	**(209)**	**(236)**	**(289)**	**(33)**	**(61)**	**(99)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**7.488**	**3.926**	**677**	**1.087**	**1.618**	**2.008**	**2.838**	**3.027**	**4.005**	**4.598**	**5.059**	**5.858**	**1.019**	**2.074**	**3.034**

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

Indikator / *Indicator*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**1.037.780**	**1.213.629**	**1.150.136**	**1.264.022**	**1.278.882**	**1.338.665**	**1.370.719**	**1.312.978**	**1.472.583**	**1.498.355**	**1.525.035**	**1.447.440**	**1.472.252**	**1.491.455**	**1.516.741**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	42.308	41.525	42.522	40.509	36.278	36.745	37.248	37.296	36.038	36.159	37.903	32.934	40.139	41.034	42.487
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	987.245	1.163.491	1.097.380	1.214.361	1.231.786	1.290.252	1.322.022	1.264.639	1.426.347	1.452.347	1.473.777	1.405.654	1.409.018	1.434.970	1.460.835
- Lainnya / *Others*	8.227	8.613	10.234	9.152	10.817	11.668	11.449	11.043	10.198	9.849	13.355	8.851	23.095	15.452	13.419
Kewajiban Komitmen / *Commited Liabilities*	**2.820.197**	**3.113.244**	**3.032.374**	**3.122.505**	**3.088.860**	**3.117.796**	**3.215.608**	**3.135.630**	**3.298.091**	**3.330.867**	**3.363.716**	**3.664.205**	**3.453.149**	**3.496.292**	**3.503.654**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan facilities to debtors*	1.643.288	1.705.175	1.711.188	1.698.419	1.697.841	1.690.677	1.765.023	1.771.384	1.790.929	1.813.451	1.848.402	2.142.859	1.924.267	1.951.645	1.933.400
- *Committed*	405.603	429.072	435.859	432.338	446.070	441.944	456.681	457.886	462.500	467.435	473.255	479.975	513.216	525.977	532.511
- *Uncommitted*	1.237.685	1.276.104	1.275.329	1.266.081	1.251.771	1.248.734	1.308.342	1.313.498	1.328.429	1.346.016	1.375.148	1.662.883	1.411.051	1.425.668	1.400.889
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan facilities to other banks*	19.402	24.251	16.485	16.032	17.029	16.052	16.833	18.335	23.760	20.767	19.079	17.762	18.420	18.446	17.239
- *Committed*	4.843	3.874	2.725	2.788	2.488	1.942	1.799	3.446	5.990	5.594	4.866	2.897	2.866	2.871	3.298
- *Uncommitted*	14.559	20.377	13.759	13.244	14.542	14.110	15.034	14.889	17.771	15.173	14.213	14.865	15.554	15.575	13.941
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	68.511	85.063	98.643	107.870	97.117	99.554	96.578	98.032	90.151	97.507	91.893	101.522	88.493	91.480	83.000
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.080.952	1.285.893	1.191.583	1.285.357	1.257.858	1.293.841	1.316.564	1.230.846	1.377.629	1.382.511	1.384.765	1.388.554	1.404.531	1.416.621	1.452.767
- Lainnya / *Others*	8.044	12.862	14.475	14.828	19.014	17.672	20.610	17.034	15.620	16.632	19.577	13.509	17.439	18.099	17.249
Tagihan Kontinjensi / *Contingent Claims*	**275.006**	**269.045**	**234.847**	**239.266**	**237.875**	**247.747**	**254.082**	**257.558**	**262.014**	**271.042**	**272.191**	**273.728**	**267.076**	**273.224**	**261.771**
- Garansi yang diterima / *Received guarantees*	222.265	204.276	213.475	217.800	217.246	226.760	230.479	234.477	238.347	247.756	247.083	249.893	243.029	248.145	237.013
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	44.416	53.711	1.124	1.119	974	1.149	1.144	1.563	1.749	1.978	2.179	1.811	1.866	1.926	1.909
- Lainnya / *Others*	8.325	11.058	20.248	20.347	19.655	19.838	22.460	21.519	21.918	21.308	22.928	22.024	22.180	23.154	22.850
Kewajiban Kontijensi / *Contingent Liabilities*	**341.684**	**348.030**	**292.818**	**293.725**	**289.015**	**292.648**	**298.726**	**305.033**[r]	**315.392**	**311.513**	**320.311**	**388.567**	**351.150**	**381.873**	**366.647**
- Garansi yang diberikan / *Issued guarantees*	338.920	345.453	290.216	291.016	286.372	289.955	295.911	301.655	311.776	307.694	316.316	384.200	346.412	377.065	361.640
- Lainnya / *Others*	2.764	2.576	2.602	2.710	2.643	2.692	2.815	3.378[r]	3.616	3.819	3.995	4.367	4.738	4.808	5.006
Lainnya / *Others*	**566.622**	**696.230**	**523.977**	**528.349**	**528.905**	**541.983**	**545.090**	**548.722**	**556.000**	**563.122**	**570.201**	**578.345**	**562.657**	**559.746**	**525.585**
- Penerusan Kredit / *Channelling*	12.966	11.477	9.378	9.449	9.421	8.453	8.451	7.709	7.378	7.170	7.125	7.342	7.321	7.422	7.420
- Aset produktif yang dihapusbukukan / *Written off earning assets*	500.846	627.791	513.940	518.235	518.815	532.849	535.957	540.325	547.917	555.232	562.347	570.265	554.598	551.576	517.413
Kredit yang diberikan / *Credit disbursed*	490.473	548.614	507.225	511.519	512.075	525.368	528.516	532.784	540.351	547.645	554.743	562.649	547.209	544.176	510.026
Lainnya / *Others*	10.373	79.177	6.715	6.716	6.740	7.482	7.441	7.541	7.566	7.587	7.604	7.616	7.389	7.400	7.387
- Aset produktif yang dihapustagih / *Charged off earning assets*	52.809	56.962	660	665	669	680	683	687	705	721	730	739	738	748	753
Kredit yang diberikan / *Credit disbursed*	45.429	49.558	660	665	669	680	683	687	705	721	730	739	738	748	753
Lainnya / *Others*	7.380	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**212.808**	**272.165**	**255.414**	**270.129**	**264.347**	**301.440**	**267.456**	**258.546**	**297.978**	**295.564**	**312.480**	**330.578**	**316.520**	**298.106**	**313.179**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	212.512	271.748	255.414	270.129	264.347	301.440	267.363	258.465	297.896	295.479	312.395	330.493	316.439	298.024	313.097
- Lainnya / *Others*	296	418	-	-	-	-	93	81	83	85	85	85	81	83	81
Kewajiban Komitmen / *Commited Liabilities*	**653.065**	**753.808**	**750.058**	**762.809**	**735.046**	**748.598**	**739.470**	**754.257**	**776.065**	**787.906**	**778.602**	**1.057.299**	**765.540**	**761.271**	**787.713**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	350.189	377.531	393.175	386.287	383.331	338.176	360.697	376.700	355.889	353.652	344.577	610.521	357.461	371.329	372.559
- *Committed*	40.703	60.069	58.252	57.223	58.058	58.530	59.715	59.743	51.118	54.016	50.850	48.810	49.382	54.836	59.091
- *Uncommitted*	309.486	317.462	334.924	329.064	325.272	279.646	300.981	316.957	304.771	299.637	293.726	561.712	308.079	316.494	313.468
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	4.251	3.379	538	540*)	543	531	540	535	543	714	691	702	698	696	693
- *Committed*	2.231	785	500	506	500	500	500	500	503	501	500	508	504	507	506
- *Uncommitted*	2.020	2.594	38	34*)	43	31	40	35	41	214	191	193	195	189	187
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	34.576	38.007	48.530	54.150	49.925	51.497	50.248	57.365	47.282	55.629	50.280	58.082	47.414	47.911	43.162
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	264.037	334.878	307.802	321.818	301.235	358.381	327.880	319.564	372.254	377.813	382.955	387.896	359.872	341.239	371.205
- Lainnya / Others	12	13	13	13	13	13	105	94	96	98	99	98	95	96	95
Tagihan Kontinjensi / *Contingent Claims*	**84.460**	**89.772**	**67.261**	**67.548**	**64.323**	**66.207**	**69.613**	**69.331**	**70.961**	**72.473**	**74.897**	**76.846**	**74.847**	**76.506**	**75.733**
- Garansi yang diterima / *Received guarantees*	51.866	48.934	58.918	59.069	56.990	57.896	60.682	60.253	61.856	63.149	65.405	67.206	65.046	66.562	65.654
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	26.379	33.095	155	154	-*)	157	157	161	157	166	169	175	175	178	182
- Lainnya / *Others*	6.215	7.742	8.188	8.325	7.334	8.155	8.773	8.917	8.948	9.158	9.322	9.465	9.627	9.767	9.897
Kewajiban Kontijensi / *Contingent Liabilities*	**218.809**	**233.977**	**183.948**	**184.001**	**181.212**	**182.336**	**186.257**	**190.208**	**191.655**	**186.054**	**195.297**	**266.790**	**237.336**	**265.037**	**249.758**
- Garansi yang diberikan / *Issued guarantees*	217.325	232.373	182.368	182.415	179.619	180.730	184.574	188.424	189.660	183.846	192.876	264.067	234.458	262.031	246.563
- Lainnya / *Others*	1.484	1.604	1.580	1.585	1.592	1.606	1.683	1.783	1.995	2.208	2.421	2.723	2.878	3.006	3.196
Lainnya / *Others*	**284.230**	**381.308**	**298.757**	**302.510**	**304.967**	**312.300**	**315.951**	**318.377**	**324.865**	**329.720**	**335.086**	**337.573**	**330.359**	**331.865**	**296.449**
- Penerusan Kredit / *Channelling*	4.488	4.349	4.331	4.297	4.296	4.295	4.293	4.287	4.760	4.736	4.705	4.926	4.906	5.026	5.024
- Aset produktif yang dihapusbukukan / *Written off earning assets*	279.604	376.821	294.426	298.214	300.671	308.005	311.658	314.091	320.105	324.985	330.381	332.646	325.453	326.839	291.425
Kredit yang diberikan / *Credit disbursed*	276.873	306.652	291.659	295.451	297.905	304.513	308.169	310.605	316.613	321.485	326.872	329.137	322.127	323.513	288.099
Lainnya / *Others*	2.731	70.170	2.767	2.762	2.766	3.492	3.489	3.486	3.492	3.500	3.509	3.510	3.326	3.326	3.325
- 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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**7.324**	**13.570**	**11.715**	**13.090**	**11.823**	**11.948**	**14.281**	**14.052**	**14.210**	**12.522**	**16.440**	**11.454**	**16.888**	**17.859**	**15.992**
- 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	3.774	5.747	3.661	3.970	6.177	6.140	6.257	4.299	8.839	3.720	7.966	8.104	5.887
- Lainnya / *Others*	6.330	7.492	7.832	7.235	8.054	7.870	7.996	7.804	7.845	8.115	7.493	7.626	8.814	9.647	9.997
Kewajiban Komitmen / *Commited Liabilities*	**28.035**	**40.282**	**35.952**	**39.626**	**39.121**	**37.402**	**42.995**	**42.317**	**42.542**	**42.042**	**49.418**	**42.244**	**47.773**	**48.823**	**46.494**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	21.200	20.263	22.240	23.482	23.122	22.344	23.804	23.184	24.105	24.490	25.496	27.067	26.892	27.140	26.479
- *Committed*	4.826	6.009	5.802	6.495	6.515	5.756	6.761	6.322	6.390	7.122	7.261	8.794	8.578	8.303	7.910
- *Uncommitted*	16.374	14.253	16.438	16.988	16.607	16.589	17.043	16.862	17.715	17.368	18.236	18.274	18.314	18.838	18.569
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	826	976	1.057	942	896	738	808	897	941	949	952	977	871	907	988
- *Committed*	117	69	249	289	213	191	197	200	219	227	263	366	291	322	415
- *Uncommitted*	709	907	808	653	684	548	612	697	721	722	689	612	580	586	573
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	116	238	189	194	214	213	314	271	222	264	595	646	530	545	830
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	651	9.392	3.669	5.759	3.679	4.022	5.930	6.133	6.311	4.286	8.855	3.698	7.816	8.086	5.771
- Lainnya / *Others*	5.242	9.414	8.796	9.249	11.210	10.083	11.210	11.831	10.963	12.052	13.519	9.856	11.664	12.145	12.427
Tagihan Kontinjensi / *Contingent Claims*	**8.406**	**9.050**	**5.570**	**5.484**	**5.497**	**4.312**	**4.320**	**5.587**	**5.897**	**6.163**	**6.403**	**5.938**	**5.972**	**6.024**	**6.091**
- Garansi yang diterima / *Received guarantees*	1.807	1.726	1.089	1.108	1.141	1.199	1.241	1.266	1.300	1.339	1.343	1.255	1.191	1.173	1.174
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	5.607	6.164	237	229	218	220	222	538	781	997	1.182	817	865	909	936
- Lainnya / *Others*	992	1.160	4.244	4.147	4.138	4.092	4.098	3.782	3.816	3.826	3.878	3.866	3.917	3.942	3.981
Kewajiban Kontijensi / *Contingent Liabilities*	**6.066**	**6.626**	**4.066**	**4.165**	**4.307**	**4.997**	**5.741**	**7.035**[r]	**7.342**	**7.303**	**7.062**	**7.540**	**5.633**	**5.129**	**5.062**
- Garansi yang diberikan / *Issued guarantees*	5.960	6.518	3.956	4.054	4.196	4.842	5.600	6.402	6.684	6.693	6.481	7.002	4.906	4.448	4.361
- Lainnya / *Others*	107	108	110	111	111	156	142	633[r]	658	610	581	538	727	681	701
Lainnya / *Others*	**27.679**	**26.445**	**25.281**	**25.487**	**25.754**	**25.669**	**25.743**	**25.578**	**25.713**	**25.714**	**25.722**	**26.357**	**26.032**	**26.006**	**26.001**
- Penerusan Kredit / *Channelling*	1.815	1.786	2.463	2.569	2.674	1.715	1.714	1.489	1.491	1.491	1.479	1.480	1.479	1.466	1.465
- Aset produktif yang dihapusbukukan / *Written off earning assets*	25.702	24.494	22.818	22.919	23.081	23.954	24.029	24.089	24.222	24.222	24.244	24.876	24.553	24.541	24.536
Kredit yang diberikan / *Credit disbursed*	24.965	23.752	22.521	22.622	22.784	23.657	23.768	23.828	23.962	23.965	23.986	24.619	24.295	24.284	24.279
Lainnya / *Others*	737	742	297	297	297	297	261	261	261	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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**422.255**	**457.141**	**512.163**	**538.370**	**512.339**	**539.257**	**567.707**	**550.710**	**592.781**	**613.021**	**616.699**	**580.484**	**646.490**	**641.521**	**657.757**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	42.200	41.417	42.414	40.401	36.170	36.637	37.140	37.188	35.930	36.051	37.795	32.826	40.031	40.926	42.379
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	378.455	415.020	467.347	496.051	473.406	498.828	527.207	510.363	554.581	575.320	573.128	546.517	592.260	594.873	612.037
- Lainnya / *Others*	1.600	704	2.401	1.917	2.763	3.792	3.360	3.159	2.271	1.649	5.776	1.141	14.200	5.722	3.341
Kewajiban Komitmen / *Commited Liabilities*	**1.480.366**	**1.594.010**	**1.630.884**	**1.667.382**	**1.621.153**	**1.679.860**	**1.247.422**	**1.666.233**	**1.746.967**	**1.760.106**	**1.788.279**	**1.784.971**	**1.874.122**	**1.896.448**	**1.891.919**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	990.205	1.045.459	1.033.192	1.023.497	1.023.770	1.066.037	1.110.924	1.084.410	1.125.982	1.137.975	1.171.517	1.193.191	1.233.116	1.245.018	1.241.649
- *Committed*	306.028	314.681	323.526	318.591	326.345	327.210	342.781	342.664	355.319	354.351	364.636	372.816	407.525	413.471	417.119
- *Uncommitted*	684.176	730.778	709.666	704.906	697.424	738.827	768.144	741.746	770.662	783.624	806.881	820.374	825.592	831.547	824.529
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	9.616	14.083	11.929	10.564	11.712	10.224	11.094	12.472	16.544	14.167	12.984	11.919	12.487	12.406	11.814
- *Committed*	2.495	3.020	1.976	994	1.775*)	1.251	1.102	2.589	4.659	4.242	4.024	2.023	2.072	2.043	2.377
- *Uncommitted*	7.122	11.063	9.953	9.570	9.937	8.973	9.992	9.882	11.885	9.925	8.960	9.896	10.415	10.363	9.437
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	31.550	40.860	44.208	48.174	42.178	41.856	40.200	36.008	38.844	36.866	34.877	37.394	36.504	37.910	33.445
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	446.205	490.173	535.888	579.581	535.703	554.167	559.109	528.245	561.036	566.618	562.942	538.922	586.734	595.257	600.284
- Lainnya / *Others*	2.790	3.436	5.666	5.566	7.791	7.575	9.294	5.099	4.561	4.482	5.959	3.544	5.281	5.858	4.727
Tagihan Kontinjensi / *Contingent Claims*	**153.744**	**149.462**	**142.049**	**145.872**	**148.062**	**158.493**	**161.615**	**162.279**	**165.331**	**171.408**	**169.469**	**169.598**	**165.960**	**169.672**	**157.348**
- Garansi yang diterima / *Received guarantees*	140.667	133.501	133.649	137.416	139.476	150.487	151.817	153.158	155.545	162.453	159.099	160.276	156.679	159.576	147.776
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	11.971	13.814	732	735	756	772	765	864	810	814	828	819	827	838	790
- Lainnya / *Others*	1.106	2.148	7.668	7.720	7.831	7.234	9.033	8.258	8.976	8.140	9.542	8.503	8.453	9.258	8.782
Kewajiban Kontijensi / *Contingent Liabilities*	**89.493**	**84.762**	**85.622**	**86.159**	**84.053**	**85.420**	**87.489**	**88.042**	**90.571**	**92.057**	**91.857**	**93.956**	**88.989**	**91.278**	**92.265**
- Garansi yang diberikan / *Issued guarantees*	88.320	83.898	84.709	85.146	83.113	84.489	86.499	87.081	89.608	91.056	90.864	92.990	87.995	90.296	91.295
- Lainnya / *Others*	1.173	864	913	1.013	940	931	990	961	963	1.001	993	966	994	982	969
Lainnya / *Others*	**236.336**	**268.883**	**184.444**	**184.847**	**182.656**	**188.545**	**187.915**	**189.274**	**190.532**	**192.951**	**194.631**	**199.645**	**191.483**	**187.053**	**188.655**
- Penerusan Kredit / *Channelling*	6.663	5.342	2.584	2.584	2.451	2.444	2.444	1.934	1.127	943	942	935	935	930	931
- Aset produktif yang dihapusbukukan / *Written off earning assets*	181.268	211.684	181.201	181.598	179.536	185.421	184.788	186.653	188.700	191.287	192.960	197.971	189.809	185.375	186.971
Kredit yang diberikan / *Credit disbursed*	174.514	203.570	177.701	178.092	176.010	181.880	181.248	183.010	185.038	187.609	189.273	194.273	186.155	181.709	183.317
Lainnya / *Others*	6.754	8.115	3.500	3.506	3.526	3.541	3.540	3.643	3.662	3.679	3.687	3.698	3.655	3.666	3.653
- Aset produktif yang dihapustagih / *Charged off earning assets*	48.406	51.856	660	665	669	680	683	687	705	721	730	739	738	748	753
Kredit yang diberikan / *Credit disbursed*	41.076	44.502	660	665	669	680	683	687	705	721	730	739	738	748	753
Lainnya / *Others*	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / *Commited Claims*	**395.393**	**470.754**	**370.845**	**442.434**	**490.372**	**486.014**	**521.275**	**489.671**	**567.614**	**577.248**	**579.416**	**524.924**	**492.353**	**533.969**	**529.813**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding*	395.393	470.754	370.845	442.434	490.372	486.014	521.275	489.671	567.614	577.248	579.416	524.924	492.353	533.969	529.813
- Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / *Commited Liabilities*	**658.731**	**725.145**	**615.481**	**652.688**	**693.539**	**651.936**	**703.450**	**672.823**	**732.518**	**740.813**	**747.418**	**779.692**	**765.714**	**789.749**	**777.528**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	281.694	261.923	262.581	265.152	267.619	264.119	269.598	287.091	284.954	297.334	306.813	312.079	306.797	308.158	292.714
- *Committed*	54.046	48.312	48.279	50.029	55.151	50.447	47.424	49.157	49.673	51.947	50.508	49.556	47.732	49.368	48.390
- *Uncommitted*	227.649	213.611	214.302	215.123	212.468	213.672	222.174	237.934	235.281	245.387	256.305	262.523	259.066	258.790	244.323
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	4.708	5.813	2.960	3.986	3.878	4.558	4.390	4.431	5.733	4.936	4.452	4.164	4.363	4.437	3.744
- *Committed*	-	-	-	1.000 *)	-	-		157	609	624	79	-	-	-	-
- *Uncommitted*	4.708	5.813	2.960	2.986	3.878	4.558	4.390	4.274	5.124	4.312	4.373	4.164	4.363	4.437	3.744
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	2.269	5.958	5.716	5.351	4.800	5.988	5.817	4.388	3.803	4.748	6.141	5.400	4.045	5.114	5.563
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	370.059	451.451	344.224	378.199	417.242	377.271	423.644	376.903	438.028	433.795	430.013	458.038	450.109	472.040	475.507
- Lainnya / *Others*	-	-	-	-	-	-	-	10	-	-	-	11	400	-	-
Tagihan Kontinjensi / *Contingent Claims*	**28.396**	**20.761**	**19.967**	**20.362**	**19.993**	**17.179**	**17.293**	**20.362**	**19.826**	**20.997**	**21.421**	**21.347**	**20.296**	**21.021**	**22.598**
- Garansi yang diterima / *Received guarantees*	27.925	20.116	19.819	20.208	19.640	17.179	16.739	19.800	19.647	20.815	21.236	21.156	20.114	20.834	22.408
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	13	9	148	154	353	358	554	562	179	183	185	190	183	187	190
Kewajiban Kontijensi / *Contingent Liabilities*	**27.316**	**22.665**	**19.183**	**19.401**	**19.444**	**19.895**	**19.238**	**19.748**	**25.824**	**26.099**	**26.095**	**20.281**	**19.193**	**20.430**	**19.562**
- Garansi yang diberikan / *Issued guarantees*	27.316	22.665	19.183	19.401	19.444	19.895	19.238	19.748	25.824	26.099	26.095	20.141	19.053	20.290	19.422
- Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	140	140	140	140
Lainnya / *Others*	**18.376**	**19.594**	**15.495**	**15.505**	**15.528**	**15.470**	**15.481**	**15.492**	**14.889**	**14.737**	**14.762**	**14.771**	**14.783**	**14.821**	**14.482**
- Penerusan Kredit / *Channelling*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / *Written off earning assets*	14.273	14.791	15.495	15.505	15.528	15.470	15.481	15.492	14.889	14.737	14.762	14.771	14.783	14.821	14.482
Kredit yang diberikan / *Credit disbursed*	14.122	14.640	15.344	15.354	15.376	15.318	15.330	15.341	14.738	14.586	14.611	14.620	14.631	14.670	14.330
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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**23,89**	**25,66**	**24,85**	**24,34**	**24,74**	**24,72**	**24,99**	**25,13**	**25,17**	**25,15**	**25,55**	**25,62**	**25,88**	**26,02**	**24,63**
- Modal / *Capital*	1.360.376	1.519.278	1.505.494	1.497.961	1.512.077	1.538.993	1.555.367	1.564.910	1.583.200	1.598.033	1.625.967	1.649.203	1.665.301	1.684.115	1.605.938
- ATMR / *Risk Weighted Assets*	5.693.416	5.919.917	6.057.788	6.154.615	6.111.810	6.226.292	6.224.453	6.226.643	6.290.413	6.353.707	6.364.102	6.437.288	6.433.886	6.473.559	6.519.834
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**22,24**	**24,06**	**23,26**	**22,77**	**23,15**	**23,06**	**23,33**	**23,52**	**23,52**	**23,52**	**23,90**	**24,09**	**24,39**	**24,52**	**23,15**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.266.316	1.424.392	1.408.876	1.401.294	1.415.005	1.435.952	1.452.154	1.464.275	1.479.391	1.494.596	1.521.185	1.550.607	1.569.235	1.587.350	1.509.335
- ATMR / *Risk Weighted Assets*	5.693.416	5.919.917	6.057.788	6.154.615	6.111.810	6.226.292	6.224.453	6.226.643	6.290.413	6.353.707	6.364.102	6.437.288	6.433.886	6.473.559	6.519.834
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,59**	**1,85**	**2,20**	**2,33**	**2,36**	**2,38**	**2,47**	**2,50**	**2,53**	**2,49**	**2,49**	**2,45**	**3,07**	**2,78**	**2,80**
- Laba sebelum pajak / *Profit*	134.529	168.047	211.503	224.830	227.909	230.771	240.233	242.870	246.762	244.373	245.198	242.903	319.838	289.688	291.684
- Rata-rata total aset / *Average total assets*	8.440.183	9.075.206	9.621.204	9.647.048	9.663.014	9.694.106	9.718.287	9.714.611	9.745.502	9.802.495	9.854.294	9.912.750	10.411.297	10.416.719	10.424.503
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**86,58**	**83,55**	**79,94**	**78,48**	**77,42**	**78,46**	**77,31**	**76,66**	**77,18**	**77,55**	**77,54**	**78,70**	**86,25**	**82,16**	**79,48**
- Biaya Operasional / *Operating Expenses*	849.954	856.794	210.380	272.213	324.787	417.211	475.564	532.579	626.789	704.642	778.010	900.323	167.571	222.534	282.591
- Pendapatan Operasional / *Operating Income*	981.650	1.025.464	263.187	346.864	419.516	531.745	615.108	694.732	812.120	908.654	1.003.408	1.143.976	194.290	270.846	355.549
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,45**	**4,63**	**4,62**	**4,72**	**4,76**	**4,78**	**4,81**	**4,82**	**4,86**	**4,79**	**4,79**	**4,80**	**4,97**	**4,81**	**4,86**
- Pendapatan bunga bersih / *Interest income net*	361.932	407.834	430.470	439.656	444.586	448.617	452.693	453.038	458.479	454.543	456.270	460.243	499.408	483.292	488.477
- Rata-rata total aset produktif / *Average total earning assets*	8.136.641	8.803.063	9.316.235	9.318.948	9.339.439	9.377.867	9.402.176	9.396.588	9.426.885	9.481.190	9.533.206	9.587.154	10.040.809	10.054.595	10.055.069
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**82,54**	**77,49**	**78,69**	**80,27**	**80,39**	**81,63**	**81,82**	**81,56**	**82,39**	**80,09**	**79,73**	**78,98**	**79,54**	**80,00**	**80,79**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5.235.027	5.512.366	5.597.973	5.713.378	5.741.086	5.895.209	5.876.336	5.873.603	5.964.174	6.019.762	6.028.889	6.100.964	5.990.270	6.051.731	6.114.349
- Total Dana Pihak Ketiga / *Total Third Party Funds*	6.342.538	7.114.041	7.114.317	7.117.587	7.141.402	7.221.451	7.181.851	7.201.133	7.239.294	7.516.216	7.561.382	7.724.561	7.530.843	7.564.473	7.568.139
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**18,91**	**20,01**	**17,26**	**16,81**	**16,78**	**17,88**	**14,68**	**14,54**	**14,77**	**15,10**	**16,07**	**16,23**	**15,42**	**15,66**	**16,22**
- Aset Likuid Primer / *Primary Liquid Asset*	1.009.045	1.174.590	974.413	913.887	987.909	1.082.495	789.659	801.517	832.734	881.984	970.832	1.047.654	931.841	962.640	1.016.815
- Aset Likuid Sekunder / *Secondary Liquid assets*	651.176	760.137	696.932	720.337	644.675	678.839	657.829	637.743	642.776	675.423	695.492	669.416	673.715	669.477	676.331
- Total Aset / *Total Assets*	8.780.681	9.670.515	9.684.610	9.724.468	9.726.878	9.849.566	9.863.369	9.900.549	9.992.629	#########	#########	10.581.455	10.411.297	10.422.140	10.440.073

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**18,82**	**21,39**	**20,40**	**20,14**	**20,52**	**20,54**	**20,99**	**21,25**	**21,49**	**21,44**	**21,52**	**21,20**	**21,36**	**21,65**	**19,53**
- Modal / *Capital*	462.629	561.942	550.612	550.142	555.124	563.732	575.140	582.442	592.932	596.071	603.091	608.371	617.650	627.545	572.817
- ATMR / *Risk Weighted Assets*	2.458.280	2.627.678	2.699.126	2.731.054	2.704.821	2.744.349	2.739.537	2.741.245	2.759.253	2.780.568	2.802.532	2.869.649	2.891.278	2.898.428	2.933.173
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**17,52**	**19,85**	**18,88**	**18,63**	**19,00**	**19,03**	**19,48**	**19,74**	**19,97**	**19,94**	**20,02**	**19,80**	**20,02**	**20,31**	**18,19**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	430.786	521.477	509.605	508.797	514.047	522.147	533.530	541.202	551.060	554.332	561.124	568.213	578.852	588.581	533.560
- ATMR / *Risk Weighted Assets*	2.458.280	2.627.678	2.699.126	2.731.054	2.704.821	2.744.349	2.739.537	2.741.245	2.759.253	2.780.568	2.802.532	2.869.649	2.891.278	2.898.428	2.933.173
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,43**	**2,16**	**2,82**	**2,98**	**3,06**	**3,13**	**3,17**	**3,20**	**3,24**	**3,13**	**3,11**	**3,05**	**3,28**	**3,18**	**3,37**
- Laba sebelum pajak / *Profit*	51.975	84.875	117.101	124.086	127.120	130.575	132.663	133.926	136.390	132.692	132.639	131.436	151.254	145.772	154.065
- Rata-rata total aset / *Average total assets*	3.626.978	3.932.076	4.151.650	4.164.453	4.160.627	4.172.485	4.181.365	4.191.539	4.206.155	4.239.050	4.267.764	4.306.153	4.607.798	4.588.998	4.577.459
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**86,62**	**81,66**	**72,72**	**70,70**	**69,25**	**69,46**	**68,75**	**68,56**	**68,73**	**69,61**	**69,19**	**72,35**	**86,79**	**80,67**	**74,75**
- Biaya Operasional / *Operating Expenses*	342.975	378.705	77.454	98.600	118.033	145.779	168.039	194.399	224.252	252.438	272.456	343.300	83.087	101.316	113.971
- Pendapatan Operasional / *Operating Income*	395.943	463.761	106.508	139.469	170.447	209.868	244.435	283.528	326.293	362.664	393.763	474.496	95.734	125.586	152.461
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,63**	**5,16**	**5,24**	**5,34**	**5,43**	**5,47**	**5,50**	**5,47**	**5,52**	**5,32**	**5,26**	**5,24**	**5,19**	**4,99**	**5,06**
- Pendapatan bunga bersih / *Interest income net*	163.746	199.656	213.711	218.049	221.506	224.117	225.721	225.202	228.152	221.495	220.587	221.739	233.787	224.294	226.501
- Rata-rata total aset produktif / *Average total earning assets*	3.539.589	3.870.328	4.077.435	4.081.983	4.081.801	4.097.018	4.106.890	4.117.392	4.131.998	4.164.778	4.193.332	4.228.754	4.505.434	4.492.686	4.480.575
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**85,13**	**82,50**	**86,33**	**86,92**	**87,95**	**88,15**	**88,59**	**87,97**	**87,77**	**83,36**	**83,12**	**80,82**	**83,00**	**84,08**	**85,93**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.445.965	2.623.165	2.676.712	2.715.947	2.727.034	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190
- Total Dana Pihak Ketiga / *Total Third Party Funds*	2.873.149	3.179.487	3.100.691	3.124.755	3.100.784	3.161.537	3.127.291	3.146.243	3.208.804	3.395.154	3.424.332	3.581.139	3.425.535	3.411.294	3.391.548
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,53**	**16,41**	**13,85**	**12,85**	**12,38**	**12,70**	**10,75**	**11,25**	**12,12**	**12,98**	**14,86**	**14,23**	**13,78**	**13,73**	**13,85**
- Aset Likuid Primer / *Primary Liquid Asset*	414.449	395.658	329.553	294.260	294.036	295.363	244.818	273.102	289.727	322.697	390.933	401.380	367.839	373.037	366.810
- Aset Likuid Sekunder / *Secondary Liquid assets*	254.901	301.992	247.874	245.930	219.350	241.864	210.498	206.558	234.237	265.897	285.753	271.583	267.288	254.357	264.076
- Total Aset / *Total Assets*	3.818.584	4.251.749	4.169.874	4.202.861	4.145.327	4.231.772	4.234.645	4.262.761	4.323.082	4.535.103	4.554.898	4.728.435	4.607.798	4.570.199	4.554.379

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,11**	**22,77**	**22,76**	**22,30**	**22,47**	**22,15**	**22,48**	**22,59**	**22,49**	**22,54**	**23,40**	**23,59**	**23,67**	**23,43**	**22,78**
- Modal / *Capital*	89.468	97.305	98.210	96.006	96.292	98.139	100.465	98.598	99.386	99.398	102.861	104.310	107.210	106.390	104.141
- ATMR / *Risk Weighted Assets*	404.641	427.260	431.427	430.434	428.598	443.107	446.829	436.384	442.003	441.064	439.522	442.232	452.909	454.072	457.235
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**20,43**	**21,00**	**20,97**	**20,50**	**20,67**	**20,15**	**20,39**	**20,47**	**20,37**	**20,53**	**21,28**	**21,65**	**21,77**	**21,53**	**20,88**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	82.670	89.726	90.478	88.253	88.572	89.266	91.089	89.326	90.037	90.530	93.510	95.764	98.604	97.760	95.476
- ATMR / *Risk Weighted Assets*	404.641	427.260	431.427	430.434	428.598	443.107	446.829	436.384	442.003	441.064	439.522	442.232	452.909	454.072	457.235
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,04**	**2,03**	**2,31**	**2,13**	**2,11**	**2,17**	**2,15**	**2,18**	**2,21**	**2,16**	**2,13**	**2,12**	**2,31**	**1,95**	**1,95**
- Laba sebelum pajak / *Profit*	14.433	15.802	19.004	17.683	17.510	18.153	18.020	17.610	17.897	17.667	17.482	17.474	19.481	16.417	16.441
- Rata-rata total aset / *Average total assets*	706.917	779.783	824.326	829.054	831.414	837.068	837.168	808.273	810.921	817.254	822.036	825.593	841.708	840.278	842.629
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**80,60**	**79,38**	**73,68**	**75,71**	**75,65**	**75,20**	**75,38**	**75,42**	**75,19**	**75,51**	**75,91**	**76,38**	**77,54**	**78,30**	**78,72**
- Biaya Operasional / *Operating Expenses*	59.823	61.033	13.490	18.740	23.151	28.012	32.817	36.572	41.149	46.021	51.252	57.197	5.642	9.973	15.330
- Pendapatan Operasional / *Operating Income*	74.224	76.892	18.310	24.752	30.603	37.251	43.533	48.490	54.724	60.949	67.519	74.886	7.277	12.737	19.473
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5,72**	**5,72**	**5,69**	**5,78**	**5,71**	**5,67**	**5,71**	**5,78**	**5,80**	**5,78**	**5,77**	**5,76**	**5,24**	**5,21**	**5,33**
- Pendapatan bunga bersih / *Interest income net*	38.826	42.834	45.048	45.815	45.441	45.484	45.820	44.673	44.999	45.179	45.397	45.542	42.037	41.878	42.992
- Rata-rata total aset produktif / *Average total earning assets*	678.925	749.355	791.694	792.518	795.840	801.794	801.912	773.114	775.867	781.982	787.014	790.313	802.241	803.680	806.151
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**83,15**	**75,87**	**73,67**	**73,77**	**73,62**	**72,92**	**76,56**	**76,51**	**77,26**	**72,70**	**74,46**	**77,87**	**78,06**	**78,76**	**78,50**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	466.977	492.338	495.258	497.680	500.290	510.618	514.074	498.073	504.853	509.127	512.652	517.187	511.418	516.640	523.507
- Total Dana Pihak Ketiga / *Total Third Party Funds*	561.619	648.918	672.298	674.614	679.567	700.267	671.502	650.995	653.453	700.336	688.483	664.150	655.181	655.955	666.850
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**16,12**	**17,02**	**14,89**	**16,64**	**14,70**	**17,33**	**11,63**	**11,68**	**13,94**	**16,31**	**14,03**	**14,41**	**12,01**	**11,67**	**12,97**
- Aset Likuid Primer / *Primary Liquid Asset*	92.289	103.468	88.333	105.766	85.835	108.837	52.396	58.008	72.810	97.505	76.138	78.172	54.844	50.840	58.745
- Aset Likuid Sekunder / *Secondary Liquid assets*	25.053	36.398	36.792	34.524	37.776	41.154	45.073	37.477	43.155	45.095	45.929	46.423	46.272	47.057	51.124
- Total Aset / *Total Assets*	727.860	821.803	840.342	843.238	840.855	865.338	837.766	817.682	832.100	874.255	869.851	864.727	841.708	838.847	847.331

