

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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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.

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.

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.

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.

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

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.

Due to the transfer of functions, duties, and authorities for the regulation and supervision of financial services activities in banking sector from The Bank of Indonesia to Financial Services Authority since December 31st, 2013, accordingly 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.

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.

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).

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

Jakarta, Juli 2023
Jakarta, July 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 Juni 2023 akan diterbitkan pada minggu ke III bulan Agustus 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 <i>digit</i> 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 diimbau 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)

June 2023 edition will be released on the 3rd week of August 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	: <i>Classified Earning assets</i>
ATMR	: Aktiva Tertimbang Menurut Risiko	ATMR	: <i>Risk Weighted Assets</i>
BOPO	: Biaya Operasional terhadap Pendapatan Operasional	BOPO	: <i>Operations Expenses to Operations Income</i>
BPD	: Bank Pembangunan Daerah	BPD	: <i>Regional Development Bank</i>
CAR	: <i>Capital Adequacy Ratio</i>	CAR	: <i>Capital Adequacy Ratio</i>
DPK	: Dana Pihak Ketiga	DPK	: <i>Third Party Funds</i>
KAP	: Kualitas Aktiva Produktif	KAP	: <i>Earning Assets Quality</i>
KBAB	: Kewajiban Bersih Antar Bank	KBAB	: <i>Inter-Bank Net Liabilities</i>
KP	: Kantor Pusat	KP	: <i>Head Office</i>
KC	: Kantor Cabang	KC	: <i>Branch Office</i>
KCP	: Kantor Cabang Pembantu	KCP	: <i>Sub-Branch Office</i>
KK	: Kantor Kas	KK	: <i>Cash Office</i>
KPW	: Kantor Perwakilan	KPW	: <i>Representative Office</i>
LBU	: Laporan Bulanan Bank Umum	LBU	: <i>Commercial Bank Monthly Report</i>
LDR	: <i>Loan to Deposit Ratio</i>	LDR	: <i>Loan to Deposit Ratio</i>
NIM	: <i>Net Interest Margin</i>	NIM	: <i>Net Interest Margin</i>
NPL	: <i>Non Performing Loan</i>	NPL	: <i>Non-Performing Loan</i>
ROA	: <i>Return on Assets</i>	ROA	: <i>Return on Assets</i>
SIP	: Sistem Informasi Perbankan	SIP	: <i>Banking Information System</i>
UKM	: Usaha Kecil Menengah	UKM	: <i>Small/Medium-Scale-Enterprise Industry</i>
UMKM	: Usaha Mikro Kecil Menengah	UMKM	: <i>Small/Medium/Micro-Enterprise Industry (SMEs)</i>
NOM	: <i>Net Operating Margin</i>	NOM	: <i>Net Operating Margin</i>
FDR	: <i>Financing to Deposit Ratio</i>	FDR	: <i>Financing to Deposit Ratio</i>

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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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	9.098.135	10.114.135	10.209.855	10.355.312	10.355.312	10.401.286	10.501.145	10.817.018	10.877.515	11.065.740	10.905.957	10.928.980	10.924.561	10.851.917	10.859.185
Bank Perkreditan Rakyat / Rural Banks	148.709	161.831	164.645	165.413	166.982	168.097	168.806	169.823	171.292	175.631	174.119	175.073	174.686	173.706	177.095
SBI dan SBIS ¹⁾	18.785	12.420	3.200	2.854	2.854	1.685	2.467	2.295	2.287	2.866	2.654	4.345	4.033	2.069	2.257
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	7.406.325	8.129.720	8.186.226	8.186.227	8.292.617	8.327.140	8.403.943	8.699.820	8.719.778	8.925.472	8.716.851	8.711.566	8.731.589	8.771.879	8.710.641
Bank Perkreditan Rakyat / Rural Banks	127.522	139.648	142.798	143.255	144.632	145.310	145.630	146.322	147.419	151.607	150.620	151.425	151.352	151.124	154.182
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	9.177.894	10.112.304	10.180.763	10.308.568	10.325.343	10.393.089	10.487.576	10.814.058	10.874.853	11.113.321	10.932.183	10.947.533	10.979.992	10.932.358	10.888.888
Bank Perkreditan Rakyat / Rural Banks	155.075	168.443	171.422	172.126	173.920	175.039	175.659	176.621	178.127	182.302	180.988	181.895	181.603	180.767	184.477
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	109	107	107	107	107	107	107	107	107	106	106	106	106	106	105
Bank Perkreditan Rakyat / Rural Banks	1.506	1.468	1.454	1.454	1.451	1.450	1.446	1.445	1.442	1.441	1.437	1.429	1.426	1.416	1.413
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	30.733	32.366	25.695	25.641	25.568	25.482	25.380	25.396	25.344	25.377	25.298	25.062	24.976	24.982	24.843
Bank Perkreditan Rakyat / Rural Banks	5.913	5.871	6.013	6.018	6.025	6.020	6.031	6.045	6.046	6.044	6.039	6.047	6.031	6.053	6.033

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 1.7. Laporan Laba / Rugi Bank Umum - KBMI 1 (Commercial Banks Income Statements - KBMI 1) Miliar Rp (Billion Rp)														
Keterangan	2021	2022						2023						
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
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	52.843	66.858	78.572	89.528	101.875	114.171	127.515	141.972	14.618	27.599	42.059	55.998	67.050
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.297	1.237	1.438	1.574	1.691	1.845	2.024	2.248	2.543	292	509	766	1.011	1.224
b. Dari Penempatan pada bank lain / From interbank placement	873	250	314	381	464	589	708	829	964	147	306	458	619	786
c. Dari surat berharga / From securities	11.759	4.946	5.949	6.923	7.909	8.968	10.062	11.412	12.673	1.362	2.657	4.040	5.414	6.421
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	64.408	27.380	34.367	40.320	45.478	51.770	57.970	64.442	71.646	7.221	13.091	20.087	26.772	32.257
- kepada pihak ketiga bukan bank / To Third Party non Bank	64.218	27.345	34.325	40.275	45.427	51.714	57.908	64.373	71.570	7.213	13.076	20.065	26.743	32.220
- kepada bank lain / To other Bank	190	36	42	45	51	56	62	69	76	8	15	22	29	37
e. Lainnya / Others	56.840	19.030	24.790	29.374	33.986	38.702	43.406	48.584	54.146	5.596	11.036	16.708	22.182	26.363
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86.768	30.052	39.057	46.024	52.793	59.897	67.132	75.063	83.805	9.320	17.093	25.969	34.631	40.421
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	137	11	13	23	46	75	101	95	114	19	35	48	67	63
b. Kewajiban pada Bank lain / Interbank Liabilities	895	387	549	654	791	942	1.132	1.331	1.566	252	472	701	931	993
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28.410	10.375	13.130	15.318	17.148	19.319	21.520	23.911	26.515	2.821	5.464	8.421	11.287	13.328
- Giro / Demand Deposit	3.207	1.252	1.427	1.647	1.800	2.022	2.290	2.572	2.847	262	515	797	1.075	1.363
- Tabungan / Saving	2.801	1.321	1.745	2.035	2.288	2.565	2.841	3.123	3.403	275	529	828	1.107	1.297
- Simpanan Berjangka / Time deposits	22.401	7.802	9.958	11.637	13.060	14.731	16.389	18.216	20.265	2.284	4.419	6.796	9.105	10.668
d. Surat Berharga / Securities	1.403	594	928	1.079	1.216	1.370	1.483	1.737	1.801	116	246	381	514	515
e. Pinjaman yang diterima / Loans received	515	195	317	393	468	631	824	980	1.169	206	362	542	716	521
f. Lainnya / Others	55.389	18.491	24.121	28.557	33.001	37.561	42.073	47.009	52.640	5.905	10.514	15.878	21.115	25.001
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	22.792	27.800	32.549	36.735	41.978	47.039	52.452	58.167	5.298	10.506	16.090	21.367	26.630
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	105.924	21.775	29.561	35.651	39.283	50.934	53.071	55.376	55.502	15.734	15.234	18.049	25.405	25.256
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.418	500 ⁹⁾	730	734	923	856	863			216	138	204	335	506
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	2	2	-	-	-	1.023	1.012	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	131	134	222	252	180	80	127	136	100	137	156	216	304
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86.289	15.745	20.561	25.731	26.720	35.967	37.056	38.174	36.694	13.825	12.262	13.768	20.005	18.771
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	5.778	2.188	2.823	3.220	3.741	4.259	4.752	5.264	5.810	488	906	1.407	1808	2.247
f. Lainnya / Others	11.415	3.211	5.310	5.741	7.646	9.673	10.320	10.789	11.850	1.104	1792	2515	3.040	3.427
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147.717	37.610	54.468	62.713	69.586	84.442	90.842	97.368	102.965	19.053	22.435	29.245	41.168	43.881
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	399	554	395	363	514	579	527	510	88	139	194	277	322
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	110	129	164	167	169	143	143	143	-	19	19	55	55
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83.510	15.236	20.103	25.176	25.847	35.070	36.128	37.179	35.598	13.703	11.978	13.322	19.668	18.289
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23.825	5.964	13.041	13.559	16.758	18.615	20.456	22.143	24.620	2.156	3.770	5.576	7.393	8.589
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	904	298	365	420	490	529	579	744	859	62	130	203	260	301
g. Lainnya / Others	38.159	15.602	20.274	22.998	25.962	29.545	32.957	36.632	41.223	3.043	6.400	9.932	13.514	16.325
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	7.616	6.957	2.893	5.486	6.431	8.470	9.268	10.461	10.704	1.979	3.305	4.894	5.604	8.005
E. Pendapatan non - operasional / Non Operational Income	6.062	3.346	4.603	4.970	5.571	6.761	7.707	8.652	9.328	1.412	1.796	3.021	4.209	4.563
F. Beban non - operasional / Non Operational Expenses	6.038	3.551	4.927	5.375	5.896	7.104	8.102	9.005	9.684	1.508	1.897	3.088	4.333	4.755
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(205)	(324)	(404)	(325)	(343)	(396)	(353)	(356)	(96)	(101)	(68)	(124)	(192)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	7.640	6.752	2.569	5.082	6.106	8.127	8.873	10.108	10.348	1.883	3.204	4.827	5.480	7.813
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.306	-	-	-	-	-	-	-	4.804	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.031	-	-	-	-	-	-	-	4.804	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4.510	5.083	2.518	3.782	3.939	5.975	6.564	7.507	6.494	1.569	2.513	3.918	4.314	6.322

Tabel 1.8. Laporan Laba / Rugi Bank Umum - KBMI 2 (Commercial Banks Income Statements - KBMI 2) Miliar Rp (Billion Rp)														
Keterangan	2021	2022								2023				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	104.090	43.440	49.194	58.345	67.484	76.686	86.840	97.057	107.720	10.908	21.217	32.396	43.140	57.914
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.022	938	1.226	1.475	1.714	1.994	2.311	2.727	3.184	435	849	1.285	1.678	2.167
b. Dari Penempatan pada bank lain / From interbank placement	383	120	160	217	294	394	512	625	766	148	301	489	667	877
c. Dari surat berharga / From securities	9.637	4.388	5.238	6.214	7.160	8.102	9.295	10.476	11.684	1.241	2.440	3.654	4.924	6.584
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53.880	22.935	26.365	31.437	36.408	41.447	46.932	52.203	57.640	5.483	10.676	16.233	21.818	28.850
- kepada pihak ketiga bukan bank / To Third Party non Bank	53.720	22.862	26.262	31.310	36.254	41.260	46.700	51.928	57.303	5.417	10.547	16.045	21.567	28.540
- kepada bank lain / To other Bank	160	72	103	127	154	187	232	274	337	66	129	188	251	311
e. Lainnya / Others	38.168	15.060	16.205	19.002	21.908	24.749	27.790	31.028	34.445	3.601	6.950	10.735	14.052	19.436
2. Beban Bunga / Interest Expenses	61.091	23.228	24.992	29.422	33.950	38.414	43.447	48.652	54.300	5.984	11.600	17.821	23.728	33.258
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	0	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	835	312	303	383	453	537	632	752	900	167	308	476	638	977
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	20.716	7.713	8.540	10.060	11.614	13.154	15.030	16.922	19.046	2.267	4.410	6.799	9.078	12.421
- Giro / Demand Deposit	2.171	959	1.235	1.480	1.703	1.913	2.162	2.412	2.675	270	511	786	1.072	1.383
- Tabungan / Saving	1.660	797	811	942	1.079	1.214	1.359	1.496	1.669	143	260	395	536	776
- Simpanan Berjangka / Time deposits	16.885	5.958	6.494	7.637	8.832	10.027	11.509	13.013	14.702	1.855	3.639	5.617	7.470	10.262
d. Surat Berharga / Securities	1.310	583	504	593	678	763	847	932	1.013	84	166	251	334	560
e. Pinjaman yang diterima / Loans received	1.116	366	388	463	541	626	732	840	960	125	240	380	513	1.008
f. Lainnya / Others	37.032	14.254	15.257	17.924	20.664	23.334	26.206	29.206	32.382	3.342	6.475	9.915	13.165	18.291
g. Koreksi atas pendapatan bunga / Corrections	82	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42.998	20.212	24.202	28.923	33.534	38.272	43.393	48.405	53.420	4.923	9.616	14.575	19.412	24.656
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83.649	68.873	100.323	110.030	116.683	142.566	167.951	192.746	214.590	36.252	51.127	66.922	83.813	96.623
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.750	627	656	842	956	1.008	1.103	1.323	1.364	230	309	402	504	702
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	25	30	42	52	67	88	109	140	46	92	144	188	235
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65.579	63.101	93.873	102.409	108.107	132.976	157.246	180.826	201.538	34.917	48.589	63.080	78.990	90.268
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	6.026	2.937	3.595	4.227	4.822	5.446	6.055	6.655	7.259	577	1.188	1.819	2.406	3.089
f. Lainnya / Others	10.259	2.183	2.168	2.510	2.746	3.069	3.459	3.833	4.288	482	948	1.477	1.725	2.328
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113.549	83.977	114.564	127.467	136.764	167.338	192.395	220.406	246.170	39.067	55.914	74.672	94.296	110.987
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	277	306	436	459	499	577	701	709	51	123	117	153	217
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	54	54	-	-	-	-	-	-	-	-	25	8	22
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62.517	61.773	92.196	100.996	106.470	132.764	153.634	176.908	197.839	35.296	48.340	62.939	78.604	89.258
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17.787	7.434	5.389	6.218	7.020	8.184	9.106	9.999	11.280	893	1.592	2.586	3.418	5.596
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1.029	556	638	771	878	1.080	1.138	1.276	1.369	117	276	430	567	743
g. Lainnya / Others	31.634	13.883	15.981	19.046	21.938	24.812	27.940	31.522	34.973	2.711	5.582	8.575	11.546	15.151
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	13.098	5.108	9.961	11.486	13.452	13.500	18.949	20.744	21.840	2.108	4.829	6.826	8.929	10.291
E. Pendapatan non - operasional / Non Operational Income	2.057	608	958	1.570	1.573	3.647	1.026	1.291	1.465	1.175	853	1.811	1.903	1.594
F. Beban non - operasional / Non Operational Expenses	1.940	497	539	465	364	725	1.260	1.543	1.123	623	584	1.185	1.026	958
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	111	419	1.105	1.209	2.922	(233)	(252)	343	552	269	625	877	636
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13.216	5.219	10.380 ¹⁾	12.591	14.661	16.422	18.715	20.493	22.182	2.660	5.099	7.451	9.806	10.927
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.756	(114)	(137)	(156)	(185)	(185)	(209)	(236)	2.989	(33)	(61)	(99)	(137)	(158)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.756	(114)	(137)	(156)	(185)	(185)	(209)	(236)	2.989	(33)	(61)	(99)	(137)	(158)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11.034	4.241	8.297	10.125	11.817	13.169	14.997	16.221	17.562	2.058	3.988	5.753	7.593	8.464

Tabel 1.9. Laporan Laba / Rugi Bank Umum - KBMI 3 (Commercial Banks Income Statements - KBMI 3) Miliar Rp (Billion Rp)														
Keterangan	2021	2022								2023				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	208.880	81.154	98.403	115.558	133.001	150.589	168.809	187.368	208.189	20.235	39.311	59.901	80.146	100.885
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.887	1.551	1.901	2.205	2.515	2.797	3.120	3.605	4.209	700	1.317	2.042	2.705	3.351
b. Dari Penempatan pada bank lain / From interbank placement	370	123	151	189	239	298	368	439	532	79	157	245	344	442
c. Dari surat berharga / From securities	25.630	10.166	12.150	14.221	16.356	18.258	20.388	22.576	24.785	2.316	4.369	6.640	8.862	11.075
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115.366	47.880	58.286	68.446	78.619	89.344	100.139	111.206	122.977	11.422	22.425	34.274	45.797	57.690
- kepada pihak ketiga bukan bank / To Third Party non Bank	114.457	47.560	57.895	67.978	78.079	88.735	99.443	110.420	122.091	11.312	22.214	33.934	45.342	57.134
- kepada bank lain / To other Bank	909	319	391	468	540	609	696	787	886	109	211	340	455	557
e. Lainnya / Others	64.628	21.434	25.915	30.497	35.271	39.892	44.794	49.542	55.687	5.718	11.042	16.701	22.439	28.327
2. Beban Bunga / Interest Expenses	112.375	38.628	46.570	54.716	63.128	71.352	80.279	89.587	100.834	11.220	21.443	32.685	43.983	55.527
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	94	127	160	194	231	276	322	369	41	71	106	137	178
b. Kewajiban pada Bank lain / Interbank Liabilities	479	225	281	332	386	462	551	631	712	192	267	245	346	379
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41.875	14.933	17.865	20.890	23.958	26.958	30.343	34.156	38.499	4.600	8.858	13.819	18.672	23.808
- Giro / Demand Deposit	6.390	2.675	3.256	3.867	4.535	5.172	5.840	6.633	7.522	844	1.617	2.570	3.542	4.585
- Tabungan / Saving	5.566	2.065	2.488	2.921	3.336	3.763	4.211	4.668	5.166	498	992	1.567	2.126	2.722
- Simpanan Berjangka / Time deposits	29.919	10.193	12.122	14.102	16.087	18.023	20.292	22.855	25.810	3.257	6.249	9.682	13.004	16.501
d. Surat Berharga / Securities	4.252	1.309	1.566	1.800	2.031	2.257	2.496	2.733	2.967	250	505	751	977	1.161
e. Pinjaman yang diterima / Loans received	3.291	1.283	1.587	1.939	2.332	2.737	3.201	3.715	4.288	597	1.121	1.718	2.284	2.856
f. Lainnya / Others	62.388	20.784	25.143	29.594	34.228	38.707	43.412	48.030	54.000	5.541	10.621	16.047	21.566	27.146
g. Koreksi atas pendapatan bunga / Corrections	88	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96.505	42.526	51.833	60.842	69.873	79.237	88.530	97.781	107.355	9.015	17.868	27.216	36.164	45.358
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55.850	25.196	29.694	33.405	36.021	41.488	45.962	49.444	54.586	10.565	13.345	17.699	23.671	26.738
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6.476	1.382	1.559	1.778	2.006	1.971	1.934	2.446	3.185	699	948	1.285	1.756	2.664
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	0,4	0,1	0,1	0,1	0,05	0,05	0,83	-	-	2,29	3,11	5,26	6,79	9,74
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.770	6.137	8.077	9.638	10.468	12.984	15.396	16.819	17.694	4.005	4.170	5.422	7.617	7.607
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	17.130	7.634	9.264	10.780	12.350	14.030	15.442	16.906	18.693	1.513	2.912	4.583	7.059	8.715
f. Lainnya / Others	13.473	10.043	10.794	11.209	11.197	12.504	13.189	13.273	15.014	4.346	5.312	6.404	7.232	7.743
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119.625	50.459	59.825	68.038	75.830	87.498	98.012	107.500	118.467	14.355	23.310	32.388	42.620	50.580
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	750	742	751	761	1.121	1.449	1.082	957	50	202	134	92	55
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	-	-	-	-	-	-
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	7	93	92	92	15	0	0	-	1	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15.451	4.789	6.488	7.525	7.701	9.925	11.919	12.654	13.012	3.419	3.617	4.355	6.452	6.425
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43.455	18.493	20.518	22.476	24.578	27.856	30.615	34.097	37.955	5.467	8.481	11.344	13.975	16.320
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1.733	931	1.142	1.300	1.469	1.645	1.797	1.911	2.107	192	349	540	709	899
g. Lainnya / Others	58.497	25.496	30.935	35.984	41.314	46.858	52.140	57.664	64.422	5.227	10.662	16.016	21.389	26.882
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	32.729	17.263	21.703	26.209	30.063	33.227	36.480	39.726	43.474	5.224	7.902	12.527	17.215	21.516
E. Pendapatan non - operasional / Non Operational Income	10.817	7.134	9.020	10.296	12.471	14.574	16.803	18.816	21.721	3.624	6.706	9.366	12.181	14.570
F. Beban non - operasional / Non Operational Expenses	10.362	6.890	8.519	9.974	11.950	13.809	15.959	18.441	21.746	3.886	6.395	9.361	11.985	14.131
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	244	501	323	521	765	843	375	(25)	(261)	311	5	197	438
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	33.298	17.506	22.204	26.531	30.584	33.992	37.323	40.101	43.449	4.963	8.213	12.532	17.412	21.954
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	13.789	17.454	20.855	24.038	26.665	29.287	31.582	34.417	3.924	6.483	9.897	13.911	17.487

Tabel 1.10. Laporan Laba / Rugi Bank Umum - KBMI 4 (Commercial Banks Income Statements - KBMI 4) Miliar Rp (Billion Rp)														
Keterangan	2021	2022								2023				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	324.755	145.398	174.349	203.554	231.745	263.066	287.772	317.629	353.577	43.539	72.732	105.829	138.489	171.693
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.535	1.401	1.671	1.979	2.245	2.493	2.811	3.364	3.967	569	1.055	1.603	2.188	2.694
b. Dari Penempatan pada bank lain / From interbank placement	1.065	542	739	924	1.166	1.490	1.957	2.505	3.147	727	1.163	1.421	2.015	2.366
c. Dari surat berharga / From securities	40.318	18.248	21.884	25.697	29.529	33.277	37.128	41.231	45.441	4.661	8.740	13.106	17.214	21.457
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	253.933	113.557	136.114	158.729	180.028	204.454	221.914	243.886	271.205	31.749	54.640	79.497	103.826	128.886
- kepada pihak ketiga bukan bank / To Third Party non Bank	252.549	112.754	135.184	157.638	178.703	202.969	220.258	242.055	269.237	31.552	54.261	78.907	103.008	127.854
- kepada bank lain / To other Bank	1.384	803	930	1.092	1.324	1.485	1.656	1.831	1.968	197	379	590	818	1.032
e. Lainnya / Others	26.903	11.651	13.941	16.225	18.777	21.352	23.961	26.643	29.816	5.833	7.134	10.202	13.246	16.290
2. Beban Bunga / Interest Expenses	82.464	35.041	40.957	46.620	52.279	58.697	65.435	73.137	84.671	18.783	25.493	34.362	43.113	52.402
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	5	0	1	1	1	1	1	1	1	0	0	0	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	3.409	915	1.415	1.779	2.048	2.394	2.859	3.259	3.655	472	854	1.083	1.553	2.066
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	49.843	17.473	20.790	24.326	27.949	31.609	35.628	40.269	45.568	5.432	10.479	16.515	21.967	27.834
- Giro / Demand Deposit	12.393	5.558	6.651	7.873	9.017	10.152	11.413	12.926	14.696	1.965	3.771	5.960	7.683	9.666
- Tabungan / Saving	7.154	2.114	2.488	2.853	3.392	3.935	4.362	4.802	5.253	426	861	1.410	1.863	2.309
- Simpanan Berjangka / Time deposits	30.296	9.800	11.651	13.600	15.541	17.522	19.853	22.542	25.619	3.042	5.848	9.145	12.420	15.859
d. Surat Berharga / Securities	2.832	1.574	1.863	2.355	2.611	2.998	3.693	4.107	4.517	383	732	1.121	1.637	1.477
e. Pinjaman yang diterima / Loans received	1.986	639	856	1.018	1.225	1.487	2.365	2.871	6.660	2.312	1.609	1.864	2.313	2.611
f. Lainnya / Others	20.063	14.440	16.032	17.141	18.446	20.209	20.890	22.631	24.269	10.185	11.819	13.779	15.643	18.414
g. Koreksi atas pendapatan bunga / Corrections	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242.291	110.358	133.392	156.934	179.467	204.369	222.337	244.491	268.906	24.755	47.239	71.467	95.376	119.291
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.597	57.494	73.893	85.936	102.171	119.519	137.614	146.630	198.321	61.761	68.291	70.575	75.655	79.221
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	9.804	2.859 ¹⁾	3.128	3.358	3.690	3.891	4.128	4.488	4.848	631	1.035	1.452	1.816	2.455
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	9.889 ¹⁾	14.634	15.478	16.772	19.810	25.350	24.012	62.842	48.153	43.349	34.188	28.567	21.014
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	58.300	26.146	31.737	37.318	42.472	48.410	53.428	59.688	65.753	5.017	10.052	15.726	21.279	26.661
f. Lainnya / Others	108.464	18.600	24.394	29.782	39.237	47.407	54.709	58.442	64.878	7.959	13.855	19.209	23.993	29.092
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	335.979	100.325	125.645	144.454	167.885	193.961	217.907	233.146	295.295	67.690	81.275	90.106	102.415	114.747
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	124 ¹⁾	128	116	128	165	151	161	165	23	138	114	91	107
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	108	620 ¹⁾	620	620	620	620	620	620	620	-	196	197	197	197
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	30.308	8.346 ¹⁾	13.901	14.268	15.205	18.640	24.234	23.057	60.721	47.169	42.094	32.238	25.378	17.883
e. Penyusutan/Amortisasi / Depreciation/Amortizations	164.841	38.611	48.459	56.030	67.627	77.697	83.891	89.509	97.843	9.608	17.783	25.816	34.876	43.172
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	737	294	410	453	555	621	702	797	861	124	215	263	300	412
g. Lainnya / Others	139.769	52.330	62.127	72.966	83.752	96.218	108.309	119.002	135.085	10.766	20.848	31.478	41.573	52.975
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	120.909	67.527	81.640	98.417	113.752	129.927	142.044	157.975	171.932	18.826	34.256	51.935	68.616	83.766
E. Pendapatan non - operasional / Non Operational Income	1.279	2.041	3.677	3.503	3.878	4.886	5.819	6.305	6.116	74	136	234	318	407
F. Beban non - operasional / Non Operational Expenses	2.071	337	501	615	753	1.014	1.066	1.353	1.528	867	816	1.183	2.311	2.189
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	1.704	3.176	2.888	3.126	3.872	4.753	4.952	4.588	(793)	(680)	(948)	(1.993)	(1.783)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120.118	69.231	84.816	101.305	116.877	133.799	146.798	162.926	176.520	18.033	33.576	50.987	66.623	81.983
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	56.400	68.935	82.417	95.003	108.647	119.128	132.268	143.344	14.514	27.086	41.081	53.902	66.391

