

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 Otoritas Jasa Keuangan 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 Financial Services Authority 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, Oktober 2024
Jakarta, October 2024

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi September 2024 akan diterbitkan pada minggu ke III bulan November 2024.

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

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

Sangkalan

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

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Advance Release Calender (ARC)

September 2024 edition will be released on the 3rd week of November 2024.

Notes, Symbols and Sources of Data

Total of figures do not necessarily agree with the sum of items shown because of roundings.

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

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

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

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

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

Disclaimer

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

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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 Bank Umum Terintegrasi (LBUT)

Keterangan symbol/tanda pada tabel:

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

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

Indikator / <i>Indicator</i>	2020	2021	2022	2023								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / <i>Distribution of Funds</i>																
Bank Umum / <i>Commercial Banks</i>	9.098.135	10.114.135	11.065.740	11.004.378	11.169.976	11.260.502	11.337.259	11.621.114	11.553.744	11.589.528	11.714.942	11.730.845	11.801.256	11.904.243	11.865.419	11.932.184
Bank Perekonomian Rakyat / Rural Banks	148.709	161.831	175.631	181.735	183.052	184.363	186.291	188.212	187.662	186.986	186.777	187.588	187.730	189.021	190.342	191.548
SBI dan SBIS ¹⁾	18.785	12.420	2.866	764	19	20	-	-	-	-	-	-	-	-	-	-
Sumber Dana / <i>Source of Funds</i>																
Bank Umum / <i>Commercial Banks</i>	7.406.325	8.129.720	8.925.471	8.801.237	8.929.901	8.999.379	9.042.451	9.347.078	9.253.893	9.290.752	9.486.068	9.538.974	9.586.274	9.660.127	9.614.026	9.661.232
Bank Perekonomian Rakyat / Rural Banks	127.522	139.648	151.607	157.995	158.996	159.879	161.430	163.564	163.355	162.685	162.934	163.883	163.891	165.231	166.347	167.233
Jumlah Aset / <i>Total Assets</i>																
Bank Umum / <i>Commercial Banks</i>	9.177.894	10.112.304	11.113.314	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887
Bank Perekonomian Rakyat / Rural Banks	155.075	168.443	182.302	188.874	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106
Jumlah Bank / <i>Total Banks</i>																
Bank Umum / <i>Commercial Banks</i>	109	107	106	105	105	105	105	105	106	106	106	106	106	106	106	106
Bank Perekonomian Rakyat / Rural Banks	1.506	1.468	1.441	1.412	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378
Jumlah Kantor / <i>Total Bank Offices</i>																
Bank Umum / <i>Commercial Banks</i>	30.733	32.366	25.377	24.642	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972
Bank Perekonomian Rakyat / Rural Banks	5.913	5.871	6.044	6.055	6.054	6.043	6.049	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2022	2023						2024						
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	6.497.620	6.804.986	6.907.547	6.975.423	7.038.547	7.186.935	7.150.426	7.188.333	7.336.880	7.398.760	7.460.641	7.567.757	7.602.991	7.596.921
- Kepada Pihak Ketiga / To Third Party	6.423.564	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704
Rupiah	5.475.409	5.790.232	5.862.323	5.887.747	5.962.973	6.082.640	6.038.236	6.087.081	6.181.036	6.206.709	6.254.871	6.339.927	6.375.563	6.434.305
Valas / Foreign Exchange	948.155	949.164	974.973	1.015.236	1.002.926	1.007.604	1.019.322	1.007.433	1.063.601	1.103.974	1.121.243	1.138.477	1.139.056	1.073.398
- Kepada Bank Lain / Inter Bank Credit/Financing	74.057	65.591	70.251	72.440	72.648	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218
Rupiah	57.685	51.063	51.158	51.777	50.821	65.332	64.108	63.605	62.642	61.124	58.608	57.069	56.418	56.683
Valas / Foreign Exchange	16.371	14.528	19.094	20.663	21.826	31.360	28.760	30.214	29.601	26.953	25.919	32.284	31.955	32.535
b. Penempatan pada Bank Lain / Interbank Placement	245.442	213.546	245.278	233.968	248.040	258.375	269.217	288.631	294.873	278.392	281.345	294.565	259.371	270.118
- Giro / Demand Deposit	144.978	108.384	134.548	116.032	128.664	149.694	160.847	176.952	165.838	154.294	160.118	164.480	140.056	141.643
- Inter Bank Call Money / Inter Bank Call Money	85.345	85.031	93.610	91.374	96.950	89.153	90.788	89.930	104.935	102.809	92.888	104.840	93.694	104.858
- Deposito Berjangka / Time Deposits	8.596	14.557	11.014	18.116	16.220	14.565	11.538	14.076	17.128	13.580	19.164	13.126	15.884	12.738
- Lainnya / Others	6.523	5.573	6.106	8.447	6.206	4.963	6.043	7.673	6.972	7.710	9.174	12.118	9.737	10.879
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1.293.578	934.424	915.868	935.260	913.822	1.047.750	894.750	888.257	892.628	852.950	890.173	798.191	761.901	834.903
- Giro / Demand Deposit	753.482	616.533	620.555	587.110	597.207	649.718	574.751	553.521	513.561	571.780	544.568	516.610	506.546	510.339
- Fine Tune Operation (FTO)	398.999	201.151	155.302	198.415	164.552	231.117	185.908	200.277	174.099	146.623	185.904	120.554	144.738	212.565