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,48**	**26,77**	**25,97**	**25,17**	**25,65**	**25,81**	**25,87**	**25,88**	**25,75**	**25,72**	**26,35**	**27,03**	**27,86**	**27,73**	**26,86**
- Modal / *Capital*	644.848	693.681	691.596	684.040	692.905	707.890	709.605	714.556	720.783	727.136	743.647	762.944	770.529	774.588	756.970
- ATMR / *Risk Weighted Assets*	2.531.202	2.591.659	2.663.567	2.717.935	2.701.139	2.743.209	2.743.274	2.761.352	2.799.433	2.827.404	2.822.112	2.822.508	2.765.388	2.793.411	2.817.874
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**23,39**	**25,05**	**24,26**	**23,51**	**23,96**	**23,99**	**24,06**	**24,13**	**23,97**	**23,95**	**24,56**	**25,36**	**26,19**	**26,07**	**25,23**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	591.966	649.159	646.141	638.953	647.200	657.990	660.068	666.240	670.981	677.266	693.114	715.819	724.371	728.229	710.957
- ATMR / *Risk Weighted Assets*	2.531.202	2.591.659	2.663.567	2.717.935	2.701.139	2.743.209	2.743.274	2.761.352	2.799.433	2.827.404	2.822.112	2.822.508	2.765.388	2.793.411	2.817.874
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,56**	**1,59**	**1,70**	**1,87**	**1,86**	**1,82**	**1,97**	**1,99**	**2,01**	**2,04**	**2,05**	**2,00**	**2,99**	**2,49**	**2,35**
- Laba sebelum pajak / *Profit*	56.525	62.225	71.111	78.385	78.121	76.547	83.210	84.340	85.390	86.729	87.476	85.942	132.551	111.197	105.250
- Rata-rata total aset / *Average total assets*	3.615.981	3.917.964	4.184.580	4.192.267	4.206.296	4.216.983	4.228.706	4.240.601	4.248.390	4.260.813	4.274.461	4.290.349	4.436.664	4.459.677	4.480.130
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**84,66**	**80,92**	**78,20**	**76,54**	**76,28**	**77,18**	**75,08**	**74,84**	**75,09**	**75,01**	**75,01**	**75,52**	**74,05**	**73,46**	**74,67**
- Biaya Operasional / *Operating Expenses*	298.258	265.507	64.023	85.559	105.180	130.014	146.866	167.926	194.164	218.446	242.634	267.455	31.547	51.365	77.708
- Pendapatan Operasional / *Operating Income*	352.287	328.131	81.868	111.780	137.878	168.456	195.601	224.371	258.566	291.234	323.478	354.173	42.599	69.926	104.065
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,24**	**4,15**	**4,05**	**4,15**	**4,17**	**4,19**	**4,22**	**4,26**	**4,29**	**4,33**	**4,36**	**4,39**	**4,79**	**4,63**	**4,65**
- Pendapatan bunga bersih / *Interest income net*	146.132	156.075	162.616	166.522	168.141	169.303	171.205	173.073	174.753	176.800	178.682	180.767	203.900	198.196	199.554
- Rata-rata total aset produktif / *Average total earning assets*	3.449.883	3.757.028	4.015.756	4.013.655	4.027.581	4.042.608	4.055.311	4.066.368	4.075.115	4.086.367	4.101.069	4.117.729	4.259.654	4.280.574	4.292.561
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**78,76**	**72,39**	**72,76**	**75,14**	**74,72**	**76,90**	**76,19**	**76,66**	**78,98**	**78,81**	**77,99**	**77,70**	**77,02**	**77,09**	**77,10**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.144.164	2.229.008	2.257.690	2.326.377	2.337.790	2.405.776	2.402.636	2.425.822	2.461.661	2.491.571	2.483.908	2.506.684	2.459.985	2.490.834	2.504.296
- Total Dana Pihak Ketiga / *Total Third Party Funds*	2.722.257	3.079.110	3.102.987	3.096.189	3.128.806	3.128.608	3.153.510	3.164.218	3.116.863	3.161.659	3.184.781	3.226.257	3.193.895	3.230.987	3.248.238
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**19,08**	**22,66**	**18,76**	**18,75**	**19,17**	**21,33**	**17,16**	**16,10**	**15,39**	**15,18**	**15,48**	**16,39**	**14,86**	**15,28**	**14,68**
- Aset Likuid Primer / *Primary Liquid Asset*	406.531	569.756	425.364	405.449	466.788	551.600	371.188	341.191	338.588	341.034	360.911	423.388	349.770	364.472	417.115
- Aset Likuid Sekunder / *Secondary Liquid assets*	318.331	372.862	361.475	385.072	350.429	359.383	366.446	355.109	324.615	322.909	321.922	308.317	309.535	320.358	315.215
- Total Aset / *Total Assets*	3.798.635	4.160.554	4.195.223	4.215.218	4.262.411	4.270.415	4.299.048	4.323.864	4.310.705	4.372.615	4.410.947	4.465.116	4.436.664	4.482.690	4.989.682

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**54,61**	**60,86**	**62,61**	**60,97**	**60,51**	**57,25**	**57,72**	**59,16**	**58,71**	**57,58**	**58,80**	**57,31**	**52,39**	**53,59**	**55,21**
- Modal / *Capital*	163.432	166.351	165.075	167.772	167.755	169.232	170.156	170.181	170.099	175.428	176.369	173.578	169.911	175.593	172.010
- ATMR / *Risk Weighted Assets*	299.293	273.320	263.667	275.192	277.252	295.627	294.815	287.662	289.723	304.670	299.937	302.899	324.312	327.647	311.553
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**53,76**	**60,01**	**61,69**	**60,06**	**59,58**	**56,34**	**56,80**	**58,23**	**57,75**	**56,61**	**57,82**	**56,39**	**51,62**	**52,73**	**54,35**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	160.894	164.030	162.652	165.290	165.185	166.550	167.466	167.506	167.313	172.468	173.437	170.811	167.407	172.781	169.342
- ATMR / *Risk Weighted Assets*	299.293	273.320	263.667	275.192	277.252	295.627	294.815	287.662	289.723	304.670	299.937	302.899	324.312	327.647	311.553
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,37**	**1,16**	**0,93**	**1,01**	**1,11**	**1,18**	**1,35**	**1,47**	**1,48**	**1,50**	**1,55**	**1,64**	**3,15**	**3,09**	**3,04**
- Laba sebelum pajak / *Profit*	11.596	5.145	4.287	4.676	5.158	5.496	6.339	6.994	7.085	7.285	7.601	8.051	16.551	16.302	15.928
- Rata-rata total aset / *Average total assets*	490.307	445.383	460.648	461.274	464.676	467.570	471.047	474.197	480.035	485.378	490.033	490.655	525.127	527.765	524.286
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**93,53**	**96,73**	**98,07**	**97,81**	**97,31**	**97,62**	**97,19**	**96,63**	**96,92**	**96,87**	**96,81**	**96,65**	**97,15**	**95,66**	**95,01**
- Biaya Operasional / *Operating Expenses*	148.897	151.548	55.413	69.315	78.424	113.406	127.843	133.682	167.224	187.737	211.669	232.371	47.295	59.880	75.583
- Pendapatan Operasional / *Operating Income*	159.196	156.679	56.502	70.863	80.588	116.169	131.539	138.343	172.536	193.806	218.648	240.421	48.680	62.597	79.550
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**2,83**	**2,17**	**2,11**	**2,15**	**2,19**	**2,23**	**2,27**	**2,29**	**2,38**	**2,47**	**2,57**	**2,71**	**4,16**	**3,96**	**4,08**
- Pendapatan bunga bersih / *Interest income net*	13.228	9.269	9.095	9.269	9.498	9.713	9.947	10.090	10.575	11.069	11.605	12.194	19.683	18.924	19.431
- Rata-rata total aset produktif / *Average total earning assets*	468.244	426.351	431.350	430.793	434.217	436.448	438.062	439.714	443.905	448.063	451.792	450.357	473.481	477.655	475.782
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**95,91**	**81,28**	**70,62**	**78,09**	**75,77**	**83,07**	**82,37**	**75,96**	**69,69**	**72,91**	**70,56**	**72,31**	**68,56**	**66,18**	**65,91**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	177.922	167.855	168.313	173.374	175.972	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356
- Total Dana Pihak Ketiga / *Total Third Party Funds*	185.513	206.526	238.341	222.028	232.246	231.039	229.548	239.677	260.173	259.066	263.786	253.015	256.233	266.237	261.503
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**34,13**	**35,42**	**37,97**	**35,24**	**37,29**	**33,84**	**31,93**	**33,82**	**32,73**	**30,42**	**34,43**	**35,90**	**39,99**	**41,85**	**42,54**
- Aset Likuid Primer / *Primary Liquid Asset*	95.776	105.708	131.162	108.412	141.250	126.695	121.256	129.216	131.609	120.749	142.849	144.713	159.388	174.290	174.145
- Aset Likuid Sekunder / *Secondary Liquid assets*	52.892	48.885	50.790	54.811	37.120	36.438	35.811	38.599	40.769	41.523	41.888	43.093	50.619	47.705	45.915
- Total Aset / *Total Assets*	435.602	436.409	479.171	463.152	478.285	482.040	491.910	496.243	526.742	533.465	536.581	523.177	525.127	530.404	517.328

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
- Bank Persero / *State Owned Banks*	3.818.584	4.251.749	4.169.874	4.202.861	4.145.327	4.231.772	4.234.645	4.262.761	4.323.082	4.535.103	4.554.898	4.728.442	4.607.798	4.570.199	4.554.379
- BPD / *Regional Development Banks*	763.879	861.329	880.006	884.372	881.471	907.559	879.987	888.602	904.090	951.744	944.056	938.286	911.407	908.479	918.604
- Bank Swasta Nasional / *Domestic Private Banks*	4.159.829	4.562.817	4.602.409	4.622.146	4.675.680	4.687.196	4.718.801	4.745.482	4.733.662	4.793.747	4.839.319	4.923.416	4.887.850	4.938.451	4.989.682
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	435.602	436.409	479.171	463.152	478.285	482.040	491.910	496.243	526.742	533.465	536.581	523.177	525.127	530.404	517.328
Total	**9.177.894**	**10.112.304**	**10.131.460**	**10.172.531**	**10.180.763**	**10.308.568**	**10.325.343**	**10.393.089**	**10.487.576**	**10.814.058**	**10.874.853**	**11.113.321**	**10.932.183**	**10.947.533**	**10.979.992**

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				Maret 2022				Desember 2022				Maret 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	-	3	20	4
Bank Swasta Nasional / *Domestic Private Banks*	2	25	26	18	1	22	27	20	-	16	34	18	-	11	37	20	-	11	37	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	-	-	5	3	-	1	4	3	-	1	3	4	-	-	3	4	-	-	3	4
Total	**2**	**32**	**47**	**29**	**1**	**28**	**49**	**31**	**-**	**20**	**57**	**30**	**-**	**13**	**61**	**32**	**-**	**14**	**60**	**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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**7.720.284**	**8.262.969**	**8.422.136**	**8.456.576**	**8.464.385**	**8.447.653**	**8.633.193**	**8.627.838**	**8.729.991**	**8.818.003**	**8.978.683**	**8.981.890**	**8.985.882**	**9.034.064**	**9.011.708**
a. Lancar / *Current*	7.319.912	7.858.621	7.986.330	8.007.264	8.004.742	8.003.492	8.195.759	8.193.422	8.301.465	8.394.103	8.556.069	8.592.333	8.561.622	8.580.941	8.583.800
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	263.851	272.719	279.654	270.654	262.087	260.452	258.584	255.639	258.513	236.947	264.792	292.696	271.761
c. Kurang Lancar / *Sub-Standard*	27.704	20.873	18.666	21.804	22.310	20.543	22.654	20.585	19.416	19.828	17.751	17.650	22.670	19.897	17.605
d. Diragukan / *Doubtful*	13.637	19.234	26.393	24.532	28.364	30.495	29.632	31.694	30.211	27.362	26.161	24.636	24.556	29.011	29.896
e. Macet / *Loss*	123.706	131.545	126.896	130.257	129.315	122.469	123.060	121.685	120.315	121.071	120.189	110.324	112.243	111.519	108.647
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.061.121**	**2.150.274**	**2.106.574**	**2.102.878**	**2.089.575**	**2.087.526**	**2.892.662**	**2.165.935**	**2.205.999**	**2.228.183**	**2.269.595**	**2.640.878**	**2.372.715**	**2.433.614**	**2.389.073**
a. Lancar / *Current*	2.028.854	2.116.745	2.070.459	2.062.412	2.053.481	2.056.219	2.859.554	2.132.913	2.173.878	2.193.436	2.235.467	2.539.847	2.339.406	2.398.640	2.355.815
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	32.871	37.190	32.780	27.998	29.734	29.661	27.677	31.396	30.781	74.231	29.340	31.351	29.723
c. Kurang Lancar / *Sub-Standard*	1.968	879	666	662	661	772	798	782	795	848	823	1.004	950	1.014	948
d. Diragukan / *Doubtful*	228	213	256	254	327	254	195	210	407	208	201	218	301	391	307
e. Macet / *Loss*	2.144	2.975	2.322	2.359	2.326	2.283	2.381	2.369	3.243	2.294	2.323	25.579	2.717	2.219	2.279
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**169.387**	**175.719**	**175.199**	**179.868**	**183.303**	**176.816**	**178.720**	**177.325**	**174.387**	**171.612**	**167.447**	**179.410**	**163.437**	**164.050**	**159.683**
Kredit kepada Bank Lain / *Interbank Loans*	**66.058**	**52.051**	**52.496**	**54.912**	**56.621**	**59.638**	**61.465**	**61.233**	**62.784**	**67.055**	**70.504**	**74.057**	**71.956**	**70.495**	**71.060**
a. Lancar / *Current*	65.963	52.028	52.453	54.855	56.589	59.605	61.426	61.195	62.739	66.975	70.424	73.999	71.866	70.399	70.968
b. Dalam Perhatian Khusus / Special Mention	35	13	36	51	30	31	38	30	23	59	59	31	40	39	33
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	1	1		6	14	13	12	17	34	6	2
d. Diragukan / *Doubtful*	-	0	-	-			1	-	6	6	2		6	28	22
e. Macet / *Loss*	59	10	6	6	1	1	1	1	1	1	7	9	9	23	35
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**59**	**10**	**6**	**6**	**1**	**1**	**1**	**7**	**22**	**21**	**21**	**26**	**49**	**49**	**59**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**3.416.538**	**3.782.349**	**3.802.741**	**3.840.638**	**3.821.137**	**3.890.787**	**3.897.357**	**3.887.942**	**3.944.948**	**3.966.258**	**4.067.618**	**4.098.278**	**4.095.283**	**4.092.469**	**4.088.234**
a. Lancar / *Current*	3.220.311	3.577.917	3.574.786	3.600.765	3.575.297	3.656.871	3.666.438	3.657.082	3.716.384	3.742.012	3.843.392	3.897.989	3.867.315	3.847.747	3.857.858
b. Dalam Perhatian Khusus / Special Mention	108.285	118.199	141.933	150.949	155.261	146.977	143.700	144.079	143.513	139.947	142.778	124.276	147.008	162.598	152.291
c. Kurang Lancar / *Sub-Standard*	16.956	9.601	9.061	11.202	11.143	10.199	10.239	9.999	9.134	9.796	8.672	7.980	12.540	10.815	9.451
d. Diragukan / *Doubtful*	7.277	11.727	13.782	12.875	15.540	16.890	17.123	17.670	16.709	14.830	13.696	12.758	12.504	15.415	16.614
e. Macet / *Loss*	63.709	64.905	63.179	64.846	63.896	59.850	59.858	59.112	59.209	59.673	59.080	55.274	55.917	55.894	52.020
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**606.341**	**651.290**	**624.612**	**623.393**	**613.418**	**570.934**	**596.058**	**610.094**	**593.375**	**593.842**	**588.425**	**933.372**	**640.031**	**681.967**	**662.976**
a. Lancar / *Current*	595.211	636.055	606.619	603.753	597.456	557.062	582.561	596.485	579.569	580.668	574.812	849.906	625.750	667.090	647.469
b. Dalam Perhatian Khusus / Special Mention	8.859	12.943	16.183	17.848	14.134	12.073	11.680	11.831	11.971	11.377	11.794	58.294	11.920	12.934	13.560
c. Kurang Lancar / *Sub-Standard*	965	148	144	129	164	151	160	120	145	145	153	149	168	190	201
d. Diragukan / *Doubtful*	177	138	102	101	108	100	94	115	127	113	137	145	126	171	195
e. Macet / *Loss*	1.129	2.007	1.564	1.562	1.556	1.549	1.562	1.543	1.564	1.539	1.529	24.877	2.067	1.582	1.552
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**90.213**	**88.525**	**87.831**	**90.716**	**92.406**	**88.738**	**89.036**	**88.559**	**86.887**	**86.096**	**83.268**	**101.184**	**83.321**	**84.067**	**80.031**
Kredit kepada Bank Lain / *Interbank Loans*	**10.240**	**7.796**	**8.426**	**8.861**	**9.423**	**10.612**	**10.916**	**10.430**	**10.068**	**9.870**	**10.047**	**9.086**	**9.215**	**7.988**	**7.862**
a. Lancar / *Current*	10.187	7.791	8.426	8.861	9.423	10.612	10.916	10.430	10.068	9.870	10.047	9.086	9.215	7.988	7.862
b. Dalam Perhatian Khusus / Special Mention	-	-	-	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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**624.946**	**679.494**	**705.670**	**692.119**	**705.952**	**711.956**	**720.944**	**695.455**	**696.269**	**718.397**	**731.584**	**717.049**	**714.665**	**726.725**	**733.306**
a. Lancar / *Current*	601.918	657.302	680.101	667.309	680.898	688.168	697.647	673.116	674.513	695.701	708.547	697.212	689.669	700.840	708.978
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	12.019	11.118	11.196	10.926	10.216	9.721	9.480	10.194	10.540	8.302	12.995	13.732	11.947
c. Kurang Lancar / *Sub-Standard*	373	632	979	1.107	1.071	842	1.082	867	578	702	667	491	822	758	664
d. Diragukan / *Doubtful*	675	756	698	586	760	915	807	888	872	788	703	656	618	692	1.001
e. Macet / *Loss*	12.442	11.667	11.873	11.999	12.027	11.105	11.192	10.862	10.826	11.011	11.127	10.388	10.560	10.702	10.715
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**26.782**	**26.230**	**25.901**	**27.079**	**26.805**	**26.637**	**28.915**	**28.321**	**29.423**	**29.905**	**30.940**	**33.136**	**30.740**	**30.561**	**30.193**
a. Lancar / *Current*	26.051	25.571	25.353	26.520	26.210	26.132	28.195	27.760	28.815	29.210	30.145	32.790	30.205	29.921	29.576
b. Dalam Perhatian Khusus / Special Mention	71	152	81	85	114	92	295	143	201	275	380	79	272	378	338
c. Kurang Lancar / *Sub-Standard*	4	4	28	7	7	4	3	5	4	5	1	5	6	8	19
d. Diragukan / *Doubtful*	2	2	4	4	7	10	9	4	5	8	8	2	7	8	5
e. Macet / *Loss*	653	501	434	463	468	400	414	408	398	407	406	259	250	247	254
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**14.149**	**13.563**	**14.017**	**14.166**	**14.339**	**13.276**	**13.506**	**13.036**	**12.683**	**12.922**	**12.912**	**11.801**	**12.263**	**12.415**	**12.659**
Kredit kepada Bank Lain / *Interbank Loans*	**4.756**	**4.407**	**3.800**	**3.882**	**3.840**	**4.208**	**4.862**	**4.803**	**6.565**	**7.616**	**7.565**	**8.400**	**8.062**	**8.029**	**8.129**
a. Lancar / *Current*	4.743	4.406	3.789	3.871	3.829	4.197	4.851	4.792	6.555	7.583	7.532	8.389	8.029	7.995	8.096
b. Dalam Perhatian Khusus / Special Mention	13	-	11	11	11	10	10	10	9	33	33	11	32	25	24
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	0	1	1	1	1	1	1	1	1	1	0	0	9	9
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**0**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**0**	**0**	**9**	**10**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**3.343.329**	**3.500.624**	**3.598.053**	**3.602.380**	**3.620.619**	**3.522.714**	**3.687.727**	**3.716.602**	**3.748.185**	**3.771.852**	**3.818.072**	**3.807.307**	**3.810.966**	**3.845.202**	**3.839.470**
a. Lancar / *Current*	3.173.789	3.333.913	3.427.745	3.429.445	3.443.759	3.348.642	3.517.453	3.548.262	3.580.946	3.605.440	3.653.373	3.648.405	3.649.895	3.672.952	3.676.472
b. Dalam Perhatian Khusus / Special Mention	108.345	99.169	102.471	103.562	105.927	105.354	100.206	98.670	98.749	98.794	97.647	96.575	97.230	108.703	99.886
c. Kurang Lancar / *Sub-Standard*	9.807	9.055	7.137	8.003	8.603	7.653	9.492	8.117	8.725	8.423	8.260	9.021	9.157	8.163	7.330
d. Diragukan / *Doubtful*	5.504	6.501	11.718	10.879	11.875	12.502	11.620	12.889	12.199	11.310	11.684	11.142	11.356	12.816	12.195
e. Macet / *Loss*	45.885	51.986	48.983	50.491	50.455	48.562	48.957	48.662	47.567	47.885	47.107	42.164	43.329	42.568	43.588
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**1.112.010**	**1.176.394**	**1.165.621**	**1.158.516**	**1.153.611**	**1.195.395**	**1.241.181**	**1.211.862**	**1.262.889**	**1.271.318**	**1.306.730**	**1.332.586**	**1.367.685**	**1.383.087**	**1.374.461**
a. Lancar / *Current*	1.100.809	1.165.871	1.155.811	1.146.858	1.141.925	1.185.904	1.230.493	1.200.925	1.252.509	1.258.479	1.295.501	1.323.689	1.357.167	1.371.877	1.365.400
b. Dalam Perhatian Khusus / Special Mention	10.639	9.846	9.217	11.069	11.059	8.727	9.883	10.104	8.520	12.052	10.424	8.020	9.642	10.320	8.261
c. Kurang Lancar / *Sub-Standard*	206	191	225	202	212	381	399	414	395	446	466	470	408	384	319
d. Diragukan / *Doubtful*	30	55	81	88	150	84	79	77	259	71	41	56	155	200	94
e. Macet / *Loss*	326	432	288	298	266	299	327	344	1.205	270	298	351	314	305	388
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**61.758**	**68.219**	**68.431**	**69.962**	**71.560**	**69.481**	**70.873**	**70.503**	**70.349**	**68.405**	**67.856**	**63.204**	**64.717**	**64.436**	**63.913**
Kredit kepada Bank Lain / *Interbank Loans*	**46.923**	**36.574**	**37.974**	**39.352**	**39.528**	**40.787**	**41.660**	**41.972**	**41.185**	**44.359**	**46.418**	**49.413**	**47.757**	**47.749**	**48.503**
a. Lancar / *Current*	46.894	36.556	37.942	39.306	39.507	40.765	41.632	41.945	41.150	44.313	46.372	49.366	47.700	47.687	48.445
b. Dalam Perhatian Khusus / Special Mention	23	13	26	40	20	21	28	21	14	26	26	21	8	14	10
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	1	1	1	6	14	13	12	17	34	6	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-			6	6	2		6	28	22
e. Macet / *Loss*	6	6	6	6	-	-		1	1	1	7	9	9	15	26
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**6**	**6**	**6**	**1**	**1**	**1**	**7**	**21**	**20**	**20**	**26**	**49**	**48**	**48**

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

Indikator / *Indicator*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / *Earning Assets*	**335.470**	**300.502**	**315.672**	**321.440**	**316.677**	**322.196**	**327.164**	**327.840**	**340.589**	**303.447**	**361.409**	**359.256**	**364.969**	**369.669**	**350.699**
a. Lancar / *Current*	323.894	289.489	303.698	309.745	304.788	309.811	314.221	314.961	329.622	292.845	350.758	348.727	354.743	359.402	340.491
b. Dalam Perhatian Khusus / Special Mention	9.156	6.190	7.428	7.091	7.269	7.397	7.965	7.983	6.842	5.938	7.548	7.795	7.559	7.662	7.636
c. Kurang Lancar / *Sub-Standard*	569	1.585	1.489	1.492	1.493	1.848	1.841	1.602	980	1.493	151	157	151	161	160
d. Diragukan / *Doubtful*	182	251	195	191	189	188	83	247	431	231	78	80	79	89	86
e. Macet / *Loss*	1.670	2.986	2.862	2.920	2.937	2.952	3.054	3.048	2.714	2.940	2.874	2.498	2.437	2.354	2.325
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**315.988**	**296.359**	**290.440**	**293.889**	**295.742**	**294.560**	**1.026.509**	**315.658**	**320.313**	**289.468**	**343.500**	**341.784**	**334.259**	**337.999**	**321.443**
a. Lancar / *Current*	306.784	289.249	282.675	285.281	287.891	287.120	1.018.306	307.744	312.985	282.387	335.008	333.461	326.284	329.753	313.370
b. Dalam Perhatian Khusus / Special Mention	8.358	6.521	7.390	8.188	7.473	7.107	7.876	7.583	6.985	6.633	8.183	7.837	7.506	7.718	7.564
c. Kurang Lancar / *Sub-Standard*	793	536	269	323	279	236	236	243	251	397	203	380	368	431	410
d. Diragukan / *Doubtful*	19	18	69	61	63	61	13	14	16	15	15	14	13	12	14
e. Macet / *Loss*	35	36	37	36	36	36	78	74	76	37	89	92	87	84	85
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**3.267**	**5.412**	**4.920**	**5.024**	**4.997**	**5.320**	**5.305**	**5.228**	**4.468**	**5.113**	**3.411**	**3.220**	**3.136**	**3.132**	**3.080**
Kredit kepada Bank Lain / *Interbank Loans*	**4.139**	**3.274**	**2.296**	**2.817**	**3.830**	**4.031**	**4.027**	**4.028**	**4.965**	**2.585**	**6.474**	**7.157**	**6.922**	**6.729**	**6.566**
a. Lancar / *Current*	4.139	3.274	2.296	2.817	3.830	4.031	4.027	4.028	4.965	2.585	6.474	7.157	6.922	6.729	6.566
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		Maret 2022		Desember 2022		Maret 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**	**2.188.067**	**29,25**	**2.546.160**	**31,23**	**2.435.690**	**30,42**
Rupiah	1.262.734	18,94	1.591.523	21,28	1.602.812	21,42	1.839.473	22,56	1.708.240	21,34
Valas / *Foreign Exchange*	424.401	6,37	551.982	7,38	585.255	7,82	706.687	8,67	727.450	9,09
Tabungan / *Saving*	**2.173.501**	**32,61**	**2.432.260**	**32,52**	**2.434.465**	**32,54**	**2.615.185**	**32,07**	**2.541.308**	**31,74**
Rupiah	2.014.663	30,23	2.263.564	30,26	2.244.477	30,00	2.422.410	29,71	2.345.689	29,30
Valas / *Foreign Exchange*	158.837	2,38	168.696	2,26	189.988	2,54	192.775	2,36	195.619	2,44
Simpanan Berjangka / *Time Deposits*	**2.804.755**	**42,08**	**2.903.698**	**38,82**	**2.859.143**	**38,22**	**2.992.245**	**36,70**	**3.028.580**	**37,83**
Rupiah	2.478.610	37,19	2.587.514	34,59	2.564.453	34,28	2.645.955	32,45	2.675.323	33,42
Valas / *Foreign Exchange*	326.145	4,89	316.184	4,23	294.690	3,94	346.290	4,25	353.257	4,41
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	1.147.144	17,21	1.151.042	15,39	1.205.764	16,12	1.289.691	15,82	1.446.980	18,07
Valas / *Foreign Exchange*	157.535	2,36	162.193	2,17	139.282	1,86	213.808	2,62	227.120	2,84
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	820.131	12,30	742.930	9,93	491.723	6,57	708.827	8,69	537.883	6,72
Valas / *Foreign Exchange*	69.582	1,04	55.384	0,74	45.114	0,60	54.723	0,67	42.131	0,53
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	275.986	4,14	320.224	4,28	353.567	4,73	275.858	3,38	299.326	3,74
Valas / *Foreign Exchange*	59.675	0,90	58.202	0,78	47.113	0,63	34.987	0,43	39.276	0,49
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	235.349	3,53	373.318	4,99	513.399	6,86	371.577	4,56	391.134	4,89
Valas / *Foreign Exchange*	39.353	0,59	40.405	0,54	63.180	0,84	42.772	0,52	44.729	0,56
Total DPK / *Total Third Party Funds*	**6.665.390**	**100,00**	**7.479.463**	**100,00**	**7.481.675**	**100,00**	**8.153.590**	**100,00**	**8.005.579**	**100,00**
Rupiah	5.756.007	86,36	6.442.601	86,14	6.411.743	85,70	6.907.838	84,72	6.729.253	84,06
Valas / *Foreign Exchange*	909.383	13,64	1.036.861	13,86	**1.069.932**	14,30	1.245.752	15,28	1.276.326	15,94

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		Maret 2022		Desember 2022		Maret 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**	**924.835**	**29,83**	**1.277.123**	**35,66**	**1.155.266**	**34,06**
Rupiah	555.777	19,34	690.666	21,72	652.931	21,06	860.753	28,78	730.918	26,17
Valas / *Foreign Exchange*	204.899	7,13	267.918	8,43	271.904	8,77	416.370	70,53	424.348	70,94
Tabungan / *Saving*	**1.051.845**	**36,61**	**1.152.044**	**36,23**	**1.145.601**	**36,95**	**1.233.461**	**34,44**	**1.191.630**	**35,14**
Rupiah	1.005.489	35,00	1.105.687	34,78	1.088.550	35,11	1.176.897	39,35	1.135.157	40,64
Valas / *Foreign Exchange*	46.356	1,61	46.357	1,46	57.051	1,84	56.563	9,58	56.473	9,44
Simpanan Berjangka / *Time Deposits*	**1.060.628**	**36,92**	**1.068.860**	**33,62**	**1.030.255**	**33,23**	**1.070.556**	**29,89**	**1.044.652**	**30,80**
Rupiah	898.563	31,27	934.825	29,40	911.114	29,38	953.163	26,62	927.329	27,34
Valas / *Foreign Exchange*	162.065	5,64	134.035	4,22	119.141	3,84	117.393	3,28	117.323	3,46
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	361.895	12,60	343.697	10,81	329.380	10,62	374.688	10,46	424.070	12,50
Valas / *Foreign Exchange*	65.756	2,29	60.740	1,91	40.185	1,30	67.517	1,89	66.708	1,97
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	420.599	14,64	323.819	10,18	173.776	5,60	315.935	0,43	208.409	0,37
Valas / *Foreign Exchange*	35.652	1,24	18.328	0,58	13.510	0,44	15.466	3,42	12.438	3,77
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	58.915	2,05	136.950	4,31	151.563	4,89	122.610	3,91	127.919	4,92
Valas / *Foreign Exchange*	35.154	1,22	35.815	1,13	27.383	0,88	17.103	0,48	18.886	0,57
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	57.154	1,99	130.359	4,10	256.394	8,27	139.929	3,91	166.931	4,92
Valas / *Foreign Exchange*	25.503	0,89	19.153	0,60	38.063	1,23	17.307	0,58	19.292	0,69
Total DPK / *Total Third Party Funds*	**2.873.149**	**100,00**	**3.179.487**	**100,00**	**3.100.691**	**100,00**	**3.581.139**	**100,00**	**3.391.548**	**100,00**
Rupiah	2.459.829	85,61	2.731.178	85,90	2.652.595	85,55	2.990.814	83,52	2.793.403	82,36
Valas / *Foreign Exchange*	413.319	14,39	448.310	14,10	448.096	14,45	590.326	16,48	598.144	17,64

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		Maret 2022		Desember 2022		Maret 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**	**206.720**	**29,31**	**181.505**	**25,07**	**198.510**	**27,35**
Rupiah	131.204	22,22	169.986	24,94	205.909	29,20	180.745	24,97	196.971	27,13
Valas / *Foreign Exchange*	136	0,02	808	0,12	811	0,12	760	0,11	1.539	0,21
Tabungan / *Saving*	**188.222**	**31,87**	**208.717**	**30,62**	**183.486**	**26,02**	**221.207**	**30,56**	**193.431**	**26,65**
Rupiah	188.112	31,85	208.612	30,61	183.391	26,00	221.084	30,54	193.318	26,63
Valas / *Foreign Exchange*	110	0,02	106	0,02	95	0,01	123	0,02	113	0,02
Simpanan Berjangka / *Time Deposits*	**271.040**	**45,89**	**302.095**	**44,32**	**315.038**	**44,67**	**321.168**	**44,37**	**334.004**	**46,01**
Rupiah	270.147	45,74	298.039	43,73	312.230	44,27	320.016	44,21	332.975	45,87
Valas / *Foreign Exchange*	892	0,15	4.056	0,60	2.808	0,40	1.152	0,16	1.029	0,14
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	106.916	18,10	79.057	11,60	129.276	18,33	96.270	13,30	137.905	19,00
Valas / *Foreign Exchange*	485	0,08	1.959	0,29	2.218	0,31	459	0,06	891	0,12
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	48.671	8,24	81.579	11,97	54.402	7,71	94.448	3,46	67.797	0,02
Valas / *Foreign Exchange*	284	0,05	1.027	0,15	48	0,01	17	14,40	11	13,87
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	52.552	8,90	30.288	4,44	33.005	4,68	25.053	14,40	26.561	13,87
Valas / *Foreign Exchange*	19	0,00	361	0,05	36	0,01	128	0,08	123	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	62.008	10,50	107.115	15,72	95.546	13,55	104.245	14,40	100.713	13,87
Valas / *Foreign Exchange*	105	0,02	709	0,10	507	0,07	549	0,08	4	0,00
Total DPK / *Total Third Party Funds*	**590.602**	**100,00**	**681.607**	**100,00**	**705.245**	**100,00**	**723.880**	**100,00**	**725.945**	**100,00**
Rupiah	589.463	99,81	676.637	99,27	701.531	99,47	721.844	99,72	723.264	99,63
Valas / *Foreign Exchange*	1.139	0,19	4.970	0,73	3.714	0,53	2.036	0,28	2.681	0,37

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		Maret 2022		Desember 2022		Maret 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**	**880.364**	**25,61**	**910.515**	**25,32**	**900.690**	**24,84**
Rupiah	507.027	16,81	648.844	19,02	660.859	19,23	702.334	19,53	685.026	18,89
Valas / *Foreign Exchange*	161.502	5,35	209.304	6,13	219.506	6,39	208.181	5,79	215.664	5,95
Tabungan / *Saving*	**918.021**	**30,44**	**1.053.879**	**30,89**	**1.087.360**	**31,63**	**1.143.229**	**31,80**	**1.143.073**	**31,52**
Rupiah	814.929	27,02	940.522	27,57	962.941	28,01	1.014.955	28,23	1.010.250	27,86
Valas / *Foreign Exchange*	103.092	3,42	113.357	3,32	124.418	3,62	128.274	3,57	132.822	3,66
Simpanan Berjangka / *Time Deposits*	**1.429.576**	**47,40**	**1.499.815**	**43,96**	**1.469.674**	**42,76**	**1.541.811**	**42,88**	**1.582.821**	**43,64**
Rupiah	1.274.202	42,25	1.327.538	38,91	1.307.598	38,04	1.335.185	37,13	1.370.899	37,80
Valas / *Foreign Exchange*	155.375	5,15	172.278	5,05	162.076	4,72	206.626	5,75	211.922	5,84
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	659.713	21,87	712.881	20,89	727.714	21,17	795.937	22,14	856.967	23,63
Valas / *Foreign Exchange*	87.429	2,90	96.401	2,83	89.559	2,61	132.422	3,68	143.185	3,95
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	343.028	11,37	332.925	9,76	255.673	7,44	291.145	3,39	254.469	3,81
Valas / *Foreign Exchange*	31.408	1,04	34.555	1,01	29.467	0,86	34.975	3,51	27.865	3,34
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	157.125	5,21	147.456	4,32	164.207	4,78	122.023	3,51	138.338	3,34
Valas / *Foreign Exchange*	23.788	0,79	21.453	0,63	19.135	0,56	16.416	0,63	18.276	0,62
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	114.335	3,79	134.276	3,94	160.005	4,65	126.079	3,51	121.125	3,34
Valas / *Foreign Exchange*	12.749	0,42	19.869	0,58	23.915	0,70	22.813	0,63	22.596	0,62
Total DPK / *Total Third Party Funds*	**3.016.126**	**100,00**	**3.411.842**	**100,00**	**3.437.398**	**100,00**	**3.595.556**	**100,00**	**3.626.584**	**100,00**
Rupiah	2.596.157	86,08	2.916.904	85,49	2.931.398	85,28	3.052.474	84,90	3.066.176	84,55
Valas / *Foreign Exchange*	419.969	13,92	494.938	14,51	506.000	14,72	543.081	15,10	560.408	15,45