Tabel 1.11. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022								2023				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	1.213.629	1.278.882	1.338.665	1.370.719	1.312.978	1.472.583	1.498.355	1.525.035	1.447.440	1.472.252	1.491.455	1.516.741	1.455.567	1.466.140
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	41.525	36.278	36.745	37.248	37.296	36.038	36.159	37.903	32.934	40.139	41.034	42.487	43.110	44.824
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.163.491	1.231.786	1.290.252	1.322.022	1.264.639	1.426.347	1.452.347	1.473.777	1.405.654	1.409.018	1.434.970	1.460.835	1.400.971	1.408.756
- Lainnya / <i>Others</i>	8.613	10.817	11.668	11.449	11.043	10.198	9.849	13.355	8.851	23.095	15.452	13.419	11.485	12.561
Kewajiban Komitmen / Committed Liabilities	3.113.244	3.088.860	3.117.796	3.215.608	3.135.630	3.298.091	3.330.867	3.363.716	3.664.205	3.453.149	3.496.292	3.503.654	3.503.748	3.533.120
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	1.705.175	1.697.841	1.690.677	1.765.023	1.771.384	1.790.929	1.813.451	1.848.402	2.142.859	1.924.267	1.951.645	1.933.400	1.926.261	1.996.490
- <i>Committed</i>	429.072	446.070	441.944	456.681	457.886	462.500	467.435	473.255	479.975	513.216	525.977	532.511	536.692	549.901
- <i>Uncommitted</i>	1.276.104	1.251.771	1.248.734	1.308.342	1.313.498	1.328.429	1.346.016	1.375.148	1.662.883	1.411.051	1.425.668	1.400.889	1.389.569	1.446.590
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	24.251	17.029	16.052	16.833	18.335	23.760	20.767	19.079	17.762	18.420	18.446	17.239	17.575	17.645
- <i>Committed</i>	3.874	2.488	1.942	1.799	3.446	5.990	5.594	4.866	2.897	2.866	2.871	3.298	3.399	3.787
- <i>Uncommitted</i>	20.377	14.542	14.110	15.034	14.889	17.771	15.173	14.213	14.865	15.554	15.575	13.941	14.176	13.858
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	85.063	97.117	99.554	96.578	98.032	90.151	97.507	91.893	101.522	88.493	91.480	83.000	84.426	84.408
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.285.893	1.257.858	1.293.841	1.316.564	1.230.846	1.377.629	1.382.511	1.384.765	1.388.554	1.404.531	1.416.621	1.452.767	1.459.777	1.416.618
- Lainnya / <i>Others</i>	12.862	19.014	17.672	20.610	17.034	15.620	16.632	19.577	13.509	17.439	18.099	17.249	15.708	17.960
Tagihan Kontinjensi / Contingent Claims	269.045	237.875	273.399	254.082	257.558	262.014	271.042	272.191	273.728	267.076	273.224	261.771	262.738	265.017
- Garansi yang diterima / <i>Received guarantees</i>	204.276	217.246	252.412	230.479	234.477	238.347	247.756	247.083	249.893	243.029	248.145	237.013	237.745	239.446
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	53.711	974	1.149	1.144	1.563	1.749	1.978	2.179	1.811	1.866	1.926	1.909	2.004	2.028
- Lainnya / <i>Others</i>	11.058	19.655	19.838	22.460	21.519	21.918	21.308	22.928	22.024	22.180	23.154	22.850	22.989	23.543
Kewajiban Kontinjensi / Contingent Liabilities	348.030	289.015	292.648	298.726	305.033^f	315.392	311.513	320.311	388.567	351.150	381.873	366.647	359.228	359.407
- Garansi yang diberikan / <i>Issued guarantees</i>	345.453	286.372	289.955	295.911	301.655	311.776	307.694	316.316	384.200	346.412	377.065	361.640	354.289	354.108
- Lainnya / <i>Others</i>	2.576	2.643	2.692	2.815	3.378 ^f	3.616	3.819	3.995	4.367	4.738	4.808	5.006	4.939	5.299
Lainnya / Others	696.230	528.905	541.983	545.090	548.722	556.000	563.122	570.201	578.345	562.657	559.746	525.585	532.376	538.012
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	11.477	9.421	8.453	8.451	7.709	7.378	7.170	7.125	7.342	7.321	7.422	7.420	7.402	7.445
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	627.791	518.815	532.849	535.957	540.325	547.917	555.232	562.347	570.265	554.598	551.576	517.413	524.221	529.793
Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	548.614	512.075	525.368	528.516	532.784	540.351	547.645	554.743	562.649	547.209	544.176	510.026	516.853	522.409
Lainnya / <i>Others</i>	79.177	6.740	7.482	7.441	7.541	7.566	7.587	7.604	7.616	7.389	7.400	7.387	7.368	7.384
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	56.962	669	680	683	687	705	721	730	739	738	748	753	753	774
Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	49.558	669	680	683	687	705	721	730	739	738	748	753	753	774
Lainnya / <i>Others</i>	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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / <i>Committed Claims</i>	418.224	256.882	225.751	220.836	205.028	244.984	254.145	247.973	228.624	224.381	228.638	227.150	206.201	197.845
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	4.866	3.383	2.649	1.813	1.815	1.939	2.283	2.746	1.543	2.622	2.903	3.010	2.976	3.110
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	412.539	251.877	220.873	216.694	200.952	240.831	249.548	243.438	226.286	219.805	223.006	220.901	201.656	193.324
- Lainnya / <i>Others</i>	819	1.622	2.228	2.329	2.261	2.213	2.314	1.789	794	1.954	2.728	3.240	1.569	1.412
Kewajiban Komitmen / <i>Committed Liabilities</i>	538.929	359.335	322.898	313.672	291.973	334.034	346.410	340.901	375.654	374.046	377.943	371.093	348.266	341.416
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	145.539	113.556	109.800	101.321	102.260	107.001	106.689	114.544	115.563	117.334	118.979	120.152	122.018	125.711
- <i>Committed</i>	35.456	38.245	32.952	34.034	33.901	34.690	34.254	37.250	37.410	39.566	40.153	40.878	42.425	43.492
- <i>Uncommitted</i>	110.084	75.311	76.847	67.286	68.358	72.311	72.435	77.295	78.153	77.767	78.826	79.274	79.593	82.220
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	157	277	199	253	280	243	241	236	155	270	283	402	415	474
- <i>Committed</i>	30	75	61	60	65	56	74	77	64	130	126	242	260	238
- <i>Uncommitted</i>	127	203	138	192	214	187	167	160	91	140	158	159	154	237
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	5.633	3.792	2.919	2.002	2.613	2.361	2.676	2.061	2.212	2.342	2.630	2.546	1.919	1.827
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	384.112	236.454	205.267	204.090	180.664	218.804	230.239	216.129	254.418	249.012	250.675	242.224	219.957	208.338
- Lainnya / <i>Others</i>	3.487	5.256	4.713	6.007	6.157	5.625	6.566	7.930	3.306	5.088	5.376	5.770	3.957	5.065
Tagihan Kontinjensi / <i>Contingent Claims</i>	36.834	30.424	53.132	26.474	28.937	29.485	30.731	30.708	29.605	27.840	28.828	30.402	30.479	22.615
- Garansi yang diterima / <i>Received guarantees</i>	28.407	24.203	43.663	16.480	18.612	19.240	20.027	19.651	18.930	17.499	18.174	19.659	19.648	15.980
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	7.088	438	439	400	804	1.016	1.251	1.438	1.058	1.093	1.139	1.162	1.224	1.241
- Lainnya / <i>Others</i>	1.339	5.783	9.030	9.594	9.520	9.229	9.454	9.618	9.618	9.248	9.515	9.581	9.608	5.394
Kewajiban Kontinjensi / <i>Contingent Liabilities</i>	28.150	21.198	18.968	17.161	17.855'	17.954	18.248	17.643	17.738	15.235	15.073	14.616	14.411	14.112
- Garansi yang diberikan / <i>Issued guarantees</i>	27.909	20.919	18.658	16.832	17.037	17.110	17.451	16.857	17.000	14.277	14.205	13.741	13.719	13.309
- Lainnya / <i>Others</i>	241	279	309	329	633'	844	797	786	738	959	868	875	692	803
Lainnya / <i>Others</i>	62.084	46.687	56.066	56.275	56.292	56.514	57.331	58.433	61.978	59.920	60.791	62.109	62.671	52.595
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	532	486	483	482	258	258	258	257	257	256	243	245	244	244
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	53.302	46.201	55.583	55.792	56.034	56.255	57.071	58.174	61.714	59.650	60.533	61.850	62.413	52.337
Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	52.770	45.699	55.081	55.288	55.530	55.750	56.566	57.669	61.215	59.153	60.036	61.353	61.916	51.840
Lainnya / <i>Others</i>	532	502	502	505	505	505	505	505	499	497	497	497	497	497
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	8.251	0	0	0	0	1	2	2	8	14	15	15	14	14
Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	8.200	0	0	0	0	1	2	2	8	14	15	15	14	14
Lainnya / <i>Others</i>	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			
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / <i>Committed Claims</i>	212.427	363.472	396.912	446.174	424.858	471.367	481.325	482.767	431.775	426.422	464.936	462.212	436.731	461.034
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	7.713	6.939	7.087	8.540	8.568	8.788	8.999	9.075	5.560	8.652	8.801	8.655	8.470	8.652
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	197.606	349.500	382.531	430.407	409.919	455.738	465.617	466.792	419.051	409.607	446.307	445.097	420.597	443.762
- Lainnya / <i>Others</i>	7.108	7.033	7.293	7.227	6.371	6.842	6.710	6.900	7.164	8.163	9.828	8.460	7.664	8.619
Kewajiban Komitmen / <i>Committed Liabilities</i>	550.557	612.879	612.505	697.312	681.307	712.886	721.152	733.322	717.966	725.907	754.581	751.181	771.894	760.542
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	321.373	306.038	306.799	334.860	348.174	345.424	367.993	376.206	381.014	379.068	384.335	368.690	367.724	367.502
- <i>Committed</i>	52.557	53.402	53.969	54.901	55.354	55.566	59.314	58.769	58.917	57.826	59.597	59.599	55.987	58.564
- <i>Uncommitted</i>	268.816	252.636	252.830	279.959	292.820	289.859	308.678	317.437	322.096	321.242	324.738	309.091	311.737	314.074
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	7.964	4.828	5.320	5.218	5.343	6.723	6.075	5.586	5.266	5.265	5.357	4.624	4.323	4.346
- <i>Committed</i>	53	181	181	184	340	810	831	320	353	237	269	246	232	217
- <i>Uncommitted</i>	7.912	4.647	5.139	5.034	5.003	5.913	5.243	5.266	4.913	5.029	5.088	4.377	4.091	4.129
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	8.751	6.693	7.911	9.447	6.701	7.104	6.791	8.983	8.212	5.813	7.320	7.300	6.619	8.047
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	205.797	288.452	285.756	341.038	314.388	346.953	333.543	335.762	315.921	327.720	349.816	362.618	385.194	372.793
- Lainnya / <i>Others</i>	6.672	6.868	6.719	6.748	6.702	6.682	6.750	6.784	7.553	8.041	7.753	7.950	8.033	8.026
Tagihan Kontinjensi / <i>Contingent Claims</i>	101.202	54.024	54.541	54.528	55.433	55.759	57.460	55.987	57.426	52.766	53.154	55.787	55.697	63.344
- Garansi yang diterima / <i>Received guarantees</i>	94.855	49.768	53.764	53.783	54.688	55.011	56.729	55.209	56.671	51.990	52.365	54.985	54.904	58.021
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	6.330	60	64	64	55	76	65	66	81	86	87	90	84	88
- Lainnya / <i>Others</i>	17	4.197	713	681	690	672	665	712	674	690	702	712	709	5.235
Kewajiban Kontinjensi / <i>Contingent Liabilities</i>	24.515	21.756	25.868	27.165	27.734	34.706	35.272	35.223	29.329	26.749	28.506	27.343	28.492	30.502
- Garansi yang diberikan / <i>Issued guarantees</i>	24.273	21.514	25.626	26.931	27.500	34.472	35.038	34.989	28.955	26.375	28.132	26.969	28.118	30.129
- Lainnya / <i>Others</i>	242	242	242	234	234	234	234	234	374	374	374	374	374	374
Lainnya / <i>Others</i>	56.757	51.534	46.360	45.708	46.116	45.265	44.466	44.611	45.261	45.024	44.823	44.653	44.553	56.798
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	6.211	4.254	3.291	3.290	2.780	1.974	1.791	1.778	1.774	1.773	1.768	1.766	1.765	1.754
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	44.899	47.272	43.060	42.408	43.327	43.281	42.664	42.822	43.476	43.241	43.044	42.877	42.778	55.033
Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	43.724	46.604	42.392	41.777	42.593	42.547	41.936	42.092	42.721	42.485	42.290	42.123	42.024	54.280
Lainnya / <i>Others</i>	1.174	667	667	631	733	734	729	731	755	755	754	754	753	753
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	5.648	9	10	10	10	10	10	10	10	10	10	10	10	10
Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	5.648	9	10	10	10	10	10	10	10	10	10	10	10	10
Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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			
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	303.252	380.123	402.229	426.779	412.098	449.532	459.655	476.975	448.901	487.099	494.522	502.218	489.919	486.234
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	28.946	25.956	27.009	26.895	26.913	25.311	24.877	26.082	25.831	28.864	29.330	30.822	31.665	33.061
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	274.112	352.561	373.739	398.629	383.401	423.560	434.527	448.533	422.597	456.723	463.639	470.478	456.931	452.795
- Lainnya / Others	194	1.606	1.482	1.254	1.785	661	250	2.360	473	1.513	1.553	918	1.323	378
Kewajiban Komitmen / Committed Liabilities	938.903	1.058.023	1.117.566	1.148.109	1.096.091	1.151.596	1.157.353	1.186.047	1.177.302	1.250.266	1.258.370	1.241.279	1.221.447	1.221.021
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	609.276	637.848	680.567	701.826	671.761	695.345	702.014	720.495	733.622	762.543	765.771	759.897	738.637	753.205
- Committed	79.500	95.901	95.366	107.712	104.183	110.991	104.973	107.225	105.556	105.921	106.014	111.178	108.922	111.995
- Uncommitted	529.777	541.947	585.201	594.114	567.578	584.354	597.041	613.269	628.066	656.622	659.756	648.719	629.715	641.210
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	9.875	9.783	8.825	9.795	11.152	13.483	11.453	10.516	9.700	10.226	10.174	9.250	9.829	9.436
- Committed	134	138	28	32	1.520	1.857	1.908	1.924	36	36	34	33	35	34
- Uncommitted	9.741	9.645	8.797	9.763	9.632	11.627	9.545	8.592	9.664	10.190	10.140	9.218	9.794	9.402
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	20.575	22.779	23.126	22.094	19.794	20.263	18.289	17.395	18.586	18.567	18.472	17.769	21.090	19.838
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	296.654	381.441	399.294	407.320	389.977	419.870	423.180	434.505	413.232	455.622	460.464	451.619	448.802	435.651
- Lainnya / Others	2.523	6.173 ^{y)}	5.754	7.075	3.407	2.635	2.418	3.136	2.163	3.308	3.489	2.743	3.088	2.890
Tagihan Kontinjensi / Contingent Claims	58.054	96.675	107.910	112.505	113.051	115.008	119.303	119.633	119.118	121.051	124.572	110.369	112.195	114.530
- Garansi yang diterima / Received guarantees	32.465	86.904	97.553	100.031	101.433	102.734	107.856	106.770	107.129	108.542	111.360	97.587	99.264	101.368
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	16.250	476 ^{y)}	646	680	703	657	662	675	672	687	699	656	696	700
- Lainnya / Others	9.340	9.294	9.710	11.794	10.914	11.618	10.785	12.188	11.316	11.822	12.513	12.126	12.235	12.463
Kewajiban Kontinjensi / Contingent Liabilities	44.514	47.761	48.161	50.794	51.643	53.163	53.376	53.231	55.987	54.335	55.061	55.999	54.437	54.167
- Garansi yang diberikan / Issued guarantees	43.981	47.231	47.626	50.226	51.101	52.620	52.796	52.677	55.455	53.807	54.500	55.438	53.921	53.611
- Lainnya / Others	532	530	535	568	542	542	580	554	532	528	561	562	517	556
Lainnya / Others	185.306	125.952	127.614	127.639	128.141	129.752	130.652	131.045	132.256	127.008	122.189	122.692	124.033	123.310
- Penerusan Kredit/pembiayaan / Channelling	386	386	386	386	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / Written off earning assets	148.402	124.906	126.558	126.580	127.078	128.673	129.558	129.942	131.150	125.908	121.080	121.579	122.919	122.174
Kredit/Pembiayaan yang diberikan / Credit disbursed	141.846	122.859	124.503	124.527	125.026	126.611	127.487	127.868	129.080	123.865	119.031	119.536	120.883	120.131
Lainnya / Others	6.556	2.046	2.054	2.053	2.053	2.062	2.071	2.074	2.070	2.043	2.049	2.043	2.036	2.043
- Aset produktif yang dihapustagih / Charged off earning assets	36.519	661	670	673	677	694	709	717	720	714	723	728	728	750
Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	29.165	661	670	673	677	694	709	717	720	714	723	728	728	750
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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / <i>Committed Claims</i>	279.726	278.404	313.773	276.930	270.995	306.701	303.230	317.319	338.140	334.349	303.359	325.161	322.716	319.836
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	279.234	277.848	313.108	276.292	270.368	306.218	302.655	315.014	337.720	322.884	302.017	324.359	321.787	317.684
- Lainnya / <i>Others</i>	492	556	665	639	627	482	575	2.306	420	11.466	1.342	802	928	2.152
Kewajiban Komitmen / <i>Committed Liabilities</i>	1.084.855	1.058.623	1.064.827	1.056.515	1.066.258	1.099.574	1.105.952	1.103.446	1.393.284	1.102.931	1.105.398	1.140.102	1.162.140	1.204.832
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	628.987	640.399	593.512	627.017	636.259	643.159	636.756	637.158	912.660	665.322	682.561	684.662	697.882	744.936
- <i>Committed</i>	261.559	258.522	259.657	260.034	264.447	261.253	268.895	270.011	278.092	309.903	320.213	320.857	329.357	335.850
- <i>Uncommitted</i>	367.427	381.877	333.855	366.983	384.742	381.906	367.861	367.147	634.568	355.419	362.347	363.805	368.525	409.086
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	6.255	2.142	1.708	1.568	1.560	3.312	2.998	2.741	2.640	2.658	2.631	2.963	3.009	3.388
- <i>Committed</i>	3.658	2.094	1.672	1.523	1.521	3.268	2.781	2.546	2.444	2.463	2.442	2.777	2.872	3.299
- <i>Uncommitted</i>	2.597	47	36	44	40	44	217	195	197	195	189	187	137	89
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	50.104	63.854	65.598	63.036	68.924	60.423	69.751	63.453	72.512	61.771	63.059	55.385	54.797	54.695
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	399.330	351.511	403.524	364.115	345.817	392.002	395.549	398.369	404.984	372.177	355.666	396.306	405.823	399.834
- Lainnya / <i>Others</i>	180	718	486	780	768	679	898	1.725	487	1.003	1.481	785	629	1.979
Tagihan Kontinjensi / <i>Contingent Claims</i>	72.955	56.752	57.817	60.576	60.138	61.761	63.548	65.864	67.580	65.419	66.670	65.213	64.366	64.528
- Garansi yang diterima / <i>Received guarantees</i>	48.550	56.371	57.432	60.186	59.744	61.362	63.144	65.453	67.164	64.999	66.246	64.781	63.929	64.078
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	362	381	385	390	395	399	404	411	416	420	424	432	437	450
Kewajiban Kontinjensi / <i>Contingent Liabilities</i>	250.851	198.300	199.651	203.606	207.800	209.569	204.617	214.214	285.513	254.831	283.234	268.688	261.888	260.625
- Garansi yang diberikan / <i>Issued guarantees</i>	249.290	196.708	198.045	201.922	206.017	207.574	202.409	211.793	282.790	251.953	280.229	265.493	258.531	257.059
- Lainnya / <i>Others</i>	1.561	1.592	1.606	1.683	1.783	1.995	2.208	2.421	2.723	2.878	3.006	3.196	3.356	3.566
Lainnya / <i>Others</i>	392.083	304.732	311.943	315.469	318.172	324.468	330.673	336.113	338.850	330.704	331.943	296.131	301.119	305.310
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	4.349	4.295	4.294	4.293	4.286	4.760	4.735	4.704	4.926	4.906	5.025	5.023	5.007	5.061
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	381.189	300.437	307.649	311.176	313.886	319.708	325.938	331.409	333.924	325.799	326.918	291.107	296.112	300.249
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	310.273	296.913	303.391	306.923	309.636	315.443	321.656	327.114	329.633	321.705	322.818	287.014	292.030	296.158
- Lainnya / <i>Others</i>	70.915	3.524	4.258	4.253	4.250	4.265	4.282	4.294	4.291	4.093	4.100	4.093	4.082	4.091
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.16. Kinerja Bank Umum (Commercial Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)														
Indikator / Indicator	2021	2022								2023				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,67	24,74	24,66	24,92	25,20	25,17	25,13	25,47	25,66	25,89	26,02	24,81	24,58	26,07
- Modal / Capital	1.569.939	1.568.855	1.595.722	1.612.941	1.635.201	1.647.043	1.663.912	1.689.915	1.721.678	1.737.168	1.756.587	1.685.672	1.675.202	1.702.705
- ATMR / Risk Weighted Assets	6.116.974	6.340.984	6.470.092	6.471.886	6.488.881	6.542.600	6.621.946	6.634.462	6.708.481	6.710.672	6.750.300	6.793.735	6.816.305	6.531.127
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,07	23,12	22,99	23,25	23,55	23,49	23,47	23,82	24,10	24,38	24,51	23,32	23,04	24,51
- Modal Inti (Tier I) / Core Capital (Tier I)	1.472.240	1.465.872	1.487.747	1.504.393	1.527.921	1.536.661	1.554.454	1.580.080	1.616.687	1.636.094	1.654.816	1.584.031	1.570.696	1.600.656
- ATMR / Risk Weighted Assets	6.116.974	6.340.984	6.470.092	6.471.886	6.488.881	6.542.600	6.621.946	6.634.462	6.708.481	6.710.672	6.750.300	6.793.735	6.816.305	6.531.127
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,84	2,34	2,37	2,45	2,48	2,51	2,47	2,47	2,43	3,02	2,75	2,77	2,72	2,69
- Laba sebelum pajak / Profit	174.271	236.900	239.937	249.444	252.343	256.453	254.049	254.867	252.499	330.467	300.549	303.186	297.961	294.425
- Rata-rata total aset / Average total assets	9.476.690	10.110.738	10.143.710	10.169.657	10.179.358	10.213.605	10.273.650	10.328.305	10.391.582	10.932.183	10.939.858	10.953.236	10.948.016	10.934.368
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,58	77,50	78,46	77,34	76,69	77,16	77,52	77,51	78,65	86,07	81,99	79,36	78,60	77,55
- Biaya Operasional / Operating Expenses	889.655	339.429	434.145	494.745	554.235	651.004	731.744	807.589	933.289	170.701	228.353	291.724	366.072	425.060
- Pendapatan Operasional / Operating Income	1.064.432	437.948	553.309	639.725	722.733	843.702	943.918	1.041.967	1.186.632	198.329	278.497	367.600	465.715	548.116
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,51	4,67	4,69	4,72	4,73	4,77	4,70	4,70	4,71	4,89	4,72	4,77	4,77	4,79
- Pendapatan bunga bersih / Interest income net	413.942	454.975	459.210	463.370	463.962	469.742	465.835	467.905	471.396	513.609	496.636	502.340	501.715	502.935
- Rata-rata total aset produktif / Average total earning assets	9.170.121	9.744.283	9.784.914	9.810.410	9.816.840	9.849.607	9.906.572	9.960.931	10.018.364	10.507.845	10.526.049	10.531.892	10.510.721	10.499.042
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,13	80,00	81,25	81,43	81,22	82,05	79,90	79,60	78,78	79,34	79,80	80,51	80,84	82,13
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.768.585	6.012.364	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.563	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076
- Total Dana Pihak Ketiga / Total Third Party Funds	7.479.463	7.515.539	7.602.297	7.564.082	7.608.401	7.647.334	7.927.037	7.974.133	8.153.590	7.953.823	7.988.710	8.005.579	7.996.571	8.007.690
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,57	16,39	17,44	14,32	14,15	14,42	14,72	15,65	15,90	15,09	15,35	15,92	15,63	13,85
- Aset Likuid Primer / Primary Liquid Asset	1.208.213	1.012.535	1.107.516	808.938	819.502	855.777	902.056	991.247	1.080.533	958.568	993.239	1.053.855	1.037.087	873.018
- Aset Likuid Sekunder / Secondary Liquid assets	771.178	655.780	690.113	669.462	650.881	656.385	689.232	710.288	685.951	690.998	687.082	693.686	671.709	635.568
- Total Aset / Total Assets	10.112.304	10.180.753	10.308.563	10.325.340	10.393.085	10.487.576	10.814.056	10.874.848	11.113.321	10.932.183	10.947.533	10.979.992	10.932.358	10.888.888

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29,11	29,62	28,84	28,08	28,27	28,56	28,13	28,81	30,93	31,86	31,74	30,95	31,01	32,44
- Modal / Capital	215.111	210.372	221.185	211.784	213.340	217.327	217.801	221.102	239.810	242.146	243.549	242.620	242.442	234.066
- ATMR / Risk Weighted Assets	738.938	710.291	766.878	754.190	754.721	760.962	774.293	767.434	775.277	760.116	767.244	783.853	781.894	721.542
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27,78	27,97	26,58	25,99	26,22	26,41	26,11	26,82	28,93	29,88	29,79	29,04	29,04	30,99
- Modal Inti (Tier I) / Core Capital (Tier I)	205.245	198.685	203.818	195.988	197.861	200.937	202.151	205.804	224.274	227.109	228.565	227.640	227.077	223.593
- ATMR / Risk Weighted Assets	738.938	710.291	766.878	754.190	754.721	760.962	774.293	767.434	775.277	760.116	767.244	783.853	781.894	721.542
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,60	1,23	0,38	0,65	0,69	0,82	0,81	0,83	0,77	1,59	1,36	1,36	1,16	1,40
- Laba sebelum pajak / Profit	7.640	16.205	5.138	8.712	9.159	10.836	10.756	11.026	10.347	22.592	19.224	19.306	16.439	18.751
- Rata-rata total aset / Average total assets	1.279.647	1.312.848	1.344.357	1.332.216	1.318.220	1.325.961	1.335.649	1.334.923	1.341.222	1.416.753	1.411.795	1.416.745	1.421.983	1.341.269
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95,91	87,72	96,11	93,72	93,40	92,70	92,55	92,28	92,60	92,40	90,01	89,08	90,83	88,28
- Biaya Operasional / Operating Expenses	179.569	49.439	69.811	80.596	89.848	107.375	116.879	126.139	135.166	23.321	29.236	39.680	55.222	59.817
- Pendapatan Operasional / Operating Income	187.233	56.361	72.640	85.992	96.199	115.826	126.292	136.690	145.961	25.239	32.480	44.545	60.799	67.758
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,70	4,25	4,24	4,30	4,29	4,35	4,38	4,42	4,46	4,67	4,61	4,69	4,65	4,93
- Pendapatan bunga bersih / Interest income net	44.499	52.129	53.106	53.205	52.482	53.424	54.118	54.628	55.236	60.781	60.127	61.423	61.038	61.091
- Rata-rata total aset produktif / Average total earning assets	1.201.704	1.225.874	1.251.534	1.238.427	1.222.692	1.228.419	1.236.484	1.234.748	1.238.396	1.302.209	1.303.065	1.310.456	1.311.624	1.240.243
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71,51	70,63	74,00	75,33	75,67	75,80	74,17	75,97	77,69	76,60	77,06	76,68	76,29	75,74
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693.732	689.491	738.266	731.227	740.391	745.161	754.151	756.761	769.034	756.095	762.125	772.061	773.841	732.539
- Total Dana Pihak Ketiga / Total Third Party Funds	970.137	976.245	997.598	970.725	978.456	983.115	1.016.819	996.171	989.872	987.047	989.023	1.006.811	1.014.404	967.201
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,75	19,23	19,83	13,78	13,72	14,01	14,42	14,13	15,37	13,93	13,17	14,68	14,84	13,29
- Aset Likuid Primer / Primary Liquid Asset	198.540	191.108	210.832	118.326	117.783	123.533	132.794	127.500	148.428	122.521	110.165	132.257	134.172	107.049
- Aset Likuid Sekunder / Secondary Liquid assets	81.377	65.361	64.145	68.848	69.691	70.915	72.360	71.463	72.361	74.816	75.168	77.226	79.206	72.877
- Total Aset / Total Assets	1.348.864	1.333.542	1.386.804	1.358.279	1.366.069	1.387.887	1.422.842	1.408.521	1.436.185	1.416.753	1.406.836	1.426.646	1.437.696	1.353.675

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36,88	35,83	36,89	37,37	37,15	37,14	37,64	38,74	38,06	35,84	35,95	36,14	35,31	35,03
- Modal / Capital	271.808	273.719	278.538	288.553	288.350	291.306	297.861	307.760	305.933	302.695	306.725	302.933	300.931	314.989
- ATMR / Risk Weighted Assets	737.072	763.950	755.143	772.075	776.157	784.279	791.361	794.468	803.798	844.572	853.309	838.324	852.294	899.310
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34,55	33,50	34,57	34,85	34,75	34,72	35,15	36,18	35,68	33,73	33,81	33,99	33,08	32,51
- Modal Inti (Tier I) / Core Capital (Tier I)	254.657	255.945	261.053	269.062	269.714	272.282	278.139	287.449	286.794	284.893	288.510	284.983	281.969	292.391
- ATMR / Risk Weighted Assets	737.072	763.950	755.143	772.075	776.157	784.279	791.361	794.468	803.798	844.572	853.309	838.324	852.294	899.310
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,14	1,01	1,70	1,74	1,76	1,74	1,77	1,74	1,72	2,37	2,26	2,20	2,18	1,83
- Laba sebelum pajak / Profit	13.216	12.525	20.760	21.584	21.992	21.896	22.349	22.356	22.182	31.925	30.591	29.805	29.418	26.224
- Rata-rata total aset / Average total assets	1.154.798	1.235.593	1.220.299	1.242.633	1.248.331	1.256.586	1.265.619	1.282.193	1.288.046	1.345.344	1.355.152	1.355.159	1.351.468	1.431.214
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91,55	94,59	92,28	91,69	91,09	91,77	91,86	92,15	92,40	94,06	92,33	91,79	91,52	92,07
- Biaya Operasional / Operating Expenses	138.932	93.263	124.780	139.454	150.469	183.206	210.498	241.226	269.274	42.172	61.498	83.228	105.773	126.731
- Pendapatan Operasional / Operating Income	151.750	98.597	135.215	152.092	165.182	199.633	229.162	261.768	291.436	44.833	66.603	90.672	115.568	137.647
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,74	3,99	4,01	4,04	4,08	4,11	4,14	4,16	4,18	4,43	4,30	4,33	4,33	4,17
- Pendapatan bunga bersih / Interest income net	40.600	45.910	45.791	46.948	47.648	48.352	49.111	50.074	50.667	56.045	54.829	55.391	55.240	56.040
- Rata-rata total aset produktif / Average total earning assets	1.085.081	1.149.250	1.141.327	1.163.064	1.168.508	1.177.682	1.187.226	1.204.641	1.211.223	1.265.558	1.276.547	1.278.049	1.274.361	1.344.490
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81,26	79,88	78,83	78,88	77,79	78,18	78,45	77,41	79,24	77,96	77,19	77,59	79,36	81,95
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644.999	662.982	668.185	673.084	670.766	689.069	699.615	700.529	703.766	689.967	699.001	701.233	701.063	759.933
- Total Dana Pihak Ketiga / Total Third Party Funds	793.773	829.984	847.671	853.255	862.285	881.395	891.789	904.975	888.106	884.994	905.546	903.798	883.435	927.335
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,38	21,53	23,32	20,67	20,53	21,26	20,87	21,64	22,27	22,33	23,13	23,68	24,31	20,70
- Aset Likuid Primer / Primary Liquid Asset	183.586	190.881	208.792	176.966	179.239	189.171	187.042	199.131	202.979	192.745	207.783	212.113	214.711	186.384
- Aset Likuid Sekunder / Secondary Liquid assets	83.950	79.849	84.763	87.078	85.176	91.991	94.081	96.651	98.200	107.719	107.985	108.732	111.105	108.328
- Total Aset / Total Assets	1.195.504	1.257.559	1.258.928	1.277.723	1.288.215	1.322.629	1.346.909	1.367.078	1.352.427	1.345.344	1.364.960	1.355.173	1.340.393	1.424.054

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,30	23,82	23,27	23,49	23,58	23,25	23,15	23,42	24,38	24,63	24,62	24,41	24,26	25,09
- Modal / Capital	357.409	368.741	368.378	372.270	376.018	373.659	376.606	380.939	391.103	395.311	396.401	395.818	390.150	398.887
- ATMR / Risk Weighted Assets	1.412.509	1.548.314	1.583.127	1.584.872	1.594.736	1.606.949	1.626.854	1.626.613	1.604.015	1.604.957	1.610.265	1.621.431	1.608.280	1.590.068
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,24	21,83	21,40	21,62	21,73	21,35	21,33	21,61	22,70	22,97	22,96	22,79	22,57	23,44
- Modal Inti (Tier I) / Core Capital (Tier I)	328.286	338.014	338.734	342.691	346.616	343.023	347.025	351.508	364.092	368.591	369.782	369.486	362.965	372.657
- ATMR / Risk Weighted Assets	1.412.509	1.548.314	1.583.127	1.584.872	1.594.736	1.606.949	1.626.854	1.626.613	1.604.015	1.604.957	1.610.265	1.621.431	1.608.280	1.590.068
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,41	1,66	1,75	1,79	1,80	1,77	1,75	1,70	1,68	2,22	1,83	1,85	1,92	1,94
- Laba sebelum pajak / Profit	33.298	42.016	44.408	45.483	45.876	45.322	44.787	43.746	43.450	59.552	49.279	50.127	52.235	52.690
- Rata-rata total aset / Average total assets	2.357.650	2.532.113	2.538.796	2.544.433	2.551.396	2.554.352	2.560.209	2.568.533	2.580.085	2.677.437	2.694.454	2.714.555	2.719.668	2.714.175
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,48	79,55	78,48	77,81	77,37	77,89	78,26	78,75	79,13	80,44	80,65	79,68	78,90	78,27
- Biaya Operasional / Operating Expenses	169.751	68.381	81.363	93.445	104.998	120.397	135.129	149.573	166.148	20.440	34.318	49.409	65.533	79.417
- Pendapatan Operasional / Operating Income	203.336	85.963	103.669	120.098	135.712	154.565	172.674	189.941	209.957	25.412	42.554	62.009	83.063	101.461
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,79	3,77	3,82	3,84	3,84	3,87	3,88	3,89	3,88	3,88	3,79	3,83	3,81	3,82
- Pendapatan bunga bersih / Interest income net	86.552	92.077	93.529	94.188	94.632	95.475	95.802	96.486	96.588	99.721	98.247	99.659	99.310	99.505
- Rata-rata total aset produktif / Average total earning assets	2.284.059	2.441.314	2.449.648	2.455.334	2.461.368	2.464.231	2.470.171	2.478.555	2.489.948	2.572.113	2.590.575	2.602.544	2.607.431	2.603.182
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,51	84,41	85,92	85,48	85,75	89,23	88,20	86,46	84,67	85,12	84,95	84,32	84,64	86,72
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.483.010	1.594.158	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065	1.700.370	1.722.053
- Total Dana Pihak Ketiga / Total Third Party Funds	1.865.083	1.888.575	1.903.573	1.911.048	1.921.750	1.875.004	1.909.570	1.946.269	1.992.606	1.950.940	1.976.235	2.000.699	2.008.848	1.985.756
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21,71	17,87	18,93	16,78	16,31	15,74	15,81	16,08	17,12	15,54	16,46	16,87	16,72	14,25
- Aset Likuid Primer / Primary Liquid Asset	315.680	258.134	279.596	224.748	219.733	210.338	217.646	233.603	284.281	240.390	261.386	288.277	286.045	212.281
- Aset Likuid Sekunder / Secondary Liquid assets	222.490	199.138	207.414	207.855	204.353	195.431	195.562	192.718	179.198	175.691	184.830	176.557	171.239	171.319
- Total Aset / Total Assets	2.478.932	2.558.807	2.572.207	2.578.254	2.600.141	2.578.002	2.612.921	2.651.768	2.707.159	2.677.437	2.711.472	2.754.756	2.735.007	2.692.200

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,48	21,58	21,62	22,03	22,52	22,56	22,50	22,64	22,26	22,77	23,01	20,97	20,75	21,57
- Modal / Capital	725.611	716.023	727.620	740.334	757.493	764.750	771.645	780.114	784.832	797.016	809.912	744.302	741.679	755.725
- ATMR / Risk Weighted Assets	3.228.455	3.318.429	3.364.944	3.360.750	3.363.267	3.390.411	3.429.438	3.445.947	3.525.391	3.501.027	3.519.482	3.550.127	3.573.837	3.503.096
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,19	20,29	20,33	20,73	21,22	21,25	21,20	21,34	21,03	21,58	21,82	19,77	19,55	20,34
- Modal Inti (Tier I) / Core Capital (Tier I)	684.053	673.228	684.143	696.651	713.731	720.418	727.140	735.318	741.527	755.502	767.959	701.922	698.685	712.475
- ATMR / Risk Weighted Assets	3.228.455	3.318.429	3.364.944	3.360.750	3.363.267	3.390.411	3.429.438	3.445.947	3.525.391	3.501.027	3.519.482	3.550.127	3.573.837	3.503.096
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,56	3,30	3,37	3,44	3,46	3,51	3,45	3,46	3,41	3,94	3,68	3,73	3,66	3,61
- Laba sebelum pajak / Profit	120.118	166.155	169.632	173.665	175.316	178.398	176.157	177.738	176.520	216.398	201.454	203.948	199.868	196.760
- Rata-rata total aset / Average total assets	4.684.596	5.030.184	5.040.257	5.050.375	5.061.411	5.076.705	5.112.173	5.142.655	5.182.229	5.492.648	5.478.457	5.466.777	5.454.898	5.447.710
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,88	65,14	65,43	64,38	64,16	64,23	64,75	64,08	67,26	82,42	75,48	70,08	67,65	65,95
- Biaya Operasional / Operating Expenses	401.403	128.347	158.190	181.250	208.920	240.026	269.238	290.650	362.700	84.767	103.300	119.407	139.544	159.096
- Pendapatan Operasional / Operating Income	522.114	197.027	241.786	281.542	325.641	373.678	415.790	453.567	539.278	102.845	136.860	170.374	206.285	241.249
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,27	5,37	5,40	5,43	5,42	5,47	5,32	5,29	5,29	5,53	5,29	5,35	5,38	5,39
- Pendapatan bunga bersih / Interest income net	242.291	264.859	266.784	269.030	269.200	272.492	266.804	266.718	268.906	297.062	283.434	285.867	286.127	286.298
- Rata-rata total aset produktif / Average total earning assets	4.599.276	4.927.845	4.942.404	4.953.586	4.964.274	4.979.276	5.012.691	5.042.988	5.078.797	5.367.965	5.355.861	5.340.842	5.317.305	5.311.127
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,53	80,24	81,35	81,52	81,13	81,06	77,77	77,72	76,20	77,57	78,57	80,24	80,42	81,47
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.946.844	3.065.733	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099	3.289.276	3.362.552
- Total Dana Pihak Ketiga / Total Third Party Funds	3.850.469	3.820.736	3.853.455	3.829.054	3.845.910	3.907.820	4.108.858	4.126.718	4.283.006	4.130.841	4.117.906	4.094.272	4.089.884	4.127.398
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,56	13,59	14,58	11,63	11,57	12,13	12,74	14,33	13,90	13,39	13,41	13,82	13,14	12,00
- Aset Likuid Primer / Primary Liquid Asset	510.407	372.413	408.295	288.898	302.747	332.736	364.573	431.013	444.845	402.913	413.905	421.209	402.158	367.303
- Aset Likuid Sekunder / Secondary Liquid assets	383.360	311.431	333.790	305.680	291.661	298.048	327.229	349.457	336.192	332.772	319.098	331.171	310.159	283.045
- Total Aset / Total Assets	5.089.004	5.030.845	5.090.625	5.111.083	5.138.659	5.199.058	5.431.385	5.447.480	5.617.550	5.492.648	5.464.266	5.443.416	5.419.261	5.418.959

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
- KBMI 1	1.348.864	1.333.542	1.386.804	1.358.279	1.366.069	1.387.887	1.411.933	1.408.521	1.436.185	1.416.753	1.406.836	1.426.646	1.437.696	1.353.675
- KBMI 2	1.195.504	1.257.559	1.258.928	1.277.723	1.288.215	1.322.629	1.357.819	1.367.079	1.352.427	1.345.344	1.364.960	1.355.173	1.340.393	1.424.054
- KBMI 3	2.478.932	2.558.817	2.572.211	2.578.257	2.600.145	2.578.002	2.612.921	2.651.774	2.707.159	2.677.437	2.711.472	2.754.756	2.735.007	2.692.200
- KBMI 4	5.089.004	5.030.845	5.090.625	5.111.083	5.138.659	5.199.058	5.431.385	5.447.480	5.617.550	5.492.648	5.464.266	5.443.416	5.419.261	5.418.959
Total	10.112.304	10.180.763	10.308.568	10.325.343	10.393.089	10.487.576	10.814.058	10.874.853	11.113.321	10.932.183	10.947.533	10.979.992	10.932.358	10.888.888

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	Mei 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	14	51	4
KBMI 2	-	-	8	11
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	14	59	32

Tabel 1.23. Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain (Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022								2023				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	8.665.390	8.464.385	8.865.712	9.048.558	9.068.537	9.172.469	9.267.320	9.429.848	9.451.430	9.452.918	9.509.937	9.499.268	9.471.907	9.534.152
a. Lancar / Current	8.244.402	8.004.742	8.403.172	8.593.537	8.616.161	8.725.587	8.825.270	8.988.881	9.045.096	9.008.981	9.037.149	9.052.610	8.991.226	9.063.065
b. Dalam Perhatian Khusus / Special Mention	242.194	279.654	281.112	271.718	269.825	268.434	265.305	268.403	245.638	276.242	304.196	282.136	313.286	301.457
c. Kurang Lancar / Sub-Standard	23.338	22.310	22.917	25.170	23.211	21.838	22.232	20.101	20.182	25.297	22.546	20.271	27.109	23.952
d. Diragukan / Doubtful	20.640	28.364	31.627	30.727	32.848	31.418	28.596	27.398	25.509	25.340	29.844	30.742	28.482	29.001
e. Macet / Loss	134.815	129.315	126.885	127.406	126.492	125.192	125.917	125.065	115.006	117.059	116.201	113.509	111.804	116.675
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.155.891	2.089.575	2.242.417	3.049.316	2.341.019	2.383.455	2.407.765	2.450.678	2.824.164	2.555.136	2.616.899	2.574.629	2.562.570	2.629.062
a. Lancar / Current	2.122.335	2.053.481	2.201.170	3.006.417	2.297.455	2.340.642	2.362.696	2.406.057	2.713.801	2.511.090	2.570.531	2.530.726	2.516.968	2.584.042
b. Dalam Perhatian Khusus / Special Mention	29.466	32.780	33.764	35.307	35.483	33.741	37.159	36.749	79.291	35.732	38.408	35.917	37.564	36.707
c. Kurang Lancar / Sub-Standard	881	661	1.968	2.044	2.090	2.039	1.989	1.930	2.104	2.147	2.236	2.174	2.379	2.498
d. Diragukan / Doubtful	213	327	885	851	881	1.120	978	946	867	879	982	893	861	975
e. Macet / Loss	2.997	2.326	4.631	4.697	5.110	5.914	4.944	4.996	28.101	5.287	4.742	4.919	4.799	4.841
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182.884	183.303	188.912	190.895	190.632	187.521	184.655	180.436	191.767	176.009	176.552	172.508	175.434	177.943
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52.051	56.621	59.637	61.464	61.219	62.755	67.027	70.482	74.029	71.905	70.452	71.027	70.204	67.235
a. Lancar / Current	52.028	56.589	59.605	61.426	61.195	62.739	66.975	70.424	73.999	71.866	70.399	70.968	70.124	67.153
b. Dalam Perhatian Khusus / Special Mention	13	30	31	38	22	15	51	51	23	32	31	25	33	26
c. Kurang Lancar / Sub-Standard	-	1	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	10	1	1	1	1	1	1	7	7	7	21	33	47	55
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	1	1	1	1	1	1	7	7	7	21	33	47	55

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	1.085.516	1.051.670	1.084.506	1.113.804	1.121.632	1.135.818	1.149.378	1.142.580	1.148.163	1.160.236	1.177.517	1.186.707	1.185.513	1.112.206
a. Lancar / Current	1.038.654	998.466	1.027.489	1.057.435	1.066.678	1.083.205	1.095.799	1.089.384	1.100.948	1.106.038	1.121.409	1.132.699	1.124.163	1.060.898
b. Dalam Perhatian Khusus / Special Mention	26.735	32.202	32.811	31.796	29.409	29.315	29.635	29.268	26.284	32.625	34.029	31.454	38.196	32.010
c. Kurang Lancar / Sub-Standard	3.401	3.454	2.958	3.336	3.131	2.300	2.821	2.921	2.445	2.653	2.607	2.722	3.161	2.992
d. Diragukan / Doubtful	1.625	2.235	2.882	2.326	3.263	2.910	2.066	2.013	1.983	1.791	2.104	1.960	1.730	1.970
e. Macet / Loss	15.100	15.313	18.365	18.911	19.151	18.088	19.058	18.994	16.502	17.129	17.368	17.871	18.262	14.336
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	176.218	135.340	155.617	871.182	160.491	164.877	164.882	170.960	172.530	171.855	173.406	174.556	175.279	177.369
a. Lancar / Current	173.399	134.276	150.501	865.791	154.663	158.944	159.041	164.611	167.406	165.898	166.961	168.687	169.356	171.232
b. Dalam Perhatian Khusus / Special Mention	2.588	828	3.843	4.113	4.103	4.327	4.178	4.698	3.710	4.499	4.975	4.340	4.377	4.533
c. Kurang Lancar / Sub-Standard	6	9	101	98	135	132	131	129	95	131	131	152	149	144
d. Diragukan / Doubtful	15	59	188	156	157	175	183	164	105	78	90	96	105	100
e. Macet / Loss	209	168	984	1.024	1.434	1.299	1.350	1.357	1.214	1.248	1.249	1.281	1.292	1.360
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	20.357	21.238	25.477	25.850	27.271	24.903	25.608	25.579	22.344	23.029	23.549	24.082	24.699	20.901
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	4.600	2.658	3.269	3.047	3.018	3.062	3.141	3.171	3.653	3.720	3.579	3.325	3.288	2.542
a. Lancar / Current	4.594	2.657	3.268	3.046	3.017	3.062	3.139	3.169	3.652	3.720	3.571	3.311	3.274	2.530
b. Dalam Perhatian Khusus / Special Mention	0	2	1	1	1	-	2	2	2	-	2	2	2	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	6	-	-	-	-	-	-	-	-	-	-	12	12	12
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	-	-	-	-	-	-	-	-	-	-	12	12	12