- Fasbi	140.952	107.531	129.796	135.518	147.077	154.566	126.375	124.926	202.901	126.316	154.012	154.159	103.984	111.533
- Lainnya / Others	145	9.209	10.215	14.217	4.987	12.349	7.716	9.534	2.067	8.231	5.889	6.868	6.632	467
d. Surat Berharga / Securities	1.863.495	1.868.821	1.889.069	1.924.828	1.970.342	1.987.800	2.144.721	2.202.478	2.164.719	2.154.009	2.170.643	2.252.938	2.299.363	2.240.214
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.866	764	19	20	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	39.081	31.730	29.990	27.891	25.484	25.976	26.016	22.795	22.549	21.450	19.824	19.592	18.628	15.994
- Obligasi / Bonds	1.557.913	1.568.578	1.498.907	1.489.677	1.496.944	1.468.745	1.541.600	1.539.942	1.497.135	1.475.342	1.447.818	1.451.567	1.416.526	1.374.670
- Lainnya / Others	263.635	267.750	360.153	407.241	447.914	493.079	577.105	639.741	645.036	657.217	703.001	781.779	864.209	849.549
e. Penyertaan / Equity Investment	111.145	113.780	114.099	115.635	115.936	116.678	117.607	117.963	124.236	124.694	127.052	126.986	127.320	127.320
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	358.264	356.516	356.253	354.523	353.469	342.397	343.934	345.753	344.689	346.766	346.251	337.237	335.809	332.942
- Kredit & Pembiayaan yang diberikan / Credit & Financing	349.526	346.966	346.514	345.202	344.011	333.040	334.645	337.020	336.020	339.232	338.767	329.853	328.253	325.631
- Surat Berharga / Securities	2.024	3.443	3.680	3.119	3.638	3.982	3.838	3.207	2.917	2.014	2.046	1.579	1.799	1.761
- Lainnya / Others	6.715	6.106	6.059	6.202	5.820	5.375	5.451	5.527	5.752	5.520	5.438	5.805	5.758	5.550
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	28.582	19.048	24.485	35.244	22.518	19.530	27.364	20.809	23.286	37.198	32.215	32.456	29.295	44.122
h. Tagihan Lainnya / Other claims	667.613	693.256	717.376	685.621	674.586	661.649	605.726	537.304	533.631	538.075	492.935	495.022	449.703	485.643
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	8.153.590	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703	8.722.035	8.686.720	8.649.871
Rupiah	6.907.838	6.884.367	6.933.458	6.947.044	6.952.161	7.144.439	7.077.879	7.097.285	7.249.311	7.287.663	7.286.378	7.318.264	7.290.161	7.276.766
Giro / Demand Deposit	1.839.473	1.711.835	1.770.331	1.789.448	1.767.724	1.869.826	1.809.550	1.806.068	1.851.919	1.854.437	1.867.598	1.917.477	1.874.987	1.859.586
Tabungan / Saving	2.422.410	2.403.650	2.395.550	2.401.469	2.429.696	2.488.350	2.465.490	2.459.334	2.507.458	2.525.121	2.512.263	2.548.801	2.554.355	2.538.770
Simpanan Berjangka / Time Deposits	2.645.955	2.768.882	2.767.577	2.756.127	2.754.741	2.786.262	2.802.840	2.831.883	2.889.933	2.908.105	2.906.517	2.851.985	2.860.818	2.878.411
Valas / Foreign Exchange	1.245.752	1.198.503	1.213.711	1.251.766	1.264.046	1.313.490	1.337.403	1.343.559	1.351.910	1.365.351	1.412.325	1.403.771	1.396.559	1.373.105
Giro / Demand Deposit	706.687	698.314	701.367	743.517	759.026	792.724	806.309	812.217	811.896	830.543	862.098	823.361	808.935	793.021
Tabungan / Saving	192.775	178.303	181.074	179.511	180.702	180.833	185.266	185.112	185.951	191.454	194.383	197.303	200.145	201.644
Simpanan Berjangka / Time Deposits	346.290	321.886	331.270	328.738	324.319	339.933	345.828	346.231	354.062	343.354	355.844	383.107	387.479	378.439
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.127	9.138	11.490	9.200	10.080	17.579	16.113	14.186	15.276	11.143	16.929	17.140	9.575	10.844
c. Kewajiban kepada Bank lain / Interbank Liabilities	173.399	179.955	200.371	206.897	192.472	198.381	189.065	183.420	215.990	206.298	199.668	203.714	197.779	192.028
d. Surat Berharga yang diterbitkan / Issued Securities	115.117	102.483	97.947	98.399	97.655	99.040	104.030	103.599	99.904	95.242	94.406	95.780	94.125	90.921
e. Pinjaman yang Diterima / Loans received	293.291	259.593	264.895	274.876	280.175	308.328	308.021	304.945	304.258	314.338	318.871	323.207	326.484	332.274
Rupiah	88.881	84.254	84.050	85.088	83.856	98.029	99.044	99.025	97.470	97.625	96.820	94.688	93.388	94.194
Valas / Foreign Exchange	204.410	175.338	180.845	189.788	196.319	210.299	208.978	205.919	206.787	216.714	222.051	228.519	233.096	238.080
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	27.589	20.506	24.925	37.032	24.777	21.519	28.525	23.167	26.057	41.694	35.699	36.533	30.745	46.233
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	156.076	142.618	178.725	170.097	216.571	239.371	188.259	215.635	218.884	213.142	217.656	257.794	264.162	333.889
h. Setoran Jaminan / Guarantee Deposits	4.283	4.074	4.378	4.069	4.515	4.932	4.597	4.956	4.480	4.103	4.342	3.924	4.436	5.173
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	282.879	306.435	306.444	307.992	308.309	312.788	314.422	314.963	315.092	315.086	315.727	316.763	317.363	317.244
b. Cadangan / Reserves	88.915	97.677	97.675	97.673	97.667	97.664	97.663	98.326	100.460	100.767	104.449	104.747	104.801	104.969
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	675.740	757.322	757.349	757.375	757.399	738.593	983.116	979.316	856.640	849.440	843.320	839.114	838.941	838.642
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	201.817	160.704	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026
e. Tambahan modal disetor / Additional Paid In Capital	282.024	281.147	276.706	268.980	286.555	288.231	290.899	291.296	298.644	292.397	296.830	296.181	300.528	305.886
f. Modal Pinjaman / Loan Capital	78.111	74.641	75.288	82.620	80.391	78.930	74.003	71.980	69.979	71.085	71.068	71.425	72.299	70.624