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		Maret 2022		Desember 2022		Maret 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**	**176.148**	**73,91**	**155.979**	**75,53**	**181.224**	**69,30**
Rupiah	68.725	37,05	82.027	39,72	83.114	34,87	82.027	39,72	95.325	36,45
Valas / *Foreign Exchange*	57.864	31,19	73.952	35,81	93.034	39,03	73.952	35,81	85.899	32,85
Tabungan / *Saving*	**15.413**	**8,31**	**17.619**	**8,53**	**18.017**	**7,56**	**17.619**	**8,53**	**13.175**	**5,04**
Rupiah	6.134	3,31	8.743	4,23	9.594	4,03	8.743	4,23	6.965	2,66
Valas / *Foreign Exchange*	9.279	5,00	8.876	4,30	8.423	3,53	8.876	4,30	6.210	2,37
Simpanan Berjangka / *Time Deposits*	**43.511**	**23,45**	**32.928**	**15,94**	**44.176**	**18,53**	**32.928**	**15,94**	**67.104**	**25,66**
Rupiah	35.698	19,24	27.112	13,13	33.511	14,06	27.112	13,13	44.120	16,87
Valas / *Foreign Exchange*	7.813	4,21	5.816	2,82	10.664	4,47	5.816	2,82	22.984	8,79
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	18.620	10,04	15.407	7,46	19.393	8,14	15.407	7,46	28.039	10,72
Valas / *Foreign Exchange*	3.865	2,08	3.093	1,50	7.320	3,07	3.093	1,50	16.337	6,25
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	7.834	4,22	4.606	2,23	7.872	3,30	4.606	2,23	7.209	2,49
Valas / *Foreign Exchange*	2.238	1,21	1.475	0,71	2.088	0,88	1.475	0,71	1.818	0,90
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	7.393	3,99	5.530	2,68	4.791	2,01	5.530	2,68	6.508	0,90
Valas / *Foreign Exchange*	714	0,38	573	0,28	560	0,23	573	0,28	1.991	1,09
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.852	1,00	1.569	0,76	1.455	0,61	1.569	0,76	2.364	0,90
Valas / *Foreign Exchange*	996	0,54	675	0,33	696	0,29	675	0,33	2.838	1,09
Total DPK / *Total Third Party Funds*	**185.513**	**100,00**	**206.526**	**100,00**	**238.341**	**100,00**	**206.526**	**100,00**	**261.503**	**100,00**
Rupiah	110.557	59,60	117.882	57,08	126.219	52,96	117.882	57,08	146.410	55,99
Valas / *Foreign Exchange*	74.956	40,40	88.644	42,92	112.122	47,04	88.644	42,92	115.093	44,01

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Maret 2023
(Composition of Third Party Funds of Commercial Banks Based on Location - March 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	111.081	15.470	278.396	13.126	184.161	17.230	573.639	45.826	619.465	7,74
2. Banten	61.594	7.454	90.927	4.972	82.727	3.011	235.247	15.437	250.684	3,13
3. DKI Jakarta	1.057.574	611.744	602.460	121.423	1.592.359	277.815	3.252.393	1.010.983	4.263.376	53,26
4. D.I Yogyakarta	10.649	455	45.722	1.232	19.534	413	75.905	2.100	78.005	0,97
5. Jawa Tengah	48.235	5.906	206.901	6.705	110.295	4.443	365.432	17.054	382.486	4,78
6. Jawa Timur	113.820	20.784	292.014	14.244	240.728	18.428	646.562	53.455	700.017	8,74
7. Bengkulu	2.487	284	10.079	49	2.999	13	15.564	346	15.910	0,20
8. Jambi	7.253	190	23.243	355	12.589	72	43.085	617	43.702	0,55
9. Aceh	6.671	234	21.418	127	10.513	20	38.602	380	38.982	0,49
10. Sumatera Utara	44.809	9.157	126.507	6.765	104.789	11.404	276.104	27.325	303.429	3,79
11. Sumatera Barat	7.688	315	27.769	357	13.834	337	49.291	1.009	50.300	0,63
12. Riau	18.762	3.310	60.014	1.944	27.046	1.070	105.822	6.324	112.146	1,40
14. Sumatera Selatan	16.007	1.059	48.646	1.492	35.983	1.215	100.636	3.766	104.402	1,30
15. Bangka Belitung	3.879	708	12.270	381	7.474	107	23.623	1.195	24.818	0,31
13. Kepulauan Riau	19.892	5.346	28.415	4.425	15.375	2.332	63.682	12.103	75.785	0,95
16. Lampung	10.277	400	31.028	608	12.001	421	53.307	1.428	54.735	0,68
17. Kalimantan Selatan	16.691	2.698	37.923	669	18.175	401	72.789	3.768	76.557	0,96
18. Kalimantan Barat	11.358	370	41.856	1.028	17.975	500	71.189	1.899	73.088	0,91
19. Kalimantan Timur	39.590	10.553	65.250	2.370	43.014	4.706	147.854	17.629	165.484	2,07
20. Kalimantan Tengah	8.803	111	18.816	85	7.070	391	34.689	587	35.276	0,44
21. Sulawesi Tengah	6.637	936	17.137	111	5.976	62	29.750	1.110	30.860	0,39
22. Sulawesi Selatan	18.304	3.389	67.973	1.444	26.486	421	112.763	5.254	118.017	1,47
23. Sulawesi Utara	5.240	257	15.367	799	7.284	137	27.891	1.193	29.085	0,36
24. Gorontalo	1.282	113	3.617	32	1.201	6	6.101	151	6.252	0,08
25. Sulawesi Barat	870	19	4.082	1	504	-	5.456	20	5.476	0,07
26. Sulawesi Tenggara	7.410	336	17.438	114	4.631	34	29.479	485	29.963	0,37
27. Nusa Tenggara Barat	4.728	8.289	18.622	308	9.660	38	33.010	8.635	41.645	0,52
28. Bali	19.442	3.194	68.129	6.329	33.813	626	121.384	10.149	131.534	1,64
29. Nusa Tenggara Timur	5.450	31	17.506	148	10.414	40	33.371	219	33.590	0,42
30. Maluku	2.327	37	8.111	89	3.266	48	13.704	175	13.879	0,17
31. Papua	11.797	561	23.975	342	8.765	77	44.537	980	45.517	0,57
32. Maluku Utara	2.283	239	5.806	14	1.790	90	9.879	342	10.221	0,13
33. Papua Barat	5.341	421	8.249	46	2.883	17	16.473	484	16.957	0,21
34. Lainnya	8	13.081	23	3.483	8	7.333	40	23.897	23.936	0,30
Total	**1.708.240**	**727.450**	**2.345.689**	**195.619**	**2.675.323**	**353.257**	**6.729.253**	**1.276.326**	**8.005.579**	**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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	561.231	609.899	605.961	614.885	617.210	617.972	604.357	610.872	610.091	611.297	620.092	632.629	614.288	615.282	619.465
2. Banten	221.887	242.084	245.166	247.811	248.527	250.703	246.621	248.681	250.531	250.584	251.886	252.591	251.499	252.124	250.684
3. DKI Jakarta	3.392.262	3.908.384	3.895.805	3.865.354	3.896.133	3.936.550	3.934.222	3.951.388	3.962.464	4.186.205	4.201.884	4.373.922	4.242.211	4.273.558	4.263.376
4. D.I Yogyakarta	69.846	74.354	75.242	75.373	75.281	76.537	77.022	77.240	77.226	76.782	76.861	78.757	77.831	78.038	78.005
5. Jawa Tengah	341.042	371.697	369.110	373.364	371.888	373.306	373.932	374.457	373.622	381.116	382.738	384.849	374.279	373.272	382.486
6. Jawa Timur	633.322	683.634	682.050	676.243	680.317	690.413	694.390	695.549	700.559	704.667	707.013	708.011	697.355	697.246	700.017
7. Bengkulu	13.729	16.400	17.028	17.615	17.649	18.217	17.470	17.619	17.505	17.830	17.627	16.746	16.114	15.890	15.910
8. Jambi	38.203	42.790	43.594	44.052	44.281	44.361	43.590	43.638	43.089	43.800	44.178	44.400	44.361	43.890	43.702
9. Aceh	41.793	39.321	38.258	40.455	40.331	40.896	40.669	39.554	39.503	42.477	41.087	39.637	38.091	37.398	38.982
10. Sumatera Utara	261.975	293.498	303.258	302.399	293.977	299.819	295.544	297.788	303.132	303.889	307.462	306.773	300.506	301.302	303.429
11. Sumatera Barat	46.928	50.421	51.801	52.557	52.364	53.435	53.182	53.256	53.532	53.523	53.293	52.523	49.961	49.785	50.300
12. Riau	91.590	109.453	113.856	114.837	113.444	118.409	115.810	111.207	113.964	114.897	114.753	114.728	111.787	112.108	112.146
13. Sumatera Selatan	89.085	100.005	105.875	106.088	103.368	101.680	101.587	102.509	105.185	109.823	110.049	109.586	105.729	105.198	104.402
14. Bangka Belitung	19.196	24.284	26.205	26.710	27.226	27.613	27.426	27.280	26.677	27.147	26.784	25.940	25.220	25.379	24.818
15. Kepulauan Riau	61.254	66.415	66.737	66.664	67.837	67.813	68.156	71.955	71.085	73.193	73.770	75.641	74.465	74.818	75.785
16. Lampung	46.781	51.451	51.958	52.887	53.199	53.838	53.538	53.261	53.349	54.341	54.984	53.955	52.242	52.319	54.735
17. Kalimantan Selatan	55.405	64.398	64.948	67.120	67.222	69.393	69.581	70.254	73.191	74.961	75.719	76.363	76.413	77.581	76.557
18. Kalimantan Barat	65.138	71.359	71.812	72.934	72.702	73.075	72.063	72.638	72.974	73.268	73.806	73.661	73.046	72.379	73.088
19. Kalimantan Timur	117.244	131.337	132.785	135.807	140.036	145.513	140.754	144.629	150.090	162.885	165.423	162.497	164.996	166.163	165.484
20. Kalimantan Tengah	29.982	34.260	34.284	35.171	34.768	35.087	33.796	35.299	35.907	36.648	37.401	36.579	36.877	35.159	35.276
21. Sulawesi Tengah	25.803	32.247	30.248	31.075	31.337	30.893	28.972	29.490	29.886	30.098	30.801	32.442	30.033	30.205	30.860
22. Sulawesi Selatan	105.535	112.226	110.980	111.666	112.317	114.166	112.919	112.812	113.445	114.654	114.798	114.843	112.942	115.057	118.017
23. Sulawesi Utara	28.621	28.291	28.674	28.358	28.155	28.457	28.324	28.025	28.724	29.145	28.738	28.572	28.107	28.022	29.085
24. Gorontalo	5.312	5.967	6.338	6.348	6.270	6.551	6.251	6.364	6.379	6.661	6.508	6.136	5.936	6.094	6.252
25. Sulawesi Barat	5.207	5.860	6.030	6.120	6.038	6.192	5.880	6.026	6.034	6.161	6.067	5.704	5.491	5.401	5.476
26. Sulawesi Tenggara	25.940	29.829	27.692	28.522	28.190	29.544	28.983	29.432	29.306	29.853	30.267	30.489	30.087	32.037	29.963
27. Nusa Tenggara Barat	33.364	35.410	37.198	37.720	38.329	41.084	39.482	41.303	41.089	40.484	44.981	41.474	43.503	41.227	41.645
28. Bali	100.217	104.080	105.582	105.054	107.021	110.480	113.215	116.744	119.761	122.943	125.214	126.589	127.113	128.907	131.534
29. Nusa Tenggara Timur	30.085	33.167	33.427	33.814	33.222	33.862	32.875	33.446	33.284	33.123	33.001	33.059	32.636	32.548	33.590
30. Maluku	13.977	14.439	14.222	14.415	14.350	14.778	14.261	14.616	14.315	14.621	14.185	14.202	13.964	13.958	13.879
31. Papua	46.639	48.022	45.062	50.124	49.263	49.009	47.056	47.794	46.515	50.211	52.020	49.918	48.235	46.882	45.517
32. Maluku Utara	8.190	9.113	9.061	9.470	9.265	9.533	9.284	9.575	9.950	10.387	9.947	10.312	10.582	10.197	10.221
33. Papua Barat	18.068	17.034	15.006	16.343	16.106	15.825	14.849	16.189	16.341	18.003	18.364	17.962	16.685	16.604	16.957
34. Lainnya / *Others*	20.541	18.335	16.421	18.328	17.915	17.293	18.020	17.511	18.626	21.362	22.431	22.097	21.236	22.681	23.936
Total	**6.665.390**	**7.479.463**	**7.481.675**	**7.485.687**	**7.515.538**	**7.602.297**	**7.564.082**	**7.608.401**	**7.647.334**	**7.927.036**	**7.974.132**	**8.153.590**	**7.953.823**	**7.988.710**	**8.005.579**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / *Demand Deposits*															
Rupiah	1,91	1,71	1,64	1,61	1,61	1,61	1,63	1,62	1,64	1,69	1,75	1,91	1,92	1,91	1,92
Valas / *Foreign Exchange*	0,42	0,17	0,16	0,16	0,16	0,16	0,21	0,27	0,41	0,57	0,78	1,01	1,00	1,08	1,03
Tabungan / *Saving*															
Rupiah	0,86	0,69	0,63	0,62	0,64	0,62	0,64	0,65	0,66	0,67	0,67	0,67	0,67	0,67	0,69
Valas / *Foreign Exchange*	0,28	0,17	0,16	0,15	0,16	0,15	0,20	0,22	0,25	0,34	0,34	0,43	0,49	0,57	0,71
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4,22	2,92	2,85	2,84	2,79	2,84	2,83	2,87	2,97	3,36	3,69	3,95	4,00	4,18	4,20
Valas / *Foreign Exchange*	0,72	0,37	0,37	0,40	0,46	0,40	0,85	1,12	1,50	2,00	2,42	2,74	2,86	2,88	3,00
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,39	3,21	3,01	2,98	2,98	2,98	2,97	2,99	3,06	3,38	3,77	4,18	4,33	4,39	4,41
Valas / *Foreign Exchange*	1,00	0,50	0,46	0,49	0,52	0,49	0,77	0,99	1,60	1,85	2,30	2,60	2,99	3,08	3,25
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	5,12	3,52	3,24	3,23	3,21	3,23	3,17	3,20	3,28	3,56	3,84	4,16	4,33	4,48	4,62
Valas / *Foreign Exchange*	1,38	0,60	0,53	0,53	0,55	0,53	0,76	1,13	1,25	1,39	1,86	2,45	2,73	2,92	3,19
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	5,80	3,99	3,44	3,35	3,34	3,35	3,20	3,28	3,60	3,90	4,37	4,68	4,82	4,84	4,91
Valas / *Foreign Exchange*	1,44	0,66	0,53	0,52	0,52	0,52	0,61	0,72	0,94	1,55	1,75	2,05	2,38	2,51	2,78

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / *Demand Deposits*															
Rupiah	2,06	1,95	1,79	1,80	1,80	1,78	1,83	1,83	1,85	1,91	1,97	2,20	2,29	2,27	2,19
Valas / *Foreign Exchange*	0,49	0,17	0,15	0,16	0,16	0,19	0,20	0,26	0,42	0,62	0,82	1,19	1,12	1,16	1,04
Tabungan / *Saving*															
Rupiah	0,85	0,62	0,51	0,51	0,51	0,51	0,56	0,58	0,59	0,59	0,60	0,61	0,61	0,60	0,61
Valas / *Foreign Exchange*	0,31	0,20	0,20	0,19	0,20	0,20	0,20	0,19	0,19	0,19	0,20	0,21	0,21	0,21	0,21
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	3,74	2,53	2,48	2,48	2,42	2,48	2,46	2,51	2,70	3,11	3,51	3,59	3,64	3,63	3,61
Valas / *Foreign Exchange*	0,65	0,31	0,29	0,32	0,40	0,56	0,67	0,80	1,49	2,14	2,50	2,80	2,74	2,67	2,84
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	3,77	2,77	2,52	2,53	2,54	2,52	2,52	2,52	2,69	3,06	3,45	3,77	3,81	3,77	3,70
Valas / *Foreign Exchange*	1,06	0,40	0,39	0,42	0,41	0,45	0,64	0,78	1,76	2,01	2,31	2,55	3,11	3,18	3,15
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,52	3,12	2,82	2,79	2,78	2,78	2,80	2,83	2,91	3,36	3,80	4,11	4,23	4,34	4,41
Valas / *Foreign Exchange*	1,36	0,57	0,53	0,54	0,55	0,66	0,82	0,87	0,98	1,34	2,16	2,96	3,21	3,28	3,49
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	5,85	3,70	2,98	2,96	2,90	2,82	2,80	2,83	3,49	3,92	4,66	4,80	4,77	4,89	4,94
Valas / *Foreign Exchange*	1,49	0,54	0,45	0,43	0,43	0,43	0,46	0,48	0,67	1,29	1,41	1,58	1,95	2,00	2,48

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / *Demand Deposits*															
Rupiah	1,93	1,69	1,92	1,88	1,91	1,95	1,87	1,90	1,93	1,76	1,72	1,68	1,75	1,71	1,74
Valas / *Foreign Exchange*	0,29	0,29	0,27	0,27	0,24	0,26	0,25	0,26	0,26	0,29	0,26	0,26	0,25	0,24	0,25
Tabungan / *Saving*															
Rupiah	1,28	1,03	1,07	1,01	1,02	1,95	0,92	0,97	0,96	0,95	0,95	0,97	0,96	0,96	0,95
Valas / *Foreign Exchange*	0,21	0,20	0,28	0,28	0,30	0,26	0,20	0,29	0,29	0,28	0,29	0,29	0,29	0,22	0,22
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	5,37	3,41	3,27	3,27	3,19	3,18	3,13	3,15	3,29	3,76	4,12	4,61	4,32	4,39	4,42
Valas / *Foreign Exchange*	1,16	0,52	0,49	0,45	0,45	0,48	0,42	0,55	0,49	0,58	0,93	1,36	3,54	3,04	2,53
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	5,85	3,66	3,27	3,21	3,22	3,21	3,18	3,21	3,26	3,80	4,38	5,24	5,30	5,38	5,02
Valas / *Foreign Exchange*	1,23	0,53	0,44	0,47	0,50	0,49	0,45	0,45	0,48	0,50	0,50	0,56	0,61	0,57	0,57
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	5,30	3,92	3,73	3,73	3,65	3,60	3,52	3,53	3,52	3,72	3,74	4,22	4,41	4,45	4,49
Valas / *Foreign Exchange*	0,56	0,53	0,55	0,55	0,55	0,46	0,75	0,75	0,75	0,87	0,87	0,88	0,88	0,93	0,93
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	6,42	4,28	4,02	3,83	3,75	3,74	3,71	3,70	3,82	4,27	4,79	5,40	5,41	5,55	5,60
Valas / *Foreign Exchange*	0,99	0,30	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,72

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / *Demand Deposits*															
Rupiah	1,77	1,51	1,44	1,41	1,41	1,42	1,43	1,40	1,40	1,45	1,54	1,66	1,59	1,61	1,69
Valas / *Foreign Exchange*	0,38	0,20	0,17	0,15	0,15	0,21	0,22	0,24	0,42	0,58	0,80	0,86	0,88	1,06	1,15
Tabungan / *Saving*															
Rupiah	0,78	0,67	0,66	0,65	0,67	0,68	0,64	0,64	0,64	0,66	0,67	0,65	0,66	0,68	0,71
Valas / *Foreign Exchange*	0,27	0,16	0,13	0,13	0,14	0,16	0,19	0,22	0,27	0,40	0,49	0,54	0,63	0,76	0,96
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	4,35	3,08	2,97	2,94	2,87	2,89	2,93	2,97	3,06	3,41	3,70	4,04	4,11	4,42	4,46
Valas / *Foreign Exchange*	0,79	0,41	0,42	0,43	0,48	0,62	0,85	1,10	1,41	1,93	2,39	2,69	2,86	2,89	3,01
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,97	3,52	3,29	3,23	3,27	3,26	3,29	3,31	3,41	3,65	3,97	4,30	4,56	4,66	4,84
Valas / *Foreign Exchange*	0,98	0,56	0,48	0,51	0,56	0,68	0,79	1,02	1,33	1,65	2,21	2,55	2,89	3,02	3,28
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	5,32	3,81	3,52	3,55	3,56	3,50	3,48	3,52	3,54	3,69	3,89	4,19	4,41	4,63	4,83
Valas / *Foreign Exchange*	1,45	0,67	0,52	0,52	0,54	0,59	0,65	0,71	0,83	1,08	1,41	1,85	2,15	2,47	2,80
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	5,44	4,04	3,82	3,74	3,86	3,63	3,59	3,77	3,57	3,61	3,74	3,92	4,34	4,16	4,28
Valas / *Foreign Exchange*	1,40	0,80	0,67	0,68	0,68	0,72	0,77	0,98	1,06	1,75	1,98	2,41	2,55	2,77	2,87

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

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit Lapangan Usaha / *Credit Recipients Industrial Origin*															
1. Pertanian, perburuan dan Kehutanan / *Agricultures, hunting and forestry*															
Rupiah	9,25	8,52	8,48	8,47	8,45	8,49	8,48	8,50	8,53	8,59	8,66	8,74	8,96	9,24	9,38
Valas / *Foreign Exchange*	3,26	2,97	3,01	2,97	3,13	3,49	3,79	4,04	4,32	4,72	5,20	5,53	5,66	5,67	5,86
2. Perikanan / *Fisheryies*															
Rupiah	9,92	9,41	9,27	9,23	9,19	9,26	9,27	9,27	9,28	9,31	9,30	9,38	9,66	9,95	10,06
Valas / *Foreign Exchange*	4,21	3,47	3,66	3,76	3,91	4,08	4,34	4,50	4,79	5,13	5,31	5,63	5,94	6,03	5,99
3. Pertambangan dan Penggalian / *Mining and Quarrying*															
Rupiah	9,80	9,01	8,49	7,79	7,65	7,46	7,79	7,65	7,92	7,66	7,96	8,46	8,58	8,73	8,70
Valas / *Foreign Exchange*	4,53	3,88	3,95	3,84	3,96	4,27	4,59	4,67	5,74	5,66	6,24	6,71	6,89	6,87	6,78
4. Industri Pengolahan / *Procesing industry*															
Rupiah	8,19	7,66	7,66	7,58	7,55	7,51	7,49	7,52	7,55	7,76	7,82	7,93	8,06	8,16	8,21
Valas / *Foreign Exchange*	3,26	3,00	3,08	3,16	3,32	3,64	3,93	4,12	4,50	4,76	5,04	5,35	5,45	5,58	5,73
5. Listrik, gas dan air / *Electricity, gas and water*															
Rupiah	7,51	6,53	6,38	6,18	6,24	6,16	6,47	6,45	6,53	6,59	6,73	7,01	7,12	7,32	7,91
Valas / *Foreign Exchange*	4,03	3,96	4,14	4,21	4,29	4,70	4,86	4,95	5,41	5,65	5,80	6,04	6,10	6,17	6,32
6. Konstruksi / *Construction*															
Rupiah	9,03	8,09	7,99	7,98	7,96	7,94	7,91	7,88	7,91	7,91	7,95	7,94	7,94	7,95	8,00
Valas / *Foreign Exchange*	3,91	3,93	3,69	3,66	3,79	4,05	4,26	4,46	4,67	5,01	6,08	6,45	6,30	5,78	5,84
7. Perdagangan Besar dan Eceran / *Big and retail trade*															
Rupiah	10,27	10,07	10,01	9,97	9,98	9,95	9,92	9,92	9,93	10,08	9,98	9,99	10,14	10,31	10,35
Valas / *Foreign Exchange*	4,21	3,44	3,19	3,02	3,26	3,46	3,89	4,11	4,49	4,80	4,89	5,28	5,29	5,38	5,49
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and food supply drinking*															
Rupiah	8,40	8,31	8,39	8,41	8,39	8,42	8,43	8,41	8,47	8,53	8,51	8,56	8,69	8,85	8,96
Valas / *Foreign Exchange*	4,27	4,17	4,26	4,34	4,38	4,49	4,76	4,89	5,54	5,66	6,01	6,20	6,40	6,46	6,50
9. Transportasi, pergudangan dan komunikasi / *Transportation, warehousing and communications*															
Rupiah	8,10	7,34	7,41	7,33	7,25	7,06	7,01	7,10	7,29	7,38	7,61	7,97	8,08	8,11	8,24
Valas / *Foreign Exchange*	4,37	4,05	4,14	3,86	4,28	4,20	4,61	4,67	4,91	4,91	5,20	5,29	5,37	5,43	5,46
10. Perantara Keuangan / *Transitional Finance*															
Rupiah	8,11	6,83	6,68	6,51	6,49	6,45	6,45	6,37	6,50	6,69	6,85	6,91	7,06	7,16	7,17
Valas / *Foreign Exchange*	1,53	1,38	1,91	2,04	2,32	2,83	3,23	3,50	4,17	4,62	5,15	5,39	5,51	5,64	5,82
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Rental Business, and services company*															
Rupiah	8,97	8,37	8,42	8,32	8,31	8,00	8,03	8,01	7,90	8,02	8,11	8,19	8,28	8,31	8,33
Valas / *Foreign Exchange*	4,21	4,67	5,03	5,19	5,39	5,87	5,92	5,99	6,59	7,00	7,31	7,77	7,87	7,85	7,97
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*															
Rupiah	5,84	4,77	4,61	4,45	4,40	4,33	4,30	4,27	4,22	4,39	4,48	4,49	4,59	4,73	4,72
Valas / *Foreign Exchange*	2,17	1,70	1,83	2,06	2,43	2,95	3,11	3,19	4,03	4,61	5,32	5,62	5,67	6,00	6,05
13. Jasa Pendidikan / *Education services*															
Rupiah	10,15	12,48	12,11	12,00	11,94	12,06	11,94	11,83	11,69	11,78	11,66	11,53	11,47	11,48	11,40
Valas / *Foreign Exchange*	4,44	4,03	4,11	4,10	4,42	4,42	4,45	4,81	4,85	4,91	5,31	5,32	5,36	5,57	5,60
14. Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*															
Rupiah	9,46	9,40	9,32	9,18	9,14	9,04	9,01	8,97	8,94	8,97	8,95	8,84	8,88	8,90	8,90
Valas / *Foreign Exchange*	3,14	3,13	3,35	4,09	4,19	4,25	5,47	5,64	5,61	6,85	6,99	7,09	7,35	7,40	7,41
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*															
Rupiah	9,55	8,99	8,83	8,65	8,57	8,47	8,50	8,51	8,45	8,49	8,52	8,36	8,52	8,71	8,79
Valas / *Foreign Exchange*	4,58	3,38	3,83	3,84	3,85	3,99	4,17	4,19	4,36	3,90	3,98	3,87	5,02	5,03	4,92
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*															
Rupiah	18,62	17,92	18,17	18,50	18,51	18,81	18,79	18,73	18,47	18,65	18,62	18,61	18,83	18,88	18,70
Valas / *Foreign Exchange*	-	4	4	4	4	4	4	4	5	5	5	5,15	5,13	5,11	5,19
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *Extra agency international agency and other international*															
Rupiah	12,24	10,39	10,84	11,06	11,07	11,15	11,12	11,14	10,85	10,74	8,93	8,98	8,69	9,19	9,39
Valas / *Foreign Exchange*	3,97	3,97	3,97	3,97	3,17	3,97	3,97	3,17	3,17	3,17	3,17	3,17	3,17	3,17	3,17
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	7,94	7,89	7,87	7,81	7,76	7,71	7,67	7,67	7,63	7,60	7,57	7,55	7,52
Valas / *Foreign Exchange*	3,19	2,40	2,63	2,62	2,39	2,39	2,39	-	-	-	-	-	-	-	-
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*															
Rupiah	8,31	7,89	7,83	7,80	7,80	7,72	7,70	7,68	7,66	7,70	7,70	7,74	7,74	7,75	7,74
Valas / *Foreign Exchange*	-	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*															
Rupiah	9,19	9,05	8,99	8,91	8,90	8,81	8,77	8,67	8,56	8,54	8,50	8,42	8,41	8,40	8,36
Valas / *Foreign Exchange*	-	-	-	-	-	-	-		-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*															
Rupiah	10,43	9,72	9,43	9,33	9,28	9,17	9,10	9,06	8,93	8,89	8,83	8,81	8,80	8,78	8,75
Valas / *Foreign Exchange*	3,07	3,90	1,00	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	11,76	11,77	11,76	11,67	11,66	11,68	11,71	11,74	11,73	11,66	11,73	11,76	11,80
Valas / *Foreign Exchange*	4,15	3,91	3,87	3,97	3,98	0,66	4,02	4,03	4,05	4,07	4,08	6,31	6,33	6,35	6,38
- Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*															
Rupiah	13,86	13,38	12,51	12,61	12,69	12,70	12,75	12,78	12,83	13,97	14,01	14,06	14,10	14,13	14,12
Valas / *Foreign Exchange*	3,84	3,09	3,82	3,31	3,68	4,01	4,27	4,65	5,14	5,50	5,71	5,93	6,10	6,08	6,62

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jenis Penggunaan / *Type of Use*															
- Modal Kerja / *Working Capital*															
Rupiah	9,21	8,63	8,59	8,49	8,48	8,40	8,42	8,42	8,46	8,58	8,60	8,60	8,75	8,89	8,95
Valas / *Foreign Exchange*	3,45	3,03	3,07	3,06	3,24	3,54	3,91	4,11	4,56	4,80	5,12	5,51	5,56	5,61	5,67
- Investasi / *Investments*															
Rupiah	8,88	8,35	8,32	8,29	8,25	8,16	8,13	8,15	8,18	8,26	8,34	8,51	8,62	8,72	8,80
Valas / *Foreign Exchange*	3,74	3,69	3,85	3,93	4,07	4,39	4,57	4,72	5,33	5,49	5,87	6,16	6,28	6,37	6,53
- Konsumsi / *Consumption*															
Rupiah	10,97	10,53	10,32	10,31	10,31	10,28	10,26	10,24	10,24	10,41	10,38	10,36	10,38	10,39	10,39
Valas / *Foreign Exchange*	4,06	3,71	3,84	3,78	3,89	1,60	4,08	4,28	4,31	4,48	4,46	6,21	6,27	6,28	6,43
2. Orientasi Penggunaan / *User Orientation*															
- Ekspor / *Export*															
Rupiah	8,34	9,07	9,12	8,91	8,94	8,92	8,84	8,81	8,85	8,98	9,04	9,08	9,08	9,10	9,08
Valas / *Foreign Exchange*	2,70	2,85	3,03	3,04	3,24	3,69	3,94	4,17	4,78	4,99	5,33	5,77	5,97	6,03	6,27
- Impor / *Import*															
Rupiah	9,03	8,62	8,85	8,73	8,71	8,68	8,56	8,36	8,33	8,84	8,37	8,43	8,48	8,51	8,45
Valas / *Foreign Exchange*	3,87	3,32	3,39	3,27	3,38	3,65	3,91	4,23	4,70	4,69	4,98	5,55	5,75	5,89	6,00
- Lainnya / *Other*															
Rupiah	9,73	9,19	9,09	9,04	9,02	8,95	8,95	8,95	8,97	9,10	9,12	9,15	9,26	9,35	9,40
Valas / *Foreign Exchange*	3,67	3,37	3,45	3,48	3,64	3,93	4,22	4,40	4,88	5,15	5,50	5,81	5,89	5,97	6,06

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
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	13.344	13.298	13.271	13.258	13.212	13.130	13.059	13.066	13.014	13.023	12.965	12.875	12.780
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	4.134	4.007	4.015	4.020	4.018	4.028	4.029	4.032	4.025	4.038	4.046	3.909	4.047
Bank Swasta Nasional / *Domestic Private Banks*															
Jumlah Bank / *Total Banks*	70	68	68	68	68	68	68	68	68	68	68	68	68	68	68
Jumlah Kantor / *Total Bank Offices*	8.969	9.030	8.524	8.443	8.386	8.340	8.315	8.301	8.269	8.275	8.282	8.293	8.264	8.255	8.126
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*															
Jumlah Bank / *Total Banks*	8	8	8	8	8	8	8	8	8	8	8	7	7	7	7
Jumlah Kantor / *Total Bank Offices*	36	27	23	23	23	23	23	23	23	23	23	23	23	23	23
Total															
Jumlah Bank / *Total Banks*	**109**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**107**	**106**	**106**	**106**	**106**
Jumlah Kantor / *Total Bank Offices*	**30.733**	**32.366**	**26.025**	**25.771**	**25.695**	**25.641**	**25.568**	**25.482**	**25.380**	**25.396**	**25.344**	**25.377**	**25.298**	**25.062**	**24.976**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	402	398	394	393	392	390	390	393	393	394	376	375	376	376	377
2. Banten	102	104	105	105	104	103	103	102	102	102	96	96	96	96	96
3. DKI Jakarta	467	456	456	453	456	456	457	460	462	462	452	451	451	449	448
4. D.I. Yogyakarta	61	61	61	61	61	61	61	61	61	61	59	59	59	59	59
5. Jawa Tengah	332	332	335	335	335	334	334	334	334	334	326	326	328	328	327
6. Jawa Timur	409	408	410	409	409	408	409	408	409	409	395	397	398	397	397
7. Bengkulu	34	35	35	34	34	34	34	34	34	34	32	32	32	32	32
8. Jambi	61	65	64	62	62	62	62	62	62	62	61	61	61	61	61
9. Aceh	87	62	59	58	58	58	58	58	58	59	52	52	52	52	52
10. Sumatera Utara	208	204	202	201	201	201	201	200	200	200	196	196	196	196	195
11. Sumatera Barat	87	88	88	87	87	87	87	87	87	87	84	84	84	84	84
12. Riau	90	91	89	88	88	87	87	87	87	87	83	84	84	84	84
13. Sumatera Selatan	106	108	107	106	106	106	105	105	105	104	99	98	98	98	97
14. Bangka Belitung	30	31	31	31	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	61	61	61	60	60	60	60	60	60	60	58	58	58	58	58
16. Lampung	65	66	67	67	67	67	67	66	66	66	63	65	66	66	66
17. Kalimantan Selatan	73	73	73	73	73	73	73	73	73	73	71	71	71	71	71
18. Kalimantan Barat	81	81	80	80	80	79	79	79	79	79	77	76	77	77	77
19. Kalimantan Timur	117	118	116	116	116	116	116	116	116	116	112	113	113	113	112
20. Kalimantan Tengah	46	47	46	46	46	46	46	46	46	46	44	44	44	44	44
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	44	45	46	46	46
22. Sulawesi Selatan	136	137	137	137	137	137	137	137	137	137	135	135	135	135	134
23. Sulawesi Utara	64	62	62	62	62	62	62	62	62	62	61	61	61	61	61
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	44	43	43	43	43	43	43	43	41	41	41	41	41
27. Nusa Tenggara Barat	55	55	54	53	53	53	53	53	53	53	50	49	49	49	49
28. Bali	92	90	90	90	89	89	89	89	89	89	88	88	88	88	87
29. Nusa Tenggara Timur	60	59	59	59	59	59	59	59	59	59	59	58	58	59	59
30. Maluku	36	35	35	35	35	35	35	35	35	35	35	35	35	35	35
31. Papua	61	64	64	64	64	64	64	64	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22
33. Irian Jaya Barat	27	28	29	29	29	30	30	30	30	30	30	29	29	29	29
34. Lainnya / *Others*	17	18	18	18	18	18	18	18	18	18	18	18	19	19	19
Total	**3.616**	**3.586**	**3.575**	**3.559**	**3.559**	**3.553**	**3.554**	**3.556**	**3.560**	**3.561**	**3.450**	**3.450**	**3.458**	**3.456**	**3.450**