Tabel 1.25. Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 2 (Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 2) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022								2023				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	935.269	988.078	971.061	1.006.983	1.011.681	1.033.185	1.071.747	1.093.753	1.085.851	1.096.342	1.112.095	1.097.760	1.097.472	1.173.437
a. Lancar / Current	881.124	935.479	926.605	961.919	965.701	989.547	1.026.502	1.049.571	1.044.701	1.051.905	1.065.324	1.052.608	1.048.241	1.119.763
b. Dalam Perhatian Khusus / Special Mention	32.462	29.815	27.816	28.245	29.104	27.103	29.083	28.811	26.703	29.773	32.115	30.340	33.677	34.228
c. Kurang Lancar / Sub-Standard	1.562	2.114	2.315	2.622	2.565	2.116	1.927	1.151	1.313	1.360	1.349	1.267	2.218	2.975
d. Diragukan / Doubtful	2.053	2.326	1.973	1.817	1.894	2.173	2.180	1.800	1.785	1.961	2.007	2.043	1.998	1.110
e. Macet / Loss	18.067	18.344	12.351	12.380	12.417	12.246	12.056	12.418	11.349	11.344	11.300	11.503	11.338	15.360
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362.322	338.995	356.706	387.632	398.907	404.982	427.281	437.150	434.891	428.005	436.833	419.342	419.091	427.328
a. Lancar / Current	353.871	330.439	348.379	378.632	390.025	396.827	418.396	427.923	426.221	419.523	428.091	410.685	410.686	419.205
b. Dalam Perhatian Khusus / Special Mention	7.212	7.711	7.449	8.118	7.914	7.182	7.897	8.272	7.665	7.475	7.693	7.597	7.290	6.887
c. Kurang Lancar / Sub-Standard	650	289	374	394	500	501	512	474	672	585	658	599	653	711
d. Diragukan / Doubtful	29	89	37	37	38	31	34	34	40	156	161	74	26	37
e. Macet / Loss	559	467	468	449	430	441	441	447	293	266	230	386	435	488
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.920	23.628	17.518	17.700	17.843	17.508	17.150	16.325	15.453	15.671	15.705	15.872	16.668	20.682
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6.625	8.341	8.386	9.275	9.245	11.913	13.132	15.064	16.362	15.750	15.534	15.704	15.074	14.235
a. Lancar / Current	6.625	8.329	8.375	9.264	9.235	11.903	13.099	15.031	16.352	15.717	15.500	15.672	15.047	14.200
b. Dalam Perhatian Khusus / Special Mention	-	11	10	10	10	9	33	33	11	32	25	24	26	26
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	1	1	1	1	1	1	1	0	0	9	9	0	9
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	1	1	1	1	1	1	1	0	0	9	9	0	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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	2.156.140	2.261.583	2.245.886	2.283.790	2.286.107	2.293.806	2.314.692	2.350.224	2.347.833	2.320.822	2.351.545	2.364.669	2.356.514	2.380.868
a. Lancar / Current	2.045.055	2.131.661	2.116.535	2.158.337	2.159.071	2.164.413	2.187.142	2.222.224	2.224.534	2.190.954	2.214.028	2.236.960	2.220.765	2.248.758
b. Dalam Perhatian Khusus / Special Mention	64.213	80.709	80.428	76.274	78.329	80.498	77.906	78.821	76.057	81.520	89.292	80.599	88.610	85.040
c. Kurang Lancar / Sub-Standard	7.484	6.508	6.355	6.905	6.443	7.116	7.145	6.195	7.352	7.513	7.171	5.896	6.926	6.297
d. Diragukan / Doubtful	4.751	5.261	5.376	5.412	5.422	5.430	5.078	5.894	5.210	5.068	5.789	5.778	5.536	5.377
e. Macet / Loss	34.636	37.444	37.193	36.862	36.842	36.349	37.420	37.090	34.680	35.768	35.264	35.436	34.678	35.397
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682.717	718.969	871.230	896.960	868.861	899.129	903.688	927.422	946.140	973.572	978.180	972.229	953.982	964.288
a. Lancar / Current	675.840	708.166	857.140	881.674	853.297	883.878	886.314	911.765	933.146	958.499	962.489	958.584	938.599	948.966
b. Dalam Perhatian Khusus / Special Mention	6.585	10.134	10.353	11.523	11.777	10.379	13.690	11.943	9.275	11.413	12.044	9.978	11.815	11.718
c. Kurang Lancar / Sub-Standard	90	214	1.337	1.364	1.354	1.282	1.224	1.211	1.215	1.230	1.196	1.242	1.302	1.371
d. Diragukan / Doubtful	51	59	541	543	552	766	628	624	593	535	578	546	578	576
e. Macet / Loss	151	395	1.859	1.857	1.882	2.824	1.833	1.879	1.910	1.894	1.874	1.879	1.687	1.657
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	47.163	49.882	52.660	52.942	52.494	53.767	53.328	52.894	50.961	52.009	51.872	50.777	50.707	50.675
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	11.589	13.866	14.660	15.404	14.694	15.926	18.477	18.637	21.480	19.880	19.963	21.128	20.463	19.219
a. Lancar / Current	11.577	13.848	14.640	15.377	14.682	15.919	18.460	18.614	21.463	19.873	19.953	21.116	20.423	19.185
b. Dalam Perhatian Khusus / Special Mention	12	18	20	27	12	6	16	16	11	0	4	-	5	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	-	-	-	1	1	1	7	7	7	7	12	34	34
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	-	-	-	1	1	1	7	7	7	7	12	34	34

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	4.488.465	4.572.347	4.564.259	4.643.981	4.649.116	4.709.660	4.731.502	4.843.292	4.869.583	4.875.518	4.868.780	4.850.132	4.832.408	4.867.642
a. Lancar / Current	4.279.569	4.328.900	4.332.542	4.415.845	4.424.710	4.488.422	4.515.826	4.627.702	4.674.912	4.660.084	4.636.387	4.630.343	4.598.057	4.633.648
b. Dalam Perhatian Khusus / Special Mention	118.783	148.720	140.056	135.402	132.983	131.518	128.681	131.503	116.595	132.324	148.760	139.744	152.802	150.178
c. Kurang Lancar / Sub-Standard	10.892	12.604	11.289	12.307	11.072	10.306	10.339	9.833	9.072	13.772	11.419	10.385	14.804	11.688
d. Diragukan / Doubtful	12.211	19.640	21.396	21.173	22.269	20.905	19.272	17.692	16.530	16.521	19.945	20.960	19.218	20.545
e. Macet / Loss	67.011	62.483	58.977	59.253	58.082	58.509	57.383	56.563	52.474	52.817	52.269	48.699	47.526	51.582
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	934.635	903.102	858.863	893.542	912.760	914.467	911.914	915.145	1.270.603	981.704	1.028.479	1.008.503	1.014.219	1.060.078
a. Lancar / Current	919.224	887.395	845.149	880.320	899.470	900.992	898.945	901.758	1.187.029	967.170	1.012.991	992.770	998.327	1.044.639
b. Dalam Perhatian Khusus / Special Mention	13.080	14.114	12.119	11.552	11.689	11.853	11.394	11.837	58.641	12.344	13.696	14.001	14.081	13.569
c. Kurang Lancar / Sub-Standard	135	154	156	188	101	124	122	115	122	202	251	182	275	272
d. Diragukan / Doubtful	118	121	119	114	135	148	133	124	129	109	152	177	153	262
e. Macet / Loss	2.077	1.317	1.320	1.367	1.364	1.351	1.320	1.312	24.683	1.879	1.390	1.373	1.384	1.336
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	92.444	96.319	93.257	94.403	93.024	91.343	88.569	85.638	103.009	85.300	85.426	81.777	83.360	85.685
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	29.237	31.756	33.322	33.739	34.261	31.855	32.277	33.610	32.533	32.556	31.375	30.870	31.380	31.239
a. Lancar / Current	29.232	31.756	33.322	33.739	34.261	31.855	32.277	33.610	32.533	32.556	31.375	30.870	31.380	31.239
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	0	-	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.28. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Mei 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.362.764	29,51
Rupiah	1.698.711	21,21
Valas / Foreign Exchange	664.053	8,29
Tabungan / Saving	2.572.971	32,13
Rupiah	2.386.881	29,81
Valas / Foreign Exchange	186.090	2,32
Simpanan Berjangka / Time Deposits	3.071.955	38,36
Rupiah	2.752.352	34,37
Valas / Foreign Exchange	319.603	3,99
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.224.758	15,29
Valas / Foreign Exchange	171.103	2,14
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	801.936	10,01
Valas / Foreign Exchange	67.168	0,84
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	295.917	3,70
Valas / Foreign Exchange	36.728	0,46
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	429.741	5,37
Valas / Foreign Exchange	44.603	0,56
Total DPK / Total Third Party Funds	8.007.690	100
Rupiah	6.837.944	85
Valas / Foreign Exchange	1.169.746	15

Tabel 1.29. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1 (Composition of Third Party Funds of Commercial Banks - KBMI 1) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Mei 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	225.175	23,28
Rupiah	200.215	20,70
Valas / Foreign Exchange	24.960	2,58
Tabungan / Saving	206.448	21,34
Rupiah	202.260	20,91
Valas / Foreign Exchange	4.189	0,43
Simpanan Berjangka / Time Deposits	535.577	55,37
Rupiah	499.545	51,65
Valas / Foreign Exchange	36.032	3,73
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	210.887	21,80
Valas / Foreign Exchange	16.964	1,75
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	140.958	14,57
Valas / Foreign Exchange	7.552	0,78
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	59.085	6,11
Valas / Foreign Exchange	4.100	0,42
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	88.615	9,16
Valas / Foreign Exchange	7.416	0,77
Total DPK / Total Third Party Funds	967.201	100
Rupiah	902.020	93
Valas / Foreign Exchange	65.181	7

Tabel 1.30. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2 (Composition of Third Party Funds of Commercial Banks - KBMI 2) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Mei 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	284.026	30,63
Rupiah	187.293	20,20
Valas / Foreign Exchange	96.732	10,43
Tabungan / Saving	147.716	15,93
Rupiah	135.646	14,63
Valas / Foreign Exchange	12.070	1,30
Simpanan Berjangka / Time Deposits	495.594	53,44
Rupiah	446.823	48,18
Valas / Foreign Exchange	48.771	5,26
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	196.826	21,22
Valas / Foreign Exchange	24.994	2,70
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	119.625	12,90
Valas / Foreign Exchange	10.863	1,17
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	53.677	5,79
Valas / Foreign Exchange	5.830	0,63
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	76.695	8,27
Valas / Foreign Exchange	7.084	0,76
Total DPK / Total Third Party Funds	927.335	100
Rupiah	769.762	83
Valas / Foreign Exchange	157.573	17

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	Mei 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	527.314	26,55
Rupiah	419.377	21,12
Valas / Foreign Exchange	107.937	5,44
Tabungan / Saving	517.966	26,08
Rupiah	419.437	21,12
Valas / Foreign Exchange	98.529	4,96
Simpanan Berjangka / Time Deposits	940.476	47,36
Rupiah	826.226	41,61
Valas / Foreign Exchange	114.250	5,75
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	422.476	21,28
Valas / Foreign Exchange	67.019	3,37
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	225.166	11,34
Valas / Foreign Exchange	26.870	1,35
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	84.679	4,26
Valas / Foreign Exchange	9.590	0,48
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	93.906	4,73
Valas / Foreign Exchange	10.771	0,54
Total DPK / Total Third Party Funds	1.985.756	100
Rupiah	1.665.040	84
Valas / Foreign Exchange	320.716	16

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	Mei 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.326.249	32,13
Rupiah	891.826	21,61
Valas / Foreign Exchange	434.424	10,53
Tabungan / Saving	1.700.841	41,21
Rupiah	1.629.539	39,48
Valas / Foreign Exchange	71.303	1,73
Simpanan Berjangka / Time Deposits	1.100.307	26,66
Rupiah	979.757	23,74
Valas / Foreign Exchange	120.550	2,92
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	394.570	9,56
Valas / Foreign Exchange	62.127	1,51
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	316.187	7,66
Valas / Foreign Exchange	21.883	0,53
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	98.476	2,39
Valas / Foreign Exchange	17.208	0,42
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	170.525	4,13
Valas / Foreign Exchange	19.332	0,47
Total DPK / Total Third Party Funds	4.127.398	100,00
Rupiah	3.501.121	84,83
Valas / Foreign Exchange	626.276	15,17

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		
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits														
Rupiah	1,71	1,61	1,61	1,63	1,62	1,64	1,69	1,75	1,91	1,92	1,91	1,92	1,92	1,97
Valas / Foreign Exchange	0,17	0,16	0,16	0,21	0,27	0,41	0,57	0,78	1,01	1,00	1,08	1,03	0,98	0,97
Tabungan / Saving														
Rupiah	0,69	0,64	0,62	0,64	0,65	0,66	0,67	0,67	0,67	0,67	0,67	0,69	0,67	0,67
Valas / Foreign Exchange	0,17	0,16	0,15	0,20	0,22	0,25	0,34	0,34	0,43	0,49	0,57	0,71	0,73	0,73
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2,92	2,79	2,84	2,83	2,87	2,97	3,36	3,69	3,95	4,00	4,18	4,20	4,18	4,19
Valas / Foreign Exchange	0,37	0,46	0,40	0,85	1,12	1,50	2,00	2,42	2,74	2,86	2,88	3,00	2,92	3,00
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3,21	2,98	2,98	2,97	2,99	3,06	3,38	3,77	4,18	4,33	4,39	4,41	4,45	4,52
Valas / Foreign Exchange	0,50	0,52	0,49	0,77	0,99	1,60	1,85	2,30	2,60	2,99	3,08	3,25	3,35	3,34
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3,52	3,21	3,23	3,17	3,20	3,28	3,56	3,84	4,16	4,33	4,48	4,62	4,65	4,70
Valas / Foreign Exchange	0,60	0,55	0,53	0,76	1,13	1,25	1,39	1,86	2,45	2,73	2,92	3,19	3,26	3,26
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3,99	3,34	3,35	3,20	3,28	3,60	3,90	4,37	4,68	4,82	4,84	4,91	4,97	5,07
Valas / Foreign Exchange	0,66	0,52	0,52	0,61	0,72	0,94	1,55	1,75	2,05	2,38	2,51	2,78	2,87	2,92

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits														
Rupiah	1,74	1,80	1,84	1,80	1,82	1,82	1,72	1,73	1,75	1,80	1,82	1,82	1,83	1,84
Valas / Foreign Exchange	0,10	0,22	0,16	0,21	0,29	0,31	0,36	0,44	0,55	0,54	0,55	0,59	0,50	0,66
Tabungan / Saving														
Rupiah	1,65	1,83	1,82	1,64	1,66	1,66	1,64	1,63	1,54	1,56	1,58	1,60	1,53	1,49
Valas / Foreign Exchange	0,17	0,16	0,19	0,29	0,33	0,32	0,51	0,64	0,63	0,35	0,33	0,78	0,74	0,64
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	3,74	3,43	3,56	3,52	3,57	3,63	3,98	4,30	4,76	4,75	4,79	4,83	4,81	4,72
Valas / Foreign Exchange	0,66	0,67	0,79	0,93	1,15	1,37	2,01	2,68	2,89	3,09	3,09	3,32	2,93	3,27
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	4,18	3,70	3,76	3,73	3,75	3,87	4,10	4,45	4,90	5,10	5,10	5,10	5,17	5,27
Valas / Foreign Exchange	0,88	0,85	0,90	1,03	1,35	1,45	1,73	1,96	2,48	2,89	3,15	3,49	3,76	3,72
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	4,36	4,01	3,99	3,89	3,96	3,93	4,06	4,24	4,55	4,74	4,84	4,95	5,06	5,07
Valas / Foreign Exchange	1,13	0,91	0,86	0,81	0,83	0,78	1,11	1,32	1,53	2,09	2,44	2,80	3,02	3,12
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	4,50	4,15	4,11	3,89	4,08	3,84	3,91	4,05	4,57	5,02	4,84	4,93	5,12	5,31
Valas / Foreign Exchange	0,95	0,73	0,67	0,70	0,83	0,95	1,89	2,16	2,66	3,02	3,36	3,42	3,63	3,68

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits														
Rupiah	1,56	1,64	1,69	1,61	1,61	1,71	1,75	1,75	1,83	1,78	1,80	1,93	1,82	1,82
Valas / Foreign Exchange	0,09	0,10	0,18	0,24	0,21	0,28	0,34	0,44	0,47	0,54	0,65	0,75	0,71	0,82
Tabungan / Saving														
Rupiah	1,17	1,30	1,21	1,22	1,26	1,29	1,30	1,29	1,29	1,28	1,28	1,37	1,15	1,23
Valas / Foreign Exchange	0,11	0,14	0,17	0,21	0,26	0,32	0,43	0,54	0,61	0,74	0,19	0,21	0,21	0,21
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	3,62	3,44	3,43	3,44	3,48	3,63	4,06	4,37	4,76	4,79	4,87	4,90	4,85	4,84
Valas / Foreign Exchange	0,56	0,75	1,03	1,29	1,41	1,74	1,94	2,41	2,83	3,19	3,35	3,30	3,30	3,38
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3,83	3,68	3,69	3,72	3,78	3,86	4,14	4,53	5,20	5,40	5,53	5,35	5,23	5,25
Valas / Foreign Exchange	0,66	0,92	1,02	1,22	1,68	1,94	2,24	2,71	2,97	3,19	3,43	3,60	3,74	3,92
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	4,23	3,93	3,90	3,87	3,88	3,88	4,07	4,24	4,68	4,93	5,11	5,32	5,43	5,55
Valas / Foreign Exchange	1,04	0,78	0,79	0,97	2,37	2,45	2,31	2,39	2,63	2,92	3,40	3,53	3,65	3,68
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	4,22	3,74	3,58	3,59	3,60	3,78	4,45	5,16	5,59	5,64	5,67	5,73	5,75	5,82
Valas / Foreign Exchange	0,66	0,61	0,71	0,95	1,35	1,47	1,75	2,09	2,29	2,95	3,04	3,40	3,46	3,52

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits														
Rupiah	1,87	1,55	1,56	1,67	1,65	1,66	1,75	1,90	2,25	2,18	2,19	2,32	2,35	2,40
Valas / Foreign Exchange	0,25	0,18	0,28	0,26	0,38	0,61	0,82	1,15	1,17	1,17	1,38	1,56	1,80	1,55
Tabungan / Saving														
Rupiah	1,18	0,94	0,93	1,02	1,03	1,07	1,04	1,07	1,06	1,07	1,09	1,11	1,10	1,11
Valas / Foreign Exchange	0,19	0,14	0,17	0,21	0,26	0,32	0,43	0,54	0,61	0,74	0,91	1,16	1,17	1,03
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2,98	2,75	2,74	2,75	2,77	2,93	3,46	3,78	4,13	4,18	4,21	4,26	4,21	4,23
Valas / Foreign Exchange	0,34	0,42	0,58	0,90	1,19	1,54	2,06	2,55	2,91	3,03	3,00	3,14	3,21	3,30
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3,16	2,93	2,91	2,91	2,89	2,99	3,52	3,96	4,36	4,55	4,67	4,70	4,69	4,72
Valas / Foreign Exchange	0,38	0,34	0,50	0,62	0,73	1,10	1,43	2,21	2,61	3,00	3,00	3,28	3,37	3,43
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3,25	3,04	3,03	3,01	3,03	3,09	3,46	3,78	4,10	4,29	4,49	4,66	4,71	4,72
Valas / Foreign Exchange	0,43	0,40	0,41	0,55	0,66	0,91	1,15	1,38	1,96	2,17	2,37	2,75	2,90	2,99
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3,79	3,61	3,70	3,58	3,61	3,67	3,85	4,13	4,33	4,38	4,44	4,53	4,56	4,76
Valas / Foreign Exchange	0,70	0,67	0,80	0,88	1,08	1,11	1,73	1,89	2,31	2,29	2,43	2,46	2,71	2,76

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits														
Rupiah	1,68	1,59	1,59	1,57	1,57	1,58	1,65	1,69	1,82	1,87	1,84	1,76	1,76	1,83
Valas / Foreign Exchange	0,16	0,15	0,18	0,19	0,24	0,38	0,56	0,76	1,11	1,06	1,10	0,97	0,84	0,88
Tabungan / Saving														
Rupiah	0,38	0,34	0,34	0,34	0,35	0,35	0,38	0,38	0,39	0,39	0,38	0,40	0,39	0,39
Valas / Foreign Exchange	0,17	0,17	0,17	0,17	0,17	0,17	0,23	0,24	0,24	0,24	0,24	0,24	0,24	0,23
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2,34	2,15	2,20	2,19	2,22	2,40	2,61	2,96	3,03	3,04	3,53	3,50	3,53	3,54
Valas / Foreign Exchange	0,27	0,32	0,46	0,56	0,88	1,41	1,99	2,26	2,52	2,47	2,46	2,62	2,46	2,46
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	2,63	2,34	2,35	2,35	2,35	2,54	2,77	3,14	3,38	3,40	3,26	3,46	3,56	3,77
Valas / Foreign Exchange	0,39	0,39	0,43	0,61	0,75	1,79	1,95	2,25	2,37	2,91	2,95	2,95	2,86	2,81
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3,02	2,64	2,64	2,67	2,68	2,73	3,09	3,51	3,78	3,87	4,02	4,11	4,02	4,01
Valas / Foreign Exchange	0,53	0,49	0,60	0,76	0,81	0,91	1,22	2,03	2,81	3,05	3,13	3,37	3,34	3,27
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3,48	2,74	2,66	2,65	2,64	3,23	3,66	4,42	4,49	4,46	4,63	4,72	4,76	4,79
Valas / Foreign Exchange	0,53	0,42	0,43	0,46	0,48	0,65	1,26	1,39	1,55	1,92	1,97	2,45	2,44	2,49

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
KBMI 1														
Jumlah Bank / Total Banks	75	73	73	72	72	72	71	71	70	70	70	70	70	68
Jumlah Kantor / Total Bank Offices	4.989	4.466	4.460	4.732	4.743	4.722	4.671	4.671	4.681	4.678	4.546	4.639	4.643	4.387
KBMI 2														
Jumlah Bank / Total Banks	16	17	17	18	18	18	19	19	19	19	19	19	19	20
Jumlah Kantor / Total Bank Offices	3.275	2.616	2.585	2.291	2.289	2.285	2.303	2.303	2.312	2.308	2.304	2.303	2.303	2.486
KBMI 3														
Jumlah Bank / Total Banks	12	13	13	13	13	13	13	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8.916	4.829	4.825	4.794	4.781	4.780	4.829	4.829	4.841	4.828	4.818	4.735	4.735	4.707
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	13.784	13.771	13.751	13.669	13.593	13.541	13.541	13.543	13.484	13.394	13.299	13.301	13.242
Total														
Jumlah Bank / Total Banks	107	107	107	107	107	107	107	107	106	106	106	106	106	105
Jumlah Kantor / Total Bank Offices	32.366	25.695	25.641	25.568	25.482	25.380	25.344	25.344	25.377	25.298	25.062	24.976	24.982	24.822

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 1.8.a. Laporan Laba / Rugi BPD (Regional Development Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	101.078	100.679	40.603	48.652	57.215	64.446	73.107	81.819	91.224	101.231	10.000	18.500	28.274	37.619	47.388
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.166	1.258	681	808	894	928	1.008	1.124	1.252	1.401	114	196	279	359	433
b. Dari Penempatan pada bank lain / From interbank placement	1.284	741	190	230	273	311	380	448	517	592	63	124	203	300	419
c. Dari surat berharga / From securities	6.155	6.865	3.128	3.783	4.426	4.961	5.620	6.330	7.172	7.943	736	1.447	2.202	2.941	3.701
d. Dari Kredit yang diberikan / From credit	55.543	55.898	23.128	27.744	32.577	36.371	41.294	46.219	51.134	56.577	5.384	9.490	14.557	19.477	24.438
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.377	55.764	23.068	27.670	32.487	36.268	41.172	46.070	50.964	56.370	5.346	9.416	14.443	19.325	24.247
- kepada bank lain / To other Bank	166	134	60	74	90	104	122	149	171	207	38	74	113	152	191
e. Lainnya / Others	36.930	35.916	13.475	16.087	19.045	21.875	24.806	27.699	31.149	34.718	3.702	7.243	11.034	14.542	18.397
2. Beban Bunga / Interest Expenses	60.267	55.587	20.639	24.672	29.034	32.900	37.224	41.669	46.739	52.458	6.199	10.932	16.621	22.027	27.762
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	2	0	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	756	413	189	220	259	303	353	403	452	532	89	163	259	337	421
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.595	18.684	6.716	8.044	9.377	10.329	11.601	13.026	14.613	16.360	1.829	3.494	5.298	7.036	8.870
- Giro / Demand Deposit	2.764	2.583	1.098	1.322	1.547	1.683	1.890	2.134	2.396	2.620	215	416	624	839	1.067
- Tabungan / Saving	2.325	1.982	748	898	1.054	1.178	1.327	1.478	1.628	1.828	163	306	455	607	763
- Simpanan Berjangka / Time deposits	16.506	14.119	4.869	5.824	6.777	7.468	8.384	9.413	10.589	11.912	1.452	2.771	4.219	5.590	7.040
d. Surat Berharga / Securities	1.147	1.074	400	483	566	648	728	815	900	976	75	146	220	292	364
e. Pinjaman yang diterima / Loans received	913	870	331	403	473	544	620	716	813	913	106	204	313	420	532
f. Lainnya / Others	35.778	34.463	13.003	15.523	18.357	21.077	23.923	26.708	29.962	33.676	4.100	6.924	10.531	13.942	17.575
g. Koreksi atas pendapatan bunga / Corrections	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	40.811	45.091	19.964	23.980	28.181	31.546	35.883	40.150	44.486	48.774	3.800	7.568	11.653	15.592	19.625
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	12.166	13.851	4.285	5.658	6.487	7.432	8.392	9.156	10.080	11.388	1.270	2.050	3.081	3.832	4.673
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	154	178	227	253	252	302	414	437	72	73	110	131	159
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	2	5	3	3	2	2	2	3	1	0	1	1	0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1.658	916	1.089	1.207	1.393	1.556	1.678	1.778	2.017	338	467	783	896	1.013
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	2.920	3.540	1.664	2.036	2.416	2.801	3.176	3.549	3.942	4.416	354	737	1.135	1.523	1.938
f. Lainnya / Others	7.502	7.954	1.548	2.351	2.634	2.982	3.405	3.625	3.944	4.517	505	773	1.052	1.281	1.563
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37.977	42.382	16.457	20.030	23.537	26.510	29.938	33.502	37.302	41.341	3.345	6.690	10.350	13.897	17.042
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	80	81	74	74	84	151	201	211	3	15	8	9	9
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1.539	857	1.022	1.134	1.312	1.485	1.605	1.708	1.940	324	452	757	865	992
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9.569	11.084	2.892	3.726	4.343	4.878	5.449	5.963	6.616	6.834	801	1.405	2.007	2.640	3.139
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	62	104	29	35	41	53	61	71	80	93	6	12	19	26	33
g. Lainnya / Others	27.480	29.626	12.600	15.167	17.944	20.193	22.859	25.712	28.697	32.264	2.212	4.806	7.559	10.357	12.870
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.001	16.560	7.792	9.609	11.131	12.468	14.336	15.804	17.263	18.821	1.726	2.928	4.384	5.527	7.257
E. Pendapatan non - operasional / Non Operational Income	5.200	5.772	2.742	3.329	3.890	4.515	5.110	5.712	6.396	7.224	761	1.437	2.319	3.145	3.966
F. Beban non - operasional / Non Operational Expenses	5.164	5.835	2.920	3.514	4.124	4.688	5.285	5.928	6.633	7.428	802	1.482	2.375	3.263	4.088
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(178)	(185)	(234)	(173)	(176)	(216)	(237)	(204)	(41)	(45)	(56)	(118)	(121)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.037	16.497	7.614	9.424	10.896	12.295	14.161	15.588	17.027	18.617	1.685	2.883	4.328	5.409	7.135
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.242	4.207	-	-	-	-	-	-	-	4.055	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.076	4.031	-	-	-	-	-	-	-	4.055	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.002	13.776	6.322	7.798	9.012	10.127	11.652	13.970	15.300	15.300	1.442	2.324	3.467	4.312	5.722

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	17.785	11.691	4.971	6.102	7.312	8.663	10.096	11.804	13.598	15.641	2.187	4.225	6.474	8.409	10.623
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.227	1.106	462	600	729	882	1.078	1.292	1.589	1.925	331	650	1.001	1.328	1.698
b. Dari Penempatan pada bank lain / From interbank placement	369	161	58	93	147	233	337	452	571	713	170	352	531	696	871
c. Dari surat berharga / From securities	3.599	3.224	1.481	1.740	1.998	2.293	2.578	2.952	3.330	3.774	532	1.026	1.573	2.127	2.681
d. Dari Kredit yang diberikan / From credit	12.163	6.957	2.795	3.451	4.155	4.887	5.632	6.523	7.438	8.426	1.014	1.948	2.992	4.014	5.057
- kepada pihak ketiga bukan bank / To Third Party non Bank	11.874	6.929	2.780	3.420	4.119	4.838	5.567	6.441	7.335	8.297	985	1.894	2.918	3.916	4.939
- kepada bank lain / To other Bank	289	28	15	31	37	50	64	82	103	130	29	54	74	98	118
e. Lainnya / Others	427	243	176	217	283	368	471	585	671	802	140	250	378	245	316
2. Beban Bunga / Interest Expenses	4.557	2.422	1.014	1.246	1.509	1.937	2.165	2.580	2.960	3.446	547	1.071	1.617	2.022	2.541
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	0	0	1	1	8	26	50	73	65	82	17	31	42	59	52
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	77	96	123	156	196	247	303	366	79	147	201	257	335
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.101	2.071	776	940	1.118	1.323	1.561	1.842	2.136	2.470	365	725	1.121	1.491	1.867
- Giro / Demand Deposit	1.079	877	349	423	506	589	671	768	879	1.011	136	257	398	538	689
- Tabungan / Saving	88	117	85	102	120	142	166	192	217	240	20	28	39	52	67
- Simpanan Berjangka / Time deposits	1.934	1.077	341	415	493	592	724	882	1.041	1.219	209	440	684	901	1.111
d. Surat Berharga / Securities	25	3	71	98	112	123	133	143	149	161	20	39	60	79	100
e. Pinjaman yang diterima / Loans received	122	52	1	1	1	1	2	2	2	4	2	3	6	8	-
f. Lainnya / Others	563	128	89	109	146	185	224	273	305	363	64	126	187	128	187
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13.228	9.269	3.958	4.856	5.803	6.727	7.931	9.224	10.638	12.194	1.640	3.154	4.858	6.387	8.082
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	141.646	144.078	75.232	109.320	122.861	128.330	159.131	181.554	204.438	223.895	45.982	58.073	72.433	93.459	103.368
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.370	1.218	524 ¹⁾	623	727	865	869	875	1.012	1.002	145	123	154	267	433
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	215	24	114	114	199	214	154	56	106	121	103	148	154	219	311
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134.591	137.961	73.115	106.783	119.773	124.845	155.344	177.506	199.979	218.981	45.351	56.920	70.852	91.396	100.783
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	3.432	3.262	1.246	1.564	1.831	2.078	2.376	2.660	2.896	3.178	243	511	760	1.021	1.278
f. Lainnya / Others	1.038	1.613	233	234	330	329	387	457	444	613	140	370	512	556	563
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144.575	149.127	77.409	112.159	126.333	131.744	165.058	185.157	208.708	228.923	46.432	58.558	73.611	94.939	105.084
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	355	433	450	451	476	523	536	521	105	158	221	328	437
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	117	166	148	165	143	143	143	143	143	143	-	19	38	57	71
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	129.238	134.428	71.861	105.494	118.650	123.170	155.417	174.426	196.720	215.691	45.367	56.354	70.123	90.274	99.229
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4.421	3.789	980	1.112	1.185	1.271	1.444	1.703	1.727	2.070	124	230	463	619	717
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	686	670	271	336	403	462	595	579	655	679	60	173	273	353	443
g. Lainnya / Others	9.374	9.196	3.794	4.621	5.501	6.246	6.982	7.782	8.927	9.819	777	1.624	2.494	3.309	4.186
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.299	4.220	1.780	2.017	2.331	3.313	2.003	5.620	6.368	7.166	1.190	2.669	3.680	4.906	6.366
E. Pendapatan non - operasional / Non Operational Income	1.325	934	388	779	1.370	1.354	3.315	630	847	893	673	467	1.219	862	690
F. Beban non - operasional / Non Operational Expenses	28	10	19 ¹⁾	48	4	4	5	179	248	7	484	419	917	636	486
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.297	925	369	731	1.367	1.350	3.310	450	600	886	189	48	302	226	204
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11.596	5.145	2.149	2.748	3.698	4.663	5.314	6.071	6.967	8.051	1.379	2.717	3.982	5.133	6.570
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	(289)	(33)	(61)	(99)	(137)	(158)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(114)	(137)	(156)	(185)	(185)	(209)	(236)	(289)	(33)	(61)	(99)	(137)	(158)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7.488	3.926	1.618	2.008	2.838	3.027	4.005	4.598	5.059	5.858	1.019	2.074	3.034	3.921	5.175