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

Keterangan	2022	2023						2024						
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	772.695	759.401	771.082	779.328	755.144	754.649	746.379	750.256	718.795	757.536	763.934	773.981	778.552	784.585
- Kepada Pihak Ketiga / To Third Party	769.034	756.827	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582
Rupiah	702.104	696.925	704.977	710.581	689.336	692.030	683.679	687.870	654.331	686.724	692.761	702.837	708.120	717.124
Valas / Foreign Exchange	66.930	59.901	63.256	66.229	63.279	59.506	59.650	58.988	61.177	66.917	67.176	66.995	66.344	63.458
- Kepada Bank Lain / Inter Bank Credit/Financing	3.662	2.575	2.849	2.518	2.529	3.113	3.050	3.398	3.287	3.896	3.997	4.149	4.088	4.003
Rupiah	3.176	2.382	2.456	2.428	2.439	3.006	2.919	2.937	2.795	3.366	3.412	3.545	3.446	3.453
Valas / Foreign Exchange	486	193	393	91	90	107	131	461	491	530	585	604	642	550
b. Penempatan pada Bank Lain / Interbank Placement	33.491	42.934	46.504	54.336	44.324	41.517	36.958	37.314	44.321	44.671	44.259	40.531	39.608	43.687
- Giro / Demand Deposit	13.967	11.641	14.304	11.617	11.025	14.110	11.950	10.872	13.365	14.273	15.425	13.469	12.357	12.315
- Inter Bank Call Money / Inter Bank Call Money	15.091	19.931	24.167	26.035	22.924	22.056	20.130	18.582	21.183	24.414	18.795	19.799	18.504	21.711
- Deposito Berjangka / Time Deposits	2.826	7.717	4.933	12.170	8.685	4.917	4.209	6.289	8.615	5.639	9.435	5.658	7.514	7.075
- Lainnya / Others	1.608	3.645	3.100	4.515	1.691	434	668	1.571	1.157	345	603	1.604	1.233	2.585
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	192.738	144.248	143.569	142.644	126.915	142.047	111.945	118.269	121.966	125.161	122.110	119.172	114.338	117.760
- Giro / Demand Deposit	102.611	89.568	84.382	83.451	80.645	83.653	71.033	69.327	67.527	73.896	74.035	67.297	67.242	70.308
- Fine Tune Operation (FTO)	48.397	28.137	26.202	12.987	16.506	15.045	20.081	20.081	15.773	19.697	16.388	12.435	17.501	15.594
- Fasbi	41.601	26.542	32.985	30.796	33.282	41.878	25.858	28.851	38.647	31.558	31.439	39.204	29.272	31.400
- Lainnya / Others	129	0	0	1	0	10	10	10	10	10	247	237	323	458
d. Surat Berharga / Securities	227.226	220.561	225.005	227.976	232.474	241.420	241.308	245.386	243.853	266.880	276.963	289.100	294.593	297.631
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.990	-	19	20	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.774	4.055	4.516	4.269	4.481	5.499	3.076	3.273	3.198	3.580	3.764	3.459	3.422	3.359
- Obligasi / Bonds	190.174	189.807	184.693	183.972	184.958	183.677	182.180	179.490	170.234	189.598	188.499	189.627	189.279	187.420
- Lainnya / Others	29.288	26.699	33.776	39.715	43.035	52.244	56.053	62.623	70.421	73.702	84.700	96.014	101.893	106.853
e. Penyertaan / Equity Investment	1.845	860	860	861	811	809	795	796	796	3.071	3.079	3.104	3.104	3.105
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	24.024	24.651	24.921	25.519	24.774	24.370	25.495	25.731	24.853	28.391	28.442	28.102	27.371	27.877
- Kredit & Pembiayaan yang diberikan / Credit & Financing	23.341	23.938	24.191	24.770	24.082	23.568	24.717	24.938	24.049	27.577	27.652	27.254	26.542	27.014
- Surat Berharga / Securities	110	86	103	117	125	182	165	165	155	135	122	120	114	119
- Lainnya / Others	572	627	607	632	567	619	614	628	650	679	668	728	714	744
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.011	2.668	3.873	5.913	3.868	3.456	2.234	2.024	1.992	3.203	2.920	2.890	2.511	3.778