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / *Indicator*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Fund Disbursements															
a. Kredit / *Credits*	110.770	116.580	120.826	122.444	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625
b. Antar Bank Aktiva / *Inter-Bank Assets*	37.938	45.251	43.127	41.039	42.479	41.966	42.897	42.981	42.754	42.891	43.354	46.336	44.921	44.000	42.061
Sumber Dana / *Source of Funds*															
a. DPK / *Third Party Funds*	106.151	117.006	119.641	119.186	120.392	120.607	122.088	122.706	122.909	123.684	124.753	126.944	126.749	127.552	127.088
Deposito / *Time Deposits*	73.389	81.139	82.951	83.602	83.879	84.007	84.601	84.797	84.779	85.227	85.735	86.775	87.582	88.326	88.682
Tabungan / *Savings Deposits*	32.763	35.867	36.690	35.584	36.513	36.600	37.487	37.909	38.129	38.457	39.018	40.169	39.167	39.226	38.406
b. Antar Bank Pasiva / *Inter-Bank Liabilities*	6.656	8.903	9.435	11.480	9.768	9.917	10.058	10.167	10.185	10.204	10.261	10.583	10.542	10.494	10.486
c. Pinjaman yang Diterima / *Loans received*	13.707	12.782	11.349	11.480	11.433	11.576	11.367	11.376	11.447	11.400	11.355	13.005	12.331	12.380	12.611
d. Kewajiban Segera / *Immediate Liabilities*	1.008	956	1.058	1.297	1.205	1.156	1.119	1.061	1.088	1.034	1.049	1.075	998	998	1.167
Beberapa Komponen Modal / *Several Components of Capital*															
a. Modal Disetor / *Paid In Capital*	15.008	16.144	16.693	16.800	16.846	16.938	17.155	17.211	17.318	17.350	17.376	17.440	17.529	17.614	17.702
b. Cadangan / *Reserves*	3.629	3.916	4.057	4.137	4.163	4.202	4.208	4.205	4.196	4.196	4.193	4.191	4.211	4.258	4.334
c. L/R Tahun Berjalan / *Current Earnings*	2.901	3.005	752	905	1.146	1.442	1.720	2.061	2.351	2.536	2.833	3.169	240	481	825
d. L/R Tahun Lalu / *Retained Earnings (Profit/Loss)*	3.495	3.516	5.215	4.486	4.109	3.837	3.780	3.744	3.656	3.613	3.604	3.562	5.991	5.643	4.785

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
LDR (%)	**75,44**	**73,67**	**74,31**	**75,60**	**75,07**	**75,67**	**75,42**	**75,78**	**76,25**	**76,52**	**76,63**	**75,83**	**74,85**	**75,68**	**76,98**
- Total Kredit / Total Credit	110.770	116.580	120.826	122.443	122.166	123.446	124.085	125.115	126.052	126.932	127.938	129.294	129.198	131.073	132.625
- Penghimpunan Dana / Funds collected	123.745	135.256	136.915	136.872[r]	138.093	138.548	139.891	140.516	140.741	141.489	142.552	146.110	145.203	146.021	145.815
- Modal Inti / Core Capital	23.079	22.983	25.684	25.093	24.636	24.590	24.628	24.594	24.569	24.399	24.396	24.388	27.415	27.181	26.471
NPL (%)	**7,22**	**6,72**	**7,44**	**7,53**	**8,13**	**7,80**	**7,93**	**7,98**	**8,12**	**8,66**	**8,49**	**7,89**	**8,34**	**8,42**	**8,51**
- Kredit Non Lancar / *Non Current Credits*	7.995	7.836	8.984	9.221	9.936	9.628	9.843	9.989	10.230	10.994	10.864	10.202	10.775	11.032	11.288
- Total Kredit / *Total Credit*	110.770	116.580	120.826	122.444	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625
ROA (%)	**1,87**	**1,78**	**1,76**	**1,60**	**1,60**	**1,68**	**1,70**	**1,77**	**1,78**	**1,72**	**1,74**	**1,74**	**1,59**	**1,59**	**1,82**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	2.901	3.005	752	905	1.146	1.442	1.720	2.061	2.351	2.536	3.091	3.169	240	481	825
- Total Aktiva / *Total Aktiva*	155.075	168.443	170.690	170.289	171.422	172.126	173.920	175.039	175.659	176.621	178.127	182.302	180.988	181.895	181.603
ROE (%)	**16,40**	**15,77**	**15,24**	**13,65**	**13,77**	**14,36**	**14,52**	**15,18**	**15,32**	**14,84**	**15,06**	**15,39**	**13,92**	**13,87**	**15,75**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	2.901	3.005	752	905	1.146	1.442	1.720	2.061	2.351	2.536	3.091	3.169	240	481	825
- Modal Disetor / *Paid In Capital*	15.008	16.144	16.693	16.800	16.846	16.938	17.155	17.211	17.318	17.350	17.376	17.440	17.529	17.614	17.702
- Cadangan Umum / *General Reserve*	2.686	2.914	3.051	3.105	3.123	3.145	3.151	3.152	3.148	3.149	3.150	3.151	3.169	3.191	3.248

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	20.370	21.788	21.777	21.804	21.794	21.861	22.145	22.113	22.256	22.496	22.619	23.098	22.955	22.978	22.807
2. Banten	5.152	6.121	6.072	6.237	6.261	6.370	6.363	6.505	6.468	6.525	6.693	6.940	6.815	6.917	7.015
3. DKI Jakarta	3.459	3.993	4.331	4.459	4.485	4.496	4.546	4.577	4.639	4.683	4.722	5.011	4.984	4.957	5.037
4. D.I Yogyakarta	7.607	8.244	8.550	8.650	9.318	8.145	8.280	8.260	8.280	8.344	8.447	8.675	8.495	8.369	8.352
5. Jawa Tengah	37.675	41.006	43.404	42.534	42.579	43.921	44.551	44.887	44.776	45.101	45.432	45.856	45.589	45.929	45.534
6. Jawa Timur	16.242	17.629	17.825	17.636	17.814	17.894	18.038	18.292	18.400	18.480	18.636	19.021	18.774	18.955	18.722
7. Bengkulu	106	118	118	118	119	120	124	122	124	124	130	135	137	137	138
8. Jambi	1.091	1.197	1.189	1.193	1.186	1.188	1.191	1.201	1.219	1.227	1.237	1.261	1.272	1.284	1.285
9. Aceh	242	91	89	87	86	88	87	88	88	87	92	93	52	51	51
10. Sumatera Utara	1.901	2.076	2.101	2.091	2.136	2.103	2.127	2.155	2.178	2.200	2.216	2.225	2.238	2.251	2.251
11. Sumatera Barat	1.902	1.985	1.944	1.900	1.958	1.966	1.938	1.951	1.962	1.964	1.976	2.041	2.002	1.977	1.907
12. Riau	1.473	1.828	1.884	1.852	1.881	1.890	1.901	1.896	1.908	1.911	1.916	1.963	1.975	1.965	1.980
13. Kepulauan Riau	7.453	7.667	7.703	7.721	7.821	7.908	7.943	8.008	8.083	8.160	8.259	8.519	8.586	8.667	8.809
14. Sumatera Selatan	1.826	1.899	1.910	1.892	1.900	1.907	1.922	1.922	1.912	1.909	1.943	1.964	1.958	1.966	1.985
15. Bangka Belitung	190	208	207	204	202	201	200	201	199	198	195	195	197	197	200
16. Lampung	12.851	13.901	13.184	13.234	13.236	13.245	13.364	13.334	13.355	13.375	13.406	14.322	14.144	14.042	13.690
17. Kalimantan Selatan	761	809	749	770	754	787	778	803	792	794	809	908	861	977	1.023
18. Kalimantan Barat	1.470	1.716	1.720	1.718	1.731	1.744	1.761	1.819	1.840	1.834	1.861	1.894	1.874	1.904	1.917
19. Kalimantan Timur	400	473	483	471	473	487	499	496	531	531	541	542	546	550	549
20. Kalimantan Tengah	694	1.187	1.215	1.170	1.290	1.259	1.325	1.338	1.390	1.446	1.511	1.930	1.950	1.947	2.112
21. Kalimantan Utara	86	89	92	95	95	95	139	157	151	144	138	115	114	113	147
22. Sulawesi Tengah	2.677	2.732	2.508	2.595	2.526	2.543	2.554	2.583	2.576	2.553	2.560	2.602	2.548	2.580	2.620
23. Sulawesi Selatan	2.843	2.898	3.013	3.027	3.039	3.000	3.005	2.990	2.986	3.046	3.068	3.007	3.107	3.181	3.196
24. Sulawesi Utara	1.798	2.091	2.061	2.077	2.094	2.121	2.127	2.127	2.122	2.111	2.124	2.166	2.171	2.180	2.178
25. Sulawesi Tenggara	334	376	353	354	363	372	385	387	386	387	394	438	410	405	398
26. Sulawesi Barat	9	121	146	143	134	143	135	144	143	143	132	143	132	129	149
27. Gorontalo	54	32	29	30	28	26	28	29	32	31	38	41	43	45	47
28. Nusa Tenggara Barat	1.617	1.707	1.670	1.661	1.700	1.713	1.733	1.756	1.770	1.772	1.800	1.843	1.837	1.822	1.825
29. Bali	17.074	18.528	18.579	18.659	18.569	18.689	18.889	19.015	19.148	19.082	19.192	19.245	19.215	19.315	19.650
30. Nusa Tenggara Timur	867	906	920	918	914	911	907	895	892	898	898	898	916	913	901
31. Maluku	2.177	2.348	2.254	2.346	2.279	2.286	2.290	2.298	2.317	2.325	2.364	2.416	2.333	2.397	2.396
32. Papua	1.429	1.678	1.614	1.650	1.669	1.658	1.658	1.700	1.735	1.730	1.764	1.773	1.741	1.774	1.798
33. Maluku Utara	252	282	287	289	294	292	291	289	296	304	308	307	313	312	313
34. Papua Barat	993	718	707	700	698	696	696	701	707	708	707	712	706	708	619
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**155.075**	**168.443**	**170.690**	**170.289**	**171.422**	**172.126**	**173.920**	**175.039**	**175.659**	**176.621**	**178.127**	**182.302**	**180.988**	**181.895**	**181.603**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Total Aset BPR / *Total Asset Rural bank* < 1 Miliar / *< 1 Billion*	8	5	5	4	4	4	4	2	3	3	2	2	2	2	2
Total Aset BPR / *Total Asset Rural bank* 1 s.d 5 Miliar / *1 up to 5 Billion*	49	37	34	37	36	35	35	35	34	32	29	30	31	29	26
Total Aset BPR / *Total Asset Rural bank* 5 s.d 10 Miliar / *5 up to 10 Billion*	123	102	97	93	93	92	88	85	83	82	82	85	76	72	74
Total Aset BPR / *Total Asset Rural bank* > 10 Miliar / *> 10 Billion*	1.326	1.324	1.326	1.320	1.321	1.323	1.324	1.328	1.326	1.328	1.329	1.324	1.328	1.326	1.324
Total	**1.506**	**1.468**	**1.462**	**1.454**	**1.454**	**1.454**	**1.451**	**1.450**	**1.446**	**1.445**	**1.442**	**1.441**	**1.437**	**1.429**	**1.426**

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

Kolektibilitas / *Collectibility*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Kredit / *Credit*	**110.770**	**116.580**	**120.826**	**122.444**	**122.166**	**123.447**	**124.085**	**125.115**	**126.052**	**126.932**	**127.939**	**129.295**	**129.199**	**131.073**	**132.625**
a. Lancar / *Current*	102.775	99.464	100.772	103.168	101.487	103.411	103.578	104.534	105.467	105.136	106.455	108.489	107.388	108.522	108.899
b. Dalam Perhatian Khusus / *Spesial Mention*	0	9.280	11.070	10.055	10.744	10.407	10.664	10.592	10.355	10.802	10.620	10.604	11.036	11.520	12.439
c. Kurang Lancar / *Sub-Standard*	923	982	1.547	1.531	1.580	1.520	1.635	1.661	1.646	1.905	1.697	1.348	1.755	1.941	2.187
d. Diragukan / *Doubtful*	1.292	1.058	1.233	1.293	1.453	1.329	1.351	1.441	1.456	1.563	1.610	1.454	1.522	1.455	1.470
e. Macet / *Lost*	5.780	5.795	6.204	6.397	6.903	6.778	6.856	6.888	7.128	7.526	7.557	7.399	7.498	7.636	7.631
Non Performing Loan* (Nominal) / *Non Performing Loan (Nominal)	**7.995**	**7.836**	**8.984**	**9.221**	**9.936**	**9.628**	**9.843**	**9.989**	**10.230**	**10.994**	**10.864**	**10.202**	**10.775**	**11.032**	**11.288**
***Rasio Non Performing Loan (%) / Non Performing Loan Ratio* (%)**	**7,22**	**6,72**	**7,44**	**7,53**	**8,13**	**7,80**	**7,93**	**7,98**	**8,12**	**8,66**	**8,49**	**7,89**	**8,34**	**8,42**	**8,51**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	1.316	1.363	1.489	1.519	1.584	1.604	1.653	1.674	1.700	1.734	1.749	1.702	1.797	1.848	1.907
2. Banten	266	222	250	252	276	275	290	286	275	279	262	255	274	288	310
3. DKI Jakarta	116	153	155	149	157	176	182	181	167	168	172	177	205	200	197
4. D.I Yogyakarta	292	307	389	405	464	372	378	380	378	416	419	441	484	515	525
5. Jawa Tengah	2.035	2.213	2.690	2.792	2.875	2.931	3.045	3.099	3.345	3.485	3.518	3.276	3.509	3.621	3.810
6. Jawa Timur	936	930	1.040	1.051	1.108	1.092	1.114	1.136	1.134	1.170	1.192	1.137	1.183	1.203	1.229
7. Bengkulu	6	9	9	9	9	7	8	8	8	8	8	7	7	7	8
8. Jambi	106	95	100	104	109	103	107	114	111	114	111	106	114	115	116
9. Aceh	22	11	11	11	11	11	11	11	10	9	9	10	4	4	4
10. Sumatera Utara	100	98	106	101	101	97	98	98	101	101	106	99	107	112	111
11. Sumatera Barat	105	87	105	113	125	118	119	118	114	110	106	93	104	106	108
12. Riau	128	110	120	124	127	123	124	123	121	131	136	122	128	127	135
13. Kepulauan Riau	383	285	301	306	318	314	320	317	298	307	304	291	298	300	330
14. Sumatera Selatan	103	81	89	88	91	93	93	98	97	96	96	89	95	94	96
15. Bangka Belitung	9	8	10	10	10	10	12	12	12	13	12	10	11	10	12
16. Lampung	201	211	244	240	248	248	253	248	244	238	240	200	223	219	218
17. Kalimantan Selatan	43	43	44	42	44	43	40	41	40	41	41	38	42	49	49
18. Kalimantan Barat	76	66	68	70	71	71	73	76	75	82	84	84	92	94	96
19. Kalimantan Timur	29	23	22	23	26	26	27	29	29	30	32	28	26	26	23
20. Kalimantan Tengah	39	34	36	35	39	38	40	41	42	41	41	36	33	39	43
21. Kalimantan Utara	2	2	3	3	2	2	2	4	4	4	6	3	6	6	6
22. Sulawesi Tengah	34	26	30	31	31	30	30	30	30	31	30	28	29	28	28
23. Sulawesi Selatan	62	50	84	84	83	83	83	82	85	85	85	81	81	82	83
24. Sulawesi Utara	100	100	107	111	112	108	116	135	120	125	126	110	118	118	129
25. Sulawesi Tenggara	35	25	27	26	28	27	28	29	26	30	29	21	23	24	27
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	177	185	193	189	192	185	186	185	174	168	173	176	183
29. Bali	863	782	906	956	1.317	1.076	1.059	1.091	1.143	1.660	1.549	1.388	1.397	1.406	1.280
30. Nusa Tenggara Timur	28	30	42	44	49	42	42	47	43	50	50	35	44	47	48
31. Maluku	5	14	19	18	21	21	22	26	27	28	27	27	29	31	31
32. Papua	36	30	38	40	40	37	35	34	32	33	35	27	31	31	33
33. Maluku Utara	4	4	4	3	4	4	4	4	4	4	4	3	4	4	4
34. Papua Barat	355	266	267	271	261	256	239	233	228	185	108	105	102	101	105
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**7.995**	**7.836**	**8.984**	**9.221**	**9.936**	**9.628**	**9.843**	**9.989**	**10.230**	**10.994**	**10.864**	**10.202**	**10.775**	**11.032**	**11.288**

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		Maret 2022		Desember 2022		Maret 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	82.951	0,69	86.775	0,68	88.682	0,70
Tabungan / *Saving*	32.763	30,86	35.867	30,65	36.690	0,31	40.169	0,08	38.406	0,30
Total DPK / *Total Third Party Funds*	**106.151**	**100,00**	**117.006**	**100,00**	**119.641**	**1,00**	**126.944**	**1,00**	**127.088**	**1,00**

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Maret 2023
(Composition of Third Party Funds of Rural Banks Based on Location - March 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	4.741	10.776	15.517	12,21%
2. Banten	748	3.273	4.021	3,16%
3. DKI Jakarta	302	3.649	3.951	3,11%
4. D.I Yogyakarta	2.094	4.426	6.520	5,13%
5. Jawa Tengah	15.276	19.243	34.519	27,16%
6. Jawa Timur	3.726	8.575	12.301	9,68%
7. Bengkulu	30	57	87	0,07%
8. Jambi	146	768	913	0,72%
9. Aceh	18	11	29	0,02%
10. Sumatera Utara	863	876	1.739	1,37%
11. Sumatera Barat	841	630	1.471	1,16%
12. Riau	520	782	1.302	1,02%
13. Kepulauan Riau	826	6.301	7.127	5,61%
14. Sumatera Selatan	305	959	1.264	0,99%
15. Bangka Belitung	32	112	144	0,11%
16. Lampung	1.073	6.384	7.457	5,87%
17. Kalimantan Selatan	200	455	655	0,52%
18. Kalimantan Barat	393	1.083	1.476	1,16%
19. Kalimantan Timur	109	164	273	0,21%
20. Kalimantan Tengah	356	870	1.226	0,96%
21. Kalimantan Utara	65	22	88	0,07%
22. Sulawesi Tengah	109	1.175	1.284	1,01%
23. Sulawesi Selatan	298	1.919	2.216	1,74%
24. Sulawesi Utara	311	1.371	1.682	1,32%
25. Sulawesi Tenggara	72	92	164	0,13%
26. Sulawesi Barat	81	20	102	0,08%
27. Gorontalo	6	11	17	0,01%
28. Nusa Tenggara Barat	665	594	1.258	0,99%
29. Bali	3.433	11.390	14.822	11,66%
30. Nusa Tenggara Timur	220	428	648	0,51%
31. Maluku	169	1.107	1.276	1,00%
32. Papua	195	776	971	0,76%
33. Maluku Utara	24	98	122	0,10%
34. Papua Barat	159	284	443	0,35%
35. Lainnya / *Others*	-	-	-	0,00%
Total	**38.406**	**88.682**	**127.088**	**100,00%**

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

Lokasi / *Location*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	13.847	15.114	14.874	14.846	14.908	14.871	15.125	15.087	15.169	15.301	15.401	15.770	15.700	15.716	15.517
2. Banten	3.161	3.517	3.568	3.591	3.575	3.639	3.638	3.652	3.677	3.726	3.813	3.990	3.898	3.971	4.021
3. DKI Jakarta	2.495	3.143	3.444	3.591	3.611	3.617	3.600	3.628	3.676	3.689	3.741	3.880	3.882	3.883	3.951
4. D.I Yogyakarta	5.732	6.307	6.499	6.587	6.943	6.286	6.411	6.391	6.386	6.453	6.541	6.747	6.564	6.532	6.520
5. Jawa Tengah	28.422	31.334	33.417	32.670	32.953	33.643	34.173	34.409	34.281	34.492	34.707	34.979	34.836	34.937	34.519
6. Jawa Timur	10.787	11.852	11.930	11.755	11.899	11.957	12.079	12.203	12.150	12.242	12.346	12.530	12.296	12.510	12.301
7. Bengkulu	58	71	71	71	73	73	77	75	76	75	81	86	87	86	87
8. Jambi	788	875	864	867	864	859	857	861	872	876	879	894	906	917	913
9. Aceh	138	64	61	61	60	59	59	59	59	57	63	62	30	29	29
10. Sumatera Utara	1.476	1.623	1.653	1.645	1.681	1.652	1.666	1.679	1.690	1.700	1.703	1.707	1.721	1.731	1.739
11. Sumatera Barat	1.475	1.545	1.512	1.470	1.528	1.532	1.514	1.520	1.523	1.525	1.535	1.594	1.558	1.532	1.471
12. Riau	1.045	1.303	1.327	1.308	1.333	1.326	1.324	1.312	1.310	1.312	1.303	1.323	1.317	1.301	1.302
13. Kepulauan Riau	6.006	6.192	6.316	6.360	6.391	6.432	6.463	6.507	6.536	6.576	6.660	6.817	6.930	7.000	7.127
14. Sumatera Selatan	1.143	1.204	1.220	1.213	1.223	1.222	1.242	1.244	1.235	1.225	1.250	1.259	1.255	1.259	1.264
15. Bangka Belitung	146	159	157	160	157	155	154	153	151	148	144	143	144	141	144
16. Lampung	6.539	7.072	7.040	7.149	7.180	7.210	7.342	7.328	7.314	7.334	7.288	7.293	7.542	7.493	7.457
17. Kalimantan Selatan	461	488	426	445	426	455	444	460	457	455	472	556	499	609	655
18. Kalimantan Barat	1.151	1.330	1.345	1.326	1.328	1.336	1.349	1.387	1.403	1.395	1.409	1.420	1.433	1.458	1.476
19. Kalimantan Timur	209	253	252	244	246	249	256	251	279	271	276	279	272	275	273
20. Kalimantan Tengah	448	702	654	583	681	635	657	658	698	721	783	1.156	1.168	1.134	1.226
21. Kalimantan Utara	31	38	41	41	42	42	81	100	89	83	78	54	53	53	88
22. Sulawesi Tengah	985	1.058	1.047	1.087	1.089	1.120	1.134	1.150	1.151	1.166	1.178	1.177	1.187	1.228	1.284
23. Sulawesi Selatan	1.879	2.008	2.125	2.173	2.176	2.153	2.150	2.136	2.128	2.133	2.147	2.083	2.185	2.207	2.216
24. Sulawesi Utara	1.395	1.635	1.601	1.626	1.635	1.645	1.655	1.647	1.641	1.630	1.636	1.669	1.689	1.686	1.682
25. Sulawesi Tenggara	151	166	142	152	159	156	166	169	163	167	170	208	178	170	164
26. Sulawesi Barat	20	79	102	98	88	99	92	100	99	97	86	98	86	83	102
27. Gorontalo	37	18	13	15	15	13	14	15	14	12	20	26	20	18	17
28. Nusa Tenggara Barat	1.114	1.190	1.146	1.156	1.187	1.182	1.205	1.222	1.236	1.244	1.260	1.300	1.289	1.272	1.258
29. Bali	11.920	13.460	13.537	13.644	13.666	13.706	13.905	14.046	14.135	14.257	14.416	14.478	14.575	14.767	14.822
30. Nusa Tenggara Timur	640	666	675	677	675	680	678	665	660	660	658	650	665	661	648
31. Maluku	936	1.084	1.143	1.098	1.104	1.094	1.087	1.091	1.113	1.123	1.136	1.179	1.182	1.265	1.276
32. Papua	844	814	798	839	859	869	855	864	896	895	932	893	954	972	971
33. Maluku Utara	103	108	113	114	117	116	115	115	117	113	114	117	120	126	122
34. Papua Barat	567	534	528	520	522	522	521	524	526	531	527	526	528	529	443
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**106.151**	**117.006**	**119.641**	**119.186**	**120.392**	**120.607**	**122.088**	**122.706**	**122.909**	**123.684**	**124.753**	**126.944**	**126.749**	**127.552**	**127.088**

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

Indikator / *Indicator*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tabungan / *Saving*	3,08	2,57	2,47	2,45	2,44	2,42	2,39	2,38	2,38	2,37	2,36	2,31	2,33	2,30	2,30
Deposito / *Time Deposits*	7,16	5,88	5,65	5,61	5,57	5,54	5,51	5,50	5,49	5,52	5,58	5,57	5,59	5,66	5,76

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

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Modal Kerja / *Working Capital*	23,79	23,22	23,08	23,09	22,98	22,87	22,86	22,77	22,66	22,61	22,60	22,37	22,35	22,27	22,16
Investasi / *Investment*	21,57	21,29	21,31	21,26	21,26	21,15	21,02	20,97	20,70	20,67	20,64	20,52	20,44	20,51	20,49
Konsumsi / *Consumption*	21,13	20,98	20,98	20,92	20,69	20,68	20,65	20,57	20,71	20,66	20,59	20,49	20,48	20,46	20,44

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

Keterangan / *Information*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jumlah BPR / *Total Rural Banks*	1.506	1.468	1.462	1.454	1.454	1.454	1.451	1.450	1.446	1.445	1.442	1.441	1.437	1.429	1.426
Jumlah Kantor / *Total Bank Offices*	5.913	5.871	5.997	5.994	6.013	6.018	6.025	6.020	6.031	6.045	6.046	6.044	6.039	6.047	6.031

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

Lokasi / *Location*	BPR *(Rural Bank)*			Total
	KP	KC	KPK	
1. Jawa Barat	225	408	329	962
2. Banten	54	67	43	164
3. DKI Jakarta	27	14	2	43
4. D.I Yogyakarta	50	56	114	220
5. Jawa Tengah	246	601	897	1.744
6. Jawa Timur	255	283	851	1.389
7. Bengkulu	5	6	1	12
8. Jambi	19	8	4	31
9. Aceh	3	-	10	13
10. Sumatera Utara	46	52	43	141
11. Sumatera Barat	72	50	75	197
12. Riau	28	12	16	56
13. Kepulauan Riau	44	28	11	83
14. Sumatera Selatan	24	15	8	47
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	16	73
17. Kalimantan Selatan	15	22	11	48
18. Kalimantan Barat	20	5	7	32
19. Kalimantan Timur	13	12	31	56
20. Kalimantan Tengah	6	7	6	19
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	7	16	16	39
23. Sulawesi Selatan	20	14	6	40
24. Sulawesi Utara	16	27	18	61
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	4	1	7
28. Nusa Tenggara Barat	20	56	30	106
29. Bali	132	59	107	298
30. Nusa Tenggara Timur	12	6	12	30
31. Maluku	1	9	10	20
32. Papua	8	17	3	28
33. Maluku Utara	3	6	2	11
34. Papua Barat	5	4	-	9
35. Lainnya / *Others*	-	-	-	-
Total	**1.426**	**1.907**	**2.698**	**6.031**

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

Indikator / *Indicator*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana iB / *Disbursement of Fund iB*	**14.025**	**16.033**	**16.102**	**16.206**	**16.471**	**16.611**	**17.087**	**17.292**	**17.826**	**18.097**	**18.364**	**18.955**	**18.963**	**19.071**	**19.137**
Pembiayaan iB / *Financing iB*	10.681	11.984	12.639	12.890	12.920	13.098	13.300	13.520	13.950	14.110	14.237	14.448	14.486	14.889	15.345
Antar Bank Aktiva iB / *Interbank Assets iB*	3.343	4.050	3.463	3.316	3.551	3.513	3.787	3.772	3.876	3.987	4.127	4.507	4.478	4.182	3.792
Sumber Dana iB / *Source of Funds iB*	**12.862**	**14.521**	**14.714**	**14.860**	**15.103**	**15.220**	**15.656**	**15.839**	**16.335**	**16.597**	**16.835**	**17.344**	**17.327**	**17.501**	**17.604**
Dana Pihak Ketiga / *Third Party Funds*	9.819	11.592	11.598	11.710	11.903	11.918	12.265	12.393	12.727	12.910	13.080	13.446	13.453	13.535	13.594
Tabungan iB Wadiah / *Wadiah Savings iB*	1.993	2.296	2.098	2.143	2.173	2.161	2.254	2.255	2.262	2.298	2.384	2.583	2.440	2.433	2.378
Tabungan iB Mudharabah / *Mudharabah Savings iB*	1.379	1.601	1.539	1.494	1.546	1.507	1.569	1.595	1.630	1.656	1.712	1.762	1.721	1.741	1.747
Deposito iB Mudharabah / *Deposit Mudharabah iB*	6.447	7.694	7.961	8.073	8.184	8.250	8.443	8.543	8.835	8.957	8.983	9.102	9.293	9.361	9.469
Antar Bank Passiva / *Interbank Liabilities*	2.513	2.074	2.192	2.218	2.278	2.377	2.427	2.470	2.614	2.659	2.715	2.843	2.843	2.886	2.841
Pinjaman yang Diterima / *Loan received*	187	652	674	698	686	691	714	718	728	756	763	820	789	829	910
Kewajiban Lainnya / *Other Liabilities*	342	204	251	234	236	233	251	258	266	271	277	234	242	252	259
Beberapa Komponen Modal / *Some Components of Capital*	**1.972**	**2.270**	**2.195**	**2.181**	**2.200**	**2.250**	**2.301**	**2.351**	**2.429**	**2.453**	**2.494**	**2.535**	**2.862**	**2.539**	**(109.697)**
Modal Disetor / *Paid-In Capital*	1.457	1.758	1.805	1.812	1.814	1.839	1.863	1.900	1.948	1.948	1.974	1.985	2.058	2.082	2.102
Cadangan / *Reserves*	249	277	315	323	323	324	325	324	324	324	327	328	330	342	369
L/R Tahun berjalan / *Current Earnings (Profit/Loss)*	224	219	65	80	101	127	154	173	201	228	259	293	280	52	87
L/R Tahun Lalu / *Last Year Earnings (Profit/Loss)*	42	14	10	(33)	(38)	(41)	(42)	(46)	(44)	(47)	(66)	(71)	195	64	(112.255)

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset / *Assets*	**14.950**	**17.060**	**17.180**	**17.288**	**17.552**	**17.715**	**18.194**	**18.409**	**18.966**	**19.253**	**19.554**	**20.157**	**20.188**	**20.258**	**20.308**
Pembiayaan iB / *Financing iB*	**10.681**	**11.984**	**12.639**	**12.639**	**12.920**	**13.098**	**13.300**	**13.520**	**13.950**	**14.110**	**14.237**	**14.448**	**14.486**	**14.889**	**15.345**
Lancar / Current	9.908	10.139	10.643	10.960	10.809	11.032	11.215	11.404	11.816	11.912	12.026	12.358	12.217	12.436	12.680
DPK	-	1.012	1.105	1.003	1.133	1.115	1.127	1.155	1.176	1.223	1.261	1.235	1.333	1.419	1.572
Kurang Lancar / Sub Standard	125	128	172	188	215	191	201	201	222	227	199	129	195	228	242
Diragukan / Doubtful	126	102	95	102	104	109	112	113	119	110	108	121	122	128	148
Macet / Lost	522	603	623	637	660	651	644	646	617	638	644	604	619	679	703
Non Performing Financing* (Nominal) / *Non Performing Financing (Nominal)	**773**	**833**	**891**	**927**	**979**	**951**	**958**	**960**	**958**	**974**	**950**	**855**	**936**	**1.035**	**1.093**
Non Performing Financing* (%) / *Non Performing Financing (%)	**7,24**	**6,95**	**7,05**	**7,34**	**7,58**	**7,26**	**7,20**	**7,10**	**6,87**	**6,90**	**6,67**	**5,91**	**6,46**	**6,95**	**7,12**

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

a. Semula nilai total kredit meliputi kredit kepada pihak ketiga bukan bank dan kredit kepada bank lain, disesuaikan menjadi nilai total kredit mencakup kredit kepada pihak ketiga bukan bank.
b. Semula nilai kredit hanya mencakup data BUK dan tidak termasuk BUS dan UUS, disesuaikan menjadi nilai kredit mencakup BUK, BUS, dan UUS.