Tabel 1.11.a. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	1.037.780	1.213.629	1.278.882	1.338.665	1.370.719	1.312.978	1.472.583	1.498.355	1.525.035	1.447.440	1.472.252	1.491.455	1.516.741	1.455.567	1.466.140
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.308	41.525	36.278	36.745	37.248	37.296	36.038	36.159	37.903	32.934	40.139	41.034	42.487	43.110	44.824
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	987.245	1.163.491	1.231.786	1.290.252	1.322.022	1.264.639	1.426.347	1.452.347	1.473.777	1.405.654	1.409.018	1.434.970	1.460.835	1.400.971	1.408.756
- Lainnya / Others	8.227	8.613	10.817	11.668	11.449	11.043	10.198	9.849	13.355	8.851	23.095	15.452	13.419	11.485	12.561
Kewajiban Komitmen / Committed Liabilities	2.820.197	3.113.244	3.088.860	3.117.796	3.215.608	3.135.630	3.298.091	3.330.867	3.363.716	3.664.205	3.453.149	3.496.292	3.503.654	3.503.748	3.533.120
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.643.288	1.705.175	1.697.841	1.690.677	1.765.023	1.771.384	1.790.929	1.813.451	1.848.402	2.142.859	1.924.267	1.951.645	1.933.400	1.926.261	1.996.490
- Committed	405.603	429.072	446.070	441.944	456.681	457.886	462.500	467.435	473.255	479.975	513.216	525.977	532.511	536.692	549.901
- Uncommitted	1.237.685	1.276.104	1.251.771	1.248.734	1.308.342	1.313.498	1.328.429	1.346.016	1.375.148	1.662.883	1.411.051	1.425.668	1.400.889	1.389.569	1.446.590
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	19.402	24.251	17.029	16.052	16.833	18.335	23.760	20.767	19.079	17.762	18.420	18.446	17.239	17.575	17.645
- Committed	4.843	3.874	2.488	1.942	1.799	3.446	5.990	5.594	4.866	2.897	2.866	2.871	3.298	3.399	3.787
- Uncommitted	14.559	20.377	14.542	14.110	15.034	14.889	17.771	15.173	14.213	14.865	15.554	15.575	13.941	14.176	13.858
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	68.511	85.063	97.117	99.554	96.578	98.032	90.151	97.507	91.893	101.522	88.493	91.480	83.000	84.426	84.408
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.080.952	1.285.893	1.257.858	1.293.841	1.316.564	1.230.846	1.377.629	1.382.511	1.384.765	1.388.554	1.404.531	1.416.621	1.452.767	1.459.777	1.416.618
- Lainnya / Others	8.044	12.862	19.014	17.672	20.610	17.034	15.620	16.632	19.577	13.509	17.439	18.099	17.249	15.708	17.960
Tagihan Kontinjensi / Contingent Claims	275.006	269.045	237.875	247.747	254.082	257.558	262.014	271.042	272.191	273.728	267.076	273.224	261.771	262.738	265.017
- Garansi yang diterima / Received guarantees	222.265	204.276	217.246	226.760	230.479	234.477	238.347	247.756	247.083	249.893	243.029	248.145	237.013	237.745	239.446
- Pendapatan bunga dalam penyelesaian / Accrued interest	44.416	53.711	974	1.149	1.144	1.563	1.749	1.978	2.179	1.811	1.866	1.926	1.909	2.004	2.028
- Lainnya / Others	8.325	11.058	19.655	19.838	22.460	21.519	21.918	21.308	22.928	22.024	22.180	23.154	22.850	22.989	23.543
Kewajiban Kontinjensi / Contingent Liabilities	341.684	348.030	289.015	292.648	298.726	305.033 ^f	315.392	311.513	320.311	388.567	351.150	381.873	366.647	359.228	359.407
- Garansi yang diberikan / Issued guarantees	338.920	345.453	286.372	289.955	295.911	301.655	311.776	307.694	316.316	384.200	346.412	377.065	361.640	354.289	354.108
- Lainnya / Others	2.764	2.576	2.643	2.692	2.815	3.378 ^f	3.616	3.819	3.995	4.367	4.738	4.808	5.006	4.939	5.299
Lainnya / Others	566.622	696.230	528.905	541.983	545.090	548.722	556.000	563.122	570.201	578.345	562.657	559.746	525.585	532.376	538.012
- Penerusan Kredit / Channelling	12.966	11.477	9.421	8.453	8.451	7.709	7.378	7.170	7.125	7.342	7.321	7.422	7.420	7.402	7.445
- Aset produktif yang dihapusbukukan / Written off earning assets	500.846	627.791	518.815	532.849	535.957	540.325	547.917	555.232	562.347	570.265	554.598	551.576	517.413	524.221	529.793
Kredit yang diberikan / Credit disbursed	490.473	548.614	512.075	525.368	528.516	532.784	540.351	547.645	554.743	562.649	547.209	544.176	510.026	516.853	522.409
Lainnya / Others	10.373	79.177	6.740	7.482	7.441	7.541	7.566	7.587	7.604	7.616	7.389	7.400	7.387	7.368	7.384
- Aset produktif yang dihapustagih / Charged off earning assets	52.809	56.962	669	680	683	687	705	721	730	739	738	748	753	753	774
Kredit yang diberikan / Credit disbursed	45.429	49.558	669	680	683	687	705	721	730	739	738	748	753	753	774
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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	212.808	272.165	264.347	301.440	267.456	258.546	297.978	295.564	312.480	330.578	316.520	298.106	313.179	309.168	306.678
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	212.512	271.748	264.347	301.440	267.363	258.465	297.896	295.479	312.395	330.493	316.439	298.024	313.097	309.088	306.389
- Lainnya / Others	296	418	-	-	93	81	83	85	85	85	81	83	81	80	289
Kewajiban Komitmen / Committed Liabilities	653.065	753.808	735.046	748.598	739.470	754.257	776.065	787.906	778.602	1.057.299	765.540	761.271	787.713	797.579	829.358
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	350.189	377.531	383.331	338.176	360.697	376.700	355.889	353.652	344.577	610.521	357.461	371.329	372.559	381.578	413.870
- Committed	40.703	60.069	58.058	58.530	59.715	59.743	51.118	54.016	50.850	48.810	49.382	54.836	59.091	66.339	61.372
- Uncommitted	309.486	317.462	325.272	279.646	300.981	316.957	304.771	299.637	293.726	561.712	308.079	316.494	313.468	315.239	352.498
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.251	3.379	543	531	540	535	543	714	691	702	698	696	693	690	665
- Committed	2.231	785	500	500	500	500	503	501	500	508	504	507	506	553	576
- Uncommitted	2.020	2.594	43	31	40	35	41	214	191	193	195	189	187	137	89
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	34.576	38.007	49.925	51.497	50.248	57.365	47.282	55.629	50.280	58.082	47.414	47.911	43.162	41.922	41.128
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	264.037	334.878	301.235	358.381	327.880	319.564	372.254	377.813	382.955	387.896	359.872	341.239	371.205	373.296	373.393
- Lainnya / Others	12	13	13	13	105	94	96	98	99	98	95	96	95	93	303
Tagihan Kontinjensi / Contingent Claims	84.460	89.772	64.323	66.207	69.613	69.331	70.961	72.473	74.897	76.846	74.847	76.506	75.733	75.179	75.531
- Garansi yang diterima / Received guarantees	51.866	48.934	56.990	57.896	60.682	60.253	61.856	63.149	65.405	67.206	65.046	66.562	65.654	64.923	65.080
- Pendapatan bunga dalam penyelesaian / Accrued interest	26.379	33.095	- ¹⁾	157	157	161	157	166	169	175	175	178	182	187	187
- Lainnya / Others	6.215	7.742	7.334	8.155	8.773	8.917	8.948	9.158	9.322	9.465	9.627	9.767	9.897	10.070	10.264
Kewajiban Kontinjensi / Contingent Liabilities	218.809	233.977	181.212	182.336	186.257	190.208	191.655	186.054	195.297	266.790	237.336	265.037	249.758	242.330	242.275
- Garansi yang diberikan / Issued guarantees	217.325	232.373	179.619	180.730	184.574	188.424	189.660	183.846	192.876	264.067	234.458	262.031	246.563	238.973	238.709
- Lainnya / Others	1.484	1.604	1.592	1.606	1.683	1.783	1.995	2.208	2.421	2.723	2.878	3.006	3.196	3.356	3.566
Lainnya / Others	284.230	381.308	304.967	312.300	315.951	318.377	324.865	329.720	335.086	337.573	330.359	331.865	296.449	301.820	306.059
- Penerusan Kredit / Channelling	4.488	4.349	4.296	4.295	4.293	4.287	4.760	4.736	4.705	4.926	4.906	5.026	5.024	5.008	5.062
- Aset produktif yang dihapusbukukan / Written off earning assets	279.604	376.821	300.671	308.005	311.658	314.091	320.105	324.985	330.381	332.646	325.453	326.839	291.425	296.812	300.997
Kredit yang diberikan / Credit disbursed	276.873	306.652	297.905	304.513	308.169	310.605	316.613	321.485	326.872	329.137	322.127	323.513	288.099	293.490	297.674
Lainnya / Others	2.731	70.170	2.766	3.492	3.489	3.486	3.492	3.500	3.509	3.510	3.326	3.326	3.325	3.322	3.323
- 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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	7.324	13.570	11.823	11.948	14.281	14.052	14.210	12.522	16.440	11.454	16.888	17.859	15.992	17.389	15.471
- 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	3.661	3.970	6.177	6.140	6.257	4.299	8.839	3.720	7.966	8.104	5.887	8.828	6.835
- Lainnya / Others	6.330	7.492	8.054	7.870	7.996	7.804	7.845	8.115	7.493	7.626	8.814	9.647	9.997	8.453	8.527
Kewajiban Komitmen / Committed Liabilities	28.035	40.282	39.121	37.402	42.995	42.317	42.542	42.042	49.418	42.244	47.773	48.823	46.494	47.528	46.868
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	21.200	20.263	23.122	22.344	23.804	23.184	24.105	24.490	25.496	27.067	26.892	27.140	26.479	26.258	26.905
- Committed	4.826	6.009	6.515	5.756	6.761	6.322	6.390	7.122	7.261	8.794	8.578	8.303	7.910	8.087	7.897
- Uncommitted	16.374	14.253	16.607	16.589	17.043	16.862	17.715	17.368	18.236	18.274	18.314	18.838	18.569	18.171	19.008
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	826	976	896	738	808	897	941	949	952	977	871	907	988	794	754
- Committed	117	69	213	191	197	200	219	227	263	366	291	322	415	412	387
- Uncommitted	709	907	684	548	612	697	721	722	689	612	580	586	573	382	367
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	116	238	214	213	314	271	222	264	595	646	530	545	830	705	512
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	651	9.392	3.679	4.022	5.930	6.133	6.311	4.286	8.855	3.698	7.816	8.086	5.771	8.730	6.814
- Lainnya / Others	5.242	9.414	11.210	10.083	11.210	11.831	10.963	12.052	13.519	9.856	11.664	12.145	12.427	11.041	11.883
Tagihan Kontinjensi / Contingent Claims	8.406	9.050	5.497	4.312	4.320	5.587	5.897	6.163	6.403	5.938	5.972	6.024	6.091	6.154	6.224
- Garansi yang diterima / Received guarantees	1.807	1.726	1.141	1.199	1.241	1.266	1.300	1.339	1.343	1.255	1.191	1.173	1.174	1.164	1.183
- Pendapatan bunga dalam penyelesaian / Accrued interest	5.607	6.164	218	220	222	538	781	997	1.182	817	865	909	936	979	1.012
- Lainnya / Others	992	1.160	4.138	4.092	4.098	3.782	3.816	3.826	3.878	3.866	3.917	3.942	3.981	4.011	4.029
Kewajiban Kontinjensi / Contingent Liabilities	6.066	6.626	4.307	4.997	5.741	7.035 ^f	7.342	7.303	7.062	7.540	5.633	5.129	5.062	5.213	5.638
- Garansi yang diberikan / Issued guarantees	5.960	6.518	4.196	4.842	5.600	6.402	6.684	6.693	6.481	7.002	4.906	4.448	4.361	4.707	5.019
- Lainnya / Others	107	108	111	156	142	633 ^f	658	610	581	538	727	681	701	506	619
Lainnya / Others	27.679	26.445	25.754	25.669	25.743	25.578	25.713	25.714	25.722	26.357	26.032	26.006	26.001	25.720	25.725
- Penerusan Kredit / Channelling	1.815	1.786	2.674	1.715	1.714	1.489	1.491	1.491	1.479	1.480	1.479	1.466	1.465	1.463	1.462
- Aset produktif yang dihapusbukukan / Written off earning assets	25.702	24.494	23.081	23.954	24.029	24.089	24.222	24.222	24.244	24.876	24.553	24.541	24.536	24.257	24.263
Kredit yang diberikan / Credit disbursed	24.965	23.752	22.784	23.657	23.768	23.828	23.962	23.965	23.986	24.619	24.295	24.284	24.279	24.000	24.006
Lainnya / Others	737	742	297	297	261	261	261	257	257	257	257	257	257	257	257
- Aset produktif yang dihapustagih / Charged off earning assets	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / Credit disbursed	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14.a. Rekening Administratif Bank Swasta Nasional (Domestic Private Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	422.255	457.141	512.339	539.257	567.707	550.710	592.781	613.021	616.699	580.484	646.490	641.521	657.757	642.738	633.758
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.200	41.417	36.170	36.637	37.140	37.188	35.930	36.051	37.795	32.826	40.031	40.926	42.379	43.002	44.716
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	378.455	415.020	473.406	498.828	527.207	510.363	554.581	575.320	573.128	546.517	592.260	594.873	612.037	596.864	585.332
- Lainnya / Others	1.600	704	2.763	3.792	3.360	3.159	2.271	1.649	5.776	1.141	14.200	5.722	3.341	2.872	3.710
Kewajiban Komitmen / Committed Liabilities	1.480.366	1.594.010	1.621.153	1.679.860	1.247.422	1.666.233	1.746.967	1.760.106	1.788.279	1.784.971	1.874.122	1.896.448	1.891.919	1.885.227	1.892.635
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	990.205	1.045.459	1.023.770	1.066.037	1.110.924	1.084.410	1.125.982	1.137.975	1.171.517	1.193.191	1.233.116	1.245.018	1.241.649	1.224.400	1.257.365
- Committed	306.028	314.681	326.345	327.210	342.781	342.664	355.319	354.351	364.636	372.816	407.525	413.471	417.119	415.648	433.847
- Uncommitted	684.176	730.778	697.424	738.827	768.144	741.746	770.662	783.624	806.881	820.374	825.592	831.547	824.529	808.752	823.518
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	9.616	14.083	11.712	10.224	11.094	12.472	16.544	14.167	12.984	11.919	12.487	12.406	11.814	12.428	12.486
- Committed	2.495	3.020	1.775 ¹⁾	1.251	1.102	2.589	4.659	4.242	4.024	2.023	2.072	2.043	2.377	2.435	2.825
- Uncommitted	7.122	11.063	9.937	8.973	9.992	9.882	11.885	9.925	8.960	9.896	10.415	10.363	9.437	9.994	9.661
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	31.550	40.860	42.178	41.856	40.200	36.008	38.844	36.866	34.877	37.394	36.504	37.910	33.445	38.174	37.077
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	446.205	490.173	535.703	554.167	559.109	528.245	561.036	566.618	562.942	538.922	586.734	595.257	600.284	605.650	579.934
- Lainnya / Others	2.790	3.436	7.791	7.575	9.294	5.099	4.561	4.482	5.959	3.544	5.281	5.858	4.727	4.575	5.774
Tagihan Kontinjensi / Contingent Claims	153.744	149.462	148.062	158.493	161.615	162.279	165.331	171.408	169.469	169.598	165.960	169.672	157.348	159.189	164.732
- Garansi yang diterima / Received guarantees	140.667	133.501	139.476	150.487	151.817	153.158	155.545	162.453	159.099	160.276	156.679	159.576	147.776	149.637	154.853
- Pendapatan bunga dalam penyelesaian / Accrued interest	11.971	13.814	756	772	765	864	810	814	828	819	827	838	790	838	829
- Lainnya / Others	1.106	2.148	7.831	7.234	9.033	8.258	8.976	8.140	9.542	8.503	8.453	9.258	8.782	8.713	9.050
Kewajiban Kontinjensi / Contingent Liabilities	89.493	84.762	84.053	85.420	87.489	88.042	90.571	92.057	91.857	93.956	88.989	91.278	92.265	91.067	89.560
- Garansi yang diberikan / Issued guarantees	88.320	83.898	83.113	84.489	86.499	87.081	89.608	91.056	90.864	92.990	87.995	90.296	91.295	90.131	88.586
- Lainnya / Others	1.173	864	940	931	990	961	963	1.001	993	966	994	982	969	936	974
Lainnya / Others	236.336	268.883	182.656	188.545	187.915	189.274	190.532	192.951	194.631	199.645	191.483	187.053	188.655	190.358	191.722
- Penerusan Kredit / Channelling	6.663	5.342	2.451	2.444	2.444	1.934	1.127	943	942	935	935	930	931	931	921
- Aset produktif yang dihapusbukukan / Written off earning assets	181.268	211.684	179.536	185.421	184.788	186.653	188.700	191.287	192.960	197.971	189.809	185.375	186.971	188.675	190.027
Kredit yang diberikan / Credit disbursed	174.514	203.570	176.010	181.880	181.248	183.010	185.038	187.609	189.273	194.273	186.155	181.709	183.317	185.037	186.374
Lainnya / Others	6.754	8.115	3.526	3.541	3.540	3.643	3.662	3.679	3.687	3.698	3.655	3.666	3.653	3.638	3.653
- Aset produktif yang dihapustagih / Charged off earning assets	48.406	51.856	669	680	683	687	705	721	730	739	738	748	753	753	774
Kredit yang diberikan / Credit disbursed	41.076	44.502	669	680	683	687	705	721	730	739	738	748	753	753	774
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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	395.393	470.754	490.372	486.014	521.275	489.671	567.614	577.248	579.416	524.924	492.353	533.969	529.813	486.272	510.233
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	395.393	470.754	490.372	486.014	521.275	489.671	567.614	577.248	579.416	524.924	492.353	533.969	529.813	486.191	510.200
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	81	34
Kewajiban Komitmen / Committed Liabilities	658.731	725.145	693.539	651.936	703.450	672.823	732.518	740.813	747.418	779.692	765.714	789.749	777.528	773.414	764.259
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	281.694	261.923	267.619	264.119	269.598	287.091	284.954	297.334	306.813	312.079	306.797	308.158	292.714	294.026	298.351
- Committed	54.046	48.312	55.151	50.447	47.424	49.157	49.673	51.947	50.508	49.556	47.732	49.368	48.390	46.619	46.785
- Uncommitted	227.649	213.611	212.468	213.672	222.174	237.934	235.281	245.387	256.305	262.523	259.066	258.790	244.323	247.407	251.566
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.708	5.813	3.878	4.558	4.390	4.431	5.733	4.936	4.452	4.164	4.363	4.437	3.744	3.663	3.740
- Committed	-	-	-	-	-	157	609	624	79	-	-	-	-	-	-
- Uncommitted	4.708	5.813	3.878	4.558	4.390	4.274	5.124	4.312	4.373	4.164	4.363	4.437	3.744	3.663	3.740
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.269	5.958	4.800	5.988	5.817	4.388	3.803	4.748	6.141	5.400	4.045	5.114	5.563	3.625	5.691
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	370.059	451.451	417.242	377.271	423.644	376.903	438.028	433.795	430.013	458.038	450.109	472.040	475.507	472.100	456.477
- Lainnya / Others	-	-	-	-	-	10	-	-	-	11	400	-	-	-	-
Tagihan Kontinjensi / Contingent Claims	28.396	20.761	19.993	17.179	17.293	20.362	19.826	20.997	21.421	21.347	20.296	21.021	22.598	22.215	18.531
- Garansi yang diterima / Received guarantees	27.925	20.116	19.640	17.179	16.739	19.800	19.647	20.815	21.236	21.156	20.114	20.834	22.408	22.021	18.330
- Pendapatan bunga dalam penyelesaian / Accrued interest	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	13	9	353	358	554	562	179	183	185	190	183	187	190	194	200
Kewajiban Kontinjensi / Contingent Liabilities	27.316	22.665	19.444	19.895	19.238	19.748	25.824	26.099	26.095	20.281	19.193	20.430	19.562	20.617	21.934
- Garansi yang diberikan / Issued guarantees	27.316	22.665	19.444	19.895	19.238	19.748	25.824	26.099	26.095	20.141	19.053	20.290	19.422	20.477	21.794
- Lainnya / Others	-	-	-	-	-	-	-	-	-	140	140	140	140	140	140
Lainnya / Others	18.376	19.594	15.528	15.470	15.481	15.492	14.889	14.737	14.762	14.771	14.783	14.821	14.482	14.477	14.506
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / Written off earning assets	14.273	14.791	15.528	15.470	15.481	15.492	14.889	14.737	14.762	14.771	14.783	14.821	14.482	14.477	14.506
Kredit yang diberikan / Credit disbursed	14.122	14.640	15.376	15.318	15.330	15.341	14.738	14.586	14.611	14.620	14.631	14.670	14.330	14.326	14.355
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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,89	25,66	24,74	24,72	24,99	25,13	25,17	25,15	25,55	25,62	25,88	26,02	24,76	24,50	26,11
- Modal / Capital	1.360.376	1.519.278	1.512.077	1.538.993	1.555.367	1.564.910	1.583.200	1.598.033	1.625.967	1.649.203	1.665.301	1.684.115	1.612.469	1.601.181	1.630.159
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.111.810	6.226.292	6.224.453	6.226.643	6.290.413	6.353.707	6.364.102	6.437.288	6.433.886	6.473.559	6.512.347	6.536.554	6.242.746
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,24	24,06	23,15	23,06	23,33	23,52	23,52	23,52	23,90	24,09	24,39	24,52	23,28	23,00	24,56
- Modal Inti (Tier I) / Core Capital (Tier I)	1.266.316	1.424.392	1.415.005	1.435.952	1.452.154	1.464.275	1.479.391	1.494.596	1.521.185	1.550.607	1.569.235	1.587.350	1.515.866	1.503.345	1.533.182
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.111.810	6.226.292	6.224.453	6.226.643	6.290.413	6.353.707	6.364.102	6.437.288	6.433.886	6.473.559	6.512.347	6.536.554	6.242.746
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	1,85	2,36	2,38	2,47	2,50	2,53	2,49	2,49	2,45	3,07	2,78	2,80	2,75	2,72
- Laba sebelum pajak / Profit	134.529	168.047	227.909	230.771	240.233	242.870	246.762	244.373	245.198	242.903	319.838	289.688	291.684	286.607	283.264
- Rata-rata total aset / Average total assets	8.440.183	9.075.206	9.663.014	9.694.106	9.718.287	9.714.611	9.745.502	9.802.495	9.854.294	9.912.750	10.411.297	10.416.719	10.424.503	10.416.957	10.402.748
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,58	83,55	77,42	78,46	77,31	76,66	77,18	77,55	77,54	78,70	86,25	82,16	79,48	78,70	77,61
- Biaya Operasional / Operating Expenses	849.954	856.794	324.787	417.211	475.564	532.579	626.789	704.642	778.010	900.323	167.571	222.534	282.591	353.989	410.191
- Pendapatan Operasional / Operating Income	981.650	1.025.464	419.516	531.745	615.108	694.732	812.120	908.654	1.003.408	1.143.976	194.290	270.846	355.549	449.790	528.545
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,63	4,76	4,78	4,81	4,82	4,86	4,79	4,79	4,80	4,97	4,81	4,86	4,86	4,88
- Pendapatan bunga bersih / Interest income net	361.932	407.834	444.586	448.617	452.693	453.038	458.479	454.543	456.270	460.243	499.408	483.292	488.477	487.934	489.373
- Rata-rata total aset produktif / Average total earning assets	8.136.641	8.803.063	9.339.439	9.377.867	9.402.176	9.396.588	9.426.885	9.481.190	9.533.206	9.587.154	10.040.809	10.054.595	10.055.069	10.032.593	10.020.597
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,54	77,49	80,39	81,63	81,82	81,56	82,39	80,09	79,73	78,98	79,54	80,00	80,79	81,09	82,35
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.235.027	5.512.366	5.741.086	5.895.209	5.876.336	5.873.603	5.964.174	6.019.762	6.028.889	6.100.964	5.990.270	6.051.731	6.114.349	6.132.060	6.239.951
- Total Dana Pihak Ketiga / Total Third Party Funds	6.342.538	7.114.041	7.141.402	7.221.451	7.181.851	7.201.133	7.239.294	7.516.216	7.561.382	7.724.561	7.530.843	7.564.473	7.568.139	7.561.847	7.577.105
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18,91	20,01	16,78	17,88	14,68	14,54	14,77	15,10	16,07	16,23	15,42	15,66	16,22	15,86	14,12
- Aset Likuid Primer / Primary Liquid Asset	1.009.045	1.174.590	987.909	1.082.495	789.659	801.517	832.734	881.984	970.832	1.047.654	931.841	962.640	1.016.815	994.418	843.536
- Aset Likuid Sekunder / Secondary Liquid assets	651.176	760.137	644.675	678.839	657.829	637.743	642.776	675.423	695.492	669.416	673.715	669.477	676.331	654.169	618.607
- Total Aset / Total Assets	8.780.681	9.670.515	9.726.878	9.849.566	9.863.369	9.900.549	9.992.629	#####	#####	10.581.455	10.411.297	10.422.140	10.440.073	10.394.319	10.355.025

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					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18,82	21,39	20,52	20,54	20,99	21,25	21,49	21,44	21,52	21,20	21,36	21,65	19,75	19,19	20,91
- Modal / Capital	462.629	561.942	555.124	563.732	575.140	582.442	592.932	596.071	603.091	608.371	617.650	627.545	579.348	565.617	580.375
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.704.821	2.744.349	2.739.537	2.741.245	2.759.253	2.780.568	2.802.532	2.869.649	2.891.278	2.898.428	2.933.173	2.948.188	2.776.047
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17,52	19,85	19,00	19,03	19,48	19,74	19,97	19,94	20,02	19,80	20,02	20,31	18,41	17,84	19,49
- Modal Inti (Tier I) / Core Capital (Tier I)	430.786	521.477	514.047	522.147	533.530	541.202	551.060	554.332	561.124	568.213	578.852	588.581	540.091	526.010	541.146
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.704.821	2.744.349	2.739.537	2.741.245	2.759.253	2.780.568	2.802.532	2.869.649	2.891.278	2.898.428	2.933.173	2.948.188	2.776.047
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,43	2,16	3,06	3,13	3,17	3,20	3,24	3,13	3,11	3,05	3,28	3,18	3,37	3,22	3,15
- Laba sebelum pajak / Profit	51.975	84.875	127.120	130.575	132.663	133.926	136.390	132.692	132.639	131.436	151.254	145.772	154.065	146.734	143.278
- Rata-rata total aset / Average total assets	3.626.978	3.932.076	4.160.627	4.172.485	4.181.365	4.191.539	4.206.155	4.239.050	4.267.764	4.306.153	4.607.798	4.588.998	4.577.459	4.563.879	4.555.130
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,62	81,66	69,25	69,46	68,75	68,56	68,73	69,61	69,19	72,35	86,79	80,67	74,75	72,95	71,60
- Biaya Operasional / Operating Expenses	342.975	378.705	118.033	145.779	168.039	194.399	224.252	252.438	272.456	343.300	83.087	101.316	113.971	132.227	150.748
- Pendapatan Operasional / Operating Income	395.943	463.761	170.447	209.868	244.435	283.528	326.293	362.664	393.763	474.496	95.734	125.586	152.461	181.257	210.551
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	5,16	5,43	5,47	5,50	5,47	5,52	5,32	5,26	5,24	5,19	4,99	5,06	5,08	5,11
- Pendapatan bunga bersih / Interest income net	163.746	199.656	221.506	224.117	225.721	225.202	228.152	221.495	220.587	221.739	233.787	224.294	226.501	226.822	227.361
- Rata-rata total aset produktif / Average total earning assets	3.539.589	3.870.328	4.081.801	4.097.018	4.106.890	4.117.392	4.131.998	4.164.778	4.193.332	4.228.754	4.505.434	4.492.686	4.480.575	4.460.724	4.450.658
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85,13	82,50	87,95	88,15	88,59	87,97	87,77	83,36	83,12	80,82	83,00	84,08	85,93	86,46	87,43
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.445.965	2.623.165	2.727.034	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190	2.912.016	2.976.500
- Total Dana Pihak Ketiga / Total Third Party Funds	2.873.149	3.179.487	3.100.784	3.161.537	3.127.291	3.146.243	3.208.804	3.395.154	3.424.332	3.581.139	3.425.535	3.411.294	3.391.548	3.367.904	3.404.557
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,53	16,41	12,38	12,70	10,75	11,25	12,12	12,98	14,86	14,23	13,78	13,73	13,85	12,63	11,52
- Aset Likuid Primer / Primary Liquid Asset	414.449	395.658	294.036	295.363	244.818	273.102	289.727	322.697	390.933	401.380	367.839	373.037	366.810	332.418	314.822
- Aset Likuid Sekunder / Secondary Liquid assets	254.901	301.992	219.350	241.864	210.498	206.558	234.237	265.897	285.753	271.583	267.288	254.357	264.076	239.039	205.861
- Total Aset / Total Assets	3.818.584	4.251.749	4.145.327	4.231.772	4.234.645	4.262.761	4.323.082	4.535.103	4.554.898	4.728.435	4.607.798	4.570.199	4.554.379	4.523.138	4.520.136

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,11	22,77	22,47	22,15	22,48	22,59	22,49	22,54	23,40	23,59	23,67	23,43	22,78	22,39	22,55
- Modal / Capital	89.468	97.305	96.292	98.139	100.465	98.598	99.386	99.398	102.861	104.310	107.210	106.390	104.141	102.945	103.810
- ATMR / Risk Weighted Assets	404.641	427.260	428.598	443.107	446.829	436.384	442.003	441.064	439.522	442.232	452.909	454.072	457.235	459.680	460.383
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,43	21,00	20,67	20,15	20,39	20,47	20,37	20,53	21,28	21,65	21,77	21,53	20,88	20,50	20,65
- Modal Inti (Tier I) / Core Capital (Tier I)	82.670	89.726	88.572	89.266	91.089	89.326	90.037	90.530	93.510	95.764	98.604	97.760	95.476	94.243	95.072
- ATMR / Risk Weighted Assets	404.641	427.260	428.598	443.107	446.829	436.384	442.003	441.064	439.522	442.232	452.909	454.072	457.235	459.680	460.383
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,04	2,03	2,11	2,17	2,15	2,18	2,21	2,16	2,13	2,12	2,31	1,95	1,95	1,82	1,90
- Laba sebelum pajak / Profit	14.433	15.802	17.510	18.153	18.020	17.610	17.897	17.667	17.482	17.474	19.481	16.417	16.441	15.388	16.087
- Rata-rata total aset / Average total assets	706.917	779.783	831.414	837.068	837.168	808.273	810.921	817.254	822.036	825.593	841.708	840.278	842.629	844.949	846.209
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,60	79,38	75,65	75,20	75,38	75,42	75,19	75,51	75,91	76,38	77,54	78,30	78,72	79,81	78,94
- Biaya Operasional / Operating Expenses	59.823	61.033	23.151	28.012	32.817	36.572	41.149	46.021	51.252	57.197	5.642	9.973	15.330	20.553	25.484
- Pendapatan Operasional / Operating Income	74.224	76.892	30.603	37.251	43.533	48.490	54.724	60.949	67.519	74.886	7.277	12.737	19.473	25.754	32.281
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,72	5,71	5,67	5,71	5,78	5,80	5,78	5,77	5,76	5,24	5,21	5,33	5,35	5,38
- Pendapatan bunga bersih / Interest income net	38.826	42.834	45.441	45.484	45.820	44.673	44.999	45.179	45.397	45.542	42.037	41.878	42.992	43.083	43.430
- Rata-rata total aset produktif / Average total earning assets	678.925	749.355	795.840	801.794	801.912	773.114	775.867	781.982	787.014	790.313	802.241	803.680	806.151	805.498	806.581
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83,15	75,87	73,62	72,92	76,56	76,51	77,26	72,70	74,46	77,87	78,06	78,76	78,50	77,64	78,63
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466.977	492.338	500.290	510.618	514.074	498.073	504.853	509.127	512.652	517.187	511.418	516.640	523.507	524.446	529.289
- Total Dana Pihak Ketiga / Total Third Party Funds	561.619	648.918	679.567	700.267	671.502	650.995	653.453	700.336	688.483	664.150	655.181	655.955	666.850	675.444	673.177
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,12	17,02	14,70	17,33	11,63	11,68	13,94	16,31	14,03	14,41	12,01	11,67	12,97	14,38	11,57
- Aset Likuid Primer / Primary Liquid Asset	92.289	103.468	85.835	108.837	52.396	58.008	72.810	97.505	76.138	78.172	54.844	50.840	58.745	69.862	49.278
- Aset Likuid Sekunder / Secondary Liquid assets	25.053	36.398	37.776	41.154	45.073	37.477	43.155	45.095	45.929	46.423	46.272	47.057	51.124	52.654	49.243
- Total Aset / Total Assets	727.860	821.803	840.855	865.338	837.766	817.682	832.100	874.255	869.851	864.727	841.708	838.847	847.331	851.909	851.251

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,48	26,77	25,65	25,81	25,87	25,88	25,75	25,72	26,35	27,03	27,86	27,73	26,93	27,14	28,62
- Modal / Capital	644.848	693.681	692.905	707.890	709.605	714.556	720.783	727.136	743.647	762.944	770.529	774.588	756.970	761.720	769.835
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.701.139	2.743.209	2.743.274	2.761.352	2.799.433	2.827.404	2.822.112	2.822.508	2.765.388	2.793.411	2.810.387	2.807.045	2.689.682
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,39	25,05	23,96	23,99	24,06	24,13	23,97	23,95	24,56	25,36	26,19	26,07	25,30	25,47	26,90
- Modal Inti (Tier I) / Core Capital (Tier I)	591.966	649.159	647.200	657.990	660.068	666.240	670.981	677.266	693.114	715.819	724.371	728.229	710.957	714.886	723.589
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.701.139	2.743.209	2.743.274	2.761.352	2.799.433	2.827.404	2.822.112	2.822.508	2.765.388	2.793.411	2.810.387	2.807.045	2.689.682
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,56	1,59	1,86	1,82	1,97	1,99	2,01	2,04	2,05	2,00	2,99	2,49	2,35	2,43	2,41
- Laba sebelum pajak / Profit	56.525	62.225	78.121	76.547	83.210	84.340	85.390	86.729	87.476	85.942	132.551	111.197	105.250	109.087	108.132
- Rata-rata total aset / Average total assets	3.615.981	3.917.964	4.206.296	4.216.983	4.228.706	4.240.601	4.248.390	4.260.813	4.274.461	4.290.349	4.436.664	4.459.677	4.480.130	4.484.364	4.480.539
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84,66	80,92	76,28	77,18	75,08	74,84	75,09	75,01	75,01	75,52	74,05	73,46	74,67	73,97	73,57
- Biaya Operasional / Operating Expenses	298.258	265.507	105.180	130.014	146.866	167.926	194.164	218.446	242.634	267.455	31.547	51.365	77.708	103.624	125.861
- Pendapatan Operasional / Operating Income	352.287	328.131	137.878	168.456	195.601	224.371	258.566	291.234	323.478	354.173	42.599	69.926	104.065	140.083	171.067
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,24	4,15	4,17	4,19	4,22	4,26	4,29	4,33	4,36	4,39	4,79	4,63	4,65	4,63	4,64
- Pendapatan bunga bersih / Interest income net	146.132	156.075	168.141	169.303	171.205	173.073	174.753	176.800	178.682	180.767	203.900	198.196	199.554	198.869	199.185
- Rata-rata total aset produktif / Average total earning assets	3.449.883	3.757.028	4.027.581	4.042.608	4.055.311	4.066.368	4.075.115	4.086.367	4.101.069	4.117.729	4.259.654	4.280.574	4.292.561	4.292.638	4.292.381
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78,76	72,39	74,72	76,90	76,19	76,66	78,98	78,81	77,99	77,70	77,02	77,09	77,10	77,29	78,64
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.144.164	2.229.008	2.337.790	2.405.776	2.402.636	2.425.822	2.461.661	2.491.571	2.483.908	2.506.684	2.459.985	2.490.834	2.504.296	2.524.459	2.560.696
- Total Dana Pihak Ketiga / Total Third Party Funds	2.722.257	3.079.110	3.128.806	3.128.608	3.153.510	3.164.218	3.116.863	3.161.659	3.184.781	3.226.257	3.193.895	3.230.987	3.248.238	3.266.108	3.256.228
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,08	22,66	19,17	21,33	17,16	16,10	15,39	15,18	15,48	16,39	14,86	15,28	14,68	16,37	14,43
- Aset Likuid Primer / Primary Liquid Asset	406.531	569.756	466.788	551.600	371.188	341.191	338.588	341.034	360.911	423.388	349.770	364.472	417.115	423.204	330.761
- Aset Likuid Sekunder / Secondary Liquid assets	318.331	372.862	350.429	359.383	366.446	355.109	324.615	322.909	321.922	308.317	309.535	320.358	315.215	313.136	315.046
- Total Aset / Total Assets	3.798.635	4.160.554	4.262.411	4.270.415	4.299.048	4.323.864	4.310.705	4.372.615	4.410.947	4.465.116	4.436.664	4.482.690	4.989.682	4.497.065	4.474.352

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54,61	60,86	60,51	57,25	57,72	59,16	58,71	57,58	58,80	57,31	52,39	53,59	55,21	53,13	55,63
- Modal / Capital	163.432	166.351	167.755	169.232	170.156	170.181	170.099	175.428	176.369	173.578	169.911	175.593	172.010	170.899	176.138
- ATMR / Risk Weighted Assets	299.293	273.320	277.252	295.627	294.815	287.662	289.723	304.670	299.937	302.899	324.312	327.647	311.553	321.641	316.634
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53,76	60,01	59,58	56,34	56,80	58,23	57,75	56,61	57,82	56,39	51,62	52,73	54,35	52,30	54,76
- Modal Inti (Tier I) / Core Capital (Tier I)	160.894	164.030	165.185	166.550	167.466	167.506	167.313	172.468	173.437	170.811	167.407	172.781	169.342	168.205	173.375
- ATMR / Risk Weighted Assets	299.293	273.320	277.252	295.627	294.815	287.662	289.723	304.670	299.937	302.899	324.312	327.647	311.553	321.641	316.634
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,37	1,16	1,11	1,18	1,35	1,47	1,48	1,50	1,55	1,64	3,15	3,09	3,04	2,94	3,03
- Laba sebelum pajak / Profit	11.596	5.145	5.158	5.496	6.339	6.994	7.085	7.285	7.601	8.051	16.551	16.302	15.928	15.398	15.767
- Rata-rata total aset / Average total assets	490.307	445.383	464.676	467.570	471.047	474.197	480.035	485.378	490.033	490.655	525.127	527.765	524.286	523.766	520.870
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93,53	96,73	97,31	97,62	97,19	96,63	96,92	96,87	96,81	96,65	97,15	95,66	95,01	95,02	94,29
- Biaya Operasional / Operating Expenses	148.897	151.548	78.424	113.406	127.843	133.682	167.224	187.737	211.669	232.371	47.295	59.880	75.583	97.585	108.098
- Pendapatan Operasional / Operating Income	159.196	156.679	80.588	116.169	131.539	138.343	172.536	193.806	218.648	240.421	48.680	62.597	79.550	102.696	114.646
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,83	2,17	2,19	2,23	2,27	2,29	2,38	2,47	2,57	2,71	4,16	3,96	4,08	4,04	4,12
- Pendapatan bunga bersih / Interest income net	13.228	9.269	9.498	9.713	9.947	10.090	10.575	11.069	11.605	12.194	19.683	18.924	19.431	19.160	19.397
- Rata-rata total aset produktif / Average total earning assets	468.244	426.351	434.217	436.448	438.062	439.714	443.905	448.063	451.792	450.357	473.481	477.655	475.782	473.733	470.977
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95,91	81,28	75,77	83,07	82,37	75,96	69,69	72,91	70,56	72,31	68,56	66,18	65,91	67,81	71,34
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177.922	167.855	175.972	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356	171.138	173.466
- Total Dana Pihak Ketiga / Total Third Party Funds	185.513	206.526	232.246	231.039	229.548	239.677	260.173	259.066	263.786	253.015	256.233	266.237	261.503	252.391	243.143
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34,13	35,42	37,29	33,84	31,93	33,82	32,73	30,42	34,43	35,90	39,99	41,85	42,54	41,80	38,71
- Aset Likuid Primer / Primary Liquid Asset	95.776	105.708	141.250	126.695	121.256	129.216	131.609	120.749	142.849	144.713	159.388	174.290	174.145	168.934	148.676
- Aset Likuid Sekunder / Secondary Liquid assets	52.892	48.885	37.120	36.438	35.811	38.599	40.769	41.523	41.888	43.093	50.619	47.705	45.915	49.340	48.457
- Total Aset / Total Assets	435.602	436.409	478.285	482.040	491.910	496.243	526.742	533.465	536.581	523.177	525.127	530.404	517.328	522.207	509.287

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
- Bank Persero / State Owned Banks	3.818.584	4.251.749	4.145.327	4.231.772	4.234.645	4.262.761	4.323.082	4.535.103	4.554.898	4.728.442	4.607.798	4.570.199	4.554.379	4.523.138	4.520.136
- BPD / Regional Development Banks	763.879	861.329	881.471	907.559	879.987	888.602	904.090	951.744	944.056	938.286	911.407	908.479	918.604	921.575	919.887
- Bank Swasta Nasional / Domestic Private Banks	4.159.829	4.562.817	4.675.680	4.687.196	4.718.801	4.745.482	4.733.662	4.793.747	4.839.319	4.923.416	4.887.850	4.938.451	4.989.682	4.965.438	4.939.578
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435.602	436.409	478.285	482.040	491.910	496.243	526.742	533.465	536.581	523.177	525.127	530.404	517.328	522.207	509.287
Total	9.177.894	10.112.304	10.180.763	10.308.568	10.325.343	10.393.089	10.487.576	10.814.058	10.874.853	11.113.321	10.932.183	10.947.533	10.979.992	10.932.358	10.888.888

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				Mei 2022				Desember 2022				Mei 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	3	20	4	-	2	21	4	-	4	19	4
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	15	34	19	-	11	37	20	-	10	37	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	-	1	3	4	-	-	3	4	-	-	3	4
Total	2	32	47	29	1	28	49	31	-	19	57	31	-	13	61	32	-	14	59	32