h. Tagihan Lainnya / Other claims	108.446	134.667	131.661	152.779	114.988	99.097	101.360	98.917	84.961	96.647	76.639	76.842	75.177	64.183
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	989.871	985.353	990.574	1.028.641	941.793	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074
Rupiah	917.158	912.630	915.173	955.838	873.932	852.264	842.364	853.431	831.761	882.441	879.007	877.666	880.729	880.975
Giro / Demand Deposit	184.697	195.532	205.997	246.402	197.010	162.639	174.429	181.053	184.103	191.841	187.297	187.663	185.379	188.062
Tabungan / Saving	220.436	206.283	205.006	206.527	199.173	214.755	202.837	198.283	194.117	206.402	205.192	209.611	209.945	211.537
Simpanan Berjangka / Time Deposits	512.026	510.816	504.170	502.909	477.749	474.870	465.098	474.095	453.541	484.198	486.518	480.392	485.405	481.375
Valas / Foreign Exchange	72.713	72.723	75.401	72.803	67.861	66.043	65.356	65.216	70.093	71.811	73.445	71.466	76.601	74.099
Giro / Demand Deposit	30.274	29.148	30.062	30.145	26.131	27.384	27.652	26.707	31.694	30.356	31.596	28.119	30.042	27.637
Tabungan / Saving	4.969	4.363	4.967	4.713	4.692	4.375	4.512	4.724	4.609	4.239	4.383	4.084	4.272	4.564
Simpanan Berjangka / Time Deposits	37.470	39.213	40.372	37.944	37.038	34.283	33.192	33.785	33.789	37.217	37.465	39.262	42.287	41.898
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	436	2.110	1	2.959	4.074	5.183	3.988	2.822	3.132	2.040	1.809	4.732	2.178	2.720
c. Kewajiban kepada Bank lain / Interbank Liabilities	57.215	42.353	47.330	41.882	40.921	52.434	41.576	39.221	36.070	44.832	41.325	46.099	39.011	38.249
d. Surat Berharga yang diterbitkan / Issued Securities	16.863	14.456	15.114	14.191	13.941	16.034	14.449	14.146	12.865	12.417	12.584	14.703	14.761	15.678
e. Pinjaman yang Diterima / Loans received	35.748	24.422	24.915	25.639	25.679	26.636	27.793	27.531	22.596	34.782	33.474	34.835	36.110	35.324
Rupiah	22.804	15.326	15.916	16.589	16.649	17.906	18.803	19.051	13.881	21.637	21.721	22.088	22.076	22.141
Valas / Foreign Exchange	12.944	9.096	8.999	9.249	9.030	8.730	8.990	8.480	8.715	13.145	11.754	12.747	14.034	13.183
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.475	3.742	4.391	6.498	4.475	4.086	3.510	3.320	3.392	4.851	4.522	4.506	4.031	4.647
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	15.521	7.414	7.415	6.931	10.165	15.820	11.893	14.685	14.619	11.220	8.070	14.414	15.497	23.343
h. Setoran Jaminan / Guarantee Deposits	368	212	220	222	227	278	248	240	224	198	189	190	195	185
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	132.897	137.841	138.144	139.823	135.079	135.200	135.358	135.804	135.062	154.073	154.615	155.019	155.368	155.489
b. Cadangan / Reserves	24.230	27.136	27.133	27.131	26.487	26.562	26.561	27.223	27.870	28.053	28.438	28.695	28.750	28.914
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(14.366)	(7.994)	(7.991)	(7.991)	(8.544)	(7.973)	3.077	481	(6.466)	(20.728)	(22.723)	(23.962)	(24.015)	(24.319)
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	6.494	9.562	10.087	11.869	12.703	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522
e. Tambahan modal disetor / Additional Paid In Capital	69.167	50.502	51.986	49.384	48.625	48.900	48.640	49.784	49.020	56.655	56.643	56.484	57.431	57.927
f. Modal Pinjaman / Loan Capital	16.040	9.417	9.448	9.506	9.456	8.979	9.019	9.013	9.028	13.065	13.065	13.078	12.767	13.175