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / *Items*	2021	2022										2023		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	415.515	423.886	436.792	441.227	440.431	443.783	442.754	447.333	446.814	454.514	458.325	454.388	459.030	462.302
NPL/NPF	6.518	6.753	6.730	6.934	6.875	6.932	6.847	6.742	7.009	6.708	6.342	6.704	6.860	6.715
2. Perikanan / *Fishery*	18.688	18.974	19.341	19.331	19.322	19.445	19.571	19.537	19.657	19.783	19.726	19.481	19.639	19.581
NPL/NPF	1.053	1.114	1.155	1.220	1.211	1.403	1.349	1.373	1.376	1.345	1.286	1.377	1.397	1.352
3. Pertambangan dan Penggalian / *Mining and Quarrying*	153.803	165.411	186.945	187.429	210.945	210.182	220.990	220.122	243.306	236.738	237.390	220.964	230.129	237.223
NPL/NPF	6.799	7.024	6.900	6.536	6.403	6.372	6.214	6.048	5.965	5.893	5.755	5.605	5.476	5.470
4. Industri Pengolahan / *Procesing Industry*	951.109	971.012	991.841	1.004.231	1.042.559	1.045.518	1.030.562	1.047.501	1.058.879	1.054.606	1.067.006	1.036.066	1.040.278	1.034.107
NPL/NPF	49.248	47.314	48.001	48.498	47.860	47.906	47.862	48.725	46.764	44.175	40.184	41.898	42.249	41.292
5. Listrik, gas dan air / *Electricity, Gas and Water*	159.701	156.590	161.251	161.853	170.583	162.186	159.702	160.558	161.030	160.352	162.327	157.131	157.881	151.456
NPL/NPF	1.668	1.422	1.387	1.939	1.860	1.851	1.843	1.278	1.204	1.183	761	742	728	708
6. Konstruksi / *Construction*	380.381	373.747	372.320	377.308	381.254	380.192	379.698	386.860	397.467	397.398	396.583	384.669	387.734	403.520
NPL/NPF	13.755	14.318	14.683	15.079	14.326	14.259	14.698	14.458	14.698	14.636	14.080	14.375	14.327	14.215
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	974.420	999.455	1.017.824	1.029.936	1.042.842	1.028.614	1.035.029	1.047.692	1.050.979	1.040.988	1.043.912	1.019.433	1.032.812	1.052.203
NPL/NPF	39.728	41.372	43.826	44.621	43.644	44.328	43.617	42.703	42.394	41.692	37.666	40.125	40.812	40.251
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	120.741	122.188	122.259	121.033	121.261	122.310	123.661	122.600	123.714	123.430	123.620	122.341	121.930	122.699
NPL/NPF	7.653	7.845	7.928	6.890	6.567	6.767	7.032	6.214	6.558	6.468	6.636	6.753	6.077	5.783
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	306.242	298.941	309.964	308.094	326.514	315.209	310.854	318.996	314.849	313.011	313.052	309.489	313.610	303.265
NPL/NPF	6.347	5.965	5.884	6.083	5.251	5.317	5.635	5.479	5.507	5.560	5.116	5.343	5.258	3.921
10. Perantara Keuangan / *Financial intermediaries*	224.714	236.088	246.420	249.434	269.598	269.490	274.756	271.875	279.848	283.827	305.787	292.814	300.181	318.211
NPL/NPF	2.925	3.449	3.286	3.300	2.652	3.015	2.760	2.576	2.304	2.438	2.248	2.255	2.034	1.885
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	265.315	272.593	272.141	272.006	285.771	287.022	288.549	304.672	305.043	308.634	314.584	312.527	315.989	318.857
NPL/NPF	7.414	7.791	8.006	9.006	8.142	8.200	7.729	7.275	6.766	6.613	6.284	6.300	6.238	5.908
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	34.272	33.859	34.630	34.317	34.145	34.408	35.584	37.057	38.659	41.179	43.829	42.449	42.541	42.800
NPL/NPF	3	6	7	6	5	14	14	1	0	1	0	0	0	1
13. Jasa Pendidikan / *Education Services*	13.990	14.631	14.421	14.699	14.171	14.522	14.459	14.726	14.480	14.525	14.893	14.827	14.801	14.887
NPL/NPF	211	272	254	305	266	250	258	260	251	220	258	274	270	282
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28.513	27.972	28.980	28.396	29.792	28.701	29.413	29.795	29.837	30.705	31.522	31.403	31.598	32.310
NPL/NPF	171	170	347	174	173	166	155	141	143	147	234	238	278	270
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	95.691	98.048	102.953	103.450	106.596	106.765	108.568	112.178	110.741	113.401	114.669	118.430	121.162	130.951
NPL/NPF	2.253	2.354	2.716	2.893	2.777	2.692	2.705	2.552	2.640	2.523	2.399	2.619	2.760	2.780
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	3.872	3.829	3.881	3.971	3.946	3.984	3.972	4.039	3.995	3.947	3.985	3.898	3.910	3.969
NPL/NPF	80	94	107	109	108	108	117	115	112	107	95,17	101,88	100,99	99,43
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	365	339	342	12	352	333	12	12	12,14	21,07	21,74	20,66	23,35	24,82
NPL/NPF	-	-	-	-	-	-	0,12	0,12	0,12	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	716	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*														
Rumah Tangga / *House Hold*														
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	544.004	556.089	561.108	561.738	552.044	557.526	564.154	570.329	575.876	581.135	586.568	587.497	591.383	596.899
NPL/NPF	12.164	12.399	12.633	13.130	12.292	12.413	12.368	12.273	12.541	12.521	11.831	12.931	13.229	13.040
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	26.100	26.544	26.627	26.556	26.979	27.089	27.304	27.638	27.792	27.869	27.945	27.890	27.972	27.947
NPL/NPF	529	524	529	525	498	521	516	512	537	546	542	583	601	570
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	20.771	20.876	20.935	20.854	21.034	20.750	20.865	20.923	21.019	21.010	20.995	20.807	20.681	20.739
NPL/NPF	944	989	1.016	1.062	1.075	1.078	1.064	1.040	1.030	1.018	1.005	1.060	1.073	1.058
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	99.101	103.579	105.503	104.869	106.627	107.975	109.129	118.523	112.083	114.492	115.955	117.299	118.041	119.561
NPL/NPF	1.973	1.960	1.966	2.037	1.998	2.005	1.994	1.968	1.929	1.864	1.756	1.807	1.842	1.975
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	694.729	709.753	714.019	709.708	733.473	735.794	740.580	748.760	754.062	760.741	773.017	768.841	773.903	781.343
NPL/NPF	8.961	9.394	9.531	10.018	10.105	10.374	10.406	10.117	10.263	10.116	9.726	10.196	10.365	10.357
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	235.831	228.863	230.753	231.912	236.620	237.528	239.287	243.175	243.366	245.167	247.852	248.213	250.092	250.605
NPL/NPF	2.776	2.565	2.528	2.645	2.549	2.583	2.621	2.611	2.487	2.539	2.371	2.457	2.530	2.523

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	32.865	32.170	32.485	33.023	34.506	34.914	35.072	35.001	35.021	35.940	35.760	35.423	35.353	35.345
NPL/NPF	1.016	670	773	793	926	934	848	853	1.006	870	669	715	724	757
2. Perikanan / *Fishery*	1.876	2.174	2.237	2.211	2.818	2.775	2.807	2.648	2.609	2.751	2.622	2.571	2.580	2.288
NPL/NPF	92	93	96	98	104	131	135	170	176	184	183	239	222	186
3. Pertambangan dan Penggalian / *Mining and Quarrying*	9.805	11.336	12.084	13.629	12.330	13.211	13.532	14.651	14.658	15.928	15.306	14.518	14.705	14.828
NPL/NPF	249	256	318	292	238	150	150	139	141	147	241	250	249	304
4. Industri Pengolahan / *Procesing Industry*	102.559	89.810	90.671	91.051	93.143	91.009	91.141	90.713	95.060	94.075	98.216	95.903	94.498	94.225
NPL/NPF	4.251	3.793	3.935	3.937	3.364	3.470	3.980	2.938	3.090	2.526	2.333	2.443	2.417	2.306
5. Listrik, gas dan air / *Electricity, Gas and Water*	13.335	13.160	13.318	13.567	11.886	10.553	10.496	10.499	10.892	11.067	11.080	10.748	10.771	10.216
NPL/NPF	129	133	134	132	68	67	67	70	73	74	67	63	63	67
6. Konstruksi / *Construction*	38.986	38.039	36.634	37.461	42.685	42.816	42.123	43.027	43.476	43.599	44.281	42.007	44.294	46.005
NPL/NPF	2.272	2.470	2.597	2.591	2.649	2.658	2.692	2.493	2.492	2.672	2.012	2.055	2.085	2.206
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	87.473	85.884	88.512	88.236	97.559	95.410	97.807	99.082	98.439	97.690	97.104	93.560	95.581	97.747
NPL/NPF	3.686	3.733	3.770	3.872	4.641	4.735	4.901	4.883	4.828	4.943	4.085	4.293	4.487	4.793
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	24.517	24.306	24.063	23.859	27.454	27.730	28.214	26.924	27.121	27.492	27.828	28.150	28.125	28.207
NPL/NPF	2.065	2.075	1.980	1.978	1.960	2.000	2.281	1.834	1.946	1.977	1.862	1.888	1.876	1.781
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	20.015	21.409	21.369	21.712	20.940	19.868	20.223	21.277	20.930	21.018	21.860	21.031	22.294	22.316
NPL/NPF	537	511	475	715	972	913	957	903	933	976	658	738	715	758
10. Perantara Keuangan / *Financial intermediaries*	42.843	37.437	39.446	39.639	45.682	41.944	43.851	43.441	44.051	45.332	49.509	47.512	47.698	50.798
NPL/NPF	191	320	285	284	502	493	487	482	492	587	496	482	508	518
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	33.664	33.371	33.536	33.624	38.433	38.264	38.637	39.621	39.515	40.509	40.856	40.686	40.676	42.440
NPL/NPF	1.203	1.311	1.305	1.298	1.596	1.606	1.533	1.258	1.324	1.339	1.044	1.049	1.048	1.086
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.479	1.780	1.662	1.498	1.367	1.335	1.298	1.225	1.667	1.575	2.004	1.935	1.815	1.697
NPL/NPF	0	1	1	0	1	7	7	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	3.540	4.244	3.998	4.048	4.184	4.923	4.902	4.896	4.910	4.961	5.192	5.138	5.105	5.229
NPL/NPF	39	58	58	52	48	53	57	52	48	25	28	37	38	53
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	3.781	3.920	3.934	3.738	4.620	3.877	4.038	4.059	3.984	4.017	4.609	4.566	4.615	4.707
NPL/NPF	60	28	203	30	32	34	33	35	37	42	87	84	85	85
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	9.176	9.237	9.213	9.373	10.286	10.358	10.483	10.692	10.455	10.454	10.687	10.549	10.660	10.932
NPL/NPF	230	305	301	377	408	417	421	359	367	341	353	365	372	377
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.741	1.745	1.762	1.773	1.798	1.809	1.833	1.861	1.872	1.890	1.895	1.896	1.893	1.903
NPL/NPF	18	23	23	24	25	24	24	23	21	20	20	19	20	21
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	0	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	28.119	28.404	28.525	30.580	30.740	31.916	31.271	31.341	31.566	31.556	31.641	31.836	32.041
NPL/NPF	866	954	976	1.032	1.056	1.087	1.107	1.122	1.105	1.136	1.047	1.136	1.180	1.194
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	2.868	2.867	2.856	2.891	2.967	2.962	2.986	3.017	2.929	2.942	2.925	2.913	2.903	2.899
NPL/NPF	34	36	35	40	41	41	44	42	36	37	30	33	32	31
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1.242	1.283	1.289	1.311	1.392	1.402	1.424	1.466	1.470	1.499	1.515	1.523	1.525	1.528
NPL/NPF	77	77	76	85	83	88	80	80	82	91	90	95	90	96
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	5.733	5.922	6.045	5.910	6.718	6.713	6.810	6.999	6.940	7.212	7.511	7.680	7.740	7.807
NPL/NPF	96	97	100	104	173	179	179	188	189	206	168	171	178	188
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	151.190	154.377	155.574	156.127	169.142	169.774	171.057	172.461	173.364	174.375	176.002	175.716	176.934	178.245
NPL/NPF	1.523	1.585	1.620	1.796	3.487	3.597	3.629	3.607	3.719	3.827	3.620	3.703	3.786	3.844
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	75.834	74.061	75.519	76.284	77.772	78.840	79.741	80.328	80.945	80.868	80.715	80.428	80.523	80.657
NPL/NPF	559	556	625	682	714	755	818	876	726	783	721	738	777	790

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	15.081	15.570	15.624	15.109	14.419	14.568	14.940	15.031	14.270	13.955	13.594	14.058	14.556	14.869
NPL/NPF	616	769	767	774	579	582	580	568	577	581	561	653	580	586
2. Perikanan / *Fishery*	1.981	1.688	1.876	1.867	1.256	1.288	1.256	1.260	1.281	1.237	1.203	1.163	1.156	1.173
NPL/NPF	25	20	20	24	11	10	11	12	13	13	11	12	12	13
3. Pertambangan dan Penggalian / *Mining and Quarrying*	19.720	18.301	20.989	22.499	24.161	23.852	27.287	27.886	28.044	26.921	26.446	23.833	25.706	25.612
NPL/NPF	628	664	659	619	596	690	690	696	699	655	450	451	437	434
4. Industri Pengolahan / *Procesing Industry*	115.243	132.017	118.978	119.925	130.703	131.927	129.459	127.274	133.716	130.925	131.594	122.717	125.850	122.770
NPL/NPF	4.485	4.477	4.410	4.422	4.780	4.806	4.770	4.891	4.619	3.863	4.027	3.986	4.033	4.119
5. Listrik, gas dan air / *Electricity, Gas and Water*	13.672	11.501	9.420	10.115	11.685	10.272	9.907	11.049	11.211	10.485	10.154	9.838	9.729	8.828
NPL/NPF	148	145	145	145	126	126	126	125	47	18	6	6	6	0
6. Konstruksi / *Construction*	50.199	51.624	51.710	52.785	50.207	50.952	50.952	52.758	53.056	53.194	52.727	50.468	50.308	50.982
NPL/NPF	1.683	1.793	1.787	1.885	1.666	1.608	1.594	1.581	1.677	1.706	1.297	1.303	1.317	1.320
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	91.527	95.869	95.591	96.618	90.849	90.778	88.706	89.696	90.658	90.132	89.670	87.290	89.171	89.271
NPL/NPF	4.636	4.604	4.844	5.002	3.737	3.748	3.831	3.591	3.341	3.325	3.118	3.168	3.187	3.262
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	8.306	8.037	7.955	7.932	3.613	3.655	3.468	3.455	3.601	3.712	3.877	3.811	3.845	3.881
NPL/NPF	421	523	518	525	429	438	436	275	271	272	266	270	183	192
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	34.102	31.105	28.553	27.939	32.065	32.616	28.690	29.565	29.430	27.924	28.511	29.534	27.504	28.846
NPL/NPF	913	764	746	737	406	406	406	407	414	409	403	404	408	407
10. Perantara Keuangan / *Financial intermediaries*	49.305	57.715	48.499	52.098	55.333	56.512	56.442	60.903	63.386	65.589	66.749	66.435	68.168	69.959
NPL/NPF	1.350	1.342	1.334	1.375	256	257	286	270	287	293	268	276	314	314
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	38.836	44.356	43.644	43.855	55.461	56.745	57.505	64.768	65.415	66.570	65.845	65.557	65.414	65.679
NPL/NPF	1.080	1.084	1.073	1.905	1.370	1.392	1.389	1.418	1.447	1.443	1.423	1.384	1.376	1.361
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	214	336	305	327	318	317	321	374	420	501	788	944	954	942
NPL/NPF	0	0	0	0	0	7	7	0	0	0	-	-	0	0
13. Jasa Pendidikan / *Education Services*	2.003	1.959	1.952	1.946	1.146	1.140	1.129	1.137	1.212	1.187	1.210	1.581	1.652	1.658
NPL/NPF	111	110	109	141	107	105	105	103	103	102	103	103	103	103
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	3.074	2.923	2.886	2.879	2.684	2.704	2.705	2.698	2.790	2.759	2.769	2.783	2.785	2.766
NPL/NPF	11	20	19	19	16	20	20	19	20	20	18	23	26	25
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	7.202	7.238	8.360	8.101	6.798	7.424	7.502	7.281	7.723	7.261	7.174	7.106	7.265	7.180
NPL/NPF	171	194	198	220	126	141	138	141	136	142	110	115	114	124
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	615	640	688	718	733	740	741	737	739	748	786	728	738	754
NPL/NPF	13	15	16	17	18	17	17	18	18	18	18	20	19	22
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	3	3	3	3	3	3	2	2	2	2	2	5	5
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	228	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*														
Rumah Tangga / *House Hold*														
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	16.436	16.555	16.576	16.359	14.771	14.858	14.937	15.055	15.228	15.299	15.379	15.305	15.329	15.460
NPL/NPF	1.456	1.390	1.368	1.239	1.067	1.084	1.086	1.059	1.079	1.077	1.007	1.042	1.056	1.047
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	724	715	708	685	617	619	614	608	683	687	693	688	682	686
NPL/NPF	42	43	45	25	18	18	19	19	27	26	28	30	33	34
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	369	363	363	354	323	317	315	303	305	296	295	289	288	286
NPL/NPF	72	73	73	75	68	67	66	62	64	63	60	60	60	58
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	3.281	2.556	2.709	2.763	2.527	2.615	2.766	2.887	3.081	3.178	3.323	3.422	3.511	3.614
NPL/NPF	99	102	104	101	39	47	50	59	67	73	69	80	87	89
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	96.873	105.035	105.926	106.689	96.719	97.323	98.889	101.490	102.713	103.987	105.901	107.247	108.653	110.112
NPL/NPF	2.199	2.438	2.508	2.589	654	664	664	666	688	695	675	720	728	730
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	76.007	71.676	71.662	71.416	71.792	71.860	72.232	72.852	73.153	73.981	75.078	75.168	75.731	75.901
NPL/NPF	669	604	587	609	509	525	523	491	504	513	467	495	508	500

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	55.760	57.750	61.432	62.057	61.037	61.646	58.324	58.336	58.682	59.577	59.434	57.438	59.448	58.657
NPL/NPF	876	918	835	848	837	827	828	814	858	801	797	808	814	657
2. Perikanan / *Fishery*	2.521	2.371	2.358	2.328	2.044	2.050	2.067	2.049	2.024	1.935	1.916	1.880	1.909	1.968
NPL/NPF	90	116	122	150	142	260	255	254	239	228	204	202	211	200
3. Pertambangan dan Penggalian / *Mining and Quarrying*	34.252	36.428	46.616	45.586	55.329	53.331	59.242	58.855	60.947	55.521	54.986	53.373	55.309	48.540
NPL/NPF	258	333	327	381	415	370	363	350	294	284	291	291	303	288
4. Industri Pengolahan / *Procesing Industry*	241.045	244.717	269.671	275.350	280.566	284.886	290.814	294.366	291.879	292.686	291.381	282.181	286.776	280.564
NPL/NPF	12.329	11.479	11.887	11.921	11.891	12.041	12.063	12.733	12.751	12.600	11.986	11.748	11.940	11.778
5. Listrik, gas dan air / *Electricity, Gas and Water*	28.906	28.706	33.228	32.243	35.350	31.780	30.179	30.353	30.640	30.188	30.865	30.377	29.555	25.635
NPL/NPF	455	456	454	455	457	452	455	436	432	436	427	409	412	397
6. Konstruksi / *Construction*	116.672	112.017	113.896	114.272	114.840	114.834	114.668	114.588	117.583	117.052	114.604	109.985	109.720	118.301
NPL/NPF	6.823	6.805	7.074	7.329	7.095	6.914	7.057	7.172	7.432	7.184	7.432	7.754	7.657	7.731
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	185.949	189.471	195.431	198.364	203.573	200.163	200.845	204.721	206.435	199.386	193.308	190.357	193.132	201.300
NPL/NPF	10.008	10.492	10.729	10.590	10.893	10.823	10.285	10.521	10.687	10.663	9.158	9.271	9.273	9.500
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	23.044	23.632	23.485	23.525	23.837	24.088	24.174	24.163	24.181	24.668	24.241	23.580	23.584	23.297
NPL/NPF	1.164	1.283	1.296	1.303	1.278	1.421	1.426	1.418	1.475	1.456	1.801	1.799	1.807	1.687
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	78.203	74.580	81.228	79.823	80.827	78.689	77.440	78.352	76.805	78.331	79.997	79.794	81.768	78.215
NPL/NPF	999	949	917	909	933	905	948	934	916	926	904	1.009	958	918
10. Perantara Keuangan / *Financial intermediaries*	65.862	70.647	84.646	84.045	90.151	91.728	92.402	92.577	95.748	96.396	104.207	100.308	101.691	109.202
NPL/NPF	678	1.023	992	961	947	1.432	1.306	1.320	1.317	1.314	1.230	1.240	957	801
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	85.784	89.575	90.487	89.610	91.151	90.989	91.845	98.690	99.744	101.223	101.493	100.054	100.338	98.373
NPL/NPF	2.074	2.292	2.316	2.357	2.261	2.204	2.114	2.064	2.125	2.139	2.211	2.207	2.167	1.771
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	7	4	4	4	5	4	4	5	5	8	7	7	7	7
NPL/NPF	-	-	-	-	-	-	-	0	0	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	5.161	5.134	5.161	5.398	5.457	5.061	5.018	5.049	4.968	5.019	5.197	5.150	5.093	5.040
NPL/NPF	48	72	51	73	75	53	61	71	64	60	95	98	94	95
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	8.111	8.015	8.856	8.671	8.698	8.524	8.800	9.023	9.130	9.356	9.446	9.296	9.332	9.339
NPL/NPF	51	49	51	46	48	39	27	12	14	17	65	66	68	67
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	12.071	12.695	10.794	10.627	12.312	10.310	10.677	12.559	9.970	9.798	10.055	9.887	10.404	12.376
NPL/NPF	296	326	540	533	531	344	309	279	285	298	298	297	310	283
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	331	317	320	334	315	311	309	303	298	277	283	290	291	267
NPL/NPF	15	15	17	18	17	17	23	22	21	21	13	12	13	9
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	350.382	353.833	354.968	359.272	362.934	366.697	371.440	374.927	378.334	381.090	381.634	383.957	387.249
NPL/NPF	6.221	6.356	6.540	6.701	6.526	6.555	6.686	6.651	6.843	6.865	6.552	7.153	7.321	7.048
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	14.052	14.349	14.428	14.393	14.709	14.816	14.987	15.192	15.242	15.268	15.269	15.268	15.323	15.293
NPL/NPF	264	256	264	275	254	276	277	273	290	307	313	331	335	304
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	12.228	12.465	12.553	12.520	12.681	12.489	12.586	12.653	12.793	12.800	12.795	12.704	12.626	12.696
NPL/NPF	498	503	517	538	534	515	515	498	498	496	462	501	506	484
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	28.998	33.402	34.046	33.676	34.431	34.962	35.598	36.140	36.949	37.364	37.045	37.560	37.797	38.607
NPL/NPF	452	448	451	481	476	480	477	466	471	463	466	492	480	512
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	121.728	126.102	127.188	127.703	130.130	131.173	132.438	134.811	136.451	138.694	140.330	140.167	141.516	143.213
NPL/NPF	1.868	1.893	1.875	1.963	1.939	1.904	1.905	1.869	1.907	1.907	1.938	2.021	1.980	1.970
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	20.428	18.428	18.591	18.659	18.801	18.848	18.856	18.912	18.813	18.825	19.260	19.254	19.232	18.929
NPL/NPF	549	468	427	439	440	426	402	389	380	372	372	377	377	362

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*														
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	311.809	318.395	327.252	331.039	330.469	332.655	334.419	338.966	338.841	345.042	349.536	347.470	349.673	353.431
NPL/NPF	4.009	4.395	4.354	4.519	4.532	4.590	4.592	4.507	4.568	4.456	4.315	4.528	4.741	4.716
2. Perikanan / *Fishery*	12.311	12.741	12.871	12.926	13.205	13.331	13.441	13.579	13.744	13.861	13.985	13.866	13.994	14.153
NPL/NPF	847	885	916	947	954	1.002	949	936	948	920	887	923	953	952
3. Pertambangan dan Penggalian / *Mining and Quarrying*	90.026	99.346	107.256	105.714	119.124	119.789	120.929	118.730	139.658	138.367	140.653	129.241	134.409	148.243
NPL/NPF	5.663	5.772	5.596	5.243	5.154	5.161	5.011	4.863	4.830	4.807	4.773	4.612	4.488	4.445
4. Industri Pengolahan / *Procesing Industry*	492.262	504.468	512.521	517.905	538.147	537.697	519.149	535.148	538.224	536.920	545.814	535.264	533.153	536.548
NPL/NPF	28.183	27.565	27.768	28.218	27.825	27.588	27.048	28.163	26.305	25.186	21.838	23.719	23.859	23.089
5. Listrik, gas dan air / *Electricity, Gas and Water*	103.788	103.221	105.286	105.929	111.662	109.581	109.120	108.656	108.285	108.613	110.228	106.168	107.826	106.777
NPL/NPF	936	688	654	1.208	1.210	1.206	1.195	647	652	654	262	264	247	244
6. Konstruksi / *Construction*	174.524	172.066	170.081	172.789	173.522	171.590	171.956	176.487	183.352	183.554	184.971	182.209	183.413	188.232
NPL/NPF	2.978	3.250	3.224	3.274	2.915	3.080	3.355	3.213	3.096	3.074	3.338	3.263	3.268	2.957
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	609.472	628.232	638.290	646.717	650.861	642.263	647.671	654.193	655.447	653.780	663.830	648.226	654.928	663.885
NPL/NPF	21.397	22.544	24.484	25.158	24.373	25.022	24.599	23.707	23.538	22.761	21.305	23.394	23.865	22.697
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	64.874	66.213	66.757	65.716	66.357	66.837	67.805	68.058	68.811	67.558	67.675	66.800	66.375	67.314
NPL/NPF	4.003	3.964	4.134	3.084	2.900	2.908	2.889	2.687	2.866	2.764	2.707	2.796	2.210	2.124
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	173.922	171.847	178.816	178.620	192.683	184.037	184.501	189.802	187.684	185.738	182.684	179.131	182.043	173.888
NPL/NPF	3.898	3.741	3.747	3.722	2.940	3.093	3.323	3.235	3.243	3.249	3.150	3.192	3.177	1.838
10. Perantara Keuangan / *Financial intermediaries*	66.704	70.289	73.830	73.651	78.432	79.305	82.061	74.954	76.663	76.509	85.322	78.559	82.625	88.253
NPL/NPF	706	763	676	680	946	833	680	503	208	244	254	256	254	252
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	107.031	105.291	104.474	104.917	100.726	101.024	100.562	101.592	100.369	100.331	106.390	106.230	109.561	112.365
NPL/NPF	3.056	3.104	3.312	3.446	2.914	2.999	2.693	2.535	1.870	1.692	1.605	1.660	1.647	1.690
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	31.573	31.739	32.658	32.488	32.454	32.751	33.961	35.453	36.567	39.094	41.030	39.564	39.764	40.153
NPL/NPF	3	5	5	5	4	1	-	-	-	0	-	-	-	-
13. Jasa Pendidikan / *Education Services*	3.287	3.295	3.310	3.307	3.383	3.397	3.409	3.645	3.390	3.358	3.295	2.958	2.951	2.960
NPL/NPF	13	32	36	38	36	39	36	34	35	34	32	35	35	30
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	13.547	13.114	13.304	13.109	13.790	13.596	13.870	14.015	13.933	14.574	14.697	14.758	14.866	15.499
NPL/NPF	48	73	75	79	77	73	74	75	72	69	64	65	100	93
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	67.242	68.877	74.585	75.348	77.200	78.673	79.906	81.645	82.594	85.888	86.752	90.888	92.833	100.463
NPL/NPF	1.557	1.529	1.678	1.763	1.713	1.790	1.838	1.773	1.852	1.743	1.639	1.843	1.965	1.997
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.184	1.127	1.111	1.146	1.100	1.123	1.089	1.138	1.086	1.033	1.020	984	987	1.045
NPL/NPF	33	41	51	50	48	50	52	51	52	48	44	50	49	48
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	363	334	338	8*)	348	329	8	9	9	18	18	18	18	19
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	161.032	162.295	161.885	147.421	148.994	150.605	152.562	154.379	155.937	158.544	158.917	160.261	162.149
NPL/NPF	3.621	3.699	3.748	4.157	3.644	3.687	3.490	3.440	3.514	3.443	3.226	3.600	3.672	3.750
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	8.455	8.613	8.634	8.587	8.686	8.692	8.718	8.821	8.938	8.971	9.059	9.021	9.064	9.068
NPL/NPF	189	189	185	185	184	186	176	177	185	176	171	190	201	201
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	6.932	6.764	6.730	6.669	6.638	6.541	6.541	6.501	6.450	6.414	6.390	6.291	6.242	6.229
NPL/NPF	297	335	350	363	390	407	403	398	386	368	393	405	419	419
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	61.090	61.699	62.703	62.519	62.950	63.685	63.954	72.496	65.114	66.738	68.076	68.638	68.994	69.533
NPL/NPF	1.326	1.313	1.311	1.350	1.310	1.299	1.287	1.255	1.201	1.123	1.053	1.065	1.097	1.186
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	324.937	324.240	325.331	319.190	337.482	337.524	338.195	339.998	341.534	343.686	350.784	345.711	346.799	349.773
NPL/NPF	3.371	3.477	3.529	3.670	4.025	4.210	4.209	3.975	3.949	3.687	3.493	3.752	3.871	3.814
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	63.562	64.699	64.981	65.553	68.256	67.980	68.457	71.083	70.455	71.493	72.799	73.363	74.606	75.118
NPL/NPF	999	936	889	915	885	877	878	855	877	871	812	847	868	871

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	2.621.250	2.661.468	2.750.567	2.780.824	2.864.415	2.850.487	2.843.725	2.892.088	2.905.465	2.877.196	2.940.289	2.827.709	2.849.022	2.914.884
NPL/NPF	104.692	107.031	110.255	111.892	107.221	108.923	108.803	106.449	105.294	102.643	95.607	98.978	98.706	98.139
2. Investasi / *Investment*	1.527.639	1.556.097	1.571.739	1.575.905	1.635.667	1.622.177	1.634.410	1.653.465	1.693.843	1.719.862	1.710.944	1.712.623	1.744.225	1.733.481
NPL/NPF	41.276	40.233	40.963	41.701	40.899	40.659	40.032	39.489	38.397	37.065	33.737	35.731	36.160	32.794
3. Konsumsi / *Consumption*	1.619.696	1.645.704	1.658.946	1.655.636	1.676.779	1.686.661	1.701.319	1.729.347	1.734.198	1.750.414	1.772.331	1.770.547	1.782.073	1.797.093
NPL/NPF	27.303	27.830	28.203	29.417	28.516	28.975	28.969	28.521	28.788	28.605	27.232	29.034	29.640	29.522
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**	**6.310.879**	**6.375.320**	**6.445.457**
NPL/NPF	**173.270**	**175.093**	**179.421**	**183.010**	**176.635**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**	**163.744**	**164.506**	**160.455**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	199.100	190.357	199.772	189.009	200.741	195.588	193.207	194.324	194.074	192.353	189.896	180.667	180.649	170.331
NPL/NPF	6.092	5.693	5.950	6.234	6.161	6.300	6.404	7.069	6.912	6.126	5.533	5.790	5.965	5.740
2. Impor / *Import*	79.660	75.789	84.014	89.381	90.849	84.294	87.207	89.010	89.807	83.771	86.567	82.646	84.622	85.670
NPL/NPF	3.472	2.239	2.478	2.574	2.539	2.610	2.180	2.163	2.044	2.051	1.948	1.677	1.178	1.140
3. Lainnya / *Other*	5.489.825	5.597.122	5.697.467	5.733.975	5.885.271	5.879.444	5.899.040	5.991.568	6.049.625	6.071.349	6.147.100	6.047.566	6.110.049	6.189.457
NPL/NPF	163.706	167.161	170.994	174.201	167.934	169.647	169.220	165.227	163.523	160.136	149.094	156.277	157.363	153.576
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**	**6.310.879**	**6.375.320**	**6.445.457**
NPL/NPF	**173.270**	**175.093**	**179.421**	**183.010**	**176.634**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**	**163.744**	**164.506**	**160.455**

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	281.146	265.267	271.631	274.432	296.840	289.605	295.615	299.467	302.894	305.119	313.815	302.855	304.945	312.798
NPL/NPF	11.867	11.505	11.773	12.175	12.615	12.629	13.622	12.355	12.534	12.392	10.574	11.045	11.146	11.456
2. Investasi / *Investment*	148.708	144.756	143.291	144.011	152.855	151.193	150.842	150.152	151.766	153.179	154.996	153.338	155.719	156.086
NPL/NPF	4.290	4.276	4.482	4.299	4.919	5.062	4.952	4.138	4.439	4.331	3.564	3.677	3.766	3.843
3. Konsumsi / *Consumption*	263.879	266.629	269.687	271.049	288.571	290.430	293.934	295.543	296.990	298.463	300.222	299.902	301.461	303.177
NPL/NPF	3.111	3.305	3.433	3.739	5.554	5.747	5.856	5.916	5.858	6.079	5.676	5.875	6.042	6.142
Total Kredit/Pembiayaan / *Total Credit/Financing*	**693.732**	**676.653**	**684.610**	**689.491**	**738.266**	**731.227**	**740.391**	**745.161**	**751.650**	**756.760**	**769.034**	**756.095**	**762.125**	**772.061**
NPL/NPF	**19.268**	**19.087**	**19.687**	**20.212**	**23.088**	**23.438**	**24.430**	**22.409**	**22.831**	**22.802**	**19.814**	**20.597**	**20.954**	**21.441**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	21.850	17.334	21.494	16.981	15.314	11.702	12.437	12.244	13.785	12.480	12.504	11.843	11.664	10.968
NPL/NPF	1.693	1.100	1.092	1.107	349	251	250	261	263	264	341	344	346	318
2. Impor / *Import*	4.268	3.405	3.287	3.403	3.432	3.353	3.424	3.447	3.399	3.735	3.348	3.157	2.768	3.039
NPL/NPF	39	23	23	32	23	23	23	23	22	22	19	24	24	24
3. Lainnya / *Other*	667.613	655.914	659.829	669.107	719.520	716.172	724.530	729.471	734.467	740.546	753.182	741.095	747.694	758.053
NPL/NPF	17.535	17.965	18.572	19.074	22.716	23.165	24.157	22.126	22.545	22.516	19.454	20.229	20.584	21.100
Total Kredit/Pembiayaan / *Total Credit/Financing*	**693.732**	**676.653**	**684.610**	**689.491**	**738.266**	**731.227**	**740.391**	**745.161**	**751.650**	**756.760**	**769.034**	**756.095**	**762.125**	**772.061**
NPL/NPF	**19.268**	**19.087**	**19.687**	**20.212**	**23.088**	**23.438**	**24.430**	**22.409**	**22.831**	**22.802**	**19.814**	**20.597**	**20.954**	**21.441**

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	334.488	363.794	343.412	350.831	353.477	353.886	349.255	355.898	360.506	360.203	362.072	349.323	354.083	353.688
NPL/NPF	13.088	13.577	13.766	14.068	11.603	11.717	11.717	11.576	11.164	10.353	9.661	9.704	9.793	9.902
2. Investasi / *Investment*	116.822	117.090	113.619	113.886	127.958	131.606	131.758	139.976	146.447	142.899	141.026	138.526	140.725	141.487
NPL/NPF	3.209	2.946	2.878	3.742	2.619	2.634	2.689	2.538	2.505	2.506	2.418	2.471	2.321	2.380
3. Konsumsi / *Consumption*	193.690	196.900	197.945	198.265	186.749	187.592	189.753	193.195	195.163	197.428	200.668	202.119	204.194	206.058
NPL/NPF	4.537	4.651	4.684	4.638	2.355	2.405	2.407	2.357	2.429	2.448	2.305	2.426	2.471	2.458
Total Kredit/Pembiayaan / *Total Credit/Financing*	**644.999**	**677.785**	**654.977**	**662.982**	**668.185**	**673.084**	**670.766**	**689.069**	**702.116**	**700.529**	**703.766**	**689.967**	**699.001**	**701.233**
NPL/NPF	**20.834**	**21.174**	**21.328**	**22.449**	**16.577**	**16.756**	**16.813**	**16.471**	**16.098**	**15.307**	**14.385**	**14.601**	**14.585**	**14.740**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	36.131	36.469	25.748	24.705	33.591	34.270	32.514	31.918	31.260	31.033	30.726	27.501	27.838	26.895
NPL/NPF	1.792	2.089	1.957	1.956	2.846	2.930	2.898	2.937	2.779	2.039	2.028	1.990	2.007	1.983
2. Impor / *Import*	4.135	9.110	11.153	11.394	11.018	7.152	6.288	6.497	6.493	6.940	6.655	6.442	7.159	6.641
NPL/NPF	300	378	462	463	415	415	416	507	425	426	434	513	432	431
3. Lainnya / *Other*	604.733	632.205	618.075	626.882	623.576	631.661	631.964	650.654	664.363	662.556	666.386	656.024	664.004	667.697
NPL/NPF	18.742	18.707	18.909	20.029	13.316	13.412	13.499	13.027	12.894	12.842	11.922	12.099	12.146	12.327
Total Kredit/Pembiayaan / *Total Credit/Financing*	**644.999**	**677.785**	**654.977**	**662.982**	**697.677**	**673.084**	**670.766**	**689.069**	**702.116**	**700.529**	**703.766**	**689.967**	**699.001**	**701.233**
NPL/NPF	**20.834**	**21.174**	**21.328**	**22.449**	**20.181**	**16.756**	**16.813**	**16.471**	**16.098**	**15.307**	**14.385**	**14.601**	**14.585**	**14.740**

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	583.182	596.749	655.911	615.455	677.283	667.409	676.663	683.945	682.963	664.578	666.861	643.969	643.070	661.850
NPL/NPF	25.968	26.475	26.987	24.746	26.853	27.237	26.751	27.332	27.790	27.419	27.020	27.324	26.314	26.787
2. Investasi / *Investment*	360.626	359.310	371.702	330.570	388.208	390.987	390.146	400.043	406.077	416.842	414.560	409.988	425.288	409.228
NPL/NPF	10.216	10.131	10.622	9.267	10.969	10.866	10.769	11.069	11.122	11.007	9.893	9.888	10.672	9.393
3. Konsumsi / *Consumption*	539.202	555.128	560.640	466.208	570.025	575.223	581.162	589.148	595.175	601.284	605.788	606.585	610.452	615.987
NPL/NPF	9.852	9.924	10.075	9.014	10.169	10.156	10.262	10.147	10.389	10.411	10.103	10.874	10.999	10.682
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.483.010**	**1.511.187**	**1.588.253**	**1.412.233**	**1.635.516**	**1.633.619**	**1.647.970**	**1.673.137**	**1.684.215**	**1.682.705**	**1.687.209**	**1.660.542**	**1.678.810**	**1.687.065**
NPL/NPF	**46.036**	**46.530**	**47.683**	**43.027**	**47.991**	**48.259**	**47.782**	**48.548**	**49.301**	**48.836**	**47.016**	**48.087**	**47.984**	**46.862**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	36.562	34.421	48.517	45.058	49.865	51.272	51.598	55.470	55.415	54.409	50.019	47.124	49.638	43.782
NPL/NPF	802	701	837	830	857	835	773	1.397	1.340	1.247	870	857	823	819
2. Impor / *Import*	51.877	44.322	50.575	54.923	55.876	53.516	56.592	57.328	58.715	53.413	50.197	47.073	49.264	50.238
NPL/NPF	2.513	1.159	1.268	1.331	1.324	1.360	910	810	794	764	700	287	319	299
3. Lainnya / *Other*	1.394.571	1.432.444	1.489.160	1.312.252	1.529.775	1.528.831	1.539.780	1.560.339	1.570.084	1.574.883	1.586.993	1.566.346	1.579.907	1.593.046
NPL/NPF	42.720	44.670	45.579	40.866	45.810	46.064	46.100	46.342	47.167	46.825	45.446	46.942	46.843	45.744
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.483.010**	**1.511.187**	**1.588.253**	**1.412.233**	**1.635.516**	**1.633.619**	**1.647.970**	**1.673.137**	**1.684.215**	**1.682.705**	**1.687.209**	**1.660.542**	**1.678.810**	**1.687.065**
NPL/NPF	**46.036**	**46.530**	**47.683**	**43.027**	**47.991**	**48.259**	**47.782**	**48.548**	**49.301**	**48.836**	**47.016**	**48.087**	**47.984**	**46.862**