Tabel 1.23.a. Aset Produktif Bank Umum Konvensional dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain (Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	7.720.284	8.262.969	8.464.385	8.447.653	8.633.193	8.627.838	8.729.991	8.818.003	8.978.683	8.981.890	8.985.882	9.034.064	9.011.708	8.972.375	9.073.268
a. Lancar / Current	7.319.912	7.858.621	8.004.742	8.003.492	8.195.759	8.193.422	8.301.465	8.394.103	8.556.069	8.592.333	8.561.622	8.580.941	8.583.800	8.512.530	8.621.586
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	279.654	270.654	262.087	260.452	258.584	255.639	258.513	236.947	264.792	292.696	271.761	301.277	290.468
c. Kurang Lancar / Sub-Standard	27.704	20.873	22.310	20.543	22.654	20.585	19.416	19.828	17.751	17.650	22.670	19.897	17.605	24.343	21.161
d. Diragukan / Doubtful	13.637	19.234	28.364	30.495	29.632	31.694	30.211	27.362	26.161	24.636	24.556	29.011	29.896	27.586	28.097
e. Macet / Loss	123.706	131.545	129.315	122.469	123.060	121.685	120.315	121.071	120.189	110.324	112.243	111.519	108.647	106.639	111.955
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.061.121	2.150.274	2.089.575	2.087.526	2.892.662	2.165.935	2.205.999	2.228.183	2.269.595	2.640.878	2.372.715	2.433.614	2.389.073	2.373.458	2.444.226
a. Lancar / Current	2.028.854	2.116.745	2.053.481	2.056.219	2.859.554	2.132.913	2.173.878	2.193.436	2.235.467	2.539.847	2.339.406	2.398.640	2.355.815	2.338.762	2.410.610
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	32.780	27.998	29.734	29.661	27.677	31.396	30.781	74.231	29.340	31.351	29.723	31.141	29.768
c. Kurang Lancar / Sub-Standard	1.968	879	661	772	798	782	795	848	823	1.004	950	1.014	948	1.065	1.101
d. Diragukan / Doubtful	228	213	327	254	195	210	407	208	201	218	301	391	307	296	379
e. Macet / Loss	2.144	2.975	2.326	2.283	2.381	2.369	3.243	2.294	2.323	25.579	2.717	2.219	2.279	2.194	2.367
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169.387	175.719	183.303	176.816	178.720	177.325	174.387	171.612	167.447	179.410	163.437	164.050	159.683	162.123	165.060
Kredit kepada Bank Lain / Interbank Loans	66.058	52.051	56.621	59.638	61.465	61.233	62.784	67.055	70.504	74.057	71.956	70.495	71.060	70.230	67.249
a. Lancar / Current	65.963	52.028	56.589	59.605	61.426	61.195	62.739	66.975	70.424	73.999	71.866	70.399	70.968	70.124	67.153
b. Dalam Perhatian Khusus / Special Mention	35	13	30	31	38	30	23	59	59	31	40	39	33	41	29
c. Kurang Lancar / Sub-Standard	-	-	1	1		6	14	13	12	17	34	6	2	7	8
d. Diragukan / Doubtful	-	0			1	-	6	6	2		6	28	22	8	1
e. Macet / Loss	59	10	1	1	1	1	1	1	7	9	9	23	35	49	57
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	1	1	1	7	22	21	21	26	49	49	59	64	66

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	3.416.538	3.782.349	3.821.137	3.890.787	3.897.357	3.887.942	3.944.948	3.966.258	4.067.618	4.098.278	4.095.283	4.092.469	4.088.234	4.087.798	4.085.850
a. Lancar / Current	3.220.311	3.577.917	3.575.297	3.656.871	3.666.438	3.657.082	3.716.384	3.742.012	3.843.392	3.897.989	3.867.315	3.847.747	3.857.858	3.843.538	3.843.695
b. Dalam Perhatian Khusus / Special Mention	108.285	118.199	155.261	146.977	143.700	144.079	143.513	139.947	142.778	124.276	147.008	162.598	152.291	164.815	160.846
c. Kurang Lancar / Sub-Standard	16.956	9.601	11.143	10.199	10.239	9.999	9.134	9.796	8.672	7.980	12.540	10.815	9.451	13.906	10.729
d. Diragukan / Doubtful	7.277	11.727	15.540	16.890	17.123	17.670	16.709	14.830	13.696	12.758	12.504	15.415	16.614	15.526	20.487
e. Macet / Loss	63.709	64.905	63.896	59.850	59.858	59.112	59.209	59.673	59.080	55.274	55.917	55.894	52.020	50.012	50.093
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	606.341	651.290	613.418	570.934	596.058	610.094	593.375	593.842	588.425	933.372	640.031	681.967	662.976	663.163	694.371
a. Lancar / Current	595.211	636.055	597.456	557.062	582.561	596.485	579.569	580.668	574.812	849.906	625.750	667.090	647.469	648.008	679.269
b. Dalam Perhatian Khusus / Special Mention	8.859	12.943	14.134	12.073	11.680	11.831	11.971	11.377	11.794	58.294	11.920	12.934	13.560	13.193	13.043
c. Kurang Lancar / Sub-Standard	965	148	164	151	160	120	145	145	153	149	168	190	201	292	269
d. Diragukan / Doubtful	177	138	108	100	94	115	127	113	137	145	126	171	195	185	310
e. Macet / Loss	1.129	2.007	1.556	1.549	1.562	1.543	1.564	1.539	1.529	24.877	2.067	1.582	1.552	1.484	1.481
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	90.213	88.525	92.406	88.738	89.036	88.559	86.887	86.096	83.268	101.184	83.321	84.067	80.031	81.405	83.368
Kredit kepada Bank Lain / Interbank Loans	10.240	7.796	9.423	10.612	10.916	10.430	10.068	9.870	10.047	9.086	9.215	7.988	7.862	8.474	8.706
a. Lancar / Current	10.187	7.791	9.423	10.612	10.916	10.430	10.068	9.870	10.047	9.086	9.215	7.988	7.862	8.474	8.706
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.25.a. Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain (Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	624.946	679.494	705.952	711.956	720.944	695.455	696.269	718.397	731.584	717.049	714.665	726.725	733.306	729.790	738.324
a. Lancar / Current	601.918	657.302	680.898	688.168	697.647	673.116	674.513	695.701	708.547	697.212	689.669	700.840	708.978	703.713	712.380
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	11.196	10.926	10.216	9.721	9.480	10.194	10.540	8.302	12.995	13.732	11.947	13.221	12.850
c. Kurang Lancar / Sub-Standard	373	632	1.071	842	1.082	867	578	702	667	491	822	758	664	887	989
d. Diragukan / Doubtful	675	756	760	915	807	888	872	788	703	656	618	692	1.001	1.012	1.023
e. Macet / Loss	12.442	11.667	12.027	11.105	11.192	10.862	10.826	11.011	11.127	10.388	10.560	10.702	10.715	10.957	11.082
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.782	26.230	26.805	26.637	28.915	28.321	29.423	29.905	30.940	33.136	30.740	30.561	30.193	29.904	30.477
a. Lancar / Current	26.051	25.571	26.210	26.132	28.195	27.760	28.815	29.210	30.145	32.790	30.205	29.921	29.576	29.273	29.912
b. Dalam Perhatian Khusus / Special Mention	71	152	114	92	295	143	201	275	380	79	272	378	338	368	288
c. Kurang Lancar / Sub-Standard	4	4	7	4	3	5	4	5	1	5	6	8	19	3	19
d. Diragukan / Doubtful	2	2	7	10	9	4	5	8	8	2	7	8	5	8	5
e. Macet / Loss	653	501	468	400	414	408	398	407	406	259	250	247	254	252	252
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14.149	13.563	14.339	13.276	13.506	13.036	12.683	12.922	12.912	11.801	12.263	12.415	12.659	13.119	13.371
Kredit kepada Bank Lain / Interbank Loans	4.756	4.407	3.840	4.208	4.862	4.803	6.565	7.616	7.565	8.400	8.062	8.029	8.129	8.171	8.143
a. Lancar / Current	4.743	4.406	3.829	4.197	4.851	4.792	6.555	7.583	7.532	8.389	8.029	7.995	8.096	8.129	8.101
b. Dalam Perhatian Khusus / Special Mention	13	-	11	10	10	10	9	33	33	11	32	25	24	26	26
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	2	7	6
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	8	1
e. Macet / Loss	0	0	1	1	1	1	1	1	1	0	0	9	9	0	9
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	1	1	1	1	1	1	1	0	0	9	10	16	16

Tabel 1.26.a. Aset Produktif Bank Swasta Nasional dan Kualitas Kredit Bank Swasta Nasional kepada Bank Lain (Earning Assets of Domestic Private Banks and Credit Quality of Domestic Private Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	3.343.329	3.500.624	3.620.619	3.522.714	3.687.727	3.716.602	3.748.185	3.771.852	3.818.072	3.807.307	3.810.966	3.845.202	3.839.470	3.808.920	3.892.763
a. Lancar / Current	3.173.789	3.333.913	3.443.759	3.348.642	3.517.453	3.548.262	3.580.946	3.605.440	3.653.373	3.648.405	3.649.895	3.672.952	3.676.472	3.628.667	3.719.975
b. Dalam Perhatian Khusus / Special Mention	108.345	99.169	105.927	105.354	100.206	98.670	98.749	98.794	97.647	96.575	97.230	108.703	99.886	116.108	108.547
c. Kurang Lancar / Sub-Standard	9.807	9.055	8.603	7.653	9.492	8.117	8.725	8.423	8.260	9.021	9.157	8.163	7.330	9.451	9.288
d. Diragukan / Doubtful	5.504	6.501	11.875	12.502	11.620	12.889	12.199	11.310	11.684	11.142	11.356	12.816	12.195	11.048	6.500
e. Macet / Loss	45.885	51.986	50.455	48.562	48.957	48.662	47.567	47.885	47.107	42.164	43.329	42.568	43.588	43.647	48.454
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.112.010	1.176.394	1.153.611	1.195.395	1.241.181	1.211.862	1.262.889	1.271.318	1.306.730	1.332.586	1.367.685	1.383.087	1.374.461	1.361.406	1.389.801
a. Lancar / Current	1.100.809	1.165.871	1.141.925	1.185.904	1.230.493	1.200.925	1.252.509	1.258.479	1.295.501	1.323.689	1.357.167	1.371.877	1.365.400	1.350.191	1.379.229
b. Dalam Perhatian Khusus / Special Mention	10.639	9.846	11.059	8.727	9.883	10.104	8.520	12.052	10.424	8.020	9.642	10.320	8.261	10.447	9.781
c. Kurang Lancar / Sub-Standard	206	191	212	381	399	414	395	446	466	470	408	384	319	303	348
d. Diragukan / Doubtful	30	55	150	84	79	77	259	71	41	56	155	200	94	88	50
e. Macet / Loss	326	432	266	299	327	344	1.205	270	298	351	314	305	388	377	393
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	61.758	68.219	71.560	69.481	70.873	70.503	70.349	68.405	67.856	63.204	64.717	64.436	63.913	64.913	65.033
Kredit kepada Bank Lain / Interbank Loans	46.923	36.574	39.528	40.787	41.660	41.972	41.185	44.359	46.418	49.413	47.757	47.749	48.503	47.756	46.057
a. Lancar / Current	46.894	36.556	39.507	40.765	41.632	41.945	41.150	44.313	46.372	49.366	47.700	47.687	48.445	47.693	46.004
b. Dalam Perhatian Khusus / Special Mention	23	13	20	21	28	21	14	26	26	21	8	14	10	15	3
c. Kurang Lancar / Sub-Standard	-	-	1	1	1	6	14	13	12	17	34	6	-	-	2
d. Diragukan / Doubtful	-	-	-	-			6	6	2		6	28	22	-	-
e. Macet / Loss	6	6	-	-		1	1	1	7	9	9	15	26	48	48
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	6	1	1	1	7	21	20	20	26	49	48	48	48	50

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	335.470	300.502	316.677	322.196	327.164	327.840	340.589	303.447	361.409	359.256	364.969	369.669	350.699	363.355	356.331
a. Lancar / Current	323.894	289.489	304.788	309.811	314.221	314.961	329.622	292.845	350.758	348.727	354.743	359.402	340.491	352.660	345.536
b. Dalam Perhatian Khusus / Special Mention	9.156	6.190	7.269	7.397	7.965	7.983	6.842	5.938	7.548	7.795	7.559	7.662	7.636	8.156	8.225
c. Kurang Lancar / Sub-Standard	569	1.585	1.493	1.848	1.841	1.602	980	1.493	151	157	151	161	160	148	155
d. Diragukan / Doubtful	182	251	189	188	83	247	431	231	78	80	79	89	86	87	87
e. Macet / Loss	1.670	2.986	2.937	2.952	3.054	3.048	2.714	2.940	2.874	2.498	2.437	2.354	2.325	2.304	2.326
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	315.988	296.359	295.742	294.560	1.026.509	315.658	320.313	289.468	343.500	341.784	334.259	337.999	321.443	321.791	329.576
a. Lancar / Current	306.784	289.249	287.891	287.120	1.018.306	307.744	312.985	282.387	335.008	333.461	326.284	329.753	313.370	314.094	322.199
b. Dalam Perhatian Khusus / Special Mention	8.358	6.521	7.473	7.107	7.876	7.583	6.985	6.633	8.183	7.837	7.506	7.718	7.564	7.134	6.657
c. Kurang Lancar / Sub-Standard	793	536	279	236	236	243	251	397	203	380	368	431	410	467	465
d. Diragukan / Doubtful	19	18	63	61	13	14	16	15	15	14	13	12	14	15	13
e. Macet / Loss	35	36	36	36	78	74	76	37	89	92	87	84	85	82	241
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	3.267	5.412	4.997	5.320	5.305	5.228	4.468	5.113	3.411	3.220	3.136	3.132	3.080	3.102	3.288
Kredit kepada Bank Lain / Interbank Loans	4.139	3.274	3.830	4.031	4.027	4.028	4.965	2.585	6.474	7.157	6.922	6.729	6.566	5.829	4.343
a. Lancar / Current	4.139	3.274	3.830	4.031	4.027	4.028	4.965	2.585	6.474	7.157	6.922	6.729	6.566	5.829	4.343
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		Mei 2022		Desember 2022		Mei 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.687.135	25,31	2.143.505	28,66	2.180.678	29,02	2.546.160	31,23	2.362.764	29,51
Rupiah	1.262.734	18,94	1.591.523	21,28	1.627.195	25,03	1.839.473	22,56	1.698.711	21,21
Valas / Foreign Exchange	424.401	6,37	551.982	7,38	553.483	54,50	706.687	8,67	664.053	8,29
Tabungan / Saving	2.173.501	32,61	2.432.260	32,52	2.500.117	33,27	2.615.185	32,07	2.572.971	32,13
Rupiah	2.014.663	30,23	2.263.564	30,26	2.317.507	30,84	2.422.410	29,71	2.386.881	29,81
Valas / Foreign Exchange	158.837	2,38	168.696	2,26	182.611	2,43	192.775	2,36	186.090	2,32
Simpanan Berjangka / Time Deposits	2.804.755	42,08	2.903.698	38,82	2.834.744	37,72	2.992.245	36,70	3.071.955	38,36
Rupiah	2.478.610	37,19	2.587.514	34,59	2.555.350	34,00	2.645.955	32,45	2.752.352	34,37
Valas / Foreign Exchange	326.145	4,89	316.184	4,23	279.394	3,72	346.290	4,25	319.603	3,99
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.147.144	17,21	1.151.042	15,39	1.086.562	14,46	1.289.691	15,82	1.224.758	15,29
Valas / Foreign Exchange	157.535	2,36	162.193	2,17	124.484	1,66	213.808	2,62	171.103	2,14
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	820.131	12,30	742.930	9,93	633.805	8,43	708.827	8,69	801.936	10,01
Valas / Foreign Exchange	69.582	1,04	55.384	0,74	51.840	0,69	54.723	0,67	67.168	0,84
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	275.986	4,14	320.224	4,28	330.350	4,40	275.858	3,38	295.917	3,70
Valas / Foreign Exchange	59.675	0,90	58.202	0,78	43.123	0,57	34.987	0,43	36.728	0,46
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	235.349	3,53	373.318	4,99	504.632	6,71	371.577	4,56	429.741	5,37
Valas / Foreign Exchange	39.353	0,59	40.405	0,54	59.947	0,80	42.772	0,52	44.603	0,56
Total DPK / Total Third Party Funds	6.665.390	100,00	7.479.463	100,00	7.515.538	100,00	8.153.590	100,00	8.007.690	100,00
Rupiah	5.756.007	86,36	6.442.601	86,14	6.500.051	86,49	6.907.838	84,72	6.837.944	85,39
Valas / Foreign Exchange	909.383	13,64	1.036.861	13,86	1.015.488	13,51	1.245.752	15,28	1.169.746	14,61

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		Mei 2022		Desember 2022		Mei 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	760.676	26,48	958.583	30,15	932.200	30,06	1.277.123	35,66	1.135.593	33,36
Rupiah	555.777	19,34	690.666	21,72	673.870	21,73	860.753	28,78	733.043	25,82
Valas / Foreign Exchange	204.899	7,13	267.918	8,43	258.330	8,33	416.370	70,53	402.550	71,25
Tabungan / Saving	1.051.845	36,61	1.152.044	36,23	1.167.703	37,66	1.233.461	34,44	1.207.442	35,47
Rupiah	1.005.489	35,00	1.105.687	34,78	1.113.295	35,90	1.176.897	39,35	1.155.237	40,68
Valas / Foreign Exchange	46.356	1,61	46.357	1,46	54.408	1,75	56.563	9,58	52.205	9,24
Simpanan Berjangka / Time Deposits	1.060.628	36,92	1.068.860	33,62	1.000.882	32,28	1.070.556	29,89	1.061.522	31,18
Rupiah	898.563	31,27	934.825	29,40	890.242	28,71	953.163	26,62	951.261	27,94
Valas / Foreign Exchange	162.065	5,64	134.035	4,22	110.640	3,57	117.393	3,28	110.261	3,24
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	361.895	12,60	343.697	10,81	243.376	7,85	374.688	10,46	325.206	9,55
Valas / Foreign Exchange	65.756	2,29	60.740	1,91	33.861	1,09	67.517	1,89	53.534	1,57
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	420.599	14,64	323.819	10,18	237.458	7,66	315.935	0,43	314.847	0,63
Valas / Foreign Exchange	35.652	1,24	18.328	0,58	16.332	0,53	15.466	3,42	21.463	3,33
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	58.915	2,05	136.950	4,31	149.511	4,82	122.610	3,91	113.495	5,81
Valas / Foreign Exchange	35.154	1,22	35.815	1,13	23.592	0,76	17.103	0,48	16.268	0,56
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	57.154	1,99	130.359	4,10	259.897	8,38	139.929	3,91	197.713	5,81
Valas / Foreign Exchange	25.503	0,89	19.153	0,60	36.855	1,19	17.307	0,58	18.996	0,67
Total DPK / Total Third Party Funds	2.873.149	100,00	3.179.487	100,00	3.100.784	100,00	3.581.139	100,00	3.404.557	100,00
Rupiah	2.459.829	85,61	2.731.178	85,90	2.677.407	86,35	2.990.814	83,52	2.839.541	83,40
Valas / Foreign Exchange	413.319	14,39	448.310	14,10	423.378	13,65	590.326	16,48	565.016	16,60

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		Mei 2022		Desember 2022		Mei 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	131.340	22,24	170.794	25,06	186.303	26,12	181.505	25,07	189.930	26,01
Rupiah	131.204	22,22	169.986	24,94	185.595	26,02	180.745	24,97	188.664	25,84
Valas / Foreign Exchange	136	0,02	808	0,12	708	0,10	760	0,11	1.266	0,17
Tabungan / Saving	188.222	31,87	208.717	30,62	190.541	26,72	221.207	30,56	201.552	27,60
Rupiah	188.112	31,85	208.612	30,61	190.445	26,70	221.084	30,54	201.439	27,59
Valas / Foreign Exchange	110	0,02	106	0,02	96	0,01	123	0,02	114	0,02
Simpanan Berjangka / Time Deposits	271.040	45,89	302.095	44,32	336.390	47,16	321.168	44,37	338.724	46,39
Rupiah	270.147	45,74	298.039	43,73	334.303	46,87	320.016	44,21	338.263	46,32
Valas / Foreign Exchange	892	0,15	4.056	0,60	2.087	0,29	1.152	0,16	462	0,06
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	106.916	18,10	79.057	11,60	118.436	16,61	96.270	13,30	106.197	14,54
Valas / Foreign Exchange	485	0,08	1.959	0,29	1.321	0,19	459	0,06	321	0,04
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	48.671	8,24	81.579	11,97	76.594	10,74	94.448	3,46	98.932	0,02
Valas / Foreign Exchange	284	0,05	1.027	0,15	215	0,03	17	14,40	17	14,55
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52.552	8,90	30.288	4,44	32.936	4,62	25.053	14,40	26.895	14,55
Valas / Foreign Exchange	19	0,00	361	0,05	37	0,01	128	0,08	119	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	62.008	10,50	107.115	15,72	106.337	14,91	104.245	14,40	106.238	14,55
Valas / Foreign Exchange	105	0,02	709	0,10	514	0,07	549	0,08	5	0,00
Total DPK / Total Third Party Funds	590.602	100,00	681.607	100,00	713.234	100,00	723.880	100,00	730.207	100,00
Rupiah	589.463	99,81	676.637	99,27	710.343	99,59	721.844	99,72	728.365	99,75
Valas / Foreign Exchange	1.139	0,19	4.970	0,73	2.891	0,41	2.036	0,28	1.841	0,25

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		Mei 2022		Desember 2022		Mei 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	668.529	22,17	858.148	25,15	893.507	25,75	910.515	25,32	871.299	24,00
Rupiah	507.027	16,81	648.844	19,02	679.610	19,59	702.334	19,53	683.624	18,83
Valas / Foreign Exchange	161.502	5,35	209.304	6,13	213.897	6,17	208.181	5,79	187.675	5,17
Tabungan / Saving	918.021	30,44	1.053.879	30,89	1.123.923	32,40	1.143.229	31,80	1.150.415	31,69
Rupiah	814.929	27,02	940.522	27,57	1.003.995	28,94	1.014.955	28,23	1.022.625	28,17
Valas / Foreign Exchange	103.092	3,42	113.357	3,32	119.928	3,46	128.274	3,57	127.790	3,52
Simpanan Berjangka / Time Deposits	1.429.576	47,40	1.499.815	43,96	1.451.844	41,85	1.541.811	42,88	1.608.069	44,30
Rupiah	1.274.202	42,25	1.327.538	38,91	1.299.482	37,46	1.335.185	37,13	1.417.459	39,05
Valas / Foreign Exchange	155.375	5,15	172.278	5,05	152.362	4,39	206.626	5,75	190.610	5,25
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	659.713	21,87	712.881	20,89	707.558	20,39	795.937	22,14	765.223	21,08
Valas / Foreign Exchange	87.429	2,90	96.401	2,83	79.755	2,30	132.422	3,68	108.095	2,98
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343.028	11,37	332.925	9,76	311.892	8,99	291.145	3,39	379.899	4,10
Valas / Foreign Exchange	31.408	1,04	34.555	1,01	31.853	0,92	34.975	3,51	41.066	3,40
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	157.125	5,21	147.456	4,32	142.916	4,12	122.023	3,51	148.888	3,40
Valas / Foreign Exchange	23.788	0,79	21.453	0,63	18.882	0,54	16.416	0,63	18.613	0,63
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	114.335	3,79	134.276	3,94	137.116	3,95	126.079	3,51	123.450	3,40
Valas / Foreign Exchange	12.749	0,42	19.869	0,58	21.872	0,63	22.813	0,63	22.836	0,63
Total DPK / Total Third Party Funds	3.016.126	100,00	3.411.842	100,00	3.469.274	100,00	3.595.556	100,00	3.629.783	100,00
Rupiah	2.596.157	86,08	2.916.904	85,49	2.983.087	85,99	3.052.474	84,90	3.123.708	86,06
Valas / Foreign Exchange	419.969	13,92	494.938	14,51	486.187	14,01	543.081	15,10	506.075	13,94

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		Mei 2022		Desember 2022		Mei 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	126.589	68,24	155.979	75,53	168.668	72,62	155.979	75,53	165.942	68,25
Rupiah	68.725	37,05	82.027	39,72	88.120	37,94	82.027	39,72	93.380	38,41
Valas / Foreign Exchange	57.864	31,19	73.952	35,81	80.548	34,68	73.952	35,81	72.562	29,84
Tabungan / Saving	15.413	8,31	17.619	8,53	17.950	7,73	17.619	8,53	13.562	5,58
Rupiah	6.134	3,31	8.743	4,23	9.771	4,21	8.743	4,23	7.580	3,12
Valas / Foreign Exchange	9.279	5,00	8.876	4,30	8.179	3,52	8.876	4,30	5.982	2,46
Simpanan Berjangka / Time Deposits	43.511	23,45	32.928	15,94	45.628	19,65	32.928	15,94	63.639	26,17
Rupiah	35.698	19,24	27.112	13,13	31.323	13,49	27.112	13,13	45.369	18,66
Valas / Foreign Exchange	7.813	4,21	5.816	2,82	14.305	6,16	5.816	2,82	18.270	7,51
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	18.620	10,04	15.407	7,46	17.193	7,40	15.407	7,46	28.132	11,57
Valas / Foreign Exchange	3.865	2,08	3.093	1,50	9.546	4,11	3.093	1,50	9.153	3,76
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.834	4,22	4.606	2,23	7.861	3,38	4.606	2,23	8.258	2,73
Valas / Foreign Exchange	2.238	1,21	1.475	0,71	3.440	1,48	1.475	0,71	4.624	0,96
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	7.393	3,99	5.530	2,68	4.987	2,15	5.530	2,68	6.639	0,96
Valas / Foreign Exchange	714	0,38	573	0,28	612	0,26	573	0,28	1.728	1,14
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.852	1,00	1.569	0,76	1.282	0,55	1.569	0,76	2.339	0,96
Valas / Foreign Exchange	996	0,54	675	0,33	706	0,30	675	0,33	2.766	1,14
Total DPK / Total Third Party Funds	185.513	100,00	206.526	100,00	232.246	100,00	206.526	100,00	243.143	100,00
Rupiah	110.557	59,60	117.882	57,08	129.214	55,64	117.882	57,08	146.329	60,18
Valas / Foreign Exchange	74.956	40,40	88.644	42,92	103.031	44,36	88.644	42,92	96.814	39,82

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Mei 2023
(Composition of Third Party Funds of Commercial Banks Based on Location - May 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	112.608	16.501	282.433	12.687	188.836	17.779	583.877	46.966	630.843	7,88
2. Banten	59.843	6.060	92.550	4.615	81.880	2.787	234.273	13.461	247.734	3,09
3. DKI Jakarta	1.052.126	560.815	611.292	114.067	1.649.781	244.678	3.313.200	919.560	4.232.759	52,86
4. D.I Yogyakarta	9.995	436	46.314	1.214	20.082	420	76.392	2.071	78.463	0,98
5. Jawa Tengah	48.255	5.313	210.236	6.257	118.994	4.372	377.484	15.941	393.426	4,91
6. Jawa Timur	114.532	16.987	296.869	14.188	238.448	18.744	649.849	49.919	699.768	8,74
7. Bengkulu	2.392	204	10.383	49	3.030	14	15.805	267	16.072	0,20
8. Jambi	6.600	231	23.386	379	12.287	77	42.273	687	42.960	0,54
9. Aceh	7.413	233	21.568	123	9.625	19	38.606	375	38.981	0,49
10. Sumatera Utara	40.831	6.618	129.071	6.337	106.527	11.100	276.429	24.054	300.483	3,75
11. Sumatera Barat	6.908	382	28.946	354	14.026	379	49.880	1.115	50.995	0,64
12. Riau	17.196	3.856	60.918	1.929	27.530	1.294	105.645	7.079	112.724	1,41
14. Sumatera Selatan	16.649	827	49.916	1.497	36.911	1.279	103.476	3.604	107.080	1,34
15. Bangka Belitung	4.012	827	12.520	359	7.356	100	23.889	1.285	25.174	0,31
13. Kepulauan Riau	19.856	5.248	28.806	4.291	15.749	2.625	64.411	12.164	76.576	0,96
16. Lampung	8.374	230	32.006	487	12.088	345	52.468	1.062	53.529	0,67
17. Kalimantan Selatan	17.909	1.541	37.880	653	18.839	264	74.628	2.459	77.087	0,96
18. Kalimantan Barat	10.338	471	41.872	981	18.667	639	70.878	2.091	72.969	0,91
19. Kalimantan Timur	41.582	12.262	66.841	2.265	43.418	4.759	151.840	19.286	171.126	2,14
20. Kalimantan Tengah	8.900	286	19.130	103	8.072	442	36.102	830	36.933	0,46
21. Sulawesi Tengah	6.369	1.392	17.817	113	6.174	61	30.359	1.567	31.926	0,40
22. Sulawesi Selatan	17.486	1.350	69.477	1.380	26.851	402	113.813	3.132	116.945	1,46
23. Sulawesi Utara	4.767	249	15.566	818	7.473	140	27.806	1.207	29.013	0,36
24. Gorontalo	1.115	113	3.750	29	1.199	6	6.064	147	6.212	0,08
25. Sulawesi Barat	1.000	19	4.179	1	535	0	5.715	20	5.735	0,07
26. Sulawesi Tenggara	7.280	193	17.940	115	4.804	35	30.024	343	30.367	0,38
27. Nusa Tenggara Barat	4.259	5.004	19.789	308	9.997	34	34.045	5.346	39.392	0,49
28. Bali	19.272	3.384	70.719	6.305	35.193	742	125.184	10.431	135.615	1,69
29. Nusa Tenggara Timur	4.884	32	17.841	155	10.517	39	33.243	227	33.470	0,42
30. Maluku	2.285	30	8.249	94	3.383	50	13.918	175	14.093	0,18
31. Papua	15.073	570	24.364	334	9.385	82	48.822	986	49.808	0,62
32. Maluku Utara	2.379	393	5.881	16	1.749	87	10.009	496	10.505	0,13
33. Papua Barat	6.200	103	8.352	46	2.935	18	17.487	168	17.655	0,22
34. Lainnya	20	11.892	20	3.542	8	5.789	49	21.223	21.272	0,27
Total	1.698.711	664.053	2.386.881	186.090	2.752.352	319.603	6.837.944	1.169.746	8.007.690	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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	561.231	609.899	617.210	617.972	604.357	610.872	610.091	611.297	620.092	632.629	614.288	615.282	619.465	623.305	630.843
2. Banten	221.887	242.084	248.527	250.703	246.621	248.681	250.531	250.584	251.886	252.591	251.499	252.124	250.684	251.030	247.734
3. DKI Jakarta	3.392.262	3.908.384	3.896.133	3.936.550	3.934.222	3.951.388	3.962.464	4.186.205	4.201.884	4.373.922	4.242.211	4.273.558	4.263.376	4.233.853	4.232.759
4. D.I Yogyakarta	69.846	74.354	75.281	76.537	77.022	77.240	77.226	76.782	76.861	78.757	77.831	78.038	78.005	77.817	78.463
5. Jawa Tengah	341.042	371.697	371.888	373.306	373.932	374.457	373.622	381.116	382.738	384.849	374.279	373.272	382.486	393.344	393.426
6. Jawa Timur	633.322	683.634	680.317	690.413	694.390	695.549	700.559	704.667	707.013	708.011	697.355	697.246	700.017	697.895	699.768
7. Bengkulu	13.729	16.400	17.649	18.217	17.470	17.619	17.505	17.830	17.627	16.746	16.114	15.890	15.910	16.280	16.072
8. Jambi	38.203	42.790	44.281	44.361	43.590	43.638	43.089	43.800	44.178	44.400	44.361	43.890	43.702	43.868	42.960
9. Aceh	41.793	39.321	40.331	40.896	40.669	39.554	39.503	42.477	41.087	39.637	38.091	37.398	38.982	40.411	38.981
10. Sumatera Utara	261.975	293.498	293.977	299.819	295.544	297.788	303.132	303.889	307.462	306.773	300.506	301.302	303.429	300.879	300.483
11. Sumatera Barat	46.928	50.421	52.364	53.435	53.182	53.256	53.532	53.523	53.293	52.523	49.961	49.785	50.300	51.557	50.995
12. Riau	91.590	109.453	113.444	118.409	115.810	111.207	113.964	114.897	114.753	114.728	111.787	112.108	112.146	111.677	112.724
13. Sumatera Selatan	89.085	100.005	103.368	101.680	101.587	102.509	105.185	109.823	110.049	109.586	105.729	105.198	104.402	107.445	107.080
14. Bangka Belitung	19.196	24.284	27.226	27.613	27.426	27.280	26.677	27.147	26.784	25.940	25.220	25.379	24.818	25.101	25.174
15. Kepulauan Riau	61.254	66.415	67.837	67.813	68.156	71.955	71.085	73.193	73.770	75.641	74.465	74.818	75.785	75.646	76.576
16. Lampung	46.781	51.451	53.199	53.838	53.538	53.261	53.349	54.341	54.984	53.955	52.242	52.319	54.735	54.349	53.529
17. Kalimantan Selatan	55.405	64.398	67.222	69.393	69.581	70.254	73.191	74.961	75.719	76.363	76.413	77.581	76.557	78.453	77.087
18. Kalimantan Barat	65.138	71.359	72.702	73.075	72.063	72.638	72.974	73.268	73.806	73.661	73.046	72.379	73.088	73.354	72.969
19. Kalimantan Timur	117.244	131.337	140.036	145.513	140.754	144.629	150.090	162.885	165.423	162.497	164.996	166.163	165.484	169.655	171.126
20. Kalimantan Tengah	29.982	34.260	34.768	35.087	33.796	35.299	35.907	36.648	37.401	36.579	36.877	35.159	35.276	36.471	36.933
21. Sulawesi Tengah	25.803	32.247	31.337	30.893	28.972	29.490	29.886	30.098	30.801	32.442	30.033	30.205	30.860	30.349	31.926
22. Sulawesi Selatan	105.535	112.226	112.317	114.166	112.919	112.812	113.445	114.654	114.798	114.843	112.942	115.057	118.017	116.567	116.945
23. Sulawesi Utara	28.621	28.291	28.155	28.457	28.324	28.025	28.724	29.145	28.738	28.572	28.107	28.022	29.085	29.177	29.013
24. Gorontalo	5.312	5.967	6.270	6.551	6.251	6.364	6.379	6.661	6.508	6.136	5.936	6.094	6.252	6.244	6.212
25. Sulawesi Barat	5.207	5.860	6.038	6.192	5.880	6.026	6.034	6.161	6.067	5.704	5.491	5.401	5.476	5.931	5.735
26. Sulawesi Tenggara	25.940	29.829	28.190	29.544	28.983	29.432	29.306	29.853	30.267	30.489	30.087	32.037	29.963	30.710	30.367
27. Nusa Tenggara Barat	33.364	35.410	38.329	41.084	39.482	41.303	41.089	40.484	44.981	41.474	43.503	41.227	41.645	38.509	39.392
28. Bali	100.217	104.080	107.021	110.480	113.215	116.744	119.761	122.943	125.214	126.589	127.113	128.907	131.534	133.239	135.615
29. Nusa Tenggara Timur	30.085	33.167	33.222	33.862	32.875	33.446	33.284	33.123	33.001	33.059	32.636	32.548	33.590	34.084	33.470
30. Maluku	13.977	14.439	14.350	14.778	14.261	14.616	14.315	14.621	14.185	14.202	13.964	13.958	13.879	14.112	14.093
31. Papua	46.639	48.022	49.263	49.009	47.056	47.794	46.515	50.211	52.020	49.918	48.235	46.882	45.517	48.133	49.808
32. Maluku Utara	8.190	9.113	9.265	9.533	9.284	9.575	9.950	10.387	9.947	10.312	10.582	10.197	10.221	10.719	10.505
33. Papua Barat	18.068	17.034	16.106	15.825	14.849	16.189	16.341	18.003	18.364	17.962	16.685	16.604	16.957	16.263	17.655
34. Lainnya / Others	20.541	18.335	17.915	17.293	18.020	17.511	18.626	21.362	22.431	22.097	21.236	22.681	23.936	20.143	21.272
Total	6.665.390	7.479.463	7.515.538	7.602.297	7.564.082	7.608.401	7.647.334	7.927.036	7.974.132	8.153.590	7.953.823	7.988.710	8.005.579	7.996.571	8.007.690

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,91	1,71	1,61	1,61	1,63	1,62	1,64	1,69	1,75	1,91	1,92	1,91	1,92	1,92	1,97
Valas / Foreign Exchange	0,42	0,17	0,16	0,16	0,21	0,27	0,41	0,57	0,78	1,01	1,00	1,08	1,03	0,98	0,97
Tabungan / Saving															
Rupiah	0,86	0,69	0,64	0,62	0,64	0,65	0,66	0,67	0,67	0,67	0,67	0,67	0,69	0,67	0,67
Valas / Foreign Exchange	0,28	0,17	0,16	0,15	0,20	0,22	0,25	0,34	0,34	0,43	0,49	0,57	0,71	0,73	0,73
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,22	2,92	2,79	2,84	2,83	2,87	2,97	3,36	3,69	3,95	4,00	4,18	4,20	4,18	4,19
Valas / Foreign Exchange	0,72	0,37	0,46	0,40	0,85	1,12	1,50	2,00	2,42	2,74	2,86	2,88	3,00	2,92	3,00
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,39	3,21	2,98	2,98	2,97	2,99	3,06	3,38	3,77	4,18	4,33	4,39	4,41	4,45	4,52
Valas / Foreign Exchange	1,00	0,50	0,52	0,49	0,77	0,99	1,60	1,85	2,30	2,60	2,99	3,08	3,25	3,35	3,34
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5,12	3,52	3,21	3,23	3,17	3,20	3,28	3,56	3,84	4,16	4,33	4,48	4,62	4,65	4,70
Valas / Foreign Exchange	1,38	0,60	0,55	0,53	0,76	1,13	1,25	1,39	1,86	2,45	2,73	2,92	3,19	3,26	3,26
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,80	3,99	3,34	3,35	3,20	3,28	3,60	3,90	4,37	4,68	4,82	4,84	4,91	4,97	5,07
Valas / Foreign Exchange	1,44	0,66	0,52	0,52	0,61	0,72	0,94	1,55	1,75	2,05	2,38	2,51	2,78	2,87	2,92