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

Keterangan	2022	2023						2024						
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	720.129	774.536	792.110	793.688	829.875	864.422	851.088	858.449	925.745	883.865	888.160	910.309	908.810	897.231
- Kepada Pihak Ketiga / To Third Party	703.766	761.245	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498
Rupiah	566.378	628.989	635.839	635.029	664.788	683.825	676.017	679.819	735.748	700.878	706.327	719.230	717.706	720.073
Valas / Foreign Exchange	137.389	132.256	139.436	140.725	146.856	150.967	148.727	151.024	164.438	159.165	157.462	161.106	162.910	148.425
- Kepada Bank Lain / Inter Bank Credit/Financing	16.362	13.292	16.835	17.933	18.231	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732
Rupiah	13.282	11.039	10.755	10.572	9.275	12.833	12.277	12.246	11.141	10.578	10.323	9.775	9.602	9.451
Valas / Foreign Exchange	3.080	2.253	6.080	7.361	8.956	16.797	14.067	15.360	14.419	13.243	14.047	20.198	18.592	19.282
b. Penempatan pada Bank Lain / Interbank Placement	40.804	58.287	52.714	55.474	57.414	53.296	51.388	53.872	56.544	56.103	58.458	64.353	47.856	55.994
- Giro / Demand Deposit	9.725	15.836	14.696	16.167	12.440	14.505	15.410	16.395	17.045	12.925	17.386	16.288	15.474	13.537
- Inter Bank Call Money / Inter Bank Call Money	28.455	40.620	36.383	38.124	42.893	37.043	34.732	34.854	36.638	41.462	37.512	46.180	31.025	41.254
- Deposito Berjangka / Time Deposits	1.353	1.771	1.281	1.094	1.899	1.526	1.122	2.502	2.638	1.270	3.112	1.116	1.177	1.005
- Lainnya / Others	1.271	60	355	90	163	223	124	122	223	447	448	768	180	198
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	198.509	169.792	167.872	175.298	179.795	187.861	183.648	181.673	188.817	182.910	182.587	179.013	171.931	164.141
- Giro / Demand Deposit	82.287	76.827	74.019	77.154	85.377	95.471	79.006	79.058	72.258	83.037	81.291	71.338	77.770	72.060
- Fine Tune Operation (FTO)	79.641	73.997	63.359	61.917	59.013	57.622	79.014	81.815	76.855	74.925	71.185	53.603	55.319	63.550
- Fasbi	36.574	15.278	29.747	29.091	32.251	34.307	25.628	20.799	39.703	23.524	29.203	52.451	38.842	28.531
- Lainnya / Others	6	3.690	748	41	250	461	-	1	1	1.424	908	1.620	1	1
d. Surat Berharga / Securities	218.064	246.399	252.689	253.406	274.351	270.620	304.824	309.787	308.556	292.515	305.245	331.854	348.361	351.531
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3.961	3.539	3.769	2.932	3.312	5.070	7.627	6.249	5.672	5.025	4.306	3.347	3.248	1.308
- Obligasi / Bonds	189.389	216.985	208.702	208.700	221.058	206.032	225.929	228.491	225.232	207.972	205.948	208.638	206.687	206.326
- Lainnya / Others	24.714	25.874	40.218	41.773	49.980	59.518	71.268	75.047	77.652	79.518	94.992	119.870	138.427	143.897
e. Penyertaan / Equity Investment	2.422	3.373	3.373	4.645	4.669	4.669	5.193	5.192	5.379	3.181	3.180	3.177	3.177	3.275
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	22.490	26.182	26.665	26.756	27.344	25.737	25.817	26.017	27.010	24.371	24.556	24.023	24.219	24.236
- Kredit & Pembiayaan yang diberikan / Credit & Financing	22.196	25.886	26.369	26.450	27.032	25.491	25.550	25.752	26.734	24.130	24.320	23.774	23.958	23.994
- Surat Berharga / Securities	20	18	16	16	17	15	20	20	23	20	20	21	16	15
- Lainnya / Others	275	278	280	289	295	231	247	245	253	221	216	228	244	227
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.995	6.319	8.281	12.483	6.581	5.116	10.369	7.645	8.641	14.102	11.510	12.159	10.154	14.772