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / *Type of Use*														
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*														
1. Modal Kerja / *Working Capital*	1.422.435	1.435.658	1.479.613	1.493.780	1.536.815	1.539.588	1.522.192	1.552.777	1.559.102	1.547.296	1.597.540	1.531.562	1.546.924	1.586.548
NPL/NPF	53.770	55.473	57.729	58.412	56.150	57.339	56.713	55.186	53.806	52.479	48.351	50.906	51.454	49.993
2. Investasi / *Investment*	901.484	934.940	943.126	947.550	966.646	948.391	961.665	963.294	989.552	1.006.942	1.000.362	1.010.771	1.022.493	1.026.680
NPL/NPF	23.561	22.879	22.982	23.022	22.391	22.097	21.622	21.744	20.332	19.221	17.862	19.695	19.402	17.178
3. Konsumsi / *Consumption*	622.926	627.046	630.675	624.403	631.433	633.416	636.470	651.461	646.870	653.239	665.652	661.941	665.966	671.871
NPL/NPF	9.802	9.950	10.012	10.642	10.438	10.667	10.443	10.100	10.112	9.668	9.148	9.858	10.127	10.241
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.946.844**	**2.997.644**	**3.053.413**	**3.065.733**	**3.134.894**	**3.121.395**	**3.120.327**	**3.167.533**	**3.195.525**	**3.207.478**	**3.263.554**	**3.204.274**	**3.235.384**	**3.285.099**
NPL/NPF	**87.133**	**88.302**	**90.723**	**92.076**	**88.979**	**90.103**	**88.778**	**87.030**	**84.250**	**81.368**	**75.361**	**80.459**	**80.983**	**77.412**
Orientasi Penggunaan / *User Orientation*														
Kredit kepada Pihak Ketiga / *Credit to Third Party*														
1. Ekspor / *Export*	104.556	102.133	104.012	100.792	101.972	98.344	96.658	94.692	93.614	94.430	96.647	94.199	91.508	88.686
NPL/NPF	1.805	1.803	2.064	2.330	2.110	2.284	2.483	2.474	2.530	2.576	2.294	2.600	2.790	2.620
2. Impor / *Import*	19.380	18.952	18.999	19.613	20.523	20.272	20.903	21.738	21.200	19.682	26.367	25.975	25.431	25.752
NPL/NPF	620	680	725	748	777	812	831	823	803	839	795	853	403	386
3. Lainnya / *Other*	2.822.908	2.876.559	2.930.402	2.945.328	3.012.400	3.002.779	3.002.766	3.051.104	3.080.711	3.093.365	3.140.540	3.084.100	3.118.444	3.170.661
NPL/NPF	84.708	85.819	87.934	88.998	86.093	87.007	85.464	83.733	80.917	77.953	72.272	77.006	77.791	74.406
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.946.844**	**2.997.644**	**3.053.413**	**3.065.733**	**3.134.894**	**3.121.395**	**3.120.327**	**3.167.533**	**3.195.525**	**3.207.478**	**3.263.554**	**3.204.274**	**3.235.384**	**3.285.099**
NPL/NPF	**87.133**	**88.302**	**90.723**	**92.076**	**88.979**	**90.103**	**88.778**	**87.030**	**84.250**	**81.368**	**75.361**	**80.459**	**80.983**	**77.412**

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		
		Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. KBMI 1	1.175	517	517	499	1.092	1.087	1.067	1.058	1.054	1.047	1.010	996	986	976
NPL/NPF	50	31	29	28	189	191	193	197	204	207	168	166	164	165
2. KBMI 2	9.218	9.819	9.984	10.046	9.636[r]	9.695	9.808	9.920	9.939	10.170	10.286	10.335	10.537	10.486
NPL/NPF	410	372	355	357	195[r]	190	189	183	187	184	186	192	190	186
3. KBMI 3	26.254	26.103	26.400	26.629	26.916[r]	27.049	27.079	27.293	27.441	27.881	28.386	28.545	28.829	28.373
NPL/NPF	651	553	502	523	532[r]	521	518	501	502	500	521	526	526	514
4. KBMI 4	38.709	40.469	40.815	41.306	42.037	41.847	42.558	43.176	44.034	44.859	45.844	45.013	45.440	45.659
NPL/NPF	721	618	531	527	504	496	490	481	497	496	509	515	526	527
8 Bank Umum / *Commercial Bank*	75.355	76.907	77.716	78.480	79.681	79.679	80.512	81.448	82.468	83.957	85.527	84.889	85.792	85.494
NPL/NPF	1.833	1.575	1.417	1.435	1.421	1.399	1.391	1.361	1.391	1.388	1.384	1.398	1.406	1.393

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	385.586	415.515	423.886	436.792	441.227	440.431	443.783	442.754	447.333	446.814	454.514	458.325	454.388	459.030	462.302
NPL/NPF	7.480	6.518	6.753	6.730	6.934	6.875	6.932	6.847	6.742	7.009	6.708	6.342	6.704	6.860	6.715
2. Perikanan / *Fishery*	16.032	18.688	18.974	19.341	19.331	19.322	19.445	19.571	19.537	19.657	19.783	19.726	19.481	19.639	19.581
NPL/NPF	886	1.053	1.114	1.155	1.220	1.211	1.403	1.349	1.373	1.376	1.345	1.286	1.377	1.397	1.352
3. Pertambangan dan Penggalian / *Mining and Quarrying*	124.618	153.803	165.411	186.945	187.429	210.945	210.182	220.990	220.122	243.306	236.738	237.390	220.964	230.129	237.223
NPL/NPF	9.049	6.799	7.024	6.900	6.536	6.403	6.372	6.214	6.048	5.965	5.893	5.755	5.605	5.476	5.470
4. Industri Pengolahan / *Procesing Industry*	893.642	951.109	971.012	991.841	1.004.231	1.042.559	1.045.518	1.030.562	1.047.501	1.058.879	1.054.606	1.067.006	1.036.066	1.040.278	1.034.107
NPL/NPF	40.898	49.248	47.314	48.001	48.498	47.860	47.906	47.862	48.725	46.764	44.175	40.184	41.898	42.249	41.292
5. Listrik, gas dan air / *Electricity, Gas and Water*	168.881	159.701	156.590	161.251	161.853	170.583	162.186	159.702	160.558	161.030	160.352	162.327	157.131	157.881	151.456
NPL/NPF	2.091	1.668	1.422	1.387	1.939	1.860	1.851	1.843	1.278	1.204	1.183	761	742	728	708
6. Konstruksi / *Construction*	376.473	380.381	373.747	372.320	377.308	381.254	380.192	379.698	386.860	397.467	397.398	396.583	384.669	387.734	403.520
NPL/NPF	12.973	13.755	14.318	14.683	15.079	14.326	14.259	14.698	14.458	14.698	14.636	14.080	14.375	14.327	14.215
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	942.188	974.420	999.455	1.017.824	1.029.936	1.042.842	1.028.614	1.035.029	1.047.692	1.050.979	1.040.988	1.043.912	1.019.433	1.032.812	1.052.203
NPL/NPF	41.784	39.728	41.372	43.826	44.621	43.644	44.328	43.617	42.703	42.394	41.692	37.666	40.125	40.812	40.251
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	116.183	120.741	122.188	122.259	121.033	121.261	122.310	123.661	122.600	123.714	123.430	123.620	122.341	121.930	122.699
NPL/NPF	6.258	7.653	7.845	7.928	6.890	6.567	6.767	7.032	6.214	6.558	6.468	6.636	6.753	6.077	5.783
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	266.189	306.242	298.941	309.964	308.094	326.514	315.209	310.854	318.996	314.849	313.011	313.052	309.489	313.610	303.265
NPL/NPF	5.739	6.347	5.965	5.884	6.083	5.251	5.317	5.635	5.479	5.507	5.560	5.116	5.343	5.258	3.921
10. Perantara Keuangan / *Financial intermediaries*	216.297	224.714	236.088	246.420	249.434	269.598	269.490	274.756	271.875	279.848	283.827	305.787	292.814	300.181	318.211
NPL/NPF	1.089	2.925	3.449	3.286	3.300	2.652	3.015	2.760	2.576	2.304	2.438	2.248	2.255	2.034	1.885
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	259.978	265.315	272.593	272.141	272.006	285.771	287.022	288.549	304.672	305.043	308.634	314.584	312.527	315.989	318.857
NPL/NPF	8.048	7.414	7.791	8.006	9.006	8.142	8.200	7.729	7.275	6.766	6.613	6.284	6.300	6.238	5.908
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	30.887	34.272	33.859	34.630	34.317	34.145	34.408	35.584	37.057	38.659	41.179	43.829	42.449	42.541	42.800
NPL/NPF	4	3	6	7	6	5	14	14	1	0	1	0	0	0	1
13. Jasa Pendidikan / *Education Services*	13.594	13.990	14.631	14.421	14.699	14.171	14.522	14.459	14.726	14.480	14.525	14.893	14.827	14.801	14.887
NPL/NPF	244	211	272	254	305	266	250	258	260	251	220	258	274	270	282
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28.262	28.513	27.972	28.980	28.396	29.792	28.701	29.413	29.795	29.837	30.705	31.522	31.403	31.598	32.310
NPL/NPF	382	171	170	347	174	173	166	155	141	143	147	234	238	278	270
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	89.457	95.691	98.048	102.953	103.450	106.596	106.765	108.568	112.178	110.741	113.401	114.669	118.430	121.162	130.951
NPL/NPF	2.902	2.253	2.354	2.716	2.893	2.777	2.692	2.705	2.552	2.640	2.523	2.399	2.619	2.760	2.780
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve*	2.989	3.872	3.829	3.881	3.971	3.946	3.984	3.972	4.039	3.995	3.947	3.985	3.898	3.910	3.969
NPL/NPF	55	80	94	107	109	108	108	117	115	112	107	95	102	101	99
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	358	365	339	342	12 *)	352	333	12	12	12	21	22	21	23	25
NPL/NPF	0	-	-	-	-	-	-	0	0	0	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/FInancing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	496.603	544.004	556.089	561.108	561.738	552.044	557.526	564.154	570.329	575.876	581.135	586.568	587.497	591.383	596.899
NPL/NPF	12.760	12.164	12.399	12.633	13.130	12.292	12.413	12.368	12.273	12.541	12.521	11.831	12.931	13.229	13.040
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	22.826	26.100	26.544	26.627	26.556	26.979	27.089	27.304	27.638	27.792	27.869	27.945	27.890	27.972	27.947
NPL/NPF	507	529	524	529	525	498	521	516	512	537	546	542	583	601	570
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	22.004	20.771	20.876	20.935	20.854	21.034	20.750	20.865	20.923	21.019	21.010	20.995	20.807	20.681	20.739
NPL/NPF	1.073	944	989	1.016	1.062	1.075	1.078	1.064	1.040	1.030	1.018	1.005	1.060	1.073	1.058
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	105.772	99.101	103.579	105.503	104.869	106.627	107.975	109.129	118.523	112.083	114.492	115.955	117.299	118.041	119.561
NPL/NPF	2.167	1.973	1.960	1.966	2.037	1.998	2.005	1.994	1.968	1.929	1.864	1.756	1.807	1.842	1.975
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	673.005	694.729	709.753	714.019	709.708	733.473	735.794	740.580	748.760	754.062	760.741	773.017	768.841	773.903	781.343
NPL/NPF	8.229	8.961	9.394	9.531	10.018	10.105	10.374	10.406	10.117	10.263	10.116	9.726	10.196	10.365	10.357
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	227.246	235.831	228.863	230.753	231.912	236.620	237.528	239.287	243.175	243.366	245.167	247.852	248.213	250.092	250.605
NPL/NPF	2.949	2.776	2.565	2.528	2.645	2.549	2.583	2.621	2.611	2.487	2.539	2.371	2.457	2.530	2.523

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	251.567	277.985	285.229	293.505	296.698	295.843	297.251	298.972	302.162	301.266	306.007	310.841	309.807	311.960	316.663
NPL/NPF	4.409	3.967	4.354	4.303	4.464	4.492	4.548	4.551	4.467	4.545	4.424	4.286	4.500	4.719	4.693
2. Perikanan / *Fishery*	8.874	11.313	11.765	11.874	11.899	12.124	12.272	12.313	12.432	12.565	12.733	12.883	12.778	12.901	13.010
NPL/NPF	511	752	793	824	855	861	907	854	841	853	825	794	829	856	857
3. Pertambangan dan Penggalian / *Mining and Quarrying*	67.410	88.074	97.381	103.958	102.123	115.419	116.161	117.017	115.922	136.912	135.612	137.863	126.253	131.477	143.865
NPL/NPF	6.897	5.666	5.772	5.582	5.235	5.144	5.156	5.006	4.857	4.820	4.804	4.770	4.610	4.491	4.392
4. Industri Pengolahan / *Procesing Industry*	316.144	347.203	356.657	360.387	364.801	379.368	376.588	364.002	378.874	378.794	377.577	385.352	379.200	375.035	379.823
NPL/NPF	25.339	22.244	21.036	21.122	21.106	20.597	20.360	19.824	20.920	19.570	18.219	15.208	16.713	16.961	16.256
5. Listrik, gas dan air / *Electricity, Gas and Water*	91.852	94.090	94.828	94.901	95.676	101.357	101.157	100.845	100.569	100.098	100.474	102.264	98.259	100.007	95.852
NPL/NPF	1.252	921	673	646	1.199	1.199	1.198	1.187	640	644	648	265	268	251	244
6. Konstruksi / *Construction*	172.158	177.544	176.241	174.755	176.812	176.786	174.992	174.972	179.458	184.436	184.600	184.004	178.979	179.418	192.309
NPL/NPF	7.103	8.212	8.399	8.714	8.839	8.295	8.283	8.777	8.723	8.929	8.914	9.312	9.488	9.386	9.137
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	457.066	489.375	505.680	510.060	517.564	519.917	512.092	513.125	515.805	514.348	517.173	526.379	513.447	519.207	526.757
NPL/NPF	17.270	19.066	20.093	21.919	22.435	21.523	21.788	21.642	20.636	21.081	20.388	19.105	20.846	21.240	20.455
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	46.245	51.110	52.323	52.836	52.766	53.355	53.767	54.672	54.841	55.391	54.736	54.726	53.933	53.818	53.726
NPL/NPF	1.947	2.455	2.288	2.463	2.366	2.181	2.148	2.235	2.068	2.262	2.154	2.038	2.138	2.101	1.938
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	124.042	134.995	131.922	137.385	136.746	148.765	141.080	140.855	146.275	143.256	139.921	139.778	138.308	140.719	131.217
NPL/NPF	2.979	3.790	3.616	3.627	3.626	2.841	2.985	3.229	3.149	3.159	3.173	3.114	3.153	3.123	1.780
10. Perantara Keuangan / *Financial intermediaries*	34.909	37.882	42.391	45.310	46.567	52.156	49.786	50.354	49.014	46.443	47.543	52.707	47.459	48.598	51.069
NPL/NPF	219	318	379	411	412	693	469	422	219	216	256	265	267	265	263
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	86.988	81.413	80.145	79.129	79.584	75.304	76.155	75.634	76.225	74.606	74.569	77.132	76.590	79.688	77.146
NPL/NPF	3.211	3.307	3.393	3.608	3.681	3.154	3.172	2.685	2.617	1.991	1.905	1.807	1.839	1.829	1.472
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	28.293	31.573	31.738	32.657	32.487	32.454	32.751	33.961	35.453	36.567	39.094	41.030	39.564	39.764	40.153
NPL/NPF	3	3	5	5	5	4	1	-	-	-	0	-	-	-	-
13. Jasa Pendidikan / *Education Services*	2.447	2.548	2.535	2.548	2.542	2.655	2.643	2.646	2.884	2.628	2.602	2.532	2.187	2.171	2.026
NPL/NPF	41	45	75	54	81	79	60	60	55	51	49	46	50	49	29
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	11.364	9.641	9.069	9.138	8.804	9.424	9.209	9.428	9.545	9.515	10.038	10.100	10.194	10.286	10.812
NPL/NPF	218	66	90	93	98	95	86	86	73	70	71	66	66	102	93
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	52.362	61.478	64.363	70.078	70.841	72.550	74.101	75.318	77.073	77.945	80.998	81.953	85.975	87.910	97.925
NPL/NPF	1.557	1.537	1.516	1.665	1.747	1.693	1.767	1.813	1.733	1.813	1.709	1.608	1.810	1.933	1.953
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.469	1.211	1.156	1.140	1.176	1.129	1.155	1.122	1.171	1.120	1.067	1.053	1.011	1.014	1.045
NPL/NPF	28	39	47	56	55	53	55	57	56	57	53	49	55	54	48
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	355	361	333	336	7 *)	346	327	7	7	7	16	17	16	16	18
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	299.176	322.700	328.290	330.835	330.635	317.465	319.827	322.381	325.884	328.946	331.960	335.181	335.899	338.149	341.610
NPL/NPF	6.634	6.415	6.331	6.409	6.752	6.130	6.150	6.242	6.084	6.262	6.181	5.719	6.515	6.752	6.541
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	7.157	7.492	7.503	7.480	7.438	7.514	7.396	7.416	7.480	7.552	7.574	7.624	7.611	7.655	7.621
NPL/NPF	240	266	274	267	271	246	248	248	236	258	259	254	293	306	274
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	5.955	5.119	4.968	4.895	4.855	4.830	4.752	4.696	4.666	4.601	4.564	4.534	4.479	4.425	4.424
NPL/NPF	375	312	329	340	349	365	380	384	385	376	364	398	410	414	405
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	34.096	33.135	33.869	34.164	33.990	34.235	34.616	34.872	43.167	35.226	36.252	36.915	37.043	37.254	37.132
NPL/NPF	488	387	420	408	436	410	423	417	408	421	416	435	446	506	564
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	297.233	305.113	305.295	305.387	299.494	317.920	316.762	317.122	318.988	320.310	322.570	329.856	324.323	325.575	328.439
NPL/NPF	3.002	3.291	3.331	3.351	3.486	3.807	3.966	3.993	3.805	3.795	3.508	3.422	3.620	3.698	3.619
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	48.607	51.765	53.030	53.190	53.530	55.967	55.708	55.914	58.441	57.649	58.528	59.416	59.887	61.005	61.547
NPL/NPF	1.086	845	803	761	786	761	751	751	730	747	739	676	712	734	738

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	13.521	14.973	15.687	16.051	16.022	16.449	17.156	17.323	17.632	17.706	18.134	18.364	18.313	18.544	19.107
NPL/NPF	899	675	681	686	699	669	676	681	667	681	685	635	746	679	697
2. Perikanan / *Fishery*	1.157	1.379	1.503	1.543	1.480	1.496	1.528	1.538	1.582	1.577	1.587	1.587	1.548	1.536	1.589
NPL/NPF	69	107	102	103	105	101	102	104	106	108	107	103	106	107	109
3. Pertambangan dan Penggalian / *Mining and Quarrying*	1.216	1.065	1.122	2.754	3.921	3.224	3.375	3.568	3.648	3.702	3.793	4.089	4.150	4.043	3.992
NPL/NPF	376	269	258	295	294	288	292	292	296	298	291	277	276	277	275
4. Industri Pengolahan / *Procesing Industry*	14.282	20.312	19.849	19.768	20.247	22.122	23.197	23.695	23.989	25.085	24.856	25.550	25.187	25.156	25.407
NPL/NPF	482	550	561	562	564	509	528	528	519	521	521	485	512	522	527
5. Listrik, gas dan air / *Electricity, Gas and Water*	2.484	2.204	2.609	2.599	2.583	2.513	1.996	2.005	1.912	1.886	1.851	1.765	1.737	1.739	1.663
NPL/NPF	54	56	58	57	57	57	57	57	57	57	28	10	10	10	15
6. Konstruksi / *Construction*	36.260	36.285	34.324	34.697	35.381	36.691	37.847	38.207	40.271	41.090	41.053	39.217	35.697	37.225	38.928
NPL/NPF	2.736	2.558	2.799	2.876	2.899	2.650	2.595	2.600	2.621	2.711	2.672	2.394	2.463	2.513	2.616
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	38.295	42.815	43.883	44.496	45.048	47.999	47.972	48.432	49.126	49.293	50.288	51.287	49.320	51.254	53.177
NPL/NPF	2.897	2.909	2.922	2.952	3.000	2.762	2.825	2.822	2.768	2.785	2.801	2.518	2.625	2.683	2.752
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	7.256	7.431	7.627	7.526	7.236	7.640	7.704	7.538	7.423	7.461	7.603	7.942	7.898	8.027	8.142
NPL/NPF	1.252	824	821	817	819	815	827	840	549	552	596	538	543	552	583
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	7.513	7.011	7.422	7.373	7.258	7.305	7.224	7.099	7.050	7.195	7.149	7.182	6.855	6.817	6.865
NPL/NPF	219	166	159	147	153	113	112	126	127	126	125	118	127	128	128
10. Perantara Keuangan / *Financial intermediaries*	9.483	8.943	10.094	9.000	9.711	11.340	10.530	10.409	10.841	11.131	11.232	11.757	11.605	11.177	11.762
NPL/NPF	149	325	435	417	419	396	396	426	410	427	412	408	415	454	453
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.933	4.858	4.856	4.852	4.932	4.981	4.964	4.996	5.348	5.427	5.504	5.467	5.248	5.243	5.577
NPL/NPF	716	629	650	641	638	619	635	638	650	651	652	638	643	643	648
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.567	2.681	2.054	1.905	1.763	1.623	1.588	1.556	1.535	1.755	2.015	2.726	2.808	2.702	2.570
NPL/NPF	0	0	1	1	0	1	13	13	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	1.333	1.282	1.238	1.236	1.234	1.208	1.201	1.185	1.192	1.232	1.225	1.261	1.646	1.717	1.780
NPL/NPF	44	19	20	19	21	18	18	18	16	16	15	16	17	17	30
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	2.464	2.249	2.243	2.200	2.200	2.244	2.267	2.259	2.283	2.306	2.277	2.336	2.298	2.304	2.288
NPL/NPF	23	20	25	24	22	24	29	29	26	27	28	27	30	33	33
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	5.676	5.917	5.684	5.736	5.828	5.809	6.230	6.334	6.322	6.275	6.209	6.138	5.963	6.077	6.182
NPL/NPF	334	216	234	239	253	226	243	241	229	223	230	197	200	207	221
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	214	219	211	215	211	210	210	213	209	205	218	256	202	204	222
NPL/NPF	6	6	8	7	8	9	9	10	9	9	9	8	8	8	8
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	0	1	1	0	-	-	-	0	0	-	-	-	-	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	22.845	24.829	25.215	25.452	25.400	25.645	25.867	26.090	26.378	26.549	26.871	26.917	26.914	27.067	27.325
NPL/NPF	1.749	1.669	1.712	1.694	1.659	1.565	1.601	1.596	1.582	1.608	1.606	1.497	1.567	1.598	1.587
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	447	501	494	492	476	481	475	477	485	485	509	503	508	514	522
NPL/NPF	34	36	36	36	21	20	20	22	22	23	23	23	25	27	27
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	452	408	421	418	414	414	409	408	404	407	415	412	407	406	405
NPL/NPF	106	94	94	94	95	89	89	88	87	90	90	83	84	84	84
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	482	592	608	623	626	647	655	669	682	682	686	701	708	718	730
NPL/NPF	3	3	2	2	2	2	2	3	3	3	3	4	4	4	5
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	196.716	210.004	211.981	212.764	212.916	215.200	216.324	217.797	219.911	220.846	222.286	224.468	225.014	226.779	228.406
NPL/NPF	884	1.320	1.394	1.407	1.486	1.368	1.429	1.456	1.429	1.473	1.487	1.404	1.487	1.479	1.472
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	118.982	120.110	120.249	120.239	119.851	120.337	120.431	120.984	121.604	121.887	122.209	122.924	122.643	122.906	123.089
NPL/NPF	489	635	678	725	759	663	688	692	661	676	679	630	667	698	698

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	119.280	120.532	121.263	125.522	126.745	126.302	128.151	125.270	126.248	127.421	129.949	128.690	125.843	128.074	126.092
NPL/NPF	2.172	1.876	1.718	1.741	1.772	1.714	1.708	1.615	1.608	1.784	1.599	1.421	1.458	1.463	1.325
2. Perikanan / *Fishery*	6.001	5.996	5.706	5.925	5.953	5.701	5.644	5.720	5.524	5.515	5.464	5.256	5.154	5.202	4.981
NPL/NPF	306	194	219	227	261	249	394	392	426	415	413	389	442	435	386
3. Pertambangan dan Penggalian / *Mining and Quarrying*	50.554	57.716	59.760	73.134	74.043	83.555	81.130	90.469	91.260	93.426	89.082	87.142	84.279	88.299	83.882
NPL/NPF	1.707	864	995	1.023	1.006	971	924	917	896	847	798	708	719	708	803
4. Industri Pengolahan / *Procesing Industry*	495.327	517.323	524.223	542.453	548.334	562.624	568.262	569.425	575.219	579.066	579.183	584.901	565.503	572.260	564.860
NPL/NPF	13.784	22.699	22.045	22.592	23.099	22.989	23.260	23.761	24.316	23.762	23.264	22.330	22.547	22.616	22.380
5. Listrik, gas dan air / *Electricity, Gas and Water*	57.960	54.148	52.120	56.761	55.684	58.989	52.221	50.415	50.530	51.306	51.049	51.602	50.673	50.135	48.798
NPL/NPF	785	692	691	684	683	604	596	599	582	503	507	486	465	468	449
6. Konstruksi / *Construction*	163.696	163.800	160.383	160.065	161.549	163.789	163.403	162.545	163.163	168.056	167.851	169.139	165.816	166.601	167.849
NPL/NPF	3.134	2.985	3.120	3.094	3.341	3.044	3.046	2.985	2.773	2.711	2.700	2.373	2.423	2.428	2.462
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	431.213	425.857	433.706	444.720	450.518	457.667	452.291	457.893	467.091	471.384	458.594	453.004	443.696	449.493	460.296
NPL/NPF	21.105	17.192	17.888	18.458	18.683	18.854	19.211	18.727	18.871	18.328	18.301	15.842	16.489	16.724	16.879
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	61.348	60.859	60.888	60.536	59.663	58.871	59.450	60.063	60.244	60.771	61.000	60.861	60.421	60.084	60.831
NPL/NPF	2.954	4.281	4.643	4.555	3.612	3.479	3.700	3.865	3.505	3.653	3.628	3.969	3.982	3.424	3.263
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	120.464	150.554	147.077	151.661	151.103	153.727	149.954	149.938	151.805	151.272	152.153	151.930	150.035	153.871	151.742
NPL/NPF	2.541	2.391	2.191	2.111	2.304	2.297	2.219	2.279	2.202	2.221	2.262	1.883	2.062	2.007	2.013
10. Perantara Keuangan / *Financial intermediaries*	138.304	144.436	150.228	155.785	155.637	165.720	169.603	173.857	167.909	176.314	176.835	192.610	184.843	190.299	203.897
NPL/NPF	720	2.282	2.635	2.458	2.470	1.563	2.149	1.912	1.947	1.661	1.770	1.575	1.573	1.315	1.168
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	163.380	174.670	182.872	183.523	182.764	200.979	200.758	202.525	217.816	219.589	222.874	226.992	225.594	225.947	230.902
NPL/NPF	4.120	3.478	3.748	3.757	4.687	4.368	4.393	4.406	4.008	4.125	4.056	3.839	3.817	3.767	3.788
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	27	18	66	67	67	67	68	67	68	67	70	73	78	74	77
NPL/NPF	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	9.814	10.160	10.857	10.636	10.922	10.307	10.678	10.626	10.649	10.618	10.696	11.100	10.994	10.913	11.079
NPL/NPF	159	147	177	180	203	168	172	181	189	183	157	195	207	204	222
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	14.367	16.565	16.658	17.640	17.390	18.122	17.222	17.722	17.964	18.013	18.387	19.082	18.909	19.005	19.208
NPL/NPF	141	85	55	230	54*)	53	50	40	42	46	48	142	141	144	144
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	31.129	27.998	27.611	26.805	26.441	28.122	26.398	26.880	28.745	26.464	26.156	26.532	26.454	27.138	26.799
NPL/NPF	1.012	501	604	812	893	858	681	651	591	604	584	595	609	621	606
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.307	2.441	2.463	2.526	2.584	2.607	2.620	2.637	2.659	2.670	2.663	2.676	2.685	2.692	2.703
NPL/NPF	21	35	40	44	46	46	44	50	49	46	45	39	39	39	44
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	3	3	5	5	5	5	5	5	5	5	5	5	4	4	4
NPL/NPF	0	-	-	-	-	-	0	0	0	0	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	115	89	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	174.251	196.152	202.274	204.512	205.397	208.629	211.526	214.515	217.763	220.079	222.002	224.200	224.446	225.942	227.744
NPL/NPF	4.374	4.078	4.353	4.526	4.716	4.594	4.659	4.527	4.604	4.668	4.731	4.613	4.847	4.876	4.909
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	15.192	18.071	18.512	18.622	18.608	18.951	19.185	19.377	19.639	19.722	19.754	19.784	19.747	19.784	19.782
NPL/NPF	232	227	214	226	232	231	253	245	253	256	263	265	265	268	268
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	15.596	15.241	15.483	15.618	15.581	15.787	15.585	15.757	15.849	16.007	16.027	16.046	15.917	15.846	15.906
NPL/NPF	593	537	566	582	617	621	609	592	568	564	565	524	566	576	569
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	71.153	65.335	69.062	70.674	70.211	71.704	72.663	73.547	74.633	76.134	77.513	78.297	79.505	80.028	81.659
NPL/NPF	1.676	1.584	1.538	1.556	1.599	1.585	1.579	1.574	1.557	1.504	1.445	1.317	1.358	1.332	1.406
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	178.470	179.068	191.950	195.350	196.783	199.847	202.210	205.171	209.389	212.443	215.435	218.249	219.068	221.126	224.088
NPL/NPF	4.289	4.290	4.611	4.720	4.994	4.878	4.928	4.905	4.827	4.943	5.069	4.848	5.036	5.132	5.217
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	48.637	54.069	45.702	47.450	48.639	50.395	51.521	52.535	53.239	53.917	54.432	55.453	55.674	56.090	56.002
NPL/NPF	990	1.067	895	869	922	951	972	1.000	1.048	889	948	900	906	928	920

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	1.217	2.026	1.707	1.715	1.762	1.837	1.226	1.188	1.290	420	425	430	425	452	440
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / *Fishery*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / *Mining and Quarrying*	5.437	6.948	7.148	7.099	7.341	8.746	9.517	9.935	9.292	9.267	8.251	8.296	6.281	6.310	5.484
NPL/NPF	70	-	-	-	-	-	-	0	-	-	-	-	-	-	-
4. Industri Pengolahan / *Procesing Industry*	67.889	66.270	70.284	69.233	70.849	78.445	77.471	73.440	69.419	75.934	72.990	71.203	66.176	67.827	64.016
NPL/NPF	1.293	3.754	3.673	3.725	3.728	3.764	3.757	3.748	2.971	2.912	2.171	2.161	2.125	2.149	2.128
5. Listrik, gas dan air / *Electricity, Gas and Water*	16.585	9.259	7.032	6.990	7.910	7.724	6.811	6.436	7.546	7.739	6.977	6.696	6.462	6.001	5.142
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / *Construction*	4.359	2.753	2.800	2.803	3.566	3.989	3.950	3.975	3.968	3.885	3.894	4.224	4.176	4.490	4.435
NPL/NPF	-	-	-	-	-	337	335	335	342	347	350	-	-	-	-
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	15.614	16.373	16.186	18.547	16.806	17.258	16.259	15.579	15.670	15.952	14.933	13.242	12.969	12.859	11.973
NPL/NPF	513	562	469	497	503	506	505	427	428	201	201	201	165	165	165
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	1.334	1.341	1.350	1.361	1.369	1.395	1.389	1.389	92	91	91	91	89	0	-
NPL/NPF	105	94	93	93	93	92	92	92	92	91	91	91	89	-	-
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	14.170	13.683	12.521	13.545	12.988	16.717	16.951	12.961	13.867	13.126	13.787	14.162	14.290	12.203	13.440
NPL/NPF	-	-	-	-	-	-	-	0	0	1	1	0	0	-	-
10. Perantara Keuangan / *Financial intermediaries*	33.602	33.453	33.375	36.325	37.519	40.382	39.570	40.136	44.111	45.960	48.216	48.713	48.907	50.107	51.482
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.678	4.374	4.720	4.637	4.726	4.507	5.145	5.393	5.282	5.422	5.686	4.992	5.095	5.111	5.232
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	-	-	-	-	-	-	-	-	-	270	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	0	1	1	1	1	1	1	1	1	1	2	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	67	58	2	3	2	3	2	3	3	3	3	3	2	2	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	290	298	389	333	340	115	36	35	38	57	38	45	37	38	45
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	331	324	309	310	306	306	306	1.168	303	303	301	271	238	225	220
NPL/NPF	2	2	3	3	3	3	3	3	3	3	3	3	3	3	2
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	29	36	34	34	34	34	32	33	33	33	32	34	24	19	22
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	41	39	41	42	42	41	41	40	40	41	42	42	43	42	40
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	586	543	527	519	515	506	497	490	472	463	451	443	436	423	410
NPL/NPF	54	60	58	53	53	52	53	53	56	52	53	53	53	56	48
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	11.019	9.887	9.882	9.874	9.892	9.921	9.868	9.854	9.891	9.913	9.998	10.059	10.009	10.090	9.967
NPL/NPF	383	229	189	173	179	174	172	178	172	175	173	165	172	171	167

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 - Maret 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 - March 2023)