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	2,06	1,95	1,80	1,78	1,83	1,83	1,85	1,91	1,97	2,20	2,29	2,27	2,19	2,17	2,23
Valas / Foreign Exchange	0,49	0,17	0,16	0,19	0,20	0,26	0,42	0,62	0,82	1,19	1,12	1,16	1,04	0,90	0,93
Tabungan / Saving															
Rupiah	0,85	0,62	0,51	0,51	0,56	0,58	0,59	0,59	0,60	0,61	0,61	0,60	0,61	0,60	0,60
Valas / Foreign Exchange	0,31	0,20	0,20	0,20	0,20	0,19	0,19	0,19	0,20	0,21	0,21	0,21	0,21	0,21	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,74	2,53	2,42	2,48	2,46	2,51	2,70	3,11	3,51	3,59	3,64	3,63	3,61	3,65	3,61
Valas / Foreign Exchange	0,65	0,31	0,40	0,56	0,67	0,80	1,49	2,14	2,50	2,80	2,74	2,67	2,84	2,71	2,70
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,77	2,77	2,54	2,52	2,52	2,52	2,69	3,06	3,45	3,77	3,81	3,77	3,70	3,68	3,85
Valas / Foreign Exchange	1,06	0,40	0,41	0,45	0,64	0,78	1,76	2,01	2,31	2,55	3,11	3,18	3,15	3,14	3,00
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,52	3,12	2,78	2,78	2,80	2,83	2,91	3,36	3,80	4,11	4,23	4,34	4,41	4,30	4,26
Valas / Foreign Exchange	1,36	0,57	0,55	0,66	0,82	0,87	0,98	1,34	2,16	2,96	3,21	3,28	3,49	3,47	3,41
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,85	3,70	2,90	2,82	2,80	2,83	3,49	3,92	4,66	4,80	4,77	4,89	4,94	4,98	5,01
Valas / Foreign Exchange	1,49	0,54	0,43	0,43	0,46	0,48	0,67	1,29	1,41	1,58	1,95	2,00	2,48	2,47	2,52

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,93	1,69	1,91	1,95	1,87	1,90	1,93	1,76	1,72	1,68	1,75	1,71	1,74	1,66	1,63
Valas / Foreign Exchange	0,29	0,29	0,24	0,26	0,25	0,26	0,26	0,29	0,26	0,26	0,25	0,24	0,25	0,25	0,25
Tabungan / Saving															
Rupiah	1,28	1,03	1,02	1,95	0,92	0,97	0,96	0,95	0,95	0,97	0,96	0,96	0,95	0,82	0,82
Valas / Foreign Exchange	0,21	0,20	0,30	0,26	0,20	0,29	0,29	0,28	0,29	0,29	0,29	0,22	0,22	0,30	0,28
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	5,37	3,41	3,19	3,18	3,13	3,15	3,29	3,76	4,12	4,61	4,32	4,39	4,42	4,22	4,15
Valas / Foreign Exchange	1,16	0,52	0,45	0,48	0,42	0,55	0,49	0,58	0,93	1,36	3,54	3,04	2,53	2,56	1,64
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	5,85	3,66	3,22	3,21	3,18	3,21	3,26	3,80	4,38	5,24	5,30	5,38	5,02	4,94	4,94
Valas / Foreign Exchange	1,23	0,53	0,50	0,49	0,45	0,45	0,48	0,50	0,50	0,56	0,61	0,57	0,57	0,54	0,60
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5,30	3,92	3,65	3,60	3,52	3,53	3,52	3,72	3,74	4,22	4,41	4,45	4,49	4,55	4,57
Valas / Foreign Exchange	0,56	0,53	0,55	0,46	0,75	0,75	0,75	0,87	0,87	0,88	0,88	0,93	0,93	0,93	0,93
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,42	4,28	3,75	3,74	3,71	3,70	3,82	4,27	4,79	5,40	5,41	5,55	5,60	5,65	5,65
Valas / Foreign Exchange	0,99	0,30	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,72	0,77	0,77

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

Keterangan / Items	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,77	1,51	1,41	1,42	1,43	1,40	1,40	1,45	1,54	1,66	1,59	1,61	1,69	1,76	1,81
Valas / Foreign Exchange	0,38	0,20	0,15	0,21	0,22	0,24	0,42	0,58	0,80	0,86	0,88	1,06	1,15	1,28	1,18
Tabungan / Saving															
Rupiah	0,78	0,67	0,67	0,68	0,64	0,64	0,64	0,66	0,67	0,65	0,66	0,68	0,71	0,70	0,70
Valas / Foreign Exchange	0,27	0,16	0,14	0,16	0,19	0,22	0,27	0,40	0,49	0,54	0,63	0,76	0,96	0,97	0,84
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,35	3,08	2,87	2,89	2,93	2,97	3,06	3,41	3,70	4,04	4,11	4,42	4,46	4,44	4,44
Valas / Foreign Exchange	0,79	0,41	0,48	0,62	0,85	1,10	1,41	1,93	2,39	2,69	2,86	2,89	3,01	2,97	3,14
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,97	3,52	3,27	3,26	3,29	3,31	3,41	3,65	3,97	4,30	4,56	4,66	4,84	4,91	4,96
Valas / Foreign Exchange	0,98	0,56	0,56	0,68	0,79	1,02	1,33	1,65	2,21	2,55	2,89	3,02	3,28	3,40	3,46
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5,32	3,81	3,56	3,50	3,48	3,52	3,54	3,69	3,89	4,19	4,41	4,63	4,83	4,95	5,06
Valas / Foreign Exchange	1,45	0,67	0,54	0,59	0,65	0,71	0,83	1,08	1,41	1,85	2,15	2,47	2,80	2,99	3,09
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,44	4,04	3,86	3,63	3,59	3,77	3,57	3,61	3,74	3,92	4,34	4,16	4,28	4,32	4,67
Valas / Foreign Exchange	1,40	0,80	0,68	0,72	0,77	0,98	1,06	1,75	1,98	2,41	2,55	2,77	2,87	3,06	3,13

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			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,72	1,27	1,22	1,25	1,30	1,26	1,32	1,49	1,66	1,76	1,73	1,73	1,85	1,82	1,91
Valas / Foreign Exchange	0,25	0,05	0,21	0,19	0,25	0,24	0,33	0,35	0,46	0,42	0,51	0,57	0,63	0,63	0,60
Tabungan / Saving															
Rupiah	1,45	2,13	2,21	1,25	2,39	2,47	2,58	2,60	2,55	2,49	2,15	1,44	2,03	2,16	2,23
Valas / Foreign Exchange	0,25	0,18	0,17	0,19	0,46	0,47	0,55	0,79	0,83	0,84	0,27	0,28	0,33	0,32	0,33
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,98	2,03	1,94	1,96	2,00	2,37	2,83	3,28	3,58	3,86	4,23	4,24	4,10	4,09	4,22
Valas / Foreign Exchange	0,13	0,24	0,61	1,07	1,48	1,43	1,87	2,00	2,48	2,97	3,22	3,44	3,49	3,51	3,21
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,04	2,74	2,77	2,77	2,79	2,96	3,04	3,22	3,44	3,79	4,18	4,35	4,41	4,35	4,34
Valas / Foreign Exchange	0,37	0,17	0,71	0,95	1,19	1,64	2,10	2,38	2,96	3,21	3,35	3,16	3,50	3,72	3,88
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,50	3,40	3,22	3,24	3,27	3,31	3,43	3,67	3,94	4,13	4,35	4,50	4,66	4,73	4,84
Valas / Foreign Exchange	0,40	0,38	0,86	0,94	1,37	2,87	2,88	2,75	2,67	2,65	3,17	3,58	3,73	3,77	3,78
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,71	3,51	3,33	3,29	3,11	3,05	3,05	3,24	3,39	4,06	5,02	5,06	5,14	5,19	5,21
Valas / Foreign Exchange	0,84	0,46	0,62	0,81	1,76	2,09	2,18	2,32	2,54	2,69	3,93	3,98	4,08	4,10	4,10

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	9,21	8,63	8,48	8,40	8,42	8,42	8,46	8,58	8,60	8,60	8,75	8,89	8,95	8,92	8,93
Valas / Foreign Exchange	3,45	3,03	3,24	3,54	3,91	4,11	4,56	4,80	5,12	5,51	5,56	5,61	5,67	5,69	5,81
- Investasi / Investments															
Rupiah	8,88	8,35	8,25	8,16	8,13	8,15	8,18	8,26	8,34	8,51	8,62	8,72	8,80	8,84	8,85
Valas / Foreign Exchange	3,74	3,69	4,07	4,39	4,57	4,72	5,33	5,49	5,87	6,16	6,28	6,37	6,53	6,60	6,67
- Konsumsi / Consumption															
Rupiah	10,97	10,53	10,31	10,28	10,26	10,24	10,24	10,41	10,38	10,36	10,38	10,39	10,39	10,37	10,35
Valas / Foreign Exchange	4,06	3,71	3,89	1,60	4,08	4,28	4,31	4,48	4,46	6,21	6,27	6,28	6,43	6,70	6,65
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	8,34	9,07	8,94	8,92	8,84	8,81	8,85	8,98	9,04	9,08	9,08	9,10	9,08	9,04	8,99
Valas / Foreign Exchange	2,70	2,85	3,24	3,69	3,94	4,17	4,78	4,99	5,33	5,77	5,97	6,03	6,27	6,19	6,32
- Impor / Import															
Rupiah	9,03	8,62	8,71	8,68	8,56	8,36	8,33	8,84	8,37	8,43	8,48	8,51	8,45	8,51	8,44
Valas / Foreign Exchange	3,87	3,32	3,38	3,65	3,91	4,23	4,70	4,69	4,98	5,55	5,75	5,89	6,00	6,02	6,05
- Lainnya / Other															
Rupiah	9,73	9,19	9,02	8,95	8,95	8,95	8,97	9,10	9,12	9,15	9,26	9,35	9,40	9,39	9,38
Valas / Foreign Exchange	3,67	3,37	3,64	3,93	4,22	4,40	4,88	5,15	5,50	5,81	5,89	5,97	6,06	6,12	6,22

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
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	13.271	13.258	13.212	13.130	13.059	13.066	13.014	13.023	12.965	12.875	12.780	12.782	12.714
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	4.015	4.020	4.018	4.028	4.029	4.032	4.025	4.038	4.046	3.909	4.047	4.049	4.052
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	70	68	68	68	68	68	68	68	68	68	68	68	68	68	67
Jumlah Kantor / Total Bank Offices	8.969	9.030	8.386	8.340	8.315	8.301	8.269	8.275	8.282	8.293	8.264	8.255	8.126	8.128	8.033
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	7	7	7	7	7	7
Jumlah Kantor / Total Bank Offices	36	27	23	23	23	23	23	23	23	23	23	23	23	23	23
Total															
Jumlah Bank / Total Banks	109	107	107	107	107	107	107	107	107	106	106	106	106	106	105
Jumlah Kantor / Total Bank Offices	30.733	32.366	25.695	25.641	25.568	25.482	25.380	25.396	25.344	25.377	25.298	25.062	24.976	24.982	24.843

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	402	398	392	390	390	393	393	394	376	375	376	376	377	377	377
2. Banten	102	104	104	103	103	102	102	102	96	96	96	96	96	96	96
3. DKI Jakarta	467	456	456	456	457	460	462	462	452	451	451	449	448	448	446
4. D.I. Yogyakarta	61	61	61	61	61	61	61	61	59	59	59	59	59	59	59
5. Jawa Tengah	332	332	335	334	334	334	334	334	326	326	328	328	327	327	326
6. Jawa Timur	409	408	409	408	409	408	409	409	395	397	398	397	397	397	392
7. Bengkulu	34	35	34	34	34	34	34	34	32	32	32	32	32	32	32
8. Jambi	61	65	62	62	62	62	62	62	61	61	61	61	61	61	61
9. Aceh	87	62	58	58	58	58	58	59	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	201	201	201	200	200	200	196	196	196	196	195	193	193
11. Sumatera Barat	87	88	87	87	87	87	87	87	84	84	84	84	84	84	84
12. Riau	90	91	88	87	87	87	87	87	83	84	84	84	84	84	84
13. Sumatera Selatan	106	108	106	106	105	105	105	104	99	98	98	98	97	97	97
14. Bangka Belitung	30	31	31	31	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	61	61	60	60	60	60	60	60	58	58	58	58	58	58	59
16. Lampung	65	66	67	67	67	66	66	66	63	65	66	66	66	66	66
17. Kalimantan Selatan	73	73	73	73	73	73	73	73	71	71	71	71	71	71	71
18. Kalimantan Barat	81	81	80	79	79	79	79	79	77	76	77	77	77	77	77
19. Kalimantan Timur	117	118	116	116	116	116	116	116	112	113	113	113	112	112	112
20. Kalimantan Tengah	46	47	46	46	46	46	46	46	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	44	45	46	46	46	48	48
22. Sulawesi Selatan	136	137	137	137	137	137	137	137	135	135	135	135	134	134	134
23. Sulawesi Utara	64	62	62	62	62	62	62	62	61	61	61	61	61	61	62
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	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	43	43	43	43	43	43	41	41	41	41	41	41	41
27. Nusa Tenggara Barat	55	55	53	53	53	53	53	53	50	49	49	49	49	49	48
28. Bali	92	90	89	89	89	89	89	89	88	88	88	88	87	87	86
29. Nusa Tenggara Timur	60	59	59	59	59	59	59	59	59	58	58	59	59	59	60
30. Maluku	36	35	35	35	35	35	35	35	35	35	35	35	35	35	36
31. Papua	61	64	64	64	64	64	64	64	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	29	30	30	30	30	30	30	29	29	29	29	29	29
34. Lainnya / Others	17	18	18	18	18	18	18	18	18	18	19	19	19	19	19
Total	3.616	3.586	3.559	3.553	3.554	3.556	3.560	3.561	3.450	3.450	3.458	3.456	3.450	3.450	3.444

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	110.770	116.580	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821
b. Antar Bank Aktiva / Inter-Bank Assets	37.938	45.251	42.479	41.966	42.897	42.981	42.754	42.891	43.354	46.336	44.921	44.000	42.061	40.633	42.274
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	106.151	117.006	120.392	120.607	122.088	122.706	122.909	123.684	124.753	126.944	126.749	127.552	127.088	126.965	130.240
Deposito / Time Deposits	73.389	81.139	83.879	84.007	84.601	84.797	84.779	85.227	85.735	86.775	87.582	88.326	88.682	89.088	91.305
Tabungan / Savings Deposits	32.763	35.867	36.513	36.600	37.487	37.909	38.129	38.457	39.018	40.169	39.167	39.226	38.406	37.877	38.935
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.656	8.903	9.768	9.917	10.058	10.167	10.185	10.204	10.261	10.583	10.542	10.494	10.486	10.120	10.118
c. Pinjaman yang Diterima / Loans received	13.707	12.782	11.433	11.576	11.367	11.376	11.447	11.400	11.355	13.005	12.331	12.380	12.611	12.706	12.633
d. Kewajiban Segera / Immediate Liabilities	1.008	956	1.205	1.156	1.119	1.061	1.088	1.034	1.049	1.075	998	998	1.167	1.332	1.190
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	15.008	16.144	16.846	16.938	17.155	17.211	17.318	17.350	17.376	17.440	17.529	17.614	17.702	17.742	18.090
b. Cadangan / Reserves	3.629	3.916	4.163	4.202	4.208	4.205	4.196	4.196	4.193	4.191	4.211	4.258	4.334	4.428	4.449
c. L/R Tahun Berjalan / Current Earnings	2.901	3.005	1.146	1.442	1.720	2.061	2.351	2.536	2.833	3.169	240	481	825	890	1.131
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.495	3.516	4.109	3.837	3.780	3.744	3.656	3.613	3.604	3.562	5.991	5.643	4.785	4.158	3.898

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
LDR (%)	75,44	73,67	75,07	75,67	75,42	75,78	76,25	76,52	76,63	75,83	74,85	75,68	76,98	77,61	77,17
- Total Kredit / Total Credit	110.770	116.580	122.166	123.446	124.085	125.115	126.052	126.932	127.938	129.294	129.198	131.073	132.625	133.073	134.821
- Penghimpunan Dana / Funds collected	123.745	135.256	138.093	138.548	139.891	140.516	140.741	141.489	142.552	146.110	145.203	146.021	145.815	145.580	148.729
- Modal Inti / Core Capital	23.079	22.983	24.636	24.590	24.628	24.594	24.569	24.399	24.396	24.388	27.415	27.181	26.471	25.894	25.971
NPL (%)	7,22	6,72	8,13	7,80	7,93	7,98	8,12	8,66	8,49	7,89	8,34	8,42	8,51	8,97	9,26
- Kredit Non Lancar / Non Current Credits	7.995	7.836	9.936	9.628	9.843	9.989	10.230	10.994	10.864	10.202	10.775	11.032	11.288	11.935	12.486
- Total Kredit / Total Credit	110.770	116.580	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821
ROA (%)	1,87	1,78	1,60	1,68	1,70	1,77	1,78	1,72	1,74	1,74	1,59	1,59	1,82	1,48	1,47
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	1.146	1.442	1.720	2.061	2.351	2.536	3.091	3.169	240	481	825	890	1.131
- Total Aktiva / Total Aktiva	155.075	168.443	171.422	172.126	173.920	175.039	175.659	176.621	178.127	182.302	180.988	181.895	181.603	180.767	184.477
ROE (%)	16,40	15,77	13,77	14,36	14,52	15,18	15,32	14,84	15,06	15,39	13,92	13,87	15,75	12,69	12,68
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	1.146	1.442	1.720	2.061	2.351	2.536	3.091	3.169	240	481	825	890	1.131
- Modal Disetor / Paid In Capital	15.008	16.144	16.846	16.938	17.155	17.211	17.318	17.350	17.376	17.440	17.529	17.614	17.702	17.742	18.090
- Cadangan Umum / General Reserve	2.686	2.914	3.123	3.145	3.151	3.152	3.148	3.149	3.150	3.151	3.169	3.191	3.248	3.301	3.320

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	20.370	21.788	21.794	21.861	22.145	22.113	22.256	22.496	22.619	23.098	22.955	22.978	22.807	22.585	22.644
2. Banten	5.152	6.121	6.261	6.370	6.363	6.505	6.468	6.525	6.693	6.940	6.815	6.917	7.015	6.919	7.026
3. DKI Jakarta	3.459	3.993	4.485	4.496	4.546	4.577	4.639	4.683	4.722	5.011	4.984	4.957	5.037	5.058	5.052
4. D.I Yogyakarta	7.607	8.244	9.318	8.145	8.280	8.260	8.280	8.344	8.447	8.675	8.495	8.369	8.352	8.331	8.377
5. Jawa Tengah	37.675	41.006	42.579	43.921	44.551	44.887	44.776	45.101	45.432	45.856	45.589	45.929	45.534	45.060	45.726
6. Jawa Timur	16.242	17.629	17.814	17.894	18.038	18.292	18.400	18.480	18.636	19.021	18.774	18.955	18.722	18.683	21.172
7. Bengkulu	106	118	119	120	124	122	124	124	130	135	137	137	138	152	153
8. Jambi	1.091	1.197	1.186	1.188	1.191	1.201	1.219	1.227	1.237	1.261	1.272	1.284	1.285	1.284	1.306
9. Aceh	242	91	86	88	87	88	88	87	92	93	52	51	51	49	46
10. Sumatera Utara	1.901	2.076	2.136	2.103	2.127	2.155	2.178	2.200	2.216	2.225	2.238	2.251	2.251	2.237	2.265
11. Sumatera Barat	1.902	1.985	1.958	1.966	1.938	1.951	1.962	1.964	1.976	2.041	2.002	1.977	1.907	1.876	1.916
12. Riau	1.473	1.828	1.881	1.890	1.901	1.896	1.908	1.911	1.916	1.963	1.975	1.965	1.980	1.973	1.983
13. Kepulauan Riau	7.453	7.667	7.821	7.908	7.943	8.008	8.083	8.160	8.259	8.519	8.586	8.667	8.809	8.783	8.871
14. Sumatera Selatan	1.826	1.899	1.900	1.907	1.922	1.922	1.912	1.909	1.943	1.964	1.958	1.966	1.985	1.978	1.987
15. Bangka Belitung	190	208	202	201	200	201	199	198	195	195	197	197	200	200	197
16. Lampung	12.851	13.901	13.236	13.245	13.364	13.334	13.355	13.375	13.406	14.322	14.144	14.042	13.690	13.674	13.742
17. Kalimantan Selatan	761	809	754	787	778	803	792	794	809	908	861	977	1.023	972	1.095
18. Kalimantan Barat	1.470	1.716	1.731	1.744	1.761	1.819	1.840	1.834	1.861	1.894	1.874	1.904	1.917	1.940	1.957
19. Kalimantan Timur	400	473	473	487	499	496	531	531	541	542	546	550	549	545	569
20. Kalimantan Tengah	694	1.187	1.290	1.259	1.325	1.338	1.390	1.446	1.511	1.930	1.950	1.947	2.112	2.068	1.837
21. Kalimantan Utara	86	89	95	95	139	157	151	144	138	115	114	113	147	153	149
22. Sulawesi Tengah	2.677	2.732	2.526	2.543	2.554	2.583	2.576	2.553	2.560	2.602	2.548	2.580	2.620	263	266
23. Sulawesi Selatan	2.843	2.898	3.039	3.000	3.005	2.990	2.986	3.046	3.068	3.007	3.107	3.181	3.196	3.130	3.141
24. Sulawesi Utara	1.798	2.091	2.094	2.121	2.127	2.127	2.122	2.111	2.124	2.166	2.171	2.180	2.178	2.159	2.140
25. Sulawesi Tenggara	334	376	363	372	385	387	386	387	394	438	410	405	398	381	401
26. Sulawesi Barat	9	121	134	143	135	144	143	143	132	143	132	129	149	138	136
27. Gorontalo	54	32	28	26	28	29	32	31	38	41	43	45	47	48	51
28. Nusa Tenggara Barat	1.617	1.707	1.700	1.713	1.733	1.756	1.770	1.772	1.800	1.843	1.837	1.822	1.825	1.838	1.892
29. Bali	17.074	18.528	18.569	18.689	18.889	19.015	19.148	19.082	19.192	19.245	19.215	19.315	19.650	19.618	19.830
30. Nusa Tenggara Timur	867	906	914	911	907	895	892	898	898	898	916	913	901	822	821
31. Maluku	2.177	2.348	2.279	2.286	2.290	2.298	2.317	2.325	2.364	2.416	2.333	2.397	2.396	6.916	6.797
32. Papua	1.429	1.678	1.669	1.658	1.658	1.700	1.735	1.730	1.764	1.773	1.741	1.774	1.798	301	293
33. Maluku Utara	252	282	294	292	291	289	296	304	308	307	313	312	313	143	145
34. Papua Barat	993	718	698	696	696	701	707	708	707	712	706	708	619	486	493
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155.075	168.443	171.422	172.126	173.920	175.039	175.659	176.621	178.127	182.302	180.988	181.895	181.603	180.767	184.477

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					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Total Aset BPR / Total Asset Rural bank	8	5	4	4	4	2	3	3	2	2	2	2	2	2	2	4
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	49	37	36	35	35	35	34	32	29	30	31	29	26	26	24	
1 s.d 5 Miliar / 1 up to 5 Billion																
Total Aset BPR / Total Asset Rural bank	123	102	93	92	88	85	83	82	82	85	76	72	74	75	74	
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1.326	1.324	1.321	1.323	1.324	1.328	1.326	1.328	1.329	1.324	1.328	1.326	1.324	1.313	1.311	
> 10 Miliar / > 10 Billion																
Total	1.506	1.468	1.454	1.454	1.451	1.450	1.446	1.445	1.442	1.441	1.437	1.429	1.426	1.416	1.413	

Tabel 2.5 Non Performing Loan Bank Perkreditan Rakyat (NPL of Rural Bank) Miliar Rp (Billion Rp)															
Kolektibilitas / Collectibility	2020	2021	2023												
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Kredit / Credit	110.770	116.580	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821
a. Lancar / Current	102.775	99.464	101.487	103.411	103.578	104.534	105.467	105.136	106.455	108.489	107.388	108.522	108.899	107.862	109.049
b. Dalam Perhatian Khusus / Spesial Mention	0	9.280	10.744	10.407	10.664	10.592	10.355	10.802	10.620	10.604	11.036	11.520	12.439	13.276	13.286
c. Kurang Lancar / Sub-Standard	923	982	1.580	1.520	1.635	1.661	1.646	1.905	1.697	1.348	1.755	1.941	2.187	2.326	2.407
d. Diragukan / Doubtful	1.292	1.058	1.453	1.329	1.351	1.441	1.456	1.563	1.610	1.454	1.522	1.455	1.470	1.660	1.761
e. Macet / Lost	5.780	5.795	6.903	6.778	6.856	6.888	7.128	7.526	7.557	7.399	7.498	7.636	7.631	7.948	8.318
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.995	7.836	9.936	9.628	9.843	9.989	10.230	10.994	10.864	10.202	10.775	11.032	11.288	11.935	12.486
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7,22	6,72	8,13	7,80	7,93	7,98	8,12	8,66	8,49	7,89	8,34	8,42	8,51	8,97	9,26

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	1.316	1.363	1.584	1.604	1.653	1.674	1.700	1.734	1.749	1.702	1.797	1.848	1.907	2.031	2.101
2. Banten	266	222	276	275	290	286	275	279	262	255	274	288	310	341	385
3. DKI Jakarta	116	153	157	176	182	181	167	168	172	177	205	200	197	207	224
4. D.I Yogyakarta	292	307	464	372	378	380	378	416	419	441	484	515	525	564	561
5. Jawa Tengah	2.035	2.213	2.875	2.931	3.045	3.099	3.345	3.485	3.518	3.276	3.509	3.621	3.810	3.994	4.205
6. Jawa Timur	936	930	1.108	1.092	1.114	1.136	1.134	1.170	1.192	1.137	1.183	1.203	1.229	1.290	1.458
7. Bengkulu	6	9	9	7	8	8	8	8	8	7	7	7	8	8	7
8. Jambi	106	95	109	103	107	114	111	114	111	106	114	115	116	134	132
9. Aceh	22	11	11	11	11	11	10	9	9	10	4	4	4	5	5
10. Sumatera Utara	100	98	101	97	98	98	101	101	106	99	107	112	111	115	117
11. Sumatera Barat	105	87	125	118	119	118	114	110	106	93	104	106	108	121	140
12. Riau	128	110	127	123	124	123	121	131	136	122	128	127	135	141	140
13. Kepulauan Riau	383	285	318	314	320	317	298	307	304	291	298	300	330	369	370
14. Sumatera Selatan	103	81	91	93	93	98	97	96	96	89	95	94	96	110	110
15. Bangka Belitung	9	8	10	10	12	12	12	13	12	10	11	10	12	13	12
16. Lampung	201	211	248	248	253	248	244	238	240	200	223	219	218	249	249
17. Kalimantan Selatan	43	43	44	43	40	41	40	41	41	38	42	49	49	50	50
18. Kalimantan Barat	76	66	71	71	73	76	75	82	84	84	92	94	96	111	126
19. Kalimantan Timur	29	23	26	26	27	29	29	30	32	28	26	26	23	24	26
20. Kalimantan Tengah	39	34	39	38	40	41	42	41	41	36	33	39	43	42	40
21. Kalimantan Utara	2	2	2	2	2	4	4	4	6	3	6	6	6	5	5
22. Sulawesi Tengah	34	26	31	30	30	30	30	31	30	28	29	28	28	12	12
23. Sulawesi Selatan	62	50	83	83	83	82	85	85	85	81	81	82	83	85	85
24. Sulawesi Utara	100	100	112	108	116	135	120	125	126	110	118	118	129	138	148
25. Sulawesi Tenggara	35	25	28	27	28	29	26	30	29	21	23	24	27	30	29
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	193	189	192	185	186	185	174	168	173	176	183	207	208
29. Bali	863	782	1.317	1.076	1.059	1.091	1.143	1.660	1.549	1.388	1.397	1.406	1.280	1.268	1.259
30. Nusa Tenggara Timur	28	30	49	42	42	47	43	50	50	35	44	47	48	54	56
31. Maluku	5	14	21	21	22	26	27	28	27	27	29	31	31	80	81
32. Papua	36	30	40	37	35	34	32	33	35	27	31	31	33	24	21
33. Maluku Utara	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4
34. Papua Barat	355	266	261	256	239	233	228	185	108	105	102	101	105	108	117
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.995	7.836	9.936	9.628	9.843	9.989	10.230	10.994	10.864	10.202	10.775	11.032	11.288	11.935	12.486

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		Mei 2022		Desember 2022		Mei 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	73.389	69,14	81.139	69,35	83.879	69,67	86.775	0,68	91.305	0,70
Tabungan / Saving	32.763	30,86	35.867	30,65	36.513	30,33	40.169	0,08	38.935	0,30
Total DPK / Total Third Party Funds	106.151	100,00	117.006	100,00	120.392	100,00	126.944	1,00	130.240	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Mei 2023
(Composition of Third Party Funds of Rural Banks Based on Location - May 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	4.667	10.783	15.450	12,11%
2. Banten	733	3.381	4.114	3,17%
3. DKI Jakarta	295	3.675	3.971	3,12%
4. D.I Yogyakarta	2.141	4.498	6.639	5,17%
5. Jawa Tengah	15.419	19.466	34.885	26,97%
6. Jawa Timur	4.017	10.462	14.479	9,75%
7. Bengkulu	39	63	102	0,08%
8. Jambi	148	790	937	0,72%
9. Aceh	19	12	30	0,02%
10. Sumatera Utara	868	891	1.759	1,37%
11. Sumatera Barat	840	636	1.476	1,14%
12. Riau	508	811	1.319	1,04%
13. Kepulauan Riau	774	6.402	7.176	5,61%
14. Sumatera Selatan	316	974	1.290	1,00%
15. Bangka Belitung	36	115	151	0,11%
16. Lampung	1.081	6.428	7.509	5,90%
17. Kalimantan Selatan	224	494	718	0,47%
18. Kalimantan Barat	406	1.108	1.514	1,18%
19. Kalimantan Timur	107	168	275	0,21%
20. Kalimantan Tengah	351	563	913	0,90%
21. Kalimantan Utara	69	23	91	0,07%
22. Sulawesi Tengah	106	1.161	1.266	1,00%
23. Sulawesi Selatan	315	1.959	2.274	1,79%
24. Sulawesi Utara	318	1.383	1.700	1,33%
25. Sulawesi Tenggara	92	102	194	0,14%
26. Sulawesi Barat	67	20	87	0,07%
27. Gorontalo	7	17	24	0,02%
28. Nusa Tenggara Barat	728	604	1.332	1,01%
29. Bali	3.472	11.634	15.106	11,77%
30. Nusa Tenggara Timur	226	418	644	0,51%
31. Maluku	174	1.126	1.300	1,01%
32. Papua	186	761	947	0,76%
33. Maluku Utara	24	98	122	0,10%
34. Papua Barat	159	284	443	0,34%
35. Lainnya / Others	-	-	-	0,00%
Total	38.935	91.305	130.240	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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	13.847	15.114	14.908	14.871	15.125	15.087	15.169	15.301	15.401	15.770	15.700	15.716	15.517	15.382	15.450
2. Banten	3.161	3.517	3.575	3.639	3.638	3.652	3.677	3.726	3.813	3.990	3.898	3.971	4.021	4.031	4.114
3. DKI Jakarta	2.495	3.143	3.611	3.617	3.600	3.628	3.676	3.689	3.741	3.880	3.882	3.883	3.951	3.965	3.971
4. D.I Yogyakarta	5.732	6.307	6.943	6.286	6.411	6.391	6.386	6.453	6.541	6.747	6.564	6.532	6.520	6.560	6.639
5. Jawa Tengah	28.422	31.334	32.953	33.643	34.173	34.409	34.281	34.492	34.707	34.979	34.836	34.937	34.519	34.239	34.885
6. Jawa Timur	10.787	11.852	11.899	11.957	12.079	12.203	12.150	12.242	12.346	12.530	12.296	12.510	12.301	12.375	14.479
7. Bengkulu	58	71	73	73	77	75	76	75	81	86	87	86	87	106	102
8. Jambi	788	875	864	859	857	861	872	876	879	894	906	917	913	917	937
9. Aceh	138	64	60	59	59	59	59	57	63	62	30	29	29	29	30
10. Sumatera Utara	1.476	1.623	1.681	1.652	1.666	1.679	1.690	1.700	1.703	1.707	1.721	1.731	1.739	1.737	1.759
11. Sumatera Barat	1.475	1.545	1.528	1.532	1.514	1.520	1.523	1.525	1.535	1.594	1.558	1.532	1.471	1.443	1.476
12. Riau	1.045	1.303	1.333	1.326	1.324	1.312	1.310	1.312	1.303	1.323	1.317	1.301	1.302	1.318	1.319
13. Kepulauan Riau	6.006	6.192	6.391	6.432	6.463	6.507	6.536	6.576	6.660	6.817	6.930	7.000	7.127	7.128	7.176
14. Sumatera Selatan	1.143	1.204	1.223	1.222	1.242	1.244	1.235	1.225	1.250	1.259	1.255	1.259	1.264	1.272	1.290
15. Bangka Belitung	146	159	157	155	154	153	151	148	144	143	144	141	144	144	151
16. Lampung	6.539	7.072	7.180	7.210	7.342	7.328	7.314	7.334	7.288	7.293	7.542	7.493	7.457	7.497	7.509
17. Kalimantan Selatan	461	488	426	455	444	460	457	455	472	556	499	609	655	602	718
18. Kalimantan Barat	1.151	1.330	1.328	1.336	1.349	1.387	1.403	1.395	1.409	1.420	1.433	1.458	1.476	1.500	1.514
19. Kalimantan Timur	209	253	246	249	256	251	279	271	276	279	272	275	273	271	275
20. Kalimantan Tengah	448	702	681	635	657	658	698	721	783	1.156	1.168	1.134	1.226	1.141	913
21. Kalimantan Utara	31	38	42	42	81	100	89	83	78	54	53	53	88	93	91
22. Sulawesi Tengah	985	1.058	1.089	1.120	1.134	1.150	1.151	1.166	1.178	1.177	1.187	1.228	1.284	1.272	1.266
23. Sulawesi Selatan	1.879	2.008	2.176	2.153	2.150	2.136	2.128	2.133	2.147	2.083	2.185	2.207	2.216	2.274	2.274
24. Sulawesi Utara	1.395	1.635	1.635	1.645	1.655	1.647	1.641	1.630	1.636	1.669	1.689	1.686	1.682	1.694	1.700
25. Sulawesi Tenggara	151	166	159	156	166	169	163	167	170	208	178	170	164	178	194
26. Sulawesi Barat	20	79	88	99	92	100	99	97	86	98	86	83	102	91	87
27. Gorontalo	37	18	15	13	14	15	14	12	20	26	20	18	17	19	24
28. Nusa Tenggara Barat	1.114	1.190	1.187	1.182	1.205	1.222	1.236	1.244	1.260	1.300	1.289	1.272	1.258	1.287	1.332
29. Bali	11.920	13.460	13.666	13.706	13.905	14.046	14.135	14.257	14.416	14.478	14.575	14.767	14.822	14.947	15.106
30. Nusa Tenggara Timur	640	666	675	680	678	665	660	660	658	650	665	661	648	642	644
31. Maluku	936	1.084	1.104	1.094	1.087	1.091	1.113	1.123	1.136	1.179	1.182	1.265	1.276	1.284	1.300
32. Papua	844	814	859	869	855	864	896	895	932	893	954	972	971	969	947
33. Maluku Utara	103	108	117	116	115	115	117	113	114	117	120	126	122	121	122
34. Papua Barat	567	534	522	522	521	524	526	531	527	526	528	529	443	435	443
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106.151	117.006	120.392	120.607	122.088	122.706	122.909	123.684	124.753	126.944	126.749	127.552	127.088	126.965	130.240

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tabungan / Saving	3,08	2,57	2,44	2,42	2,39	2,38	2,38	2,37	2,36	2,31	2,33	2,30	2,30	2,31	2,29
Deposito / Time Deposits	7,16	5,88	5,57	5,54	5,51	5,50	5,49	5,52	5,58	5,57	5,59	5,66	5,76	5,81	5,82

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

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Modal Kerja / Working Capital	23,79	23,22	22,98	22,87	22,86	22,77	22,66	22,61	22,60	22,37	22,35	22,27	22,16	22,11	21,88
Investasi / Investment	21,57	21,29	21,26	21,15	21,02	20,97	20,70	20,67	20,64	20,52	20,44	20,51	20,49	20,38	20,12
Konsumsi / Consumption	21,13	20,98	20,69	20,68	20,65	20,57	20,71	20,66	20,59	20,49	20,48	20,46	20,44	19,63	19,61

Tabel 2.13 Perkembangan Jumlah Bank Perkreditan Rakyat (Growth of Total Rural Banks)															
Keterangan / Information	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jumlah BPR / Total Rural Banks	1.506	1.468	1.454	1.454	1.451	1.450	1.446	1.445	1.442	1.441	1.437	1.429	1.426	1.416	1.413
Jumlah Kantor / Total Bank Offices	5.913	5.871	6.013	6.018	6.025	6.020	6.031	6.045	6.046	6.044	6.039	6.047	6.031	6.053	6.033

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	225	409	332	966
2. Banten	54	66	44	164
3. DKI Jakarta	27	14	2	43
4. D.I Yogyakarta	49	57	114	220
5. Jawa Tengah	245	603	898	1.746
6. Jawa Timur	255	283	849	1.387
7. Bengkulu	5	6	1	12
8. Jambi	19	8	4	31
9. Aceh	2	-	10	12
10. Sumatera Utara	46	52	44	142
11. Sumatera Barat	72	50	75	197
12. Riau	28	12	18	58
13. Kepulauan Riau	44	28	10	82
14. Sumatera Selatan	24	15	8	47
15. Bangka Belitung	4	3	5	12
16. Lampung	23	34	16	73
17. Kalimantan Selatan	15	22	11	48
18. Kalimantan Barat	20	5	7	32
19. Kalimantan Timur	13	12	29	54
20. Kalimantan Tengah	6	7	7	20
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	16	16	38
23. Sulawesi Selatan	19	16	6	41
24. Sulawesi Utara	15	28	18	61
25. Sulawesi Tenggara	15	6	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	20	56	30	106
29. Bali	131	60	107	298
30. Nusa Tenggara Timur	11	7	12	30
31. Maluku	1	9	10	20
32. Papua	7	18	3	28
33. Maluku Utara	2	7	2	11
34. Papua Barat	4	5	-	9
35. Lainnya / Others	-	-	-	-
Total	1.413	1.918	2.702	6.033