h. Tagihan Lainnya / Other claims	107.048	115.091	117.145	104.505	115.793	92.830	102.416	101.652	117.648	107.364	103.783	95.535	84.507	87.396
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	888.107	921.385	926.219	936.907	985.231	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913	1.068.599	1.056.268	1.056.860
Rupiah	717.343	752.955	760.974	767.286	809.864	810.144	812.279	822.576	885.055	851.759	855.686	866.126	859.899	862.745
Giro / Demand Deposit	197.171	193.551	201.243	202.282	220.320	212.134	225.046	226.645	231.634	230.784	223.549	233.356	221.223	218.320
Tabungan / Saving	136.714	137.215	136.745	137.142	151.352	163.352	156.218	155.678	167.797	161.678	160.160	166.628	167.520	170.661
Simpanan Berjangka / Time Deposits	383.458	422.189	422.986	427.863	438.192	434.658	431.015	440.253	485.623	459.297	471.977	466.142	471.156	473.764
Valas / Foreign Exchange	170.764	168.430	165.245	169.621	175.367	179.139	191.016	188.523	191.760	186.567	195.227	202.474	196.369	194.115
Giro / Demand Deposit	104.215	105.756	104.834	106.286	114.938	110.490	117.387	118.139	119.980	121.952	121.682	122.388	118.574	118.736
Tabungan / Saving	14.362	11.109	10.993	10.765	7.627	7.719	9.420	9.246	8.393	8.075	8.725	8.829	8.632	9.448
Simpanan Berjangka / Time Deposits	52.186	51.565	49.418	52.570	52.802	60.930	64.209	61.138	63.386	56.539	64.820	71.256	69.162	65.932
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	0	0	1.032	0	0	659	431	559	0	0	0	157	67
c. Kewajiban kepada Bank lain / Interbank Liabilities	41.206	46.298	56.421	51.377	57.546	56.468	60.051	60.215	75.598	58.349	57.987	58.809	52.453	54.629
d. Surat Berharga yang diterbitkan / Issued Securities	2.071	2.871	2.007	1.957	1.977	2.382	1.982	1.958	4.956	2.832	2.982	3.427	2.891	2.592
e. Pinjaman yang Diterima / Loans received	32.585	37.918	39.345	41.102	40.486	44.290	44.794	47.108	49.690	38.962	40.293	42.387	43.354	40.414
Rupiah	22.433	25.912	26.313	26.511	31.414	31.414	31.598	31.432	34.588	28.230	28.268	28.520	28.639	28.591
Valas / Foreign Exchange	10.152	12.005	13.032	14.316	13.975	12.876	13.196	15.676	15.102	10.732	12.025	13.867	14.715	11.823
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	9.576	5.970	7.395	11.637	8.043	6.951	9.540	7.923	8.882	13.991	12.080	12.509	11.335	20.151
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	16.136	16.635	19.007	10.837	17.157	25.028	19.227	25.616	19.767	19.344	18.371	32.135	31.484	30.059
h. Setoran Jaminan / Guarantee Deposits	849	732	1.022	891	908	1.115	956	1.091	994	693	847	643	1.005	866
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	44.691	63.691	63.691	63.691	68.551	72.940	74.328	74.384	75.203	56.216	56.216	56.848	57.134	57.134
b. Cadangan / Reserves	12.967	14.585	14.585	14.585	15.224	15.140	15.140	15.140	15.978	16.092	16.095	16.097	16.097	16.097
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	71.458	72.586	72.588	72.591	73.143	71.634	93.113	91.618	89.917	101.736	101.736	100.428	100.286	100.286
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	17.562	11.627	13.028	14.673	17.099	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339
e. Tambahan modal disetor / Additional Paid In Capital	33.768	42.378	41.417	40.541	50.316	47.967	50.228	50.372	51.998	44.947	45.827	45.011	45.290	46.068
f. Modal Pinjaman / Loan Capital	11.622	16.908	16.985	17.136	17.006	16.453	16.581	14.709	14.752	10.854	10.852	10.891	12.298	12.057