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																	Bukan Lapangan Usaha					
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	14.208	1.272	1.422	66.369	3.292	21.382	104.649	10.461	20.570	2.442	11.024	404	2.417	4.243	11.196	397	0	-	141.802	2.510	2.096	3.461	99.443	22.813
NPL/NPF	333	44	10	4.725	13	2.228	4.447	422	120	55	285	0	49	25	375	18	-	-	2.755	83	107	76	1.349	140
Banten	664	168	769	23.393	305	12.656	24.313	2.050	9.161	3.572	9.796	2	447	1.383	6.323	130	1	-	50.387	1.720	1.221	919	28.047	6.770
NPL/NPF	13	6	402	370	1	594	759	51	51	40	31	-	2	2	68	3	-	-	851	41	35	6	336	48
DKI Jakarta	171.595	3.275	182.955	609.730	122.068	282.585	330.082	52.372	219.637	298.472	252.693	13.756	4.354	13.451	57.473	417	6	-	149.767	18.584	7.142	101.705	146.031	97.990
NPL/NPF	2.017	703	4.637	21.129	646	4.446	11.920	3.091	2.630	1.330	4.471	0	130	133	1.061	11	-	-	3.207	334	312	1.686	2.745	1.467
D.I Yogyakarta	2.330	287	76	4.290	28	2.654	12.001	3.180	975	836	847	70	808	599	2.540	64	-	-	4.442	122	209	181	9.874	870
NPL/NPF	21	6	6	136	0	237	403	98	23	95	12	-	10	1	51	1	-	-	119	5	7	2	142	5
Jawa Tengah	22.213	2.579	594	61.680	398	15.792	113.015	9.477	4.783	2.275	6.684	281	1.517	3.025	11.517	412	0	-	26.334	330	913	1.813	33.858	34.804
NPL/NPF	304	49	47	9.075	2	509	3.867	543	66	220	91	0	3	22	246	12	-	-	477	8	40	32	414	117
Jawa Timur	36.178	2.725	1.397	111.668	6.513	22.285	138.875	10.064	10.525	2.099	8.171	151	1.827	2.527	11.813	738	0	-	59.734	2.571	2.007	3.323	84.264	3.546
NPL/NPF	725	246	115	3.689	2	1.993	6.848	362	258	52	327	-	20	12	255	14	-	-	1.590	55	128	49	1.216	38
Bengkulu	5.392	103	47	525	17	130	4.975	422	159	10	240	-	33	130	525	25	-	-	2.661	9	60	41	5.949	4.841
NPL/NPF	55	2	1	11	0	54	171	3	3	0	2	-	0	0	15	1	-	-	84	-	4	1	41	30
Jambi	13.014	139	148	1.671	22	792	8.383	1.115	277	51	527	0	104	139	832	45	-	-	5.837	56	147	106	14.359	82
NPL/NPF	111	2	7	46	0	71	307	28	4	3	30	0	14	1	25	0	-	-	123	1	7	0	181	1
Aceh	1.745	299	36	1.063	62	511	5.263	308	210	136	200	-	44	230	542	51	-	-	2.705	58	42	786	21.127	6
NPL/NPF	53	14	3	29	1	83	248	8	10	-	13	-	0	1	17	3	-	-	29	-	1	6	124	0
Sumatera Utara	42.048	570	438	41.687	111	7.769	44.473	2.758	5.113	984	3.239	11	402	1.712	3.270	239	4	-	20.838	519	1.469	2.477	38.691	2.067
NPL/NPF	362	25	20	770	10	497	1.890	123	34	17	90	0	12	13	83	7	-	-	486	8	66	36	546	55
Sumatera Barat	10.204	332	173	2.710	23	659	16.834	997	902	73	578	0	206	173	1.273	37	-	-	4.355	74	121	70	9.612	14.490
NPL/NPF	175	10	8	48	1	72	532	25	11	8	16	-	0	1	36	1	-	-	78	2	10	0	114	51
Riau	22.659	156	390	6.420	77	2.080	12.660	1.769	1.517	275	1.403	0	123	553	1.544	43	-	-	11.402	110	404	163	20.536	665
NPL/NPF	296	8	1	39	1	152	476	36	57	4	35	-	2	1	29	1	-	-	417	1	11	2	214	4
Sumatera Selatan	17.703	292	151	7.505	277	2.971	18.371	1.616	1.373	176	2.117	104	373	286	1.186	113	0	-	13.305	87	448	699	25.428	1.311
NPL/NPF	679	15	3	41	4	410	877	45	20	1	84	-	3	2	42	2	-	-	345	1	61	10	315	10
Bangka Belitung	2.023	359	131	664	27	214	2.870	190	123	13	114	-	21	155	349	4	-	-	2.409	19	51	80	4.874	17
NPL/NPF	52	10	0	220	-	42	95	2	3	-	8	-	0	0	7	0	-	-	35	-	5	0	35	0
Kepulauan Riau	335	338	233	8.101	415	1.399	7.846	1.224	3.799	78	1.925	1	267	210	798	19	-	-	8.310	130	322	133	9.084	1.145
NPL/NPF	5	8	-	41	0	238	157	82	8	0	60	-	0	3	19	1	-	-	207	3	6	0	120	24
Lampung	12.067	685	166	5.118	121	817	16.598	686	1.529	60	1.088	44	455	328	1.127	79	2	-	5.645	54	133	118	7.620	5.562
NPL/NPF	160	11	19	269	1	116	537	16	206	9	20	-	0	2	21	1	-	-	104	0	4	1	88	77
Kalimantan Selatan	7.971	318	1.351	2.801	702	965	10.738	719	2.643	299	1.226	35	110	163	1.694	43	-	-	11.262	72	282	98	13.210	217
NPL/NPF	62	14	20	33	0	149	616	11	14	14	29	-	10	0	29	2	-	-	259	1	25	2	157	1
Kalimantan Barat	16.577	444	319	1.651	127	591	12.714	1.145	1.909	571	714	351	73	120	949	27	-	-	8.534	46	486	485	18.387	271
NPL/NPF	126	30	47	50	0	126	499	42	16	2	18	-	0	1	23	0	-	-	154	1	16	3	129	3
Kalimantan Timur	13.216	522	2.468	10.270	294	7.033	15.615	2.035	4.122	319	3.279	2	185	209	2.514	39	-	-	8.279	178	503	523	20.964	793
NPL/NPF	395	12	99	26	8	571	474	22	45	10	56	0	2	1	74	1	-	-	251	10	35	14	278	5
Kalimantan Tengah	11.928	157	75	2.620	59	1.058	7.157	499	480	232	597	0	33	88	787	26	-	-	4.567	35	38	38	11.967	278
NPL/NPF	27	4	1	5	1	100	168	6	15	0	3	-	0	29	10	0	-	-	105	6	3	0	82	2
Sulawesi Tengah	3.845	467	2.664	4.090	825	566	8.715	492	628	38	970	1	22	37	644	26	-	-	2.423	11	114	31	18.107	202
NPL/NPF	87	8	6	12	0	107	287	7	2	-	2	-	0	1	14	1	-	-	62	-	17	1	158	1
Sulawesi Selatan	10.874	1.661	1.747	6.274	3.155	5.345	36.727	3.268	2.167	409	2.759	3	463	521	3.775	174	1	-	20.013	335	1.264	1.394	25.866	13.024
NPL/NPF	119	42	5	150	8	356	1.560	71	144	16	76	-	5	6	78	6	-	-	437	6	90	33	441	104
Sulawesi Utara	1.306	316	2.400	801	171	1.791	7.968	1.016	362	11	873	114	33	94	714	107	-	-	4.927	35	185	95	11.851	9.235
NPL/NPF	37	14	0	31	2	176	283	65	22	0	6	-	2	0	22	1	-	-	208	1	18	2	253	107
Gorontalo	1.216	145	23	318	2.482	99	2.803	189	53	2	213	-	18	15	282	2	8	-	1.086	7	26	4	4.873	3.244
NPL/NPF	177	6	0	21	0	52	195	29	2	-	1	-	-	0	23	1	-	-	24	-	2	0	62	23
Sulawesi Barat	1.797	89	9	260	7	106	2.427	72	35	9	41	13	7	42	298	6	-	-	567	3	16	6	3.154	2.024
NPL/NPF	26	3	0	35	0	30	105	6	3	-	1	-	-	1	12	0	-	-	12	-	1	0	16	6
Sulawesi Tenggara	2.144	475	3.358	711	13	571	6.794	634	239	18	656	172	16	65	665	22	-	-	3.979	32	161	65	14.397	737
NPL/NPF	27	9	9	24	0	55	275	14	3	0	5	-	1	0	15	1	-	-	62	0	7	2	104	12
Nusa Tenggara Barat	4.629	256	6.029	954	12	1.270	11.026	1.230	247	33	459	0	84	143	671	45	-	-	4.796	52	157	80	14.425	6.254
NPL/NPF	79	6	1	27	0	75	367	17	5	3	9	-	13	1	20	2	-	-	76	1	15	2	153	35
Bali	4.746	317	69	4.407	147	1.826	27.509	9.644	938	333	1.430	115	368	1.245	3.167	142	2	-	9.941	107	307	530	18.590	1.261
NPL/NPF	98	3	0	73	0	61	785	459	32	4	43	0	1	7	44	2	-	-	237	1	4	7	187	8
Nusa Tenggara Timur	1.841	313	45	981	48	1.136	10.679	945	424	44	322	-	55	76	688	77	-	-	1.355	11	40	53	11.929	9.915
NPL/NPF	39	16	1	49	7	72	372	63	11	0	16	-	-	1	19	1	-	-	19	-	-	0	79	52
Maluku	411	189	10	205	10	425	3.610	311	159	7	253	-	4	13	276	355	-	-	329	18	31	13	5.685	2.791
NPL/NPF	7	5	-	5	0	79	77	9	6	0	10	-	-	0	6	3	-	-	7	-	2	0	39	43
Papua	2.178	147	15	390	48	2.513	7.879	997	822	411	599	401	4	66	929	41	-	-	3.325	37	212	52	14.297	750
NPL/NPF	39	13	0	15	1	132	362	17	83	0	34	-	-	1	30	1	-	-	66	-	5	1	128	8
Maluku Utara	138	94	1.690	114	2	183	2.261	225	267	9	71	69	3	12	179	6	-	-	256	5	10	1	6.375	2.207
NPL/NPF	6	3	0	3	-	62	64	3	3	0	1	0	-	1	2	0	-	-	2	-	-	-	27	43
Papua Barat	800	94	6	212	8	626	3.113	382	316	26	217	272	10	21	404	20	-	-	1.329	9	120	18	7.656	181
NPL/NPF	4	5	0	20	0	139	89	8	10	-	24	-	-	0	10	1	-	-	150	1	13	1	77	4
Lainnya	2.309	-	25.819	44.452	9.590	2.719	13.259	208	6.800	3.888	3.533	26.429	-	235	9	-	-	-	-	-	-	0	815	239
NPL/NPF	-	-	-	77	-	131	141	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	0
Total	**462.302**	**19.581**	**237.223**	**1.034.107**	**151.456**	**403.520**	**1.052.203**	**122.699**	**303.265**	**318.211**	**318.857**	**42.800**	**14.887**	**32.310**	**130.951**	**3.969**	**25**	**0**	**596.899**	**27.947**	**20.739**	**119.561**	**781.343**	**250.605**
NPL	**6.715**	**1.352**	**5.470**	**41.292**	**708**	**14.215**	**40.251**	**5.783**	**3.921**	**1.885**	**5.908**	**1**	**282**	**270**	**2.780**	**99**	**0**	**0**	**13.040**	**570**	**1.058**	**1.975**	**10.357**	**2.523**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
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	2.661.468	2.750.567	2.780.824	2.864.415	2.850.487	2.843.725	2.892.088	2.905.465	2.877.196	2.940.289	2.827.709	2.849.022	2.914.884
NPL/NPF	96.687	104.692	107.031	110.255	111.892	107.221	108.923	108.803	106.449	105.294	102.643	95.607	98.978	98.706	98.139
2. Investasi / *Investment*	1.468.687	1.527.639	1.556.097	1.571.739	1.575.905	1.635.667	1.622.177	1.634.410	1.653.465	1.693.843	1.719.862	1.710.944	1.712.623	1.744.225	1.733.481
NPL/NPF	43.335	41.276	40.233	40.963	41.701	40.899	40.659	40.032	39.489	38.397	37.065	33.737	35.731	36.160	32.794
3. Konsumsi / *Consumption*	1.547.454	1.619.696	1.645.704	1.658.946	1.655.636	1.676.779	1.686.661	1.701.319	1.729.347	1.734.198	1.750.414	1.772.331	1.770.547	1.782.073	1.797.093
NPL/NPF	27.685	27.303	27.830	28.203	29.417	28.516	28.975	28.969	28.521	28.788	28.605	27.232	29.034	29.640	29.522
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.481.560**	**5.768.585**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**	**6.310.879**	**6.375.320**	**6.445.457**
NPL/NPF	**167.707**	**173.270**	**175.093**	**179.421**	**183.010**	**176.635**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**	**163.744**	**164.506**	**160.455**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	142.171	199.100	190.357	199.772	189.009	200.741	195.588	193.207	194.324	194.074	192.353	189.896	180.667	180.649	170.331
NPL/NPF	2.865	6.092	5.693	5.950	6.234	6.161	6.300	6.404	7.069	6.912	6.126	5.533	5.790	5.965	5.740
2. Impor / *Import*	65.457	79.660	75.789	84.014	89.381	90.849	84.294	87.207	89.010	89.807	83.771	86.567	82.646	84.622	85.670
NPL/NPF	1.289	3.472	2.239	2.478	2.574	2.539	2.610	2.180	2.163	2.044	2.051	1.948	1.677	1.178	1.140
3. Lainnya / *Other*	5.273.932	5.489.825	5.597.122	5.697.467	5.733.975	5.885.271	5.879.444	5.899.040	5.991.568	6.049.625	6.071.349	6.147.100	6.047.566	6.110.049	6.189.457
NPL/NPF	163.553	163.706	167.161	170.994	174.201	167.934	169.647	169.220	165.227	163.523	160.136	149.094	156.277	157.363	153.576
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.481.560**	**5.768.585**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**	**6.310.879**	**6.375.320**	**6.445.457**
NPL/NPF	**167.707**	**173.270**	**175.093**	**179.421**	**183.010**	**176.635**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**	**163.744**	**164.506**	**160.455**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
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	1.194.381	1.224.290	1.237.385	1.273.447	1.278.169	1.259.817	1.290.736	1.286.444	1.281.351	1.324.889	1.265.296	1.274.264	1.307.047
NPL/NPF	51.323	51.166	52.010	54.397	55.076	52.417	52.916	52.740	51.204	51.594	50.142	46.655	48.755	49.102	47.617
2. Investasi / *Investment*	686.337	712.338	749.376	755.707	759.708	775.506	753.319	765.427	766.977	789.453	803.409	795.726	808.665	819.725	826.371
NPL/NPF	21.684	21.226	20.517	20.696	21.127	20.487	20.070	19.687	19.850	18.467	17.448	16.079	17.878	18.257	15.993
3. Konsumsi / *Consumption*	692.225	725.325	732.955	735.949	729.942	737.931	739.062	742.402	758.626	754.285	761.447	773.527	769.241	774.063	780.773
NPL/NPF	11.825	11.515	11.487	11.536	12.079	11.718	11.918	12.036	11.648	11.859	11.467	10.903	11.996	12.409	12.141
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.445.965**	**2.623.165**	**2.676.712**	**2.715.947**	**2.727.034**	**2.786.884**	**2.770.550**	**2.767.646**	**2.816.339**	**2.830.182**	**2.846.207**	**2.894.142**	**2.843.202**	**2.868.053**	**2.914.190**
NPL/NPF	**84.831**	**83.906**	**84.014**	**86.630**	**88.283**	**84.622**	**84.904**	**84.463**	**82.703**	**81.920**	**79.057**	**73.637**	**78.629**	**79.769**	**75.751**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	41.544	102.437	100.545	101.294	98.008	99.087	95.366	93.579	91.626	90.455	91.220	93.345	91.057	88.610	85.994
NPL/NPF	1.377	1.495	1.803	2.064	2.330	2.102	2.276	2.475	2.467	2.524	2.568	2.287	2.592	2.782	2.612
2. Impor / *Import*	6.111	12.747	13.594	13.098	12.951	13.641	13.054	13.663	14.198	14.211	13.141	20.066	19.125	19.042	18.928
NPL/NPF	91	106	143	182	193	190	211	237	230	238	250	212	258	270	257
3. Lainnya / *Other*	2.398.310	2.507.981	2.562.574	2.601.555	2.616.075	2.674.157	2.662.130	2.660.405	2.710.515	2.725.516	2.741.846	2.780.731	2.733.021	2.760.401	2.809.269
NPL/NPF	83.363	82.305	82.068	84.383	85.759	82.329	82.416	81.750	80.006	79.157	76.239	71.138	75.779	76.717	72.882
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.445.965**	**2.623.165**	**2.676.712**	**2.715.947**	**2.727.034**	**2.786.884**	**2.770.550**	**2.767.646**	**2.816.339**	**2.830.182**	**2.846.207**	**2.894.142**	**2.843.202**	**2.868.053**	**2.914.190**
NPL/NPF	**84.831**	**83.906**	**84.014**	**86.630**	**88.283**	**84.622**	**84.904**	**84.463**	**82.703**	**81.920**	**79.057**	**73.637**	**78.629**	**79.769**	**75.751**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	87.962	97.587	97.794	98.332	100.978	107.417	107.536	109.415	112.545	113.591	114.755	114.251	107.345	108.369	112.577
NPL/NPF	7.449	7.337	7.645	7.746	7.813	7.227	7.235	7.283	7.221	7.344	7.303	6.722	6.936	7.091	7.281
2. Investasi / *Investment*	60.781	62.060	62.612	63.620	64.076	65.437	67.453	66.943	67.819	69.737	70.238	72.672	73.132	75.397	76.677
NPL/NPF	2.809	1.992	2.087	2.099	2.138	2.032	2.124	2.142	1.827	1.847	1.869	1.651	1.788	1.740	1.814
3. Konsumsi / *Consumption*	339.923	356.444	358.969	359.988	359.683	362.724	364.161	366.425	369.465	370.856	372.976	375.924	376.194	378.389	380.478
NPL/NPF	3.265	3.757	3.916	3.958	4.022	3.707	3.829	3.856	3.784	3.874	3.888	3.641	3.833	3.889	3.874
Total Kredit/Pembiayaan / *Total Credit/Financing*	**488.666**	**516.091**	**519.376**	**521.940**	**524.737**	**535.578**	**539.150**	**542.783**	**549.829**	**554.183**	**557.970**	**562.847**	**556.671**	**562.155**	**569.731**
NPL/NPF	**13.523**	**13.086**	**13.648**	**13.803**	**13.973**	**12.965**	**13.188**	**13.281**	**12.832**	**13.064**	**13.060**	**12.013**	**12.557**	**12.720**	**12.969**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	448	529	801	717	739	1.134	1.128	1.111	1.098	1.091	1.067	953	943	927	918
NPL/NPF	1	3	3	3	3	3	3	3	3	1	1	1	1	1	1
2. Impor / *Import*	241	142	349	352	310	305	302	291	274	271	270	266	239	226	134
NPL/NPF	7	5	2	2	2	2	2	4	3	8	8	8	89	8	7
3. Lainnya / *Other*	487.977	515.419	518.225	520.871	523.688	534.138	537.720	541.381	548.457	552.822	556.633	561.628	555.489	561.001	568.679
NPL/NPF	13.516	13.078	13.643	13.798	13.968	12.960	13.183	13.275	12.826	13.055	13.051	12.005	12.466	12.712	12.961
Total Kredit/Pembiayaan / *Total Credit/Financing*	**488.666**	**516.091**	**519.376**	**521.940**	**524.737**	**535.578**	**539.150**	**542.783**	**549.829**	**554.183**	**557.970**	**562.847**	**556.671**	**562.155**	**569.731**
NPL/NPF	**13.523**	**13.086**	**13.648**	**13.803**	**13.973**	**12.965**	**13.188**	**13.281**	**12.832**	**13.064**	**13.060**	**12.013**	**12.557**	**12.720**	**12.969**

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

Keterangan / *Items*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
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	1.243.816	1.296.218	1.307.973	1.339.317	1.323.660	1.340.706	1.352.130	1.365.428	1.339.793	1.362.136	1.321.968	1.332.423	1.365.352
NPL/NPF	36.043	42.536	44.092	44.757	45.643	43.861	45.061	45.155	44.777	43.403	42.986	40.373	41.485	40.694	41.435
2. Investasi / *Investment*	675.390	718.332	712.070	721.547	721.429	757.838	764.198	765.354	784.769	796.530	812.218	809.460	799.015	817.668	798.648
NPL/NPF	18.734	17.300	16.676	17.208	17.471	17.398	17.486	17.224	17.225	17.486	17.146	15.411	15.490	15.668	14.499
3. Konsumsi / *Consumption*	503.300	527.095	542.983	552.226	555.220	565.314	572.691	580.903	590.513	598.301	605.163	612.029	614.357	618.816	625.180
NPL/NPF	12.154	11.739	12.177	12.479	13.081	12.861	13.000	12.843	12.858	12.825	13.020	12.467	12.977	13.112	13.289
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.369.008**	**2.461.474**	**2.498.868**	**2.569.991**	**2.584.622**	**2.662.468**	**2.660.549**	**2.686.963**	**2.727.412**	**2.760.259**	**2.757.173**	**2.783.624**	**2.735.340**	**2.768.908**	**2.789.180**
NPL/NPF	**66.931**	**71.575**	**72.945**	**74.445**	**76.195**	**74.120**	**75.547**	**75.222**	**74.860**	**73.714**	**73.153**	**68.251**	**69.952**	**69.473**	**69.224**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	77.734	72.521	64.418	68.837	66.758	69.927	69.515	68.386	72.974	72.779	72.213	68.394	64.275	66.172	59.141
NPL/NPF	1.003	1.879	1.329	1.277	1.296	1.316	1.286	1.198	1.839	1.596	1.506	1.205	1.192	1.160	1.128
2. Impor / *Import*	57.546	64.995	58.201	65.753	70.803	71.943	68.794	71.902	73.405	73.863	68.429	65.159	62.035	63.842	65.941
NPL/NPF	1.191	3.345	2.078	2.278	2.363	2.331	2.380	1.923	1.825	1.782	1.777	1.712	1.314	884	860
3. Lainnya / *Other*	2.233.728	2.323.958	2.376.250	2.435.401	2.447.061	2.520.598	2.522.241	2.546.675	2.581.033	2.613.616	2.616.531	2.650.071	2.609.030	2.638.894	2.664.099
NPL/NPF	64.738	66.351	69.537	70.890	72.536	70.473	71.881	72.102	71.196	70.336	69.870	65.335	67.446	67.428	67.236
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.369.008**	**2.461.474**	**2.498.868**	**2.569.991**	**2.584.622**	**2.662.468**	**2.660.549**	**2.686.963**	**2.727.412**	**2.760.259**	**2.757.173**	**2.783.624**	**2.735.340**	**2.768.908**	**2.789.180**
NPL/NPF	**66.931**	**71.575**	**72.945**	**74.445**	**76.195**	**74.120**	**75.547**	**75.222**	**74.860**	**73.714**	**73.153**	**68.251**	**69.952**	**69.473**	**69.224**

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

Keterangan / *Items*	2020	2021	2022										2023		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Modal Kerja / *Working Capital*	119.737	122.114	125.477	131.726	134.487	144.234	141.121	133.787	136.677	140.003	141.297	139.013	133.100	133.966	129.908
NPL/NPF	1.872	3.653	3.284	3.355	3.360	3.716	3.711	3.625	3.246	2.954	2.212	1.856	1.803	1.819	1.806
2. Investasi / *Investment*	46.178	34.909	32.039	30.866	30.693	36.886	37.207	36.685	33.901	38.123	33.997	33.086	31.811	31.435	31.785
NPL/NPF	109	758	952	960	965	982	978	978	587	597	602	596	576	495	487
3. Konsumsi / *Consumption*	12.006	10.832	10.797	10.782	10.792	10.811	10.748	11.590	10.743	10.756	10.828	10.852	10.755	10.803	10.663
NPL/NPF	440	292	250	229	235	230	228	234	232	231	230	222	228	230	218
Total Kredit/Pembiayaan / *Total Credit/Financing*	**177.922**	**167.855**	**168.313**	**173.374**	**175.972**	**191.931**	**189.076**	**182.062**	**181.321**	**188.882**	**186.122**	**182.951**	**175.665**	**176.204**	**172.356**
NPL/NPF	**2.421**	**4.703**	**4.486**	**4.544**	**4.560**	**4.928**	**4.918**	**4.837**	**4.064**	**3.782**	**3.043**	**2.674**	**2.607**	**2.545**	**2.511**
Orientasi Penggunaan / *User Orientation*															
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*															
1. Ekspor / *Export*	22.445	23.612	24.593	28.923	23.504	30.592	29.580	30.132	28.625	29.749	27.853	27.204	24.392	24.939	24.278
NPL/NPF	484	2.716	2.558	2.605	2.605	2.740	2.735	2.728	2.761	2.792	2.051	2.041	2.006	2.022	1.999
2. Impor / *Import*	1.559	1.776	3.646	4.811	5.317	4.961	2.144	1.351	1.133	1.461	1.930	1.076	1.247	1.511	667
NPL/NPF	0	16	16	16	16	16	16	16	105	16	16	16	16	16	16
3. Lainnya / *Other*	153.917	142.468	140.073	139.640	147.151	156.378	157.352	150.578	151.563	157.671	156.339	154.671	150.026	149.754	147.411
NPL/NPF	1.936	1.971	1.912	1.922	1.938	2.172	2.167	2.093	1.199	974	976	617	586	507	497
Total Kredit/Pembiayaan / *Total Credit/Financing*	**177.922**	**167.855**	**168.313**	**173.374**	**175.972**	**191.931**	**189.076**	**182.062**	**181.321**	**188.882**	**186.122**	**182.951**	**175.665**	**176.204**	**172.356**
NPL/NPF	**2.421**	**4.703**	**4.486**	**4.544**	**4.560**	**4.928**	**4.918**	**4.837**	**4.064**	**3.782**	**3.043**	**2.674**	**2.607**	**2.545**	**2.511**

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 - Maret 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 March 2023*)
Miliar Rp *(Billion Rp)*

Lokasi / *Location*	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*		
				Ekspor	Impor	Lainnya
1. Jawa Barat	198.595	77.153	272.125	7.565	2.348	537.960
NPL/NPF	11.010	2.138	4.510	399	56	17.203
2. Banten	66.656	28.475	89.065	1.721	306	182.168
NPL/NPF	2.164	229	1.317	97	17	3.596
3. DKI Jakarta	1.530.076	1.084.845	521.218	93.752	60.473	2.981.914
NPL/NPF	40.951	17.404	9.752	3.245	470	64.392
4. D.I Yogyakarta	19.836	11.751	15.699	707	173	46.406
NPL/NPF	853	245	280	31	3	1.344
5. Jawa Tengah	195.904	60.338	98.051	9.852	1.262	343.179
NPL/NPF	11.106	3.949	1.088	362	321	15.460
6. Jawa Timur	281.719	85.838	155.445	18.601	5.236	499.165
NPL/NPF	12.710	2.208	3.075	733	134	17.127
7. Bengkulu	8.268	4.466	13.560	549	164	25.581
NPL/NPF	247	72	159	11	2	465
8. Jambi	15.022	12.237	20.587	843	379	46.624
NPL/NPF	465	183	314	32	6	924
9. Aceh	6.512	4.188	24.724	2	0	35.421
NPL/NPF	379	105	160	-	-	644
10. Sumatera Utara	95.066	59.762	66.062	6.390	2.242	212.258
NPL/NPF	3.174	780	1.198	81	18	5.052
11. Sumatera Barat	25.175	9.999	28.722	1.693	189	62.015
NPL/NPF	733	212	255	35	2	1.163
12. Riau	27.156	24.514	33.279	1.103	957	82.889
NPL/NPF	776	362	650	34	3	1.750
13. Sumatera Selatan	33.958	20.655	41.279	1.406	248	94.239
NPL/NPF	1.389	840	742	50	4	2.916
14. Bangka Belitung	4.712	2.543	7.451	324	35	14.347
NPL/NPF	393	47	75	38	0	476
15. Kepulauan Riau	15.801	11.187	19.124	388	336	45.388
NPL/NPF	515	107	360	7	9	965
16. Lampung	30.804	10.167	19.132	1.494	1.076	57.533
NPL/NPF	986	401	274	65	18	1.578
17. Kalimantan Selatan	20.375	11.404	25.141	1.268	178	55.473
NPL/NPF	849	156	445	35	3	1.411
18. Kalimantan Barat	19.330	18.952	28.209	982	133	65.377
NPL/NPF	749	231	306	29	4	1.253
19. Kalimantan Timur	31.068	31.051	31.240	1.580	341	91.439
NPL/NPF	1.260	534	593	71	5	2.312
20. Kalimantan Tengah	13.497	12.300	16.922	845	143	41.732
NPL/NPF	304	67	199	17	2	551
21. Sulawesi Tengah	18.458	5.570	20.889	894	104	43.918
NPL/NPF	423	112	239	23	2	748
22. Sulawesi Selatan	56.522	22.802	61.896	4.695	437	136.087
NPL/NPF	2.053	588	1.110	146	45	3.560
23. Sulawesi Utara	13.122	4.953	26.329	1.118	70	43.216
NPL/NPF	517	145	589	34	2	1.216
26. Gorontalo	4.363	3.505	9.240	383	16	16.709
NPL/NPF	268	240	111	16	1	603
25. Sulawesi Barat	3.746	1.473	5.770	296	31	10.662
NPL/NPF	171	50	36	7	1	248
24. Sulawesi Tenggara	13.198	3.356	19.371	635	69	35.220
NPL/NPF	347	91	187	19	2	604
27. Nusa Tenggara Barat	21.486	5.601	25.765	920	53	51.880
NPL/NPF	531	93	281	17	1	886
28. Bali	32.089	24.316	30.735	1.691	104	85.345
NPL/NPF	950	664	444	16	-	2.042
29. Nusa Tenggara Timur	15.149	2.525	23.303	1.262	98	39.618
NPL/NPF	595	73	151	17	1	801
30. Maluku	5.245	991	8.867	391	41	14.670
NPL/NPF	186	20	91	7	2	288
31. Papua	11.531	5.910	18.673	1.184	195	34.736
NPL/NPF	569	158	208	52	3	881
32. Maluku Utara	3.044	2.279	8.853	312	30	13.834
NPL/NPF	136	11	72	8	1	211
33. Papua Barat	4.752	1.773	9.313	471	89	15.279
NPL/NPF	239	71	245	5	0	550
34. Lainnya	72.647	66.603	1.055	5.016	8.112	127.176
NPL/NPF	142	207	7	-	-	356
Total	**2.914.884**	**1.733.481**	**1.797.093**	**170.331**	**85.670**	**6.189.457**
NPL/NPF	**98.139**	**32.794**	**29.522**	**5.740**	**1.140**	**153.576**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	472.032	501.483	508.894	512.700	513.680	522.212	524.766	527.543	534.810	537.421	540.098	543.165	537.302	541.133	547.873
NPL/NPF	17.707	17.698	17.576	18.879	19.348	17.595	17.702	17.591	17.356	17.409	17.113	16.496	17.497	17.831	17.658
2. Banten	152.070	170.500	175.841	176.430	177.482	178.931	178.449	182.257	184.382	184.770	185.277	182.240	179.571	184.200	184.196
NPL/NPF	3.741	3.861	3.529	3.775	3.943	3.806	3.725	3.724	3.652	3.714	3.853	3.677	3.879	3.932	3.710
3. DKI Jakarta	2.608.359	2.733.222	2.773.090	2.861.943	2.883.102	3.004.142	2.986.741	3.000.837	3.053.405	3.097.898	3.081.872	3.129.491	3.059.790	3.100.165	3.136.139
NPL/NPF	76.761	80.648	80.389	81.023	80.508	78.455	79.056	77.811	77.065	73.765	71.759	67.798	69.706	68.903	68.107
4. D.I Yogyakarta	40.600	42.704	43.426	43.629	43.728	44.325	44.348	44.413	44.756	45.052	45.489	47.355	46.680	46.725	47.286
NPL/NPF	908	1.122	1.255	1.343	1.370	1.341	1.434	1.465	1.338	1.351	1.353	1.260	1.377	1.424	1.378
5. Jawa Tengah	303.109	318.564	327.158	329.915	330.548	334.046	334.533	336.126	340.315	342.019	344.961	351.350	347.652	347.728	354.293
NPL/NPF	14.093	16.158	16.125	16.541	16.571	16.157	16.127	15.900	15.887	16.226	16.322	14.531	16.024	16.256	16.143
6. Jawa Timur	476.988	491.193	494.975	496.363	499.100	508.435	506.503	506.959	514.413	512.496	515.315	520.569	515.614	517.870	523.001
NPL/NPF	16.922	17.532	18.140	18.689	19.770	19.620	19.786	20.570	19.890	20.326	19.887	17.487	18.138	18.484	17.994
7. Bengkulu	22.461	24.254	24.876	25.028	25.060	25.298	25.369	25.495	25.738	25.927	26.120	26.191	25.952	26.087	26.294
NPL/NPF	307	333	367	387	391	386	394	408	411	421	422	385	466	502	479
8. Jambi	42.535	44.479	45.250	45.422	45.445	45.930	45.822	46.229	46.427	46.508	46.853	47.270	46.892	47.281	47.846
NPL/NPF	1.083	897	819	861	930	925	945	947	925	965	973	893	920	962	962
9. Aceh	36.838	31.166	31.913	32.133	32.325	32.664	32.635	32.874	33.317	33.598	33.992	34.232	33.695	34.729	35.424
NPL/NPF	833	605	640	651	639	622	609	621	596	563	579	524	570	601	644
10. Sumatera Utara	216.540	211.424	218.848	230.185	228.498	231.171	227.078	221.809	224.499	222.554	220.985	222.900	218.112	216.747	220.890
NPL/NPF	7.184	5.511	5.713	5.679	5.824	5.621	5.849	5.843	5.418	5.445	5.414	5.163	5.287	5.417	5.152
11. Sumatera Barat	54.553	58.633	59.827	60.385	60.408	61.195	61.011	61.676	62.087	62.302	62.942	63.336	63.048	63.369	63.896
NPL/NPF	1.042	1.036	1.097	1.181	1.241	1.171	1.203	1.191	1.152	1.159	1.123	1.066	1.172	1.218	1.199
12. Riau	72.355	77.625	78.656	79.063	79.319	80.918	81.573	78.837	82.280	82.285	83.867	84.935	83.856	84.074	84.948
NPL/NPF	1.817	1.770	1.745	1.765	1.866	1.848	1.995	1.757	1.766	1.808	1.836	1.658	1.797	1.867	1.788
13. Sumatera Selatan	86.177	89.398	90.585	91.258	91.472	92.173	92.193	92.689	93.486	94.195	94.676	94.767	94.012	94.310	95.892
NPL/NPF	3.472	2.747	2.776	2.905	3.020	2.960	2.941	3.016	2.978	2.945	2.902	2.792	2.921	2.997	2.970
14. Bangka Belitung	12.362	13.028	13.414	13.518	13.556	13.724	13.772	13.861	14.003	14.141	14.307	14.474	14.247	14.367	14.706
NPL/NPF	288	288	486	494	501	500	502	494	488	510	510	478	503	525	515
15. Kepulauan Riau	37.771	40.243	40.147	41.344	41.025	41.617	41.956	45.778	44.595	45.387	44.091	45.724	44.869	45.382	46.112
NPL/NPF	1.536	1.202	1.188	1.192	1.217	1.207	1.300	1.366	1.528	1.553	911	873	932	963	981
16. Lampung	53.348	56.740	57.193	57.894	58.181	59.016	59.304	59.735	59.938	60.114	60.397	60.667	60.041	60.182	60.103
NPL/NPF	1.430	3.044	2.848	2.878	3.088	3.078	2.990	2.980	2.948	3.040	3.026	2.955	3.055	3.041	1.661
17. Kalimantan Selatan	50.948	53.332	54.454	55.036	55.412	56.106	56.024	56.647	57.294	57.596	56.934	56.904	55.348	56.311	56.920
NPL/NPF	1.169	1.275	1.424	1.548	1.593	1.546	1.548	1.520	1.475	1.565	1.499	1.461	1.547	1.572	1.449
18. Kalimantan Barat	55.952	58.138	58.713	59.615	59.860	60.433	60.575	60.968	61.691	62.661	63.356	64.787	65.224	65.499	66.491
NPL/NPF	960	1.262	1.372	1.405	1.506	1.368	1.439	1.467	1.455	1.508	1.368	1.260	1.248	1.314	1.286
19. Kalimantan Timur	73.372	80.963	81.977	82.371	82.485	82.951	82.996	83.046	84.186	84.947	86.227	88.372	87.080	90.695	93.360
NPL/NPF	4.039	3.151	3.303	3.377	3.476	3.168	3.240	3.257	3.231	3.200	3.122	2.890	2.418	2.404	2.387
20. Kalimantan Tengah	33.653	36.544	37.149	37.413	37.538	38.828	40.277	40.846	40.904	41.339	41.959	42.588	42.407	42.683	42.719
NPL/NPF	405	450	514	535	569	546	550	545	526	541	528	488	528	595	570
21. Sulawesi Tengah	31.086	38.354	39.391	40.137	40.439	40.437	40.951	40.899	41.605	43.330	44.273	45.256	44.189	44.155	44.916
NPL/NPF	565	733	768	825	904	901	883	880	798	792	771	757	824	820	773
22. Sulawesi Selatan	122.563	126.948	129.090	129.297	129.562	130.252	130.760	131.790	133.453	134.646	135.797	136.667	135.711	138.066	141.220
NPL/NPF	3.037	4.174	4.576	4.599	4.909	4.004	4.098	4.211	4.176	4.258	4.041	3.415	3.688	3.778	3.751
23. Sulawesi Utara	39.386	41.433	41.971	42.046	42.082	42.770	42.795	42.985	43.362	43.678	44.022	44.068	43.861	43.963	44.404
NPL/NPF	1.396	1.316	1.348	1.426	1.463	1.467	1.475	1.472	1.451	1.443	1.363	1.211	1.314	1.346	1.252
24. Gorontalo	14.590	15.901	16.409	16.478	16.451	16.595	16.599	16.684	16.807	16.898	17.019	17.036	16.930	17.045	17.108
NPL/NPF	514	596	601	634	641	649	659	694	678	681	637	607	634	639	620
25. Sulawesi Barat	9.198	10.049	10.206	10.299	10.313	10.436	10.467	10.541	10.658	10.688	10.757	10.894	10.810	10.902	10.989
NPL/NPF	106	132	156	163	175	187	212	220	218	229	220	206	227	247	256
26. Sulawesi Tenggara	27.258	32.255	32.966	33.169	33.302	33.642	33.691	31.235	34.199	34.212	34.644	36.140	35.827	35.548	35.925
NPL/NPF	533	560	607	576	606	589	610	608	591	593	576	534	599	634	625
27. Nusa Tenggara Barat	50.607	53.696	54.403	54.864	55.040	55.727	55.843	56.307	56.440	57.031	57.568	54.265	53.537	53.936	52.852
NPL/NPF	521	734	840	938	1.021	1.035	1.061	1.068	1.071	1.079	1.019	888	909	915	905
28. Bali	81.876	83.299	84.256	84.479	84.644	84.979	85.065	85.174	85.784	85.991	86.340	86.821	85.993	86.297	87.140
NPL/NPF	1.911	2.111	2.341	2.430	2.523	2.507	2.726	2.526	2.424	2.359	2.274	2.083	2.195	2.084	2.058
29. Nusa Tenggara Timur	34.297	36.860	37.429	37.634	37.755	38.410	38.596	38.922	38.856	39.156	39.421	39.766	39.652	40.527	40.978
NPL/NPF	613	465	541	580	1.149	1.166	1.199	1.198	632	639	592	534	643	782	819
30. Maluku	12.762	13.650	14.057	14.092	14.117	14.423	14.454	14.553	14.612	14.717	14.828	14.808	14.805	14.916	15.102
NPL/NPF	156	246	280	280	287	296	330	314	294	308	275	258	285	304	297
31. Papua	31.322	32.443	32.489	32.760	32.900	33.250	33.301	33.446	33.923	34.342	34.675	34.763	34.269	35.084	36.114
NPL/NPF	678	843	869	960	1.013	987	1.019	1.040	954	971	959	863	915	960	936
32. Maluku Utara	9.756	10.677	11.011	12.741	12.768	13.078	13.168	13.306	13.466	13.734	13.865	14.042	13.955	14.101	14.176
NPL/NPF	115	144	167	175	174	178	168	175	169	173	156	150	221	232	219
33. Irian Jaya Barat	13.980	15.069	14.944	15.042	14.938	15.068	15.106	15.224	15.424	15.458	15.664	15.785	15.502	15.616	15.839
NPL/NPF	351	391	541	576	620	589	626	640	625	639	628	558	596	598	555
34. Lainnya / *Others*	100.858	124.321	128.258	126.569	129.830	133.679	132.605	129.760	133.786	136.412	148.879	151.934	144.443	145.625	140.304
NPL/NPF	1.511	237	151	153	153	156	156	284	292	300	303	380	710	359	356
Total	**5.481.560**	**5.768.585**	**5.863.269**	**5.981.252**	**6.012.365**	**6.176.861**	**6.159.326**	**6.179.454**	**6.274.901**	**6.333.506**	**6.347.472**	**6.423.564**	**6.310.879**	**6.375.320**	**6.445.457**
NPL/NPF	**167.707**	**173.270**	**175.093**	**179.421**	**183.010**	**176.635**	**178.556**	**177.803**	**174.459**	**172.480**	**168.313**	**156.576**	**163.744**	**164.506**	**160.455**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Kredit Kepada Pihak Tidak Terkait / *Loan for Unconnected Parties*	**5.426.326**	**5.710.968**	**5.802.012**	**5.918.516**	**5.950.832**	**6.112.315**	**6.086.867**	**6.133.245**	**6.226.975**	**6.283.210**	**6.297.983**	**6.371.758**	**6.259.819**	**6.322.222**	**6.393.373**
a. Lancar / *Current*	5.017.731	5.301.445	5.356.520	5.459.185	5.480.649	5.658.856	5.640.899	5.689.498	5.787.496	5.848.670	5.868.862	5.972.133	5.822.538	5.855.886	5.953.315
b. DPK / *Special Mention*	242.207	236.567	270.750	280.262	287.526	277.144	267.728	266.263	265.341	262.385	261.127	243.367	273.857	302.152	279.956
c. Kurang Lancar / *Sub-Standard*	26.784	21.521	19.953	22.832	23.258	21.459	23.715	21.767	20.665	20.831	18.692	18.779	24.027	21.156	18.902
d. Diragukan / *Doubtful*	14.453	20.605	27.647	25.657	29.364	31.496	30.592	32.746	31.311	28.487	27.293	25.407	25.235	29.705	30.581
e. Macet / *Lost*	125.151	130.829	127.142	130.581	130.034	123.359	123.932	122.971	122.162	122.837	122.009	112.072	114.162	113.324	110.619
Non Performing Loan Pihak Tidak Terkait / *Non Performing Loan of Non Connected Parties*	166.389	172.955	174.742	179.069	182.657	176.315	178.239	177.484	174.138	172.155	167.994	156.258	163.424	164.185	160.102
Kredit Kepada PihakTerkait / *Loan for Connected Parties*	**55.234**	**57.618**	**61.257**	**62.736**	**61.533**	**64.546**	**72.458**	**46.209**	**47.926**	**50.296**	**49.489**	**51.805**	**51.060**	**53.098**	**52.085**
a. Lancar / *Current*	52.614	57.190	60.217	61.717	60.540	63.523	71.259	44.640	46.524	48.853	48.170	50.488	49.642	51.737	50.690
b. DPK / *Special Mention*	1.301	113	688	667	640	703	883	1.250	1.081	1.119	1.000	1.000	1.097	1.038	1.041
c. Kurang Lancar / *Sub-Standard*	396	245	1	2	3	12	1	4	4	5	3	2	5	2	1
d. Diragukan / *Doubtful*	4	10	4	4	2	2	4	4	4	6	8	6	3	5	35
e. Macet / *Lost*	919	60	347	346	349	307	312	312	313	313	308	310	312	314	317
Non Performing Loan Pihak Terkait / *Non Performing Loan of Connected Parties*	1.319	315	351	352	353	320	317	319	321	324	319	318	320	322	353