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

Indikator / Indicator	2020	2021	2022								2023				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana iB / Disbursement of Fund iB	14.025	16.033	16.471	16.611	17.087	17.292	17.826	18.097	18.364	18.955	18.963	19.071	19.137	19.060	19.428
Pembiayaan iB / Financing iB	10.681	11.984	12.920	13.098	13.300	13.520	13.950	14.110	14.237	14.448	14.486	14.889	15.345	15.396	15.665
Antar Bank Aktiva iB / Interbank Assets iB	3.343	4.050	3.551	3.513	3.787	3.772	3.876	3.987	4.127	4.507	4.478	4.182	3.792	3.664	3.762
Sumber Dana iB / Source of Funds iB	12.862	14.521	15.103	15.220	15.656	15.839	16.335	16.597	16.835	17.344	17.327	17.501	17.604	17.566	17.931
Dana Pihak Ketiga / Third Party Funds	9.819	11.592	11.903	11.918	12.265	12.393	12.727	12.910	13.080	13.446	13.453	13.535	13.594	13.622	13.868
Tabungan iB Wadiah / Wadiah Savings iB	1.993	2.296	2.173	2.161	2.254	2.255	2.262	2.298	2.384	2.583	2.440	2.433	2.378	2.355	2.392
Tabungan iB Mudharabah / Mudharabah Savings iB	1.379	1.601	1.546	1.507	1.569	1.595	1.630	1.656	1.712	1.762	1.721	1.741	1.747	1.710	1.738
Deposito iB Mudharabah / Deposit Mudharabah iB	6.447	7.694	8.184	8.250	8.443	8.543	8.835	8.957	8.983	9.102	9.293	9.361	9.469	9.556	9.738
Antar Bank Passiva / Interbank Liabilities	2.513	2.074	2.278	2.377	2.427	2.470	2.614	2.659	2.715	2.843	2.843	2.886	2.841	2.773	2.796
Pinjaman yang Diterima / Loan received	187	652	686	691	714	718	728	756	763	820	789	829	910	933	1.026
Kewajiban Lainnya / Other Liabilities	342	204	236	233	251	258	266	271	277	234	242	252	259	238	241
Beberapa Komponen Modal / Some Components of Capital	1.972	2.270	2.200	2.250	2.301	2.351	2.429	2.453	2.494	2.535	2.862	2.539	2.446^f	2.463	2.513
Modal Disetor / Paid-In Capital	1.457	1.758	1.814	1.839	1.863	1.900	1.948	1.948	1.974	1.985	2.058	2.082	2.102	2.118	2.129
Cadangan / Reserves	249	277	323	324	325	324	324	324	327	328	330	342	369	366	368
L/R Tahun berjalan / Current Earnings (Profit/Loss)	224	219	101	127	154	173	201	228	259	293	280	52	87	121	169
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	42	14	(38)	(41)	(42)	(46)	(44)	(47)	(66)	(71)	195	64	(112) ^f	(143)	(153)

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset / Assets	14.950	17.060	17.552	17.715	18.194	18.409	18.966	19.253	19.554	20.157	20.188	20.258	20.308	20.308	20.690
Pembiayaan iB / Financing iB	10.681	11.984	12.920	13.098	13.300	13.520	13.950	14.110	14.237	14.448	14.486	14.889	15.345	15.396	15.665
<i>Lancar / Current</i>	9.908	10.139	10.809	11.032	11.215	11.404	11.816	11.912	12.026	12.358	12.217	12.436	12.680	12.496	12.711
<i>DPK</i>	-	1.012	1.133	1.115	1.127	1.155	1.176	1.223	1.261	1.235	1.333	1.419	1.572	1.714	1.750
<i>Kurang Lancar / Sub Standard</i>	125	128	215	191	201	201	222	227	199	129	195	228	242	294	307
<i>Diragukan / Doubtful</i>	126	102	104	109	112	113	119	110	108	121	122	128	148	185	195
<i>Macet / Lost</i>	522	603	660	651	644	646	617	638	644	604	619	679	703	707	703
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	979	951	958	960	958	974	950	855	936	1.035	1.093	1.187	1.205
Non Performing Financing (%) / Non Performing Financing (%)	7,24	6,95	7,58	7,26	7,20	7,10	6,87	6,90	6,67	5,91	6,46	6,95	7,12	7,71	7,69

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 3.3. 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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin														
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	15.081	15.109	14.419	14.568	14.940	15.031	14.270	13.955	13.594	14.058	14.556	14.869	15.081	16.642
NPL/NPF	616	774	579	582	580	568	577	581	561	653	580	586	603	631
2. Perikanan / <i>Fishery</i>	1.981	1.867	1.256	1.288	1.256	1.260	1.281	1.237	1.203	1.163	1.156	1.173	1.155	1.383
NPL/NPF	25	24	11	10	11	12	13	13	11	12	12	13	13	29
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	19.720	22.499	24.161	23.852	27.287	27.886	28.044	26.921	26.446	23.833	25.706	25.612	25.268	32.045
NPL/NPF	628	619	596	690	690	696	699	655	450	451	437	434	425	484
4. Industri Pengolahan / <i>Processing Industry</i>	115.243	119.925	130.703	131.927	129.459	127.274	133.716	130.925	131.594	122.717	125.850	122.770	123.445	132.729
NPL/NPF	4.485	4.422	4.780	4.806	4.770	4.891	4.619	3.863	4.027	3.986	4.033	4.119	4.098	3.979
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13.672	10.115	11.685	10.272	9.907	11.049	11.211	10.485	10.154	9.838	9.729	8.828	8.630	9.387
NPL/NPF	148	145	126	126	126	125	47	18	6	6	6	0	0	1
6. Konstruksi / <i>Construction</i>	50.199	52.785	50.207	50.952	50.952	52.758	53.056	53.194	52.727	50.468	50.308	50.982	51.304	54.867
NPL/NPF	1.683	1.885	1.666	1.608	1.594	1.581	1.677	1.706	1.297	1.303	1.317	1.320	1.896	2.182
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	91.527	96.618	90.849	90.778	88.706	89.696	90.658	90.132	89.670	87.290	89.171	89.271	89.726	99.554
NPL/NPF	4.636	5.002	3.737	3.748	3.831	3.591	3.341	3.325	3.118	3.168	3.187	3.262	3.041	3.610
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	8.306	7.932	3.613	3.655	3.468	3.455	3.601	3.712	3.877	3.811	3.845	3.881	3.909	8.072
NPL/NPF	421	525	429	438	436	275	271	272	266	270	183	192	194	252
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	34.102	27.939	32.065	32.616	28.690	29.565	29.430	27.924	28.511	29.534	27.504	28.846	29.413	32.583
NPL/NPF	913	737	406	406	406	407	414	409	403	404	408	407	407	639
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.305	52.098	55.333	56.512	56.442	60.903	63.386	65.589	66.749	66.435	68.168	69.959	67.728	68.323
NPL/NPF	1.350	1.375	256	257	286	270	287	293	268	276	314	314	317	565
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	38.836	43.855	55.461	56.745	57.505	64.768	65.415	66.570	65.845	65.557	65.414	65.679	65.576	67.965
NPL/NPF	1.080	1.905	1.370	1.392	1.389	1.418	1.447	1.443	1.423	1.384	1.376	1.361	1.589	1.732
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	214	327	318	317	321	374	420	501	788	944	954	942	977	974
NPL/NPF	0	0	0	7	7	0	0	0	-	-	0	0	0	1
13. Jasa Pendidikan / <i>Education Services</i>	2.003	1.946	1.146	1.140	1.129	1.137	1.212	1.187	1.210	1.581	1.652	1.658	1.680	2.362
NPL/NPF	111	141	107	105	105	103	103	102	103	103	103	103	102	120
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3.074	2.879	2.684	2.704	2.705	2.698	2.790	2.759	2.769	2.783	2.785	2.766	2.828	3.017
NPL/NPF	11	19	16	20	20	19	20	20	18	23	26	25	24	30
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	7.202	8.101	6.798	7.424	7.502	7.281	7.723	7.261	7.174	7.106	7.265	7.180	7.119	8.099
NPL/NPF	171	220	126	141	138	141	136	142	110	115	114	124	133	163
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	615	718	733	740	741	737	739	748	786	728	738	754	766	755
NPL/NPF	13	17	18	17	17	18	18	18	18	20	19	22	24	22
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	3	3	3	3	2	2	2	2	2	5	5	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	228	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / House Hold														
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	16.436	16.359	14.771	14.858	14.937	15.055	15.228	15.299	15.379	15.305	15.329	15.460	15.494	17.001
NPL/NPF	1.456	1.239	1.067	1.084	1.086	1.059	1.079	1.077	1.007	1.042	1.056	1.047	1.091	1.180
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	724	685	617	619	614	608	683	687	693	688	682	686	683	740
NPL/NPF	42	25	18	18	19	19	27	26	28	30	33	34	36	43
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	369	354	323	317	315	303	305	296	295	289	288	286	285	309
NPL/NPF	72	75	68	67	66	62	64	63	60	60	60	58	58	62
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	3.281	2.763	2.527	2.615	2.766	2.887	3.081	3.178	3.323	3.422	3.511	3.614	3.710	4.145
NPL/NPF	99	101	39	47	50	59	67	73	69	80	87	89	102	151
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	96.873	106.689	96.719	97.323	98.889	101.490	102.713	103.987	105.901	107.247	108.653	110.112	110.407	122.898
NPL/NPF	2.199	2.589	654	664	664	666	688	695	675	720	728	730	802	2.860
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others														
NPL/NPF	76.007	71.416	71.792	71.860	72.232	72.852	73.153	73.981	75.078	75.168	75.731	75.901	75.876	76.080
NPL/NPF	669	609	509	525	523	491	504	513	467	495	508	500	519	528

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	2.621.250	2.780.824	2.864.415	2.850.487	2.843.725	2.892.088	2.905.465	2.877.196	2.940.289	2.827.709	2.849.022	2.914.884	2.930.855	2.986.270
NPL/NPF	104.692	111.892	107.221	108.923	108.803	106.449	105.294	102.643	95.607	98.978	98.706	98.139	98.903	99.132
2. Investasi / Investment	1.527.639	1.575.905	1.635.667	1.622.177	1.634.410	1.653.465	1.693.843	1.719.862	1.710.944	1.712.623	1.744.225	1.733.481	1.730.769	1.775.929
NPL/NPF	41.276	41.701	40.899	40.659	40.032	39.489	38.397	37.065	33.737	35.731	36.160	32.794	32.897	33.944
3. Konsumsi / Consumption	1.619.696	1.655.636	1.676.779	1.686.661	1.701.319	1.729.347	1.734.198	1.750.414	1.772.331	1.770.547	1.782.073	1.797.093	1.802.927	1.814.877
NPL/NPF	27.303	29.417	28.516	28.975	28.969	28.521	28.788	28.605	27.232	29.034	29.640	29.522	31.535	32.773
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076
NPL/NPF	173.270	183.010	176.635	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	199.100	189.009	200.741	195.588	193.207	194.324	194.074	192.353	189.896	180.667	180.649	170.331	173.915	177.157
NPL/NPF	6.092	6.234	6.161	6.300	6.404	7.069	6.912	6.126	5.533	5.790	5.965	5.740	6.033	6.524
2. Impor / Import	79.660	89.381	90.849	84.294	87.207	89.010	89.807	83.771	86.567	82.646	84.622	85.670	91.890	98.203
NPL/NPF	3.472	2.574	2.539	2.610	2.180	2.163	2.044	2.051	1.948	1.677	1.178	1.140	2.045	2.026
3. Lainnya / Other	5.489.825	5.733.975	5.885.271	5.879.444	5.899.040	5.991.568	6.049.625	6.071.349	6.147.100	6.047.566	6.110.049	6.189.457	6.198.746	6.301.716
NPL/NPF	163.706	174.201	167.934	169.647	169.220	165.227	163.523	160.136	149.094	156.277	157.363	153.576	155.258	157.298
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076
NPL/NPF	173.270	183.010	176.634	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	281.146	274.432	296.840	289.605	295.615	299.467	302.894	305.119	313.815	302.855	304.945	312.798	315.510	296.546
NPL/NPF	11.867	12.175	12.615	12.629	13.622	12.355	12.534	12.392	10.574	11.045	11.146	11.456	11.589	10.849
2. Investasi / Investment	148.708	144.011	152.855	151.193	150.842	150.152	151.766	153.179	154.996	153.338	155.719	156.086	155.711	145.148
NPL/NPF	4.290	4.299	4.919	5.062	4.952	4.138	4.439	4.331	3.564	3.677	3.766	3.843	3.930	3.340
3. Konsumsi / Consumption	263.879	271.049	288.571	290.430	293.934	295.543	296.990	298.463	300.222	299.902	301.461	303.177	302.620	290.844
NPL/NPF	3.111	3.739	5.554	5.747	5.856	5.916	5.858	6.079	5.676	5.875	6.042	6.142	6.447	4.382
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	689.491	738.266	731.227	740.391	745.161	751.650	756.760	769.034	756.095	762.125	772.061	773.841	732.539
NPL/NPF	19.268	20.212	23.088	23.438	24.430	22.409	22.831	22.802	19.814	20.597	20.954	21.441	21.965	18.571
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	21.850	16.981	15.314	11.702	12.437	12.244	13.785	12.480	12.504	11.843	11.664	10.968	10.797	10.876
NPL/NPF	1.693	1.107	349	251	250	261	263	264	341	344	346	318	316	699
2. Impor / Import	4.268	3.403	3.432	3.353	3.424	3.447	3.399	3.735	3.348	3.157	2.768	3.039	3.091	3.011
NPL/NPF	39	32	23	23	23	23	22	22	19	24	24	24	24	24
3. Lainnya / Other	667.613	669.107	719.520	716.172	724.530	729.471	734.467	740.546	753.182	741.095	747.694	758.053	759.953	718.652
NPL/NPF	17.535	19.074	22.716	23.165	24.157	22.126	22.545	22.516	19.454	20.229	20.584	21.100	21.626	17.849
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	689.491	738.266	731.227	740.391	745.161	751.650	756.760	769.034	756.095	762.125	772.061	773.841	732.539
NPL/NPF	19.268	20.212	23.088	23.438	24.430	22.409	22.831	22.802	19.814	20.597	20.954	21.441	21.965	18.571

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	334.488	350.831	353.477	353.886	349.255	355.898	360.506	360.203	362.072	349.323	354.083	353.688	352.374	380.933
NPL/NPF	13.088	14.068	11.603	11.717	11.717	11.576	11.164	10.353	9.661	9.704	9.793	9.902	10.478	11.476
2. Investasi / Investment	116.822	113.886	127.958	131.606	131.758	139.976	146.447	142.899	141.026	138.526	140.725	141.487	142.233	157.826
NPL/NPF	3.209	3.742	2.619	2.634	2.689	2.538	2.505	2.506	2.418	2.471	2.321	2.380	2.389	2.965
3. Konsumsi / Consumption	193.690	198.265	186.749	187.592	189.753	193.195	195.163	197.428	200.668	202.119	204.194	206.058	206.456	221.174
NPL/NPF	4.537	4.638	2.355	2.405	2.407	2.357	2.429	2.448	2.305	2.426	2.471	2.458	2.609	4.824
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	662.982	668.185	673.084	670.766	689.069	702.116	700.529	703.766	689.967	699.001	701.233	701.063	759.933
NPL/NPF	20.834	22.449	16.577	16.756	16.813	16.471	16.098	15.307	14.385	14.601	14.585	14.740	15.476	19.264
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	36.131	24.705	33.591	34.270	32.514	31.918	31.260	31.033	30.726	27.501	27.838	26.895	27.532	30.426
NPL/NPF	1.792	1.956	2.846	2.930	2.898	2.937	2.779	2.039	2.028	1.990	2.007	1.983	1.954	1.977
2. Impor / Import	4.135	11.394	11.018	7.152	6.288	6.497	6.493	6.940	6.655	6.442	7.159	6.641	6.308	6.248
NPL/NPF	300	463	415	415	416	507	425	426	434	513	432	431	407	408
3. Lainnya / Other	604.733	626.882	623.576	631.661	631.964	650.654	664.363	662.556	666.386	656.024	664.004	667.697	667.223	723.259
NPL/NPF	18.742	20.029	13.316	13.412	13.499	13.027	12.894	12.842	11.922	12.099	12.146	12.327	13.115	16.879
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	662.982	697.677	673.084	670.766	689.069	702.116	700.529	703.766	689.967	699.001	701.233	701.063	759.933
NPL/NPF	20.834	22.449	20.181	16.756	16.813	16.471	16.098	15.307	14.385	14.601	14.585	14.740	15.476	19.264

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	583.182	615.455	677.283	667.409	676.663	683.945	682.963	664.578	666.861	643.969	643.070	661.850	671.612	680.031
NPL/NPF	25.968	24.746	26.853	27.237	26.751	27.332	27.790	27.419	27.020	27.324	26.314	26.787	26.285	26.008
2. Investasi / Investment	360.626	330.570	388.208	390.987	390.146	400.043	406.077	416.842	414.560	409.988	425.288	409.228	409.339	418.128
NPL/NPF	10.216	9.267	10.969	10.866	10.769	11.069	11.122	11.007	9.893	9.888	10.672	9.393	8.839	8.579
3. Konsumsi / Consumption	539.202	466.208	570.025	575.223	581.162	589.148	595.175	601.284	605.788	606.585	610.452	615.987	619.420	623.893
NPL/NPF	9.852	9.014	10.169	10.156	10.262	10.147	10.389	10.411	10.103	10.874	10.999	10.682	11.768	12.230
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.412.233	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065	1.700.370	1.722.053
NPL/NPF	46.036	43.027	47.991	48.259	47.782	48.548	49.301	48.836	47.016	48.087	47.984	46.862	46.891	46.816
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	36.562	45.058	49.865	51.272	51.598	55.470	55.415	54.409	50.019	47.124	49.638	43.782	48.248	49.034
NPL/NPF	802	830	857	835	773	1.397	1.340	1.247	870	857	823	819	833	874
2. Impor / Import	51.877	54.923	55.876	53.516	56.592	57.328	58.715	53.413	50.197	47.073	49.264	50.238	57.230	63.914
NPL/NPF	2.513	1.331	1.324	1.360	910	810	794	764	700	287	319	299	1.226	1.200
3. Lainnya / Other	1.394.571	1.312.252	1.529.775	1.528.831	1.539.780	1.560.339	1.570.084	1.574.883	1.586.993	1.566.346	1.579.907	1.593.046	1.594.892	1.609.105
NPL/NPF	42.720	40.866	45.810	46.064	46.100	46.342	47.167	46.825	45.446	46.942	46.843	45.744	44.832	44.742
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.412.233	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065	1.700.370	1.722.053
NPL/NPF	46.036	43.027	47.991	48.259	47.782	48.548	49.301	48.836	47.016	48.087	47.984	46.862	46.891	46.816

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	1.422.435	1.493.780	1.536.815	1.539.588	1.522.192	1.552.777	1.559.102	1.547.296	1.597.540	1.531.562	1.546.924	1.586.548	1.591.360	1.628.759
NPL/NPF	53.770	58.412	56.150	57.339	56.713	55.186	53.806	52.479	48.351	50.906	51.454	49.993	50.552	50.800
2. Investasi / Investment	901.484	947.550	966.646	948.391	961.665	963.294	989.552	1.006.942	1.000.362	1.010.771	1.022.493	1.026.680	1.023.485	1.054.827
NPL/NPF	23.561	23.022	22.391	22.097	21.622	21.744	20.332	19.221	17.862	19.695	19.402	17.178	17.740	19.060
3. Konsumsi / Consumption	622.926	624.403	631.433	633.416	636.470	651.461	646.870	653.239	665.652	661.941	665.966	671.871	674.431	678.965
NPL/NPF	9.802	10.642	10.438	10.667	10.443	10.100	10.112	9.668	9.148	9.858	10.127	10.241	10.712	11.337
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.065.733	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099	3.289.276	3.362.552
NPL/NPF	87.133	92.076	88.979	90.103	88.778	87.030	84.250	81.368	75.361	80.459	80.983	77.412	79.004	81.196
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	104.556	100.792	101.972	98.344	96.658	94.692	93.614	94.430	96.647	94.199	91.508	88.686	87.338	86.821
NPL/NPF	1.805	2.330	2.110	2.284	2.483	2.474	2.530	2.576	2.294	2.600	2.790	2.620	2.931	2.975
2. Impor / Import	19.380	19.613	20.523	20.272	20.903	21.738	21.200	19.682	26.367	25.975	25.431	25.752	25.260	25.030
NPL/NPF	620	748	777	812	831	823	803	839	795	853	403	386	388	394
3. Lainnya / Other	2.822.908	2.945.328	3.012.400	3.002.779	3.002.766	3.051.104	3.080.711	3.093.365	3.140.540	3.084.100	3.118.444	3.170.661	3.176.678	3.250.700
NPL/NPF	84.708	88.998	86.093	87.007	85.464	83.733	80.917	77.953	72.272	77.006	77.791	74.406	75.685	77.827
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.065.733	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099	3.289.276	3.362.552
NPL/NPF	87.133	92.076	88.979	90.103	88.778	87.030	84.250	81.368	75.361	80.459	80.983	77.412	79.004	81.196

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				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. KBMI 1	1.175	499	1.092	1.087	1.067	1.058	1.054	1.047	1.010	996	986	976	976	454
NPL/NPF	50	28	189	191	193	197	204	207	168	166	164	165	166	16
2. KBMI 2	9.218	10.046	9.636 ^r	9.695	9.808	9.920	9.939	10.170	10.286	10.335	10.537	10.486	10.623	11.039
NPL/NPF	410	357	195 ^r	190	189	183	187	184	186	192	190	186	188	345
3. KBMI 3	26.254	26.629	26.916 ^r	27.049	27.079	27.293	27.441	27.881	28.386	28.545	28.829	28.373	28.896	28.570
NPL/NPF	651	523	532 ^r	521	518	501	502	500	521	526	526	514	519	527
4. KBMI 4	38.709	41.306	42.037	41.847	42.558	43.176	44.034	44.859	45.844	45.013	45.440	45.659	46.239	46.321
NPL/NPF	721	527	504	496	490	481	497	496	509	515	526	527	537	530
8 Bank Umum / Commercial Bank	75.355	78.480	79.681	79.679	80.512	81.448	82.468	83.957	85.527	84.889	85.792	85.494	86.734	86.384
NPL/NPF	1.833	1.435	1.421	1.399	1.391	1.361	1.391	1.388	1.384	1.398	1.406	1.393	1.410	1.418

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					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.521	14.973	16.022	16.449	17.156	17.323	17.632	17.706	18.134	18.364	18.313	18.544	19.107	18.881	19.264
NPL/NPF	899	675	699	669	676	681	667	681	685	635	746	679	697	731	747
2. Perikanan / <i>Fishery</i>	1.157	1.379	1.480	1.496	1.528	1.538	1.582	1.577	1.587	1.587	1.548	1.536	1.589	1.604	1.648
NPL/NPF	69	107	105	101	102	104	106	108	107	103	106	107	109	115	122
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.216	1.065	3.921	3.224	3.375	3.568	3.648	3.702	3.793	4.089	4.150	4.043	3.992	4.303	4.479
NPL/NPF	376	269	294	288	292	292	296	298	291	277	276	277	275	269	274
4. Industri Pengolahan / <i>Procesing Industry</i>	14.282	20.312	20.247	22.122	23.197	23.695	23.989	25.085	24.856	25.550	25.187	25.156	25.407	25.208	26.579
NPL/NPF	482	550	564	509	528	528	519	521	521	485	512	522	527	580	596
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.484	2.204	2.583	2.513	1.996	2.005	1.912	1.886	1.851	1.765	1.737	1.739	1.663	1.645	1.590
NPL/NPF	54	56	57	57	57	57	57	57	28	10	10	10	15	16	13
6. Konstruksi / <i>Construction</i>	36.260	36.285	35.381	36.691	37.847	38.207	40.271	41.090	41.053	39.217	35.697	37.225	38.928	39.796	40.984
NPL/NPF	2.736	2.558	2.899	2.650	2.595	2.600	2.621	2.711	2.672	2.394	2.463	2.513	2.616	2.664	2.649
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38.295	42.815	45.048	47.999	47.972	48.432	49.126	49.293	50.288	51.287	49.320	51.254	53.177	54.045	54.413
NPL/NPF	2.897	2.909	3.000	2.762	2.825	2.822	2.768	2.785	2.801	2.518	2.625	2.683	2.752	2.875	3.004
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.256	7.431	7.236	7.640	7.704	7.538	7.423	7.461	7.603	7.942	7.898	8.027	8.142	8.203	8.314
NPL/NPF	1.252	824	819	815	827	840	549	552	596	538	543	552	583	575	576
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.513	7.011	7.258	7.305	7.224	7.099	7.050	7.195	7.149	7.182	6.855	6.817	6.865	6.852	7.089
NPL/NPF	219	166	153	113	112	126	127	126	125	118	127	128	128	128	128
10. Perantara Keuangan / <i>Financial intermediaries</i>	9.483	8.943	9.711	11.340	10.530	10.409	10.841	11.131	11.232	11.757	11.605	11.177	11.762	11.272	11.215
NPL/NPF	149	325	419	396	396	426	410	427	412	408	415	454	453	457	460
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.933	4.858	4.932	4.981	4.964	4.996	5.348	5.427	5.504	5.467	5.248	5.243	5.577	5.617	5.902
NPL/NPF	716	629	638	619	635	638	650	651	652	638	643	643	648	643	654
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.567	2.681	1.763	1.623	1.588	1.556	1.535	1.755	2.015	2.726	2.808	2.702	2.570	2.526	2.462
NPL/NPF	0	0	0	1	13	13	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.333	1.282	1.234	1.208	1.201	1.185	1.192	1.232	1.225	1.261	1.646	1.717	1.780	1.814	1.831
NPL/NPF	44	19	21	18	18	18	16	16	15	16	17	17	30	50	50
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.464	2.249	2.200	2.244	2.267	2.259	2.283	2.306	2.277	2.336	2.298	2.304	2.288	2.335	2.343
NPL/NPF	23	20	22	24	29	29	26	27	28	27	30	33	33	35	37
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	5.676	5.917	5.828	5.809	6.230	6.334	6.322	6.275	6.209	6.138	5.963	6.077	6.182	6.237	6.096
NPL/NPF	334	216	253	226	243	241	229	223	230	197	200	207	221	228	226
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	211	210	210	213	209	205	218	256	202	204	222	212	210
NPL/NPF	6	6	8	9	9	10	9	9	9	8	8	8	8	10	9
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	1	-	-	-	0	0	-	-	-	-	3	3	1	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	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 / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.845	24.829	25.400	25.645	25.867	26.090	26.378	26.549	26.871	26.917	26.914	27.067	27.325	27.449	27.644
NPL/NPF	1.749	1.669	1.659	1.565	1.601	1.596	1.582	1.608	1.606	1.497	1.567	1.598	1.587	1.697	1.731
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	447	501	476	481	475	477	485	485	509	503	508	514	522	522	527
NPL/NPF	34	36	21	20	20	22	22	23	23	23	25	27	27	30	32
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	414	414	409	408	404	407	415	412	407	406	405	406	403
NPL/NPF	106	94	95	89	89	88	87	90	90	83	84	84	84	85	88
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	626	647	655	669	682	682	686	701	708	718	730	756	785
NPL/NPF	3	3	2	2	2	3	3	3	3	4	4	4	5	6	6
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196.716	210.004	212.916	215.200	216.324	217.797	219.911	220.846	222.286	224.468	225.014	226.779	228.406	228.285	229.436
NPL/NPF	884	1.320	1.486	1.368	1.429	1.456	1.429	1.473	1.487	1.404	1.487	1.479	1.472	1.560	1.612
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	118.982	120.110	119.851	120.337	120.431	120.984	121.604	121.887	122.209	122.924	122.643	122.906	123.089	122.632	122.850
NPL/NPF	489	635	759	663	688	692	661	676	679	630	667	698	698	726	732

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	1.217	2.026	1.762	1.837	1.226	1.188	1.290	420	425	430	425	452	440	440	503
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5.437	6.948	7.341	8.746	9.517	9.935	9.292	9.267	8.251	8.296	6.281	6.310	5.484	5.427	5.740
NPL/NPF	70	-	-	-	-	0	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Procesing Industry</i>	67.889	66.270	70.849	78.445	77.471	73.440	69.419	75.934	72.990	71.203	66.176	67.827	64.016	65.630	69.954
NPL/NPF	1.293	3.754	3.728	3.764	3.757	3.748	2.971	2.912	2.171	2.161	2.125	2.149	2.128	2.100	2.120
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.585	9.259	7.910	7.724	6.811	6.436	7.546	7.739	6.977	6.696	6.462	6.001	5.142	4.995	5.162
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.359	2.753	3.566	3.989	3.950	3.975	3.968	3.885	3.894	4.224	4.176	4.490	4.435	4.289	4.549
NPL/NPF	-	-	-	337	335	335	342	347	350	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15.614	16.373	16.806	17.258	16.259	15.579	15.670	15.952	14.933	13.242	12.969	12.859	11.973	10.648	11.546
NPL/NPF	513	562	503	506	505	427	428	201	201	201	165	165	165	164	165
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.334	1.341	1.369	1.395	1.389	1.389	92	91	91	91	89	0	-	-	-
NPL/NPF	105	94	93	92	92	92	92	91	91	91	89	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	14.170	13.683	12.988	16.717	16.951	12.961	13.867	13.126	13.787	14.162	14.290	12.203	13.440	13.763	12.257
NPL/NPF	-	-	-	-	-	0	0	1	1	0	0	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	33.602	33.453	37.519	40.382	39.570	40.136	44.111	45.960	48.216	48.713	48.907	50.107	51.482	49.877	47.824
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.678	4.374	4.726	4.507	5.145	5.393	5.282	5.422	5.686	4.992	5.095	5.111	5.232	5.369	5.189
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	270	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	1	1	1	1	1	1	1	2	1	1	1	1	2	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	67	58	2	3	2	3	3	3	3	3	2	2	2	2	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	290	298	340	115	36	35	38	57	38	45	37	38	45	44	51
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / <i>Loans/Financing to Non Industrial Origin</i>															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	331	324	306	306	306	1.168	303	303	301	271	238	225	220	223	221
NPL/NPF	2	2	3	3	3	3	3	3	3	3	3	3	2	2	2
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	29	36	34	34	32	33	33	33	32	34	24	19	22	19	19
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	42	41	41	40	40	41	42	42	43	42	40	40	36
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) / <i>Others</i>	586	543	515	506	497	490	472	463	451	443	436	423	410	406	403
NPL/NPF	54	60	53	52	53	53	56	52	53	53	53	56	48	49	49
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	11.019	9.887	9.892	9.921	9.868	9.854	9.891	9.913	9.998	10.059	10.009	10.090	9.967	9.963	10.006
NPL/NPF	383	229	179	174	172	178	172	175	173	165	172	171	167	163	167

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
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	2.780.824	2.864.415	2.850.487	2.843.725	2.892.088	2.905.465	2.877.196	2.940.289	2.827.709	2.849.022	2.914.884	2.930.855	2.986.270
NPL/NPF	96.687	104.692	111.892	107.221	108.923	108.803	106.449	105.294	102.643	95.607	98.978	98.706	98.139	98.903	99.132
2. Investasi / Investment	1.468.687	1.527.639	1.575.905	1.635.667	1.622.177	1.634.410	1.653.465	1.693.843	1.719.862	1.710.944	1.712.623	1.744.225	1.733.481	1.730.769	1.775.929
NPL/NPF	43.335	41.276	41.701	40.899	40.659	40.032	39.489	38.397	37.065	33.737	35.731	36.160	32.794	32.897	33.944
3. Konsumsi / Consumption	1.547.454	1.619.696	1.655.636	1.676.779	1.686.661	1.701.319	1.729.347	1.734.198	1.750.414	1.772.331	1.770.547	1.782.073	1.797.093	1.802.927	1.814.877
NPL/NPF	27.685	27.303	29.417	28.516	28.975	28.969	28.521	28.788	28.605	27.232	29.034	29.640	29.522	31.535	32.773
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076
NPL/NPF	167.707	173.270	183.010	176.635	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	142.171	199.100	189.009	200.741	195.588	193.207	194.324	194.074	192.353	189.896	180.667	180.649	170.331	173.915	177.157
NPL/NPF	2.865	6.092	6.234	6.161	6.300	6.404	7.069	6.912	6.126	5.533	5.790	5.965	5.740	6.033	6.524
2. Impor / Import	65.457	79.660	89.381	90.849	84.294	87.207	89.010	89.807	83.771	86.567	82.646	84.622	85.670	91.890	98.203
NPL/NPF	1.289	3.472	2.574	2.539	2.610	2.180	2.163	2.044	2.051	1.948	1.677	1.178	1.140	2.045	2.026
3. Lainnya / Other	5.273.932	5.489.825	5.733.975	5.885.271	5.879.444	5.899.040	5.991.568	6.049.625	6.071.349	6.147.100	6.047.566	6.110.049	6.189.457	6.198.746	6.301.716
NPL/NPF	163.553	163.706	174.201	167.934	169.647	169.220	165.227	163.523	160.136	149.094	156.277	157.363	153.576	155.258	157.298
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.012.365	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076
NPL/NPF	167.707	173.270	183.010	176.635	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
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	1.237.385	1.273.447	1.278.169	1.259.817	1.290.736	1.286.444	1.281.351	1.324.889	1.265.296	1.274.264	1.307.047	1.309.903	1.344.900
NPL/NPF	51.323	51.166	55.076	52.417	52.916	52.740	51.204	51.594	50.142	46.655	48.755	49.102	47.617	47.754	47.549
2. Investasi / Investment	686.337	712.338	759.708	775.506	753.319	765.427	766.977	789.453	803.409	795.726	808.665	819.725	826.371	819.849	844.765
NPL/NPF	21.684	21.226	21.127	20.487	20.070	19.687	19.850	18.467	17.448	16.079	17.878	18.257	15.993	16.027	17.286
3. Konsumsi / Consumption	692.225	725.325	729.942	737.931	739.062	742.402	758.626	754.285	761.447	773.527	769.241	774.063	780.773	782.264	786.835
NPL/NPF	11.825	11.515	12.079	11.718	11.918	12.036	11.648	11.859	11.467	10.903	11.996	12.409	12.141	13.412	14.200
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.727.034	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190	2.912.016	2.976.500
NPL/NPF	84.831	83.906	88.283	84.622	84.904	84.463	82.703	81.920	79.057	73.637	78.629	79.769	75.751	77.194	79.035
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	41.544	102.437	98.008	99.087	95.366	93.579	91.626	90.455	91.220	93.345	91.057	88.610	85.994	84.758	84.049
NPL/NPF	1.377	1.495	2.330	2.102	2.276	2.475	2.467	2.524	2.568	2.287	2.592	2.782	2.612	2.913	2.970
2. Impor / Import	6.111	12.747	12.951	13.641	13.054	13.663	14.198	14.211	13.141	20.066	19.125	19.042	18.928	18.168	18.446
NPL/NPF	91	106	193	190	211	237	230	238	250	212	258	270	257	291	304
3. Lainnya / Other	2.398.310	2.507.981	2.616.075	2.674.157	2.662.130	2.660.405	2.710.515	2.725.516	2.741.846	2.780.731	2.733.021	2.760.401	2.809.269	2.809.091	2.874.005
NPL/NPF	83.363	82.305	85.759	82.329	82.416	81.750	80.006	79.157	76.239	71.138	75.779	76.717	72.882	73.990	75.761
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.727.034	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190	2.912.016	2.976.500
NPL/NPF	84.831	83.906	88.283	84.622	84.904	84.463	82.703	81.920	79.057	73.637	78.629	79.769	75.751	77.194	79.035

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	87.962	97.587	100.978	107.417	107.536	109.415	112.545	113.591	114.755	114.251	107.345	108.369	112.577	113.580	116.056
NPL/NPF	7.449	7.337	7.813	7.227	7.235	7.283	7.221	7.344	7.303	6.722	6.936	7.091	7.281	7.483	7.657
2. Investasi / Investment	60.781	62.060	64.076	65.437	67.453	66.943	67.819	69.737	70.238	72.672	73.132	75.397	76.677	76.971	78.365
NPL/NPF	2.809	1.992	2.138	2.032	2.124	2.142	1.827	1.847	1.869	1.651	1.788	1.740	1.814	1.891	1.887
3. Konsumsi / Consumption	339.923	356.444	359.683	362.724	364.161	366.425	369.465	370.856	372.976	375.924	376.194	378.389	380.478	380.051	381.644
NPL/NPF	3.265	3.757	4.022	3.707	3.829	3.856	3.784	3.874	3.888	3.641	3.833	3.889	3.874	4.104	4.203
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	524.737	535.578	539.150	542.783	549.829	554.183	557.970	562.847	556.671	562.155	569.731	570.602	576.065
NPL/NPF	13.523	13.086	13.973	12.965	13.188	13.281	12.832	13.064	13.060	12.013	12.557	12.720	12.969	13.479	13.746
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	448	529	739	1.134	1.128	1.111	1.098	1.091	1.067	953	943	927	918	866	890
NPL/NPF	1	3	3	3	3	3	3	1	1	1	1	1	1	1	1
2. Impor / Import	241	142	310	305	302	291	274	271	270	266	239	226	134	138	138
NPL/NPF	7	5	2	2	2	4	3	8	8	8	89	8	7	6	6
3. Lainnya / Other	487.977	515.419	523.688	534.138	537.720	541.381	548.457	552.822	556.633	561.628	555.489	561.001	568.679	569.598	575.036
NPL/NPF	13.516	13.078	13.968	12.960	13.183	13.275	12.826	13.055	13.051	12.005	12.466	12.712	12.961	13.472	13.739
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	524.737	535.578	539.150	542.783	549.829	554.183	557.970	562.847	556.671	562.155	569.731	570.602	576.065
NPL/NPF	13.523	13.086	13.973	12.965	13.188	13.281	12.832	13.064	13.060	12.013	12.557	12.720	12.969	13.479	13.746