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

Keterangan	2022	2023						2024						
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	1.708.709	1.769.305	1.783.327	1.800.003	1.821.321	1.860.582	1.844.972	1.859.031	1.899.337	1.912.208	1.917.887	1.940.268	1.944.899	1.936.110
- Kepada Pihak Ketiga / To Third Party	1.687.209	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397
Rupiah	1.434.709	1.502.555	1.514.207	1.518.011	1.542.579	1.572.046	1.553.747	1.565.694	1.584.175	1.587.571	1.593.356	1.613.356	1.620.545	1.627.145
Valas / Foreign Exchange	252.500	247.606	250.682	261.389	257.977	262.861	265.914	268.509	290.636	302.064	301.514	303.297	301.096	285.252
- Kepada Bank Lain / Inter Bank Credit/Financing	21.499	19.144	18.438	20.603	20.765	25.675	25.311	24.828	24.526	22.574	23.017	23.614	23.258	23.714
Rupiah	14.752	13.469	12.461	14.050	14.368	18.001	17.458	17.120	16.725	15.545	15.991	16.447	15.969	15.961
Valas / Foreign Exchange	6.747	5.675	5.977	6.553	6.397	7.673	7.853	7.708	7.801	7.028	7.027	7.168	7.288	7.753
b. Penempatan pada Bank Lain / Interbank Placement	40.018	36.449	46.266	40.151	44.574	35.215	40.262	44.351	51.145	39.884	43.389	51.557	44.622	42.611
- Giro / Demand Deposit	28.369	21.929	27.618	26.027	29.016	23.141	23.395	25.946	28.053	24.442	27.858	34.553	24.946	25.611
- Inter Bank Call Money / Inter Bank Call Money	9.705	12.233	16.328	11.504	12.662	9.117	13.651	14.590	18.925	10.978	11.219	12.225	15.279	14.231
- Deposito Berjangka / Time Deposits	1.868	2.285	2.318	2.383	2.792	2.771	2.840	3.614	3.964	4.065	4.063	4.094	4.065	2.627
- Lainnya / Others	76	2	2	238	104	185	376	201	203	399	249	685	332	141
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	299.217	223.183	217.488	202.526	205.484	244.679	203.339	199.709	198.235	188.440	184.126	187.507	172.907	198.304
- Giro / Demand Deposit	147.389	146.294	138.547	128.319	128.175	125.155	137.306	121.979	116.721	119.806	116.405	101.225	108.888	111.929
- Fine Tune Operation (FTO)	109.994	54.000	38.526	39.924	47.214	54.257	34.900	40.369	32.048	38.426	24.562	34.210	36.277	47.769
- Fasbi	41.834	17.376	30.956	20.113	25.364	53.396	23.432	27.838	47.421	23.411	38.625	47.061	21.433	38.607
- Lainnya / Others	-	5.513	9.458	14.169	4.731	11.871	7.701	9.523	2.045	6.797	4.534	5.011	6.309	-
d. Surat Berharga / Securities	422.327	407.966	398.607	417.481	427.980	430.995	508.180	525.879	521.026	522.304	540.108	539.447	575.349	556.114
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	20.088	12.954	11.746	11.704	8.040	6.288	5.097	4.827	4.920	3.584	4.303	5.346	5.089	4.924
- Obligasi / Bonds	352.358	346.458	317.241	329.425	335.591	314.897	360.145	356.831	349.794	346.483	329.847	315.728	306.742	296.581
- Lainnya / Others	49.881	48.554	69.620	76.352	84.349	109.810	142.938	164.221	166.312	172.238	205.958	218.374	263.518	254.610
e. Penyertaan / Equity Investment	18.430	18.989	19.151	19.317	19.504	19.636	19.765	19.898	25.671	25.800	27.957	28.034	28.680	28.703
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	83.476	86.480	87.555	88.517	89.325	87.807	88.393	87.142	87.574	88.371	87.088	86.946	86.420	85.278