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Bank Persero / *State Owned Banks*	24.856	**27.472**	**28.463**	**28.683**	**28.941**	**29.377**	**29.211**	**29.641**	**30.154**	**30.841**	**31.505**	**32.096**	**30.154**	**31.452**	**31.710**
NPL	768	575	476	394	388	371	361	356	349	359	357	366	349	384	387
2. BPD / *Regional Development Banks*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / *Domestic Private Banks*	42.529	42.179	42.820	43.327	43.788	5.826	44.633	45.003	45.396	45.707	46.438	47.344	45.396	48.167	47.660
NPL	1.049	1.129	988	920	938	110	930	927	913	927	931	919	913	921	907
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Foreign Owned Banks*	5.918	5.705	5.625	5.705	5.750	44.477	5.835	5.868	5.911	5.920	6.014	6.087	5.911	6.173	6.124
NPL	191	**128**	**111**	**103**	**108**	**940**	**108**	**108**	**102**	**105**	**100**	**99**	**102**	**101**	**98**
5. Bank Umum / *Commercial Bank*	73.303	75.355	76.907	77.716	78.480	79.681	79.679	80.512	81.460	82.468	83.957	85.527	81.460	85.792	85.494
NPL	2.009	1.833	1.575	1.417	1.435	1.421	1.399	1.391	1.363	1.391	1.388	1.384	1.363	1.406	1.393

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		
				Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1	Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	6.462	7.041	7.657	7.717	7.741	8.045	7.964	7.822	8.006	8.211	8.234	8.616	8.666	8.849	9.044
2	Perikanan / *Fishery*	511	504	484	490	495	534	556	549	551	560	583	609	615	610	614
3	Pertambangan dan Penggalian / *Mining and Quarrying*	667	635	756	767	762	795	825	856	874	890	912	941	964	972	1.000
4	Industri Pengolahan / *Processing industry*	2.395	2.784	3.269	3.442	3.402	3.469	3.540	3.626	3.705	3.877	3.915	3.986	3.995	4.197	4.207
5	Listrik, Gas dan Air / *Electricity, Gas and Water*	155	163	166	178	175	178	184	153	151	157	159	159	162	165	191
6	Konstruksi / *Construction*	4.345	4.858	5.115	5.295	5.435	5.620	5.805	6.005	6.069	6.217	6.383	6.421	6.265	6.464	6.625
7	Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	23.264	24.746	25.025	25.523	25.478	25.412	25.835	26.233	26.152	26.222	26.390	26.560	26.501	26.782	27.241
8	Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.968	2.228	2.630	2.666	2.649	2.682	2.706	2.751	2.832	2.908	2.962	2.994	3.071	3.148	3.222
9	Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	2.860	3.104	3.118	3.223	3.306	3.398	3.461	3.532	3.569	3.639	3.663	3.789	3.812	3.892	4.075
10	Perantara Keuangan / *Financial intermediaries*	736	835	1.178	1.326	1.333	1.381	1.419	1.515	1.504	1.521	1.528	1.640	1.628	1.671	1.834
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.337	4.374	4.552	4.600	4.611	4.662	4.682	4.747	4.733	4.777	4.819	4.906	4.895	4.977	5.029
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	91	102	284	285	270	257	255	253	250	252	240	236	227	226	225
13	Jasa Pendidikan / *Education services*	363	372	421	391	403	413	425	437	403	406	418	426	436	423	429
14	Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	620	636	693	690	698	671	685	689	664	682	678	698	690	703	673
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	6.281	6.902	9.659	9.573	9.457	9.466	9.103	9.073	9.012	9.004	9.187	9.060	8.879	9.041	9.097
16	Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	753	816	373	361	349	339	328	308	294	286	272	259	252	247	241
17	Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.774	2.628	56	193	32	31	8	8	28	6	3	3	8	8	8
18	Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	13.106	15.053	15.783	16.010	16.148	16.339	16.549	16.770	16.985	17.274	17.452	17.661	17.801	18.291	18.362
19	Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	39.084	38.801	39.610	39.713	39.420	39.753	39.754	39.789	40.271	40.042	40.143	40.333	40.332	40.407	40.508
	Total	**110.770**	**116.580**	**120.826**	**122.444**	**122.166**	**123.447**	**124.085**	**125.115**	**126.052**	**126.932**	**127.939**	**129.295**	**129.199**	**131.073**	**132.625**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Modal Kerja / *Working Capital*															
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	5.587	6.094	6.691	6.751	6.767	7.068	6.976	6.834	6.996	7.179	7.207	7.586	7.619	7.778	7.989
- Perikanan / *Fishery*	452	458	448	453	458	496	514	502	505	509	530	551	555	549	555
- Pertambangan dan Penggalian / *Mining and Quarrying*	547	504	606	591	585	605	627	648	663	670	692	707	720	720	741
- Industri Pengolahan / *Processing industry*	2.061	2.381	2.800	2.959	2.924	2.982	3.044	3.109	3.160	3.287	3.326	3.381	3.405	3.609	3.643
- Listrik, Gas dan Air / *Electricity, Gas and Water*	131	140	144	145	150	154	161	128	129	134	137	134	138	137	160
- Konstruksi / *Construction*	4.038	4.517	4.664	4.839	4.971	5.151	5.304	5.490	5.553	5.688	5.845	5.872	5.697	5.864	6.015
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	20.984	22.295	22.595	23.112	23.079	22.994	23.394	23.756	23.633	23.670	23.768	23.955	23.868	24.125	24.584
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.402	1.654	1.890	1.911	1.887	1.913	1.920	1.969	2.017	2.061	2.106	2.110	2.125	2.183	2.230
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1.859	2.050	2.066	2.140	2.186	2.245	2.251	2.281	2.321	2.363	2.360	2.430	2.413	2.470	2.618
- Perantara Keuangan / *Financial intermediaries*	687	772	1.097	1.245	1.281	1.325	1.355	1.451	1.441	1.460	1.467	1.583	1.573	1.605	1.762
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	3.845	3.946	4.087	4.126	4.134	4.189	4.202	4.256	4.249	4.254	4.292	4.367	4.299	4.409	4.455
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	62	66	197	203	195	183	182	182	178	180	173	168	160	159	158
- Jasa Pendidikan / *Education services*	210	224	281	248	257	264	273	284	266	269	268	268	279	269	273
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	435	429	455	455	460	442	456	460	455	474	473	486	481	494	487
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	4.950	5.432	7.806	7.758	7.611	7.590	7.260	7.253	7.170	7.179	7.365	7.250	7.088	7.241	7.268
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	571	638	288	281	271	263	254	239	227	218	206	194	188	185	179
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.243	2.021	46	125	25	24	7	7	21	6	3	3	7	7	7
- 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**	**56.163**	**57.341**	**57.242**	**57.887**	**58.180**	**58.850**	**58.982**	**59.602**	**60.217**	**61.047**	**60.616**	**61.802**	**63.123**
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	875	947	966	966	974	977	988	988	1.010	1.031	1.027	1.030	1.048	1.071	1.055
- Perikanan / *Fishery*	59	46	36	37	37	38	42	47	46	51	53	57	60	61	60
- Pertambangan dan Penggalian / *Mining and Quarrying*	120	131	150	176	178	190	199	208	212	220	219	234	244	253	259
- Industri Pengolahan / *Processing industry*	334	402	469	483	478	487	496	516	545	591	590	605	590	588	564
- Listrik, Gas dan Air / *Electricity, Gas and Water*	24	23	22	33	25	24	24	25	23	23	22	24	24	28	31
- Konstruksi / *Construction*	307	341	451	456	464	469	501	515	516	528	538	549	569	601	610
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	2.281	2.451	2.430	2.412	2.399	2.419	2.441	2.477	2.519	2.553	2.622	2.605	2.633	2.657	2.657
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	565	573	740	755	762	769	787	782	815	847	856	884	946	965	992
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1.001	1.054	1.052	1.084	1.120	1.153	1.210	1.251	1.248	1.276	1.303	1.358	1.399	1.422	1.457
- Perantara Keuangan / *Financial intermediaries*	49	63	81	81	52	56	64	64	63	61	61	57	55	67	72
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and*	491	428	465	474	477	473	479	491	484	522	526	539	596	568	574
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	29	36	87	82	75	74	73	71	73	72	66	69	67	67	67
- Jasa Pendidikan / *Education services*	153	148	140	142	146	149	152	154	137	137	150	158	156	154	156
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	185	207	237	235	237	228	229	230	209	208	205	211	209	209	186
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	1.331	1.469	1.852	1.815	1.846	1.876	1.843	1.819	1.842	1.825	1.822	1.809	1.791	1.800	1.829
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	181	178	85	80	78	76	74	69	67	68	66	65	64	63	62
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	531	607	11	68	7	7	0	1	7	1	1	0	0	0	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**	**9.271**	**9.380**	**9.357**	**9.466**	**9.601**	**9.706**	**9.815**	**10.013**	**10.127**	**10.254**	**10.450**	**10.574**	**10.632**
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	2.035	2.041[r]	2.037	2.064	2.069	2.053	2.088	2.097	2.135	2.158	2.147	2.203	2.192
- Kredit pemilikan kendaraan bermotor / *Vehicle Loans*	1.043	1.080	1.116	1.128[r]	1.117	1.123	1.133	1.150	1.156	1.161	1.176	1.172	1.181	1.425	1.438
- Kredit konsumsi lainnya / *Other consumer credit*	49.135	50.797	52.241	52.554[r]	52.413	52.907	53.102	53.356	54.012	54.058	54.285	54.663	54.804	55.070	55.240
Total Konsumsi / *Total consumption*	**52.175**	**53.850**	**55.392**	**55.723**	**55.568**	**56.093**	**56.304**	**56.559**	**57.255**	**57.317**	**57.595**	**57.993**	**58.132**	**58.698**	**58.870**
Total	**110.770**	**116.580**	**120.826**	**122.444**	**122.166**	**123.447**	**124.085**	**125.115**	**126.052**	**126.932**	**127.939**	**129.295**	**129.199**	**131.073**	**132.625**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	13.223	13.961	14.526	14.809	14.724	14.990	15.128	15.243	15.408	15.594	15.793	15.834	15.847	16.068	16.236
2. Banten	3.982	4.096	4.293	4.422	4.427	4.476	4.515	4.624	4.739	4.818	4.865	4.918	4.861	4.897	4.982
3. DKI Jakarta	2.051	2.427	2.564	2.633	2.623	2.692	2.739	2.782	2.843	2.863	2.883	2.995	3.014	3.031	3.056
4. D.I Yogyakarta	5.679	5.805	6.105	6.228	6.622	5.947	5.981	6.009	6.069	6.073	6.097	6.146	6.129	6.201	6.253
5. Jawa Tengah	28.082	29.847	31.749	32.085	31.470	32.581	32.690	32.893	32.849	33.012	33.231	33.363	33.238	33.659	34.026
6. Jawa Timur	10.841	11.554	11.987	12.270	12.186	12.243	12.314	12.399	12.487	12.529	12.660	12.774	12.742	13.018	13.280
7. Bengkulu	74	79	85	87	87	87	88	90	95	97	100	102	105	111	114
8. Jambi	803	863	884	900	895	903	914	925	940	948	956	969	966	991	1.012
9. Aceh	135	57	54	52	51	51	51	50	50	49	48	48	31	32	33
10. Sumatera Utara	1.205	1.406	1.461	1.481	1.478	1.454	1.474	1.496	1.517	1.536	1.559	1.566	1.564	1.596	1.613
11. Sumatera Barat	1.355	1.369	1.402	1.414	1.403	1.422	1.401	1.408	1.417	1.426	1.437	1.449	1.447	1.474	1.466
12. Riau	954	1.028	1.048	1.067	1.062	1.076	1.096	1.117	1.140	1.154	1.172	1.177	1.188	1.217	1.245
13. Kepulauan Riau	5.152	5.220	5.343	5.439	5.530	5.601	5.666	5.747	5.842	5.927	6.044	6.219	6.223	6.297	6.443
14. Sumatera Selatan	1.457	1.474	1.474	1.489	1.493	1.507	1.518	1.541	1.561	1.590	1.604	1.621	1.635	1.653	1.669
15. Bangka Belitung	119	109	112	112	110	111	109	111	112	112	111	112	114	118	123
16. Lampung	10.096	10.322	10.405	10.473	10.461	10.567	10.616	10.681	10.731	10.805	10.827	10.869	10.965	11.087	11.163
17. Kalimantan Selatan	425	520	548	546	541	555	554	568	584	593	594	599	602	713	770
18. Kalimantan Barat	758	977	994	1.009	1.011	1.035	1.054	1.092	1.108	1.111	1.117	1.123	1.100	1.150	1.169
19. Kalimantan Timur	241	270	277	284	282	293	300	305	310	317	323	327	319	335	347
20. Kalimantan Tengah	561	826	852	883	1.003	1.027	1.035	1.028	1.035	1.087	1.116	1.534	1.544	1.634	1.701
21. Kalimantan Utara	39	56	63	64	63	63	63	63	62	62	63	66	63	65	66
22. Sulawesi Tengah	2.288	2.224	2.199	2.196	2.184	2.184	2.180	2.188	2.191	2.186	2.201	2.212	2.212	2.220	2.231
23. Sulawesi Selatan	2.268	2.384	2.441	2.460	2.457	2.474	2.487	2.500	2.511	2.519	2.526	2.537	2.547	2.558	2.585
24. Sulawesi Utara	1.329	1.351	1.397	1.428	1.434	1.473	1.496	1.536	1.561	1.563	1.562	1.536	1.519	1.536	1.565
25. Sulawesi Tenggara	229	257	271	273	272	273	277	282	291	295	297	300	304	311	313
26. Sulawesi Barat	25	79	78	79	78	76	76	74	76	75	77	79	81	82	83
27. Gorontalo	53	48	51	50	50	50	49	50	51	51	50	53	59	62	64
28. Nusa Tenggara Barat	1.194	1.255	1.283	1.277	1.264	1.260	1.268	1.280	1.304	1.335	1.364	1.405	1.418	1.428	1.431
29. Bali	11.522	11.894	12.017	12.060	12.044	12.085	12.046	12.077	12.169	12.176	12.187	12.274	12.269	12.378	12.465
30. Nusa Tenggara Timur	669	672	664	662	661	669	669	680	684	694	698	697	689	693	696
31. Maluku	1.917	1.974	2.003	2.006	2.011	2.021	2.025	2.037	2.053	2.064	2.084	2.094	2.105	2.120	2.133
32. Papua	1.241	1.354	1.367	1.379	1.376	1.383	1.395	1.421	1.441	1.448	1.464	1.467	1.474	1.506	1.537
33. Maluku Utara	200	220	229	229	228	230	230	233	237	239	243	244	245	249	252
34. Papua Barat	604	602	598	598	588	587	582	584	584	585	586	586	579	581	502
35. Lainnya / *Others*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**110.770**	**116.580**	**120.826**	**122.444**	**122.166**	**123.447**	**124.085**	**125.115**	**126.052**	**126.932**	**127.939**	**129.295**	**129.199**	**131.073**	**132.625**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
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	177.019	182.790	186.811	191.948	194.405	197.473	201.109	204.553	209.748	214.198	211.833	212.674	218.180
NPL/NPF	2.594	2.900	3.469	3.417	3.622	3.565	3.557	3.377	3.289	3.409	3.305	3.067	3.459	3.711	3.715
2. Perikanan / *Fishery*															
Baki Debet	11.416	14.751	15.203	15.387	15.367	15.432	15.610	15.737	15.872	15.942	16.031	16.021	15.875	15.959	15.995
NPL/NPF	385	376	441	477	522	518	534	534	557	559	527	489	581	625	580
3. Pertambangan dan Penggalian / *Mining and quarrying*															
Baki Debet	8.039	8.969	6.257	6.183	6.188	6.897	6.528	6.671	7.860	7.223	6.942	7.080	7.096	7.236	7.146
NPL/NPF	1.240	397	409	491	514	470	468	410	351	362	351	332	330	362	395
4. Industri Pengolahan / *Processing industry*															
Baki Debet	112.601	128.136	128.206	134.258	127.541	131.206	130.937	131.415	133.163	134.288	133.204	135.619	133.889	134.754	136.895
NPL/NPF	4.929	5.419	4.836	8.278	5.437	5.255	5.524	5.448	5.018	5.157	5.026	4.678	5.044	5.243	5.197
5. Listrik, Gas dan Air / *Electricity, gas and water*															
Baki Debet	4.039	3.808	3.528	8.877	3.596	3.676	3.541	3.108	3.124	3.185	3.438	3.565	3.557	3.549	3.155
NPL/NPF	148	133	142	144	151	132	130	130	116	116	124	103	103	87	84
6. Konstruksi / *Construction*															
Baki Debet	59.164	57.583	54.276	55.956	57.094	56.737	56.667	51.590	52.778	52.784	53.021	52.264	48.256	48.660	49.645
NPL/NPF	6.719	7.342	7.569	7.633	8.062	7.589	7.634	6.499	6.368	6.295	6.229	5.649	5.760	5.741	5.649
7. Perdagangan Besar dan Eceran / *Wholesale and retail trade*															
Baki Debet	530.652	601.384	617.667	621.357	629.834	636.940	636.829	639.463	645.199	648.072	652.167	656.418	647.787	651.962	660.419
NPL/NPF	18.208	21.565	23.534	25.373	26.945	25.941	27.061	27.011	25.941	26.432	25.921	23.799	25.970	26.971	26.189
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / *Provision of accommodation and the provision of eating and drinking*															
Baki Debet	50.623	58.603	60.436	60.966	61.184	60.867	61.154	60.003	60.608	61.086	60.840	61.393	60.798	61.095	62.039
NPL/NPF	2.009	1.694	2.004	2.175	2.244	2.071	2.261	2.204	2.017	2.240	2.034	1.850	1.978	2.043	1.974
9. Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*															
Baki Debet	42.711	41.876	41.709	41.714	41.842	41.968	42.205	42.203	43.456	43.231	43.824	45.268	45.725	46.605	47.570
NPL/NPF	1.433	1.886	1.782	1.867	1.860	1.844	1.840	1.779	1.643	1.650	1.612	1.437	1.637	1.597	1.646
10. Perantara Keuangan / *Financial intermediaries*															
Baki Debet	12.167	10.001	10.585	10.201	10.825	11.678	11.662	10.468	10.559	10.789	10.713	10.835	10.577	10.228	10.221
NPL/NPF	436	286	757	761	756	390	422	419	393	401	446	350	362	365	550
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Business Ownership, and Business Services*															
Baki Debet	50.701	48.499	49.235	49.982	50.386	50.288	49.989	48.414	48.893	48.169	49.443	51.024	50.331	50.729	49.638
NPL/NPF	2.746	2.876	2.964	3.002	3.112	2.951	3.059	2.773	2.713	2.406	2.356	2.098	2.170	2.144	1.985
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / *Government administration, defense and compulsory social security*															
Baki Debet	100	214	171	156	202	206	180	208	357	240	239	387	421	243	410
NPL/NPF	3	3	3	4	3	2	1	1	1	0	1	0	0	0	1
13. Jasa Pendidikan / *Education services*															
Baki Debet	7.235	8.294	8.812	8.432	8.359	8.458	8.481	8.504	8.630	8.564	8.626	8.554	8.580	8.529	8.595
NPL/NPF	104	85	125	126	134	118	120	125	129	120	115	154	169	166	180
14. Jasa Kesehatan dan Kegiatan Sosial / *Health services and social activities*															
Baki Debet	10.257	11.824	11.671	11.796	11.862	12.050	11.756	11.825	11.968	12.000	12.319	12.537	12.410	12.598	12.545
NPL/NPF	248	132	162	169	167	166	160	150	140	141	144	134	137	177	168
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*															
Baki Debet	54.513	60.959	61.509	63.129	63.778	64.951	65.490	65.907	67.021	67.570	68.434	69.711	68.847	69.780	71.611
NPL/NPF	1.768	1.557	1.679	1.837	1.980	1.906	2.013	2.026	1.931	2.014	1.914	1.805	2.011	2.145	2.166
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*															
Baki Debet	2.875	3.825	3.776	3.836	3.926	3.909	3.942	3.936	4.002	3.955	3.902	3.926	3.847	3.858	3.903
NPL/NPF	49	74	88	102	103	102	103	112	109	107	102	90	96	96	99
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*															
Baki Debet	7	5	6	6	6	7	5	6	6	6	14	15	14	16	17
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / *Business activities are not clearly defined*															-
Baki Debet	1.220	829	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	94	31	-	-	-	-	-	-	-	-	-	-	-	-	-
19. Penerima Kredit Bukan Lapangan Usaha / *Debtor is not the business field - other*												-	-	-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / *Un-identified*															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*															
Baki Debet	**1.088.332**	**1.221.015**	**1.250.065**	**1.275.027**	**1.278.801**	**1.297.219**	**1.299.384**	**1.296.931**	**1.314.605**	**1.321.658**	**1.332.905**	**1.348.813**	**1.329.843**	**1.338.475**	**1.357.985**
NPL/NPF	**43.113**	**46.757**	**49.964**	**55.856**	**55.613**	**53.020**	**54.887**	**52.998**	**50.715**	**51.410**	**50.206**	**46.033**	**49.808**	**51.473**	**50.579**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Modal Kerja / *Working Capital*															
Baki Debet	796.710	925.184	932.107	942.238	956.205	969.608	993.845	983.157	1.002.386	1.005.743	1.003.506	1.013.459	992.941	995.969	1.008.220
NPL/NPF	31.719	36.453	39.017	41.564	43.966	41.818	43.645	42.298	40.517	41.000	40.163	36.961	40.032	41.282	40.620
2. Investasi / *Investment*															
Baki Debet	291.623	295.831	317.957	332.789	322.597	327.611	305.539	313.774	312.219	315.915	329.399	335.355	336.902	342.507	349.765
NPL/NPF	11.394	10.304	10.948	14.292	11.647	11.202	11.242	10.700	10.198	10.410	10.044	9.072	9.776	10.191	9.959
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**	**1.250.065**	**1.275.027**	**1.278.801**	**1.297.219**	**1.299.384**	**1.296.931**	**1.314.605**	**1.321.658**	**1.332.905**	**1.348.813**	**1.329.843**	**1.338.475**	**1.357.985**
NPL/NPF	**43.113**	**46.757**	**49.964**	**55.856**	**55.613**	**53.020**	**54.887**	**52.998**	**50.715**	**51.410**	**50.206**	**46.033**	**49.808**	**51.473**	**50.579**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Bank Persero / *State Owned Banks*															
Baki Debet	**633.015**	**748.855**	**776.708**	**795.644**	**797.113**	**812.206**	**812.994**	**814.323**	**824.580**	**830.611**	**839.089**	**849.159**	**839.463**	**843.931**	**859.748**
Mikro / *Micro*	189.333	326.560	349.941	366.307	366.886	373.421	376.702	379.199	436.534	441.193	448.973	455.972	452.874	455.301	466.160
Kecil / *Small*	250.616	333.146	341.514	345.547	345.636	351.445	351.282	353.485	308.442	308.915	310.234	311.440	307.767	308.931	311.561
Menengah / *Medium*	193.066	89.149	85.253	83.789	84.592	87.341	85.010	81.639	79.604	80.503	79.883	81.747	78.823	79.699	82.026
NPL/NPF	**18.781**	**23.175**	**25.411**	**30.607**	**29.511**	**28.562**	**29.727**	**28.725**	**26.992**	**27.588**	**26.505**	**24.608**	**27.371**	**28.706**	**27.540**
Mikro / *Micro*	2.416	5.532	6.957	11.246	8.964	9.166	9.543	9.623	9.658	10.180	9.167	8.430	10.005	10.958	10.936
Kecil / *Small*	7.738	10.391	11.595	12.689	13.810	13.005	13.583	13.865	12.665	12.745	12.750	11.566	12.667	13.172	12.126
Menengah / *Medium*	8.627	7.251	6.859	6.672	6.738	6.392	6.600	5.237	4.669	4.662	4.588	4.612	4.699	4.576	4.479
2. BPD / *Regional Development Banks*															
Baki Debet	**74.773**	**81.582**	**81.225**	**84.383**	**85.860**	**85.860**	**86.984**	**89.403**	**91.713**	**92.442**	**93.880**	**91.839**	**87.204**	**88.753**	**91.917**
Mikro / *Micro*	16.575	19.377	19.373	19.824	19.866	19.866	20.709	21.275	21.874	22.257	22.691	22.809	22.375	23.391	25.405
Kecil / *Small*	32.943	37.033	37.365	38.183	38.557	38.557	40.857	41.895	43.113	43.345	44.281	44.161	42.161	42.700	43.291
Menengah / *Medium*	25.255	25.172	24.487	26.376	27.437	27.437	25.418	26.233	26.726	26.840	26.908	24.868	22.668	22.662	23.221
NPL/NPF	**7.005**	**6.570**	**6.829**	**7.190**	**7.289**	**6.695**	**6.871**	**6.926**	**6.878**	**6.939**	**6.996**	**6.415**	**6.669**	**6.799**	**7.009**
Mikro / *Micro*	584	694	727	739	752	738	751	762	747	762	776	749	806	918	957
Kecil / *Small*	2.434	2.397	2.422	2.444	2.483	2.256	2.303	2.322	2.285	2.319	2.365	2.165	2.268	2.342	2.380
Menengah / *Medium*	3.987	3.479	3.680	4.006	4.054	3.700	3.817	3.841	3.846	3.859	3.855	3.501	3.595	3.539	3.672
3. Bank Swasta Nasional / *Domestic Private Banks*															
Baki Debet	**380.345**	**390.463**	**392.042**	**394.912**	**395.741**	**399.064**	**399.316**	**393.116**	**398.220**	**398.517**	**399.841**	**407.718**	**403.076**	**405.701**	**406.242**
Mikro / *Micro*	41.235	43.934	49.598	51.718	52.093	52.887	48.636	47.248	49.593	50.374	51.104	53.916	62.345	62.543	106.323
Kecil / *Small*	69.294	89.334	87.185	89.210	89.417	90.572	96.648	95.925	104.856	105.654	107.745	110.901	118.387	119.707	88.706
Menengah / *Medium*	269.816	257.195	255.259	253.985	254.231	255.604	254.032	249.943	243.772	242.489	240.992	242.901	222.344	223.451	211.213
NPL/NPF	**17.327**	**17.013**	**17.725**	**18.059**	**18.813**	**17.763**	**18.289**	**17.347**	**16.845**	**16.883**	**16.705**	**15.009**	**15.768**	**15.968**	**16.030**
Mikro / *Micro*	1.631	2.262	2.666	2.660	2.816	2.460	2.464	2.094	2.182	2.083	2.115	1.912	2.106	2.157	3.242
Kecil / *Small*	2.218	2.436	2.618	2.729	2.840	2.882	2.894	2.777	2.957	2.998	2.936	2.442	3.004	3.065	2.794
Menengah / *Medium*	13.478	12.315	12.441	12.669	13.157	12.421	12.931	12.476	11.706	11.802	11.654	10.656	10.658	10.746	9.994
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*															
Baki Debet	**199**	**115**	**90**	**87**	**87**	**91**	**87**	**89**	**92**	**88**	**95**	**97**	**100**	**91**	**78**
Mikro / *Micro*	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Kecil / *Small*	69	27	29	28	28	31	28	30	31	31	38	40	45	75	20
Menengah / *Medium*	130	88	60	60	59	60	59	60	61	57	58	57	55	16	59
NPL/NPF	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Mikro / *Micro*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / *Small*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / *Medium*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jumlah / *Total*															
Baki Debet	**1.088.332**	**1.221.015**	**1.250.065**	**1.275.027**	**1.278.801**	**1.297.220**	**1.299.382**	**1.296.931**	**1.314.605**	**1.321.658**	**1.332.905**	**1.348.813**	**1.329.843**	**1.338.475**	**1.357.985**
NPL/NPF	**43.113**	**46.757**	**49.964**	**55.856**	**55.613**	**53.020**	**54.887**	**52.998**	**50.715**	**51.410**	**50.206**	**46.033**	**49.808**	**51.473**	**50.579**

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		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Usaha Mikro Kecil dan Menengah (UMKM) / *Micro, Small and Medium Enterprises*															
1. Jawa Barat	147.306	169.569	173.000	174.671	176.782	179.656	180.206	179.711	182.270	182.691	183.287	185.184	182.608	183.539	185.736
2. Banten	46.131	50.737	51.082	51.409	51.292	53.162	53.457	52.808	53.423	53.651	54.179	54.291	53.439	53.678	54.809
3. DKI Jakarta	143.631	138.889	138.785	144.361	142.883	143.085	141.943	137.530	139.969	139.172	138.772	144.233	140.817	141.809	139.891
4. D.I Yogyakarta	17.035	20.067	20.773	20.945	21.234	21.548	21.437	21.240	21.479	21.634	21.936	22.236	21.775	21.854	22.286
5. Jawa Tengah	126.914	148.313	154.857	160.019	160.222	162.697	163.686	164.889	167.359	168.569	170.871	171.888	170.316	171.215	174.475
6. Jawa Timur	159.233	179.883	185.601	186.722	190.424	192.764	192.970	192.858	195.049	196.275	197.683	199.243	197.119	198.825	202.637
7. Bengkulu	9.561	11.369	12.000	12.164	12.271	12.180	12.542	12.376	12.532	12.645	13.093	13.195	12.955	12.972	13.152
8. Jambi	16.447	18.880	19.537	19.814	19.966	20.236	20.388	20.361	20.793	20.994	21.391	21.819	21.575	21.746	21.932
9. Aceh	10.831	10.538	10.732	10.931	10.925	11.014	10.938	11.011	10.995	11.006	10.845	10.773	10.287	10.304	10.793
10. Sumatera Utara	56.968	63.143	64.791	65.449	65.734	66.876	66.933	67.413	68.362	69.111	69.730	70.370	69.543	69.976	71.357
11. Sumatera Barat	19.612	23.693	24.906	25.124	25.455	26.039	26.095	26.206	26.585	26.860	27.266	27.485	27.016	27.258	27.782
12. Riau	28.791	32.446	33.205	33.142	33.255	33.964	33.940	34.051	34.658	35.242	35.712	36.091	35.632	35.891	36.530
13. Kepulauan Riau	27.883	31.073	32.037	32.529	32.830	33.453	33.793	34.066	34.851	35.058	35.659	36.162	35.488	35.786	36.274
14. Sumatera Selatan	5.243	5.758	5.703	5.769	5.854	5.969	5.973	6.018	6.174	6.538	6.564	6.572	6.340	6.345	6.701
15. Bangka Belitung	8.473	10.321	10.513	10.877	10.939	11.067	11.068	11.089	11.222	11.251	11.294	11.596	11.424	11.452	11.520
16. Lampung	20.516	23.981	25.147	25.785	25.676	26.033	26.160	26.413	26.779	27.045	27.392	27.550	27.125	27.260	27.608
17. Kalimantan Selatan	14.525	16.692	17.752	17.794	17.988	18.695	18.308	18.762	18.955	19.057	19.154	19.427	19.226	19.239	19.679
18. Kalimantan Barat	22.652	24.023	24.156	24.771	24.907	25.268	25.379	25.572	25.809	26.013	26.182	26.523	26.040	26.157	27.115
19. Kalimantan Timur	26.784	30.158	30.096	30.147	30.590	30.898	31.366	31.231	31.644	31.892	32.315	32.400	32.010	32.207	32.983
20. Kalimantan Tengah	12.192	14.227	14.670	15.091	15.511	15.603	15.581	15.986	16.258	16.279	16.325	16.882	16.341	16.846	17.077
21. Sulawesi Tengah	10.371	11.835	11.830	14.777	12.212	12.449	13.046	13.269	13.509	13.576	13.682	13.927	13.811	14.017	14.266
22. Sulawesi Selatan	40.559	49.304	51.865	55.027	52.563	52.557	52.758	52.472	52.940	53.419	54.368	54.853	54.383	54.613	55.320
23. Sulawesi Utara	10.665	11.754	11.880	11.963	11.978	12.334	12.233	12.244	12.459	12.563	12.648	12.715	12.819	12.739	13.061
24. Sulawesi Tenggara	4.119	5.001	5.286	5.303	5.322	5.428	5.271	5.270	5.306	5.306	5.361	5.453	5.448	5.499	5.596
25. Sulawesi Barat	4.886	6.102	6.126	6.232	6.305	6.787	6.413	6.412	6.481	6.503	6.555	6.644	6.561	6.569	6.635
26. Gorontalo	9.253	11.187	11.635	11.821	11.979	12.185	12.227	12.310	12.457	12.554	12.759	12.898	12.778	12.869	13.055
27. Nusa Tenggara Barat	15.822	17.993	18.238	18.408	18.543	18.740	18.739	18.603	18.801	18.948	19.383	19.474	19.214	19.259	19.565
28. Bali	38.737	43.288	44.185	44.313	45.049	45.174	45.154	45.133	45.395	45.461	45.757	45.818	45.208	45.376	46.230
29. Nusa Tenggara Timur	11.550	14.201	14.670	14.811	15.113	15.553	15.593	15.739	15.904	16.006	16.242	16.406	16.363	16.573	16.824
30. Maluku	4.121	4.799	4.964	5.011	5.052	5.180	5.200	5.334	5.375	5.395	5.458	5.494	5.472	5.559	5.715
31. Papua	10.334	11.402	11.871	11.502	11.624	12.024	12.008	12.082	12.145	12.186	12.182	12.207	11.916	12.027	12.191
32. Maluku Utara	2.448	3.104	3.647	3.729	3.640	3.757	3.806	3.646	3.687	3.743	3.825	3.878	3.835	3.976	4.042
33. Papua Barat	3.885	4.441	4.446	4.539	4.609	4.663	4.715	4.782	4.934	4.970	4.952	5.046	4.877	4.950	5.099
34. Lainnya / *Others*	18	31	76	78	75	181	58	44	44	43	82	82	81	90	50
35. Tidak Teridentifikasi / *Un-identified*	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*	**1.088.332**	**1.221.015**	**1.250.065**	**1.275.027**	**1.278.801**	**1.297.219**	**1.299.384**	**1.296.931**	**1.314.605**	**1.321.658**	**1.332.905**	**1.348.813**	**1.329.843**	**1.338.475**	**1.357.985**

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