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
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	1.307.973	1.339.317	1.323.660	1.340.706	1.352.130	1.365.428	1.339.793	1.362.136	1.321.968	1.332.423	1.365.352	1.379.085	1.395.420
NPL/NPF	36.043	42.536	45.643	43.861	45.061	45.155	44.777	43.403	42.986	40.373	41.485	40.694	41.435	41.878	42.129
2. Investasi / Investment	675.390	718.332	721.429	757.838	764.198	765.354	784.769	796.530	812.218	809.460	799.015	817.668	798.648	801.750	819.915
NPL/NPF	18.734	17.300	17.471	17.398	17.486	17.224	17.225	17.486	17.146	15.411	15.490	15.668	14.499	14.502	14.284
3. Konsumsi / Consumption	503.300	527.095	555.220	565.314	572.691	580.903	590.513	598.301	605.163	612.029	614.357	618.816	625.180	629.959	635.711
NPL/NPF	12.154	11.739	13.081	12.861	13.000	12.843	12.858	12.825	13.020	12.467	12.977	13.112	13.289	13.804	14.152
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.584.622	2.662.468	2.660.549	2.686.963	2.727.412	2.760.259	2.757.173	2.783.624	2.735.340	2.768.908	2.789.180	2.810.794	2.851.046
NPL/NPF	66.931	71.575	76.195	74.120	75.547	75.222	74.860	73.714	73.153	68.251	69.952	69.473	69.224	70.185	70.564
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	77.734	72.521	66.758	69.927	69.515	68.386	72.974	72.779	72.213	68.394	64.275	66.172	59.141	64.163	65.700
NPL/NPF	1.003	1.879	1.296	1.316	1.286	1.198	1.839	1.596	1.506	1.205	1.192	1.160	1.128	1.147	1.562
2. Impor / Import	57.546	64.995	70.803	71.943	68.794	71.902	73.405	73.863	68.429	65.159	62.035	63.842	65.941	72.918	78.977
NPL/NPF	1.191	3.345	2.363	2.331	2.380	1.923	1.825	1.782	1.777	1.712	1.314	884	860	1.732	1.700
3. Lainnya / Other	2.233.728	2.323.958	2.447.061	2.520.598	2.522.241	2.546.675	2.581.033	2.613.616	2.616.531	2.650.071	2.609.030	2.638.894	2.664.099	2.673.713	2.706.369
NPL/NPF	64.738	66.351	72.536	70.473	71.881	72.102	71.196	70.336	69.870	65.335	67.446	67.428	67.236	67.305	67.302
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.584.622	2.662.468	2.660.549	2.686.963	2.727.412	2.760.259	2.757.173	2.783.624	2.735.340	2.768.908	2.789.180	2.810.794	2.851.046
NPL/NPF	66.931	71.575	76.195	74.120	75.547	75.222	74.860	73.714	73.153	68.251	69.952	69.473	69.224	70.185	70.564

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	119.737	122.114	134.487	144.234	141.121	133.787	136.677	140.003	141.297	139.013	133.100	133.966	129.908	128.287	129.894
NPL/NPF	1.872	3.653	3.360	3.716	3.711	3.625	3.246	2.954	2.212	1.856	1.803	1.819	1.806	1.787	1.798
2. Investasi / Investment	46.178	34.909	30.693	36.886	37.207	36.685	33.901	38.123	33.997	33.086	31.811	31.435	31.785	32.198	32.885
NPL/NPF	109	758	965	982	978	978	587	597	602	596	576	495	487	477	487
3. Konsumsi / Consumption	12.006	10.832	10.792	10.811	10.748	11.590	10.743	10.756	10.828	10.852	10.755	10.803	10.663	10.653	10.688
NPL/NPF	440	292	235	230	228	234	232	231	230	222	228	230	218	215	218
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	175.972	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356	171.138	173.466
NPL/NPF	2.421	4.703	4.560	4.928	4.918	4.837	4.064	3.782	3.043	2.674	2.607	2.545	2.511	2.478	2.503
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	22.445	23.612	23.504	30.592	29.580	30.132	28.625	29.749	27.853	27.204	24.392	24.939	24.278	24.128	26.518
NPL/NPF	484	2.716	2.605	2.740	2.735	2.728	2.761	2.792	2.051	2.041	2.006	2.022	1.999	1.972	1.991
2. Impor / Import	1.559	1.776	5.317	4.961	2.144	1.351	1.133	1.461	1.930	1.076	1.247	1.511	667	666	642
NPL/NPF	0	16	16	16	16	16	105	16	16	16	16	16	16	16	16
3. Lainnya / Other	153.917	142.468	147.151	156.378	157.352	150.578	151.563	157.671	156.339	154.671	150.026	149.754	147.411	146.344	146.305
NPL/NPF	1.936	1.971	1.938	2.172	2.167	2.093	1.199	974	976	617	586	507	497	491	496
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	175.972	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356	171.138	173.466
NPL/NPF	2.421	4.703	4.560	4.928	4.918	4.837	4.064	3.782	3.043	2.674	2.607	2.545	2.511	2.478	2.503

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 - Mei 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 May 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	199.000	80.380	274.477	7.344	2.028	544.484	
	NPL/NPF	10.597	2.428	5.332	448	66	17.842	
2.	Banten	67.905	29.234	90.333	1.632	378	185.463	
	NPL/NPF	2.277	272	1.459	111	19	3.877	
3.	DKI Jakarta	1.586.104	1.113.986	530.051	102.641	71.984	3.055.515	
	NPL/NPF	40.804	18.313	10.683	3.706	714	65.380	
4.	D.I Yogyakarta	20.031	11.953	15.512	662	112	46.722	
	NPL/NPF	916	250	306	27	5	1.441	
5.	Jawa Tengah	196.173	60.834	97.974	9.553	2.118	343.312	
	NPL/NPF	11.494	3.904	1.201	392	925	15.282	
6.	Jawa Timur	286.666	87.466	156.901	17.694	5.669	507.670	
	NPL/NPF	12.976	2.164	3.505	810	133	17.701	
7.	Bengkulu	8.328	4.659	13.554	518	151	25.873	
	NPL/NPF	291	81	171	16	2	525	
8.	Jambi	15.220	12.366	20.671	715	347	47.194	
	NPL/NPF	449	170	330	36	6	907	
9.	Aceh	6.428	4.351	24.791	2	1	35.568	
	NPL/NPF	403	115	166	-	-	684	
10.	Sumatera Utara	102.090	59.035	66.551	6.689	2.102	218.886	
	NPL/NPF	3.137	832	1.281	104	20	5.126	
11.	Sumatera Barat	25.479	10.146	28.704	1.668	171	62.491	
	NPL/NPF	813	221	262	48	5	1.242	
12.	Riau	27.471	25.929	33.444	1.046	821	84.976	
	NPL/NPF	972	401	689	34	3	2.024	
13.	Sumatera Selatan	34.990	21.053	41.603	1.312	249	96.085	
	NPL/NPF	1.536	853	771	54	9	3.098	
14.	Bangka Belitung	4.734	2.611	7.511	304	33	14.520	
	NPL/NPF	363	44	94	40	0	461	
15.	Kepulauan Riau	15.975	11.404	19.283	337	1.055	45.269	
	NPL/NPF	508	94	400	9	11	983	
16.	Lampung	31.400	10.358	19.211	1.425	1.175	58.370	
	NPL/NPF	1.071	420	295	73	18	1.695	
17.	Kalimantan Selatan	19.156	12.886	25.373	1.190	154	56.072	
	NPL/NPF	868	153	546	33	3	1.531	
18.	Kalimantan Barat	19.353	19.507	28.399	924	125	66.209	
	NPL/NPF	702	208	360	39	7	1.224	
19.	Kalimantan Timur	30.160	31.527	31.556	1.436	321	91.486	
	NPL/NPF	1.280	537	621	68	10	2.360	
20.	Kalimantan Tengah	14.042	12.616	16.944	789	135	42.679	
	NPL/NPF	327	75	219	26	3	591	
21.	Sulawesi Tengah	17.710	4.820	21.046	841	94	42.642	
	NPL/NPF	446	114	256	28	1	786	
22.	Sulawesi Selatan	57.337	23.718	62.289	4.510	436	138.399	
	NPL/NPF	2.110	574	1.220	182	45	3.677	
23.	Sulawesi Utara	13.341	4.917	26.634	1.074	66	43.751	
	NPL/NPF	568	142	617	32	2	1.293	
26.	Gorontalo	4.455	3.514	9.311	353	15	16.912	
	NPL/NPF	315	248	126	18	0	671	
25.	Sulawesi Barat	3.754	1.548	5.789	276	29	10.786	
	NPL/NPF	172	48	43	9	1	254	
24.	Sulawesi Tenggara	13.437	3.412	19.490	599	63	35.677	
	NPL/NPF	374	106	203	26	6	650	
27.	Nusa Tenggara Barat	21.600	5.594	26.107	856	50	52.397	
	NPL/NPF	445	73	283	19	1	781	
28.	Bali	32.115	24.793	30.850	1.620	96	86.043	
	NPL/NPF	915	647	472	17	0	2.017	
29.	Nusa Tenggara Timur	15.578	2.686	23.396	1.190	91	40.379	
	NPL/NPF	612	74	157	28	1	815	
30.	Maluku	5.307	1.007	8.903	360	39	14.818	
	NPL/NPF	230	21	100	14	2	336	
31.	Papua	11.901	5.863	18.842	1.135	179	35.292	
	NPL/NPF	665	182	241	54	6	1.029	
32.	Maluku Utara	3.080	2.286	8.901	279	28	13.961	
	NPL/NPF	139	12	74	11	1	213	
33.	Papua Barat	4.733	1.784	9.399	441	82	15.393	
	NPL/NPF	216	89	284	12	1	576	
34.	Lainnya	71.217	67.684	1.074	5.741	7.811	126.423	
	NPL/NPF	141	77	9	-	-	227	
Total		2.986.270	1.775.929	1.814.877	177.157	98.203	6.301.716	
NPL/NPF		99.132	33.944	32.773	6.524	2.026	157.298	

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.426.326	5.710.968	5.950.832	6.112.315	6.086.867	6.133.245	6.226.975	6.283.210	6.297.983	6.371.758	6.259.819	6.322.222	6.393.373	6.411.485	6.523.795
a. Lancar / Current	5.017.731	5.301.445	5.480.649	5.658.856	5.640.899	5.689.498	5.787.496	5.848.670	5.868.862	5.972.133	5.822.538	5.855.886	5.953.315	5.937.261	6.057.999
b. DPK / Special Mention	242.207	236.567	287.526	277.144	267.728	266.263	265.341	262.385	261.127	243.367	273.857	302.152	279.956	311.212	300.280
c. Kurang Lancar / Sub-Standard	26.784	21.521	23.258	21.459	23.715	21.767	20.665	20.831	18.692	18.779	24.027	21.156	18.902	25.661	22.812
d. Diragukan / Doubtful	14.453	20.605	29.364	31.496	30.592	32.746	31.311	28.487	27.293	25.407	25.235	29.705	30.581	28.369	28.904
e. Macet / Lost	125.151	130.829	130.034	123.359	123.932	122.971	122.162	122.837	122.009	112.072	114.162	113.324	110.619	108.982	113.800
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166.389	172.955	182.657	176.315	178.239	177.484	174.138	172.155	167.994	156.258	163.424	164.185	160.102	163.012	165.516
Kredit Kepada PihakTerkait / Loan for Connected Parties	55.234	57.618	61.533	64.546	72.458	46.209	47.926	50.296	49.489	51.805	51.060	53.098	52.085	53.066	53.281
a. Lancar / Current	52.614	57.190	60.540	63.523	71.259	44.640	46.524	48.853	48.170	50.488	49.642	51.737	50.690	51.653	51.885
b. DPK / Special Mention	1.301	113	640	703	883	1.250	1.081	1.119	1.000	1.000	1.097	1.038	1.041	1.088	1.064
c. Kurang Lancar / Sub-Standard	396	245	3	12	1	4	4	5	3	2	5	2	1	4	7
d. Diragukan / Doubtful	4	10	2	2	4	4	4	6	8	6	3	5	35	2	8
e. Macet / Lost	919	60	349	307	312	312	313	313	308	310	312	314	317	318	318
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1.319	315	353	320	317	319	321	324	319	318	320	322	353	324	333

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Bank Persero / State Owned Banks	24.856	27.472	28.941	29.377	29.211	29.641	30.154	30.841	31.505	32.096	30.154	31.452	31.710	32.007	32.161
NPL	768	575	388	371	361	356	349	359	357	366	349	384	387	400	392
2. BPD / Regional Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42.529	42.179	43.788	5.826	44.633	45.003	45.396	45.707	46.438	47.344	45.396	48.167	47.660	48.546	48.133
NPL	1.049	1.129	938	110	930	927	913	927	931	919	913	921	907	914	930
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.918	5.705	5.750	44.477	5.835	5.868	5.911	5.920	6.014	6.087	5.911	6.173	6.124	6.182	6.091
NPL	191	128	108	940	108	108	102	105	100	99	102	101	98	97	97
5. Bank Umum / Commercial Bank	73.303	75.355	78.480	79.681	79.679	80.512	81.460	82.468	83.957	85.527	81.460	85.792	85.494	86.735	86.386
NPL	2.009	1.833	1.435	1.421	1.399	1.391	1.363	1.391	1.388	1.384	1.363	1.406	1.393	1.410	1.418

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					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1	Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	6.462	7.041	7.741	8.045	7.964	7.822	8.006	8.211	8.234	8.616	8.666	8.849	9.044	9.099	8.892
2	Perikanan / Fishery	511	504	495	534	556	549	551	560	583	609	615	610	614	616	624
3	Pertambangan dan Penggalian / Mining and Quarrying	667	635	762	795	825	856	874	890	912	941	964	972	1.000	998	1.001
4	Industri Pengolahan / Processing industry	2.395	2.784	3.402	3.469	3.540	3.626	3.705	3.877	3.915	3.986	3.995	4.197	4.207	4.179	4.444
5	Listrik, Gas dan Air / Electricity, Gas and Water	155	163	175	178	184	153	151	157	159	159	162	165	191	173	205
6	Konstruksi / Construction	4.345	4.858	5.435	5.620	5.805	6.005	6.069	6.217	6.383	6.421	6.265	6.464	6.625	6.746	7.036
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.264	24.746	25.478	25.412	25.835	26.233	26.152	26.222	26.390	26.560	26.501	26.782	27.241	27.374	28.123
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.968	2.228	2.649	2.682	2.706	2.751	2.832	2.908	2.962	2.994	3.071	3.148	3.222	3.254	3.352
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.860	3.104	3.306	3.398	3.461	3.532	3.569	3.639	3.663	3.789	3.812	3.892	4.075	4.365	4.515
10	Perantara Keuangan / Financial intermediaries	736	835	1.333	1.381	1.419	1.515	1.504	1.521	1.528	1.640	1.628	1.671	1.834	1.930	2.033
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	4.337	4.374	4.611	4.662	4.682	4.747	4.733	4.777	4.819	4.906	4.895	4.977	5.029	5.031	5.143
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	91	102	270	257	255	253	250	252	240	236	227	226	225	225	230
13	Jasa Pendidikan / Education services	363	372	403	413	425	437	403	406	418	426	436	423	429	434	473
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	698	671	685	689	664	682	678	698	690	703	673	673	678
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.281	6.902	9.457	9.466	9.103	9.073	9.012	9.004	9.187	9.060	8.879	9.041	9.097	9.197	9.191
16	Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	349	339	328	308	294	286	272	259	252	247	241	244	234
17	Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.774	2.628	32	31	8	8	28	6	3	3	8	8	8	10	11
18	Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13.106	15.053	16.148	16.339	16.549	16.770	16.985	17.274	17.452	17.661	17.801	18.291	18.362	16.791	16.954
19	Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	39.084	38.801	39.420	39.753	39.754	39.789	40.271	40.042	40.143	40.333	40.332	40.407	40.508	41.734	41.683
Total		110.770	116.580	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Modal Kerja / Working Capital															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.587	6.094	6.767	7.068	6.976	6.834	6.996	7.179	7.207	7.586	7.619	7.778	7.989	8.040	7.817
- Perikanan / Fishery	452	458	458	496	514	502	505	509	530	551	555	549	555	556	563
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	585	605	627	648	663	670	692	707	720	720	741	737	743
- Industri Pengolahan / Processing industry	2.061	2.381	2.924	2.982	3.044	3.109	3.160	3.287	3.326	3.381	3.405	3.609	3.643	3.620	3.862
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	150	154	161	128	129	134	137	134	138	137	160	137	169
- Konstruksi / Construction	4.038	4.517	4.971	5.151	5.304	5.490	5.553	5.688	5.845	5.872	5.697	5.864	6.015	6.139	6.396
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20.984	22.295	23.079	22.994	23.394	23.756	23.633	23.670	23.768	23.955	23.868	24.125	24.584	24.700	25.390
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.402	1.654	1.887	1.913	1.920	1.969	2.017	2.061	2.106	2.110	2.125	2.183	2.230	2.250	2.296
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.859	2.050	2.186	2.245	2.251	2.281	2.321	2.363	2.360	2.430	2.413	2.470	2.618	2.910	3.064
- Perantara Keuangan / Financial intermediaries	687	772	1.281	1.325	1.355	1.451	1.441	1.460	1.467	1.583	1.573	1.605	1.762	1.860	1.961
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.845	3.946	4.134	4.189	4.202	4.256	4.249	4.254	4.292	4.367	4.299	4.409	4.455	4.448	4.551
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	62	66	195	183	182	182	178	180	173	168	160	159	158	157	163
- Jasa Pendidikan / Education services	210	224	257	264	273	284	266	269	268	268	279	269	273	274	307
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	460	442	456	460	455	474	473	486	481	494	487	489	494
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4.950	5.432	7.611	7.590	7.260	7.253	7.170	7.179	7.365	7.250	7.088	7.241	7.268	7.380	7.360
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	271	263	254	239	227	218	206	194	188	185	179	179	176
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.243	2.021	25	24	7	7	21	6	3	3	7	7	7	10	9
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	50.080	53.626	57.242	57.887	58.180	58.850	58.982	59.602	60.217	61.047	60.616	61.802	63.123	63.885	65.323
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	974	977	988	988	1.010	1.031	1.027	1.030	1.048	1.071	1.055	1.059	1.074
- Perikanan / Fishery	59	46	37	38	42	47	46	51	53	57	60	61	60	60	61
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	178	190	199	208	212	220	219	234	244	253	259	260	258
- Industri Pengolahan / Processing industry	334	402	478	487	496	516	545	591	590	605	590	588	564	559	581
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	25	24	24	25	23	23	22	24	24	28	31	36	35
- Konstruksi / Construction	307	341	464	469	501	515	516	528	538	549	569	601	610	607	639
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.281	2.451	2.399	2.419	2.441	2.477	2.519	2.553	2.622	2.605	2.633	2.657	2.657	2.674	2.733
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	565	573	762	769	787	782	815	847	856	884	946	965	992	1.004	1.056
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.001	1.054	1.120	1.153	1.210	1.251	1.248	1.276	1.303	1.358	1.399	1.422	1.457	1.454	1.451
- Perantara Keuangan / Financial intermediaries	49	63	52	56	64	64	63	61	61	57	55	67	72	70	72
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	491	428	477	473	479	491	484	522	526	539	596	568	574	583	592
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	36	75	74	73	71	73	72	66	69	67	67	67	68	67
- Jasa Pendidikan / Education services	153	148	146	149	152	154	137	137	150	158	156	154	156	160	167
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	237	228	229	230	209	208	205	211	209	209	186	184	184
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.331	1.469	1.846	1.876	1.843	1.819	1.842	1.825	1.822	1.809	1.791	1.800	1.829	1.817	1.831
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	78	76	74	69	67	68	66	65	64	63	62	65	59
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	7	7	0	1	7	1	1	0	0	0	1	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	9.357	9.466	9.601	9.706	9.815	10.013	10.127	10.254	10.450	10.574	10.632	10.662	10.862
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	2.037	2.064	2.069	2.053	2.088	2.097	2.135	2.158	2.147	2.203	2.192	2.182	2.179
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.043	1.080	1.117	1.123	1.133	1.150	1.156	1.161	1.176	1.172	1.181	1.425	1.438	1.192	1.193
- Kredit konsumsi lainnya / Other consumer credit	49.135	50.797	52.413	52.907	53.102	53.356	54.012	54.058	54.285	54.663	54.804	55.070	55.240	55.152	55.265
Total Konsumsi / Total consumption	52.175	53.850	55.568	56.093	56.304	56.559	57.255	57.317	57.595	57.993	58.132	58.698	58.870	58.525	58.636
Total	110.770	116.580	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	13.223	13.961	14.724	14.990	15.128	15.243	15.408	15.594	15.793	15.834	15.847	16.068	16.236	16.240	16.283
2. Banten	3.982	4.096	4.427	4.476	4.515	4.624	4.739	4.818	4.865	4.918	4.861	4.897	4.982	4.999	5.027
3. DKI Jakarta	2.051	2.427	2.623	2.692	2.739	2.782	2.843	2.863	2.883	2.995	3.014	3.031	3.056	3.095	3.117
4. D.I Yogyakarta	5.679	5.805	6.622	5.947	5.981	6.009	6.069	6.073	6.097	6.146	6.129	6.201	6.253	6.301	6.329
5. Jawa Tengah	28.082	29.847	31.470	32.581	32.690	32.893	32.849	33.012	33.231	33.363	33.238	33.659	34.026	34.167	34.317
6. Jawa Timur	10.841	11.554	12.186	12.243	12.314	12.399	12.487	12.529	12.660	12.774	12.742	13.018	13.280	13.379	14.627
7. Bengkulu	74	79	87	87	88	90	95	97	100	102	105	111	114	115	118
8. Jambi	803	863	895	903	914	925	940	948	956	969	966	991	1.012	1.021	1.016
9. Aceh	135	57	51	51	51	50	50	49	48	48	31	32	33	32	32
10. Sumatera Utara	1.205	1.406	1.478	1.454	1.474	1.496	1.517	1.536	1.559	1.566	1.564	1.596	1.613	1.625	1.647
11. Sumatera Barat	1.355	1.369	1.403	1.422	1.401	1.408	1.417	1.426	1.437	1.449	1.447	1.474	1.466	1.465	1.477
12. Riau	954	1.028	1.062	1.076	1.096	1.117	1.140	1.154	1.172	1.177	1.188	1.217	1.245	1.260	1.268
13. Kepulauan Riau	5.152	5.220	5.530	5.601	5.666	5.747	5.842	5.927	6.044	6.219	6.223	6.297	6.443	6.536	6.657
14. Sumatera Selatan	1.457	1.474	1.493	1.507	1.518	1.541	1.561	1.590	1.604	1.621	1.635	1.653	1.669	1.665	1.683
15. Bangka Belitung	119	109	110	111	109	111	112	112	111	112	114	118	123	123	125
16. Lampung	10.096	10.322	10.461	10.567	10.616	10.681	10.731	10.805	10.827	10.869	10.965	11.087	11.163	11.159	11.261
17. Kalimantan Selatan	425	520	541	555	554	568	584	593	594	599	602	713	770	713	807
18. Kalimantan Barat	758	977	1.011	1.035	1.054	1.092	1.108	1.111	1.117	1.123	1.100	1.150	1.169	1.159	1.176
19. Kalimantan Timur	241	270	282	293	300	305	310	317	323	327	319	335	347	352	364
20. Kalimantan Tengah	561	826	1.003	1.027	1.035	1.028	1.035	1.087	1.116	1.534	1.544	1.634	1.701	1.696	1.390
21. Kalimantan Utara	39	56	63	63	63	63	62	62	63	66	63	65	66	65	68
22. Sulawesi Tengah	2.288	2.224	2.184	2.184	2.180	2.188	2.191	2.186	2.201	2.212	2.212	2.220	2.231	2.095	2.100
23. Sulawesi Selatan	2.268	2.384	2.457	2.474	2.487	2.500	2.511	2.519	2.526	2.537	2.547	2.558	2.585	2.742	2.765
24. Sulawesi Utara	1.329	1.351	1.434	1.473	1.496	1.536	1.561	1.563	1.562	1.536	1.519	1.536	1.565	1.577	1.564
25. Sulawesi Tenggara	229	257	272	273	277	282	291	295	297	300	304	311	313	314	314
26. Sulawesi Barat	25	79	78	76	76	74	76	75	77	79	81	82	83	83	82
27. Gorontalo	53	48	50	50	49	50	51	51	50	53	59	62	64	65	65
28. Nusa Tenggara Barat	1.194	1.255	1.264	1.260	1.268	1.280	1.304	1.335	1.364	1.405	1.418	1.428	1.431	1.426	1.411
29. Bali	11.522	11.894	12.044	12.085	12.046	12.077	12.169	12.176	12.187	12.274	12.269	12.378	12.465	12.469	12.553
30. Nusa Tenggara Timur	669	672	661	669	669	680	684	694	698	697	689	693	696	698	701
31. Maluku	1.917	1.974	2.011	2.021	2.025	2.037	2.053	2.064	2.084	2.094	2.105	2.120	2.133	2.137	2.145
32. Papua	1.241	1.354	1.376	1.383	1.395	1.421	1.441	1.448	1.464	1.467	1.474	1.506	1.537	1.547	1.571
33. Maluku Utara	200	220	228	230	230	233	237	239	243	244	245	249	252	253	254
34. Papua Barat	604	602	588	587	582	584	584	585	586	586	579	581	502	501	508
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	110.770	116.580	122.166	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	796.710	925.184	956.205	969.608	993.845	983.157	1.002.386	1.005.743	1.003.506	1.013.459	992.941	995.969	1.008.220	1.010.179	1.016.984
NPL/NPF	31.719	36.453	43.966	41.818	43.645	42.298	40.517	41.000	40.163	36.961	40.032	41.282	40.620	42.167	43.585
2. Investasi / Investment															
Baki Debet	291.623	295.831	322.597	327.611	305.539	313.774	312.219	315.915	329.399	335.355	336.902	342.507	349.765	351.916	359.099
NPL/NPF	11.394	10.304	11.647	11.202	11.242	10.700	10.198	10.410	10.044	9.072	9.776	10.191	9.959	10.180	10.233
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	1.278.801	1.297.219	1.299.384	1.296.931	1.314.605	1.321.658	1.332.905	1.348.813	1.329.843	1.338.475	1.357.985	1.362.096	1.376.083
NPL/NPF	43.113	46.757	55.613	53.020	54.887	52.998	50.715	51.410	50.206	46.033	49.808	51.473	50.579	52.347	53.818

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					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	633.015	748.855	797.113	812.206	812.994	814.323	824.580	830.611	839.089	849.159	839.463	843.931	859.748	862.038	871.275
Mikro / Micro	189.333	326.560	366.886	373.421	376.702	379.199	436.534	441.193	448.973	455.972	452.874	455.301	466.160	468.906	476.075
Kecil / Small	250.616	333.146	345.636	351.445	351.282	353.485	308.442	308.915	310.234	311.440	307.767	308.931	311.561	311.755	313.262
Menengah / Medium	193.066	89.149	84.592	87.341	85.010	81.639	79.604	80.503	79.883	81.747	78.823	79.699	82.026	81.377	81.939
NPL/NPF	18.781	23.175	29.511	28.562	29.727	28.725	26.992	27.588	26.505	24.608	27.371	28.706	27.540	28.645	29.636
Mikro / Micro	2.416	5.532	8.964	9.166	9.543	9.623	9.658	10.180	9.167	8.430	10.005	10.958	10.936	11.116	11.072
Kecil / Small	7.738	10.391	13.810	13.005	13.583	13.865	12.665	12.745	12.750	11.566	12.667	13.172	12.126	13.201	14.175
Menengah / Medium	8.627	7.251	6.738	6.392	6.600	5.237	4.669	4.662	4.588	4.612	4.699	4.576	4.479	4.328	4.388
2. BPD / Regional Development Banks															
Baki Debet	74.773	81.582	85.860	85.860	86.984	89.403	91.713	92.442	93.880	91.839	87.204	88.753	91.917	93.527	95.851
Mikro / Micro	16.575	19.377	19.866	19.866	20.709	21.275	21.874	22.257	22.691	22.809	22.375	23.391	25.405	26.600	29.519
Kecil / Small	32.943	37.033	38.557	38.557	40.857	41.895	43.113	43.345	44.281	44.161	42.161	42.700	43.291	43.612	43.272
Menengah / Medium	25.255	25.172	27.437	27.437	25.418	26.233	26.726	26.840	26.908	24.868	22.668	22.662	23.221	23.315	23.061
NPL/NPF	7.005	6.570	7.289	6.695	6.871	6.926	6.878	6.939	6.996	6.415	6.669	6.799	7.009	7.204	7.389
Mikro / Micro	584	694	752	738	751	762	747	762	776	749	806	918	957	1.123	1.354
Kecil / Small	2.434	2.397	2.483	2.256	2.303	2.322	2.285	2.319	2.365	2.165	2.268	2.342	2.380	2.386	2.400
Menengah / Medium	3.987	3.479	4.054	3.700	3.817	3.841	3.846	3.859	3.855	3.501	3.595	3.539	3.672	3.695	3.635
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	380.345	390.463	395.741	399.064	399.316	393.116	398.220	398.517	399.841	407.718	403.076	405.701	406.242	406.453	408.878
Mikro / Micro	41.235	43.934	52.093	52.887	48.636	47.248	49.593	50.374	51.104	53.916	62.345	62.543	106.323	107.477	107.910
Kecil / Small	69.294	89.334	89.417	90.572	96.648	95.925	104.856	105.654	107.745	110.901	118.387	119.707	88.706	88.326	88.184
Menengah / Medium	269.816	257.195	254.231	255.604	254.032	249.943	243.772	242.489	240.992	242.901	222.344	223.451	211.213	210.650	212.784
NPL/NPF	17.327	17.013	18.813	17.763	18.289	17.347	16.845	16.883	16.705	15.009	15.768	15.968	16.030	16.497	16.793
Mikro / Micro	1.631	2.262	2.816	2.460	2.464	2.094	2.182	2.083	2.115	1.912	2.106	2.157	3.242	3.399	3.409
Kecil / Small	2.218	2.436	2.840	2.882	2.894	2.777	2.957	2.998	2.936	2.442	3.004	3.065	2.794	2.918	3.011
Menengah / Medium	13.478	12.315	13.157	12.421	12.931	12.476	11.706	11.802	11.654	10.656	10.658	10.746	9.994	10.180	10.374
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	199	115	87	91	87	89	92	88	95	97	100	91	78	78	79
Mikro / Micro	0	0		0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	69	27	28	31	28	30	31	31	38	40	45	75	20	20	20
Menengah / Medium	130	88	59	60	59	60	61	57	58	57	55	16	59	58	59
NPL/NPF	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	
Kecil / Small	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	
Jumlah / Total															
Baki Debet	1.088.332	1.221.015	1.278.801	1.297.220	1.299.382	1.296.931	1.314.605	1.321.658	1.332.905	1.348.813	1.329.843	1.338.475	1.357.985	1.362.096	1.376.083
NPL/NPF	43.113	46.757	55.613	53.020	54.887	52.998	50.715	51.410	50.206	46.033	49.808	51.473	50.579	52.347	53.818

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				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	147.306	169.569	176.782	179.656	180.206	179.711	182.270	182.691	183.287	185.184	182.608	183.539	185.736	185.949	186.925
2. Banten	46.131	50.737	51.292	53.162	53.457	52.808	53.423	53.651	54.179	54.291	53.439	53.678	54.809	53.967	54.196
3. DKI Jakarta	143.631	138.889	142.883	143.085	141.943	137.530	139.969	139.172	138.772	144.233	140.817	141.809	139.891	139.265	140.748
4. D.I Yogyakarta	17.035	20.067	21.234	21.548	21.437	21.240	21.479	21.634	21.936	22.236	21.775	21.854	22.286	22.288	22.423
5. Jawa Tengah	126.914	148.313	160.222	162.697	163.686	164.889	167.359	168.569	170.871	171.888	170.316	171.215	174.475	175.923	177.908
6. Jawa Timur	159.233	179.883	190.424	192.764	192.970	192.858	195.049	196.275	197.683	199.243	197.119	198.825	202.637	203.972	205.387
7. Bengkulu	9.561	11.369	12.271	12.180	12.542	12.376	12.532	12.645	13.093	13.195	12.955	12.972	13.152	13.205	13.383
8. Jambi	16.447	18.880	19.966	20.236	20.388	20.361	20.793	20.994	21.391	21.819	21.575	21.746	21.932	21.984	22.224
9. Aceh	10.831	10.538	10.925	11.014	10.938	11.011	10.995	11.006	10.845	10.773	10.287	10.304	10.793	10.830	10.783
10. Sumatera Utara	56.968	63.143	65.734	66.876	66.933	67.413	68.362	69.111	69.730	70.370	69.543	69.976	71.357	71.789	73.100
11. Sumatera Barat	19.612	23.693	25.455	26.039	26.095	26.206	26.585	26.860	27.266	27.485	27.016	27.258	27.782	27.937	28.305
12. Riau	28.791	32.446	33.255	33.964	33.940	34.051	34.658	35.242	35.712	36.091	35.632	35.891	36.530	36.834	37.556
13. Kepulauan Riau	27.883	31.073	32.830	33.453	33.793	34.066	34.851	35.058	35.659	36.162	35.488	35.786	36.274	36.492	37.022
14. Sumatera Selatan	5.243	5.758	5.854	5.969	5.973	6.018	6.174	6.538	6.564	6.572	6.340	6.345	6.701	6.789	6.847
15. Bangka Belitung	8.473	10.321	10.939	11.067	11.068	11.089	11.222	11.251	11.294	11.596	11.424	11.452	11.520	11.419	11.674
16. Lampung	20.516	23.981	25.676	26.033	26.160	26.413	26.779	27.045	27.392	27.550	27.125	27.260	27.608	27.653	28.064
17. Kalimantan Selatan	14.525	16.692	17.988	18.695	18.308	18.762	18.955	19.057	19.154	19.427	19.226	19.239	19.679	19.809	20.145
18. Kalimantan Barat	22.652	24.023	24.907	25.268	25.379	25.572	25.809	26.013	26.182	26.523	26.040	26.157	27.115	27.286	27.722
19. Kalimantan Timur	26.784	30.158	30.590	30.898	31.366	31.231	31.644	31.892	32.315	32.400	32.010	32.207	32.983	33.108	33.624
20. Kalimantan Tengah	12.192	14.227	15.511	15.603	15.581	15.986	16.258	16.279	16.325	16.882	16.341	16.846	17.077	17.295	17.210
21. Sulawesi Tengah	10.371	11.835	12.212	12.449	13.046	13.269	13.509	13.576	13.682	13.927	13.811	14.017	14.266	14.356	14.539
22. Sulawesi Selatan	40.559	49.304	52.563	52.557	52.758	52.472	52.940	53.419	54.368	54.853	54.383	54.613	55.320	55.475	56.146
23. Sulawesi Utara	10.665	11.754	11.978	12.334	12.233	12.244	12.459	12.563	12.648	12.715	12.819	12.739	13.061	13.006	13.086
24. Sulawesi Tenggara	4.119	5.001	5.322	5.428	5.271	5.270	5.306	5.306	5.361	5.453	5.448	5.499	5.596	5.605	5.655
25. Sulawesi Barat	4.886	6.102	6.305	6.787	6.413	6.412	6.481	6.503	6.555	6.644	6.561	6.569	6.635	6.664	6.742
26. Gorontalo	9.253	11.187	11.979	12.185	12.227	12.310	12.457	12.554	12.759	12.898	12.778	12.869	13.055	13.155	13.331
27. Nusa Tenggara Barat	15.822	17.993	18.543	18.740	18.739	18.603	18.801	18.948	19.383	19.474	19.214	19.259	19.565	19.552	19.600
28. Bali	38.737	43.288	45.049	45.174	45.154	45.133	45.395	45.461	45.757	45.818	45.208	45.376	46.230	46.275	46.794
29. Nusa Tenggara Timur	11.550	14.201	15.113	15.553	15.593	15.739	15.904	16.006	16.242	16.406	16.363	16.573	16.824	16.977	17.313
30. Maluku	4.121	4.799	5.052	5.180	5.200	5.334	5.375	5.395	5.458	5.494	5.472	5.559	5.715	5.763	5.818
31. Papua	10.334	11.402	11.624	12.024	12.008	12.082	12.145	12.186	12.182	12.207	11.916	12.027	12.191	12.251	12.464
32. Maluku Utara	2.448	3.104	3.640	3.757	3.806	3.646	3.687	3.743	3.825	3.878	3.835	3.976	4.042	4.078	4.091
33. Papua Barat	3.885	4.441	4.609	4.663	4.715	4.782	4.934	4.970	4.952	5.046	4.877	4.950	5.099	5.098	5.211
34. Lainnya / Others	18	31	75	181	58	44	44	43	82	82	81	90	50	49	47
35. Tidak Teridentifikasi / Un-identified	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.088.332	1.221.015	1.278.801	1.297.219	1.299.384	1.296.931	1.314.605	1.321.658	1.332.905	1.348.813	1.329.843	1.338.475	1.357.985	1.362.096	1.376.083



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