- Kredit & Pembiayaan yang diberikan / Credit & Financing	81.985	84.903	86.060	86.907	87.767	86.045	86.620	85.437	85.804	86.759	85.640	85.425	84.930	83.799
- Surat Berharga / Securities	121	333	333	336	390	582	595	535	539	374	388	379	381	394
- Lainnya / Others	1.369	1.243	1.162	1.273	1.169	1.181	1.178	1.170	1.231	1.238	1.060	1.142	1.108	1.085
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	9.628	6.075	7.614	10.974	7.542	6.871	8.102	6.610	7.425	12.050	10.980	10.847	10.644	13.440
h. Tagihan Lainnya / Other claims	137.418	178.334	201.761	180.048	165.013	193.407	125.931	112.612	118.004	105.337	100.895	116.546	104.160	128.045
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	1.992.606	1.992.819	1.984.073	1.978.115	1.994.825	2.070.642	2.056.903	2.068.855	2.108.243	2.112.419	2.115.651	2.141.621	2.155.885	2.137.726
Rupiah	1.654.644	1.661.396	1.652.741	1.646.001	1.648.518	1.712.137	1.710.735	1.723.245	1.746.086	1.751.468	1.752.902	1.753.889	1.767.236	1.748.015
Giro / Demand Deposit	425.604	407.768	409.055	401.820	413.211	436.747	434.026	438.067	440.558	435.334	444.111	451.886	445.413	430.132
Tabungan / Saving	429.721	431.002	428.812	426.282	430.973	440.174	441.789	439.705	447.274	448.417	444.266	448.014	446.699	443.573
Simpanan Berjangka / Time Deposits	799.318	822.626	814.873	817.899	804.334	835.217	834.920	845.472	858.253	867.717	864.524	853.989	875.124	874.310
Valas / Foreign Exchange	337.963	331.423	331.332	332.115	346.307	358.505	346.169	345.610	362.158	360.951	362.749	387.732	388.649	389.711
Giro / Demand Deposit	119.042	120.285	113.825	122.543	135.794	143.174	135.244	133.937	138.294	138.761	135.713	146.773	147.564	141.696
Tabungan / Saving	97.330	93.195	95.477	92.446	96.761	96.791	97.036	97.587	99.571	102.969	105.152	106.281	108.144	109.905
Simpanan Berjangka / Time Deposits	121.591	117.942	122.030	117.126	113.752	118.540	113.889	114.087	124.293	119.221	121.884	134.678	132.941	138.109
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	933	6.567	11.029	4.748	5.552	11.900	11.016	10.490	11.131	8.671	14.692	11.954	6.747	7.586
c. Kewajiban kepada Bank lain / Interbank Liabilities	25.479	41.342	49.812	61.355	46.373	39.931	44.986	37.844	51.486	44.679	48.096	41.972	47.735	46.701
d. Surat Berharga yang diterbitkan / Issued Securities	18.967	11.174	10.814	11.151	11.508	11.132	11.200	11.241	11.065	12.103	10.962	12.572	11.575	11.554
e. Pinjaman yang Diterima / Loans received	113.766	92.763	93.537	95.530	94.720	107.652	111.282	110.215	112.380	114.906	116.749	116.926	118.074	116.449
Rupiah	41.996	41.208	40.017	39.829	38.761	46.756	46.698	46.612	47.078	45.653	44.651	41.910	40.378	41.171
Valas / Foreign Exchange	71.771	51.555	53.520	55.702	55.960	60.896	64.584	63.602	65.302	69.253	72.098	75.016	77.696	75.278
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7.445	6.650	7.735	10.867	7.378	6.513	8.784	7.671	8.598	13.808	11.827	12.651	9.730	12.725
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	54.201	46.977	72.453	61.220	81.822	98.344	52.865	72.951	72.112	57.882	67.075	88.751	82.391	113.559
h. Setoran Jaminan / Guarantee Deposits	1.499	1.243	1.244	1.204	1.548	1.401	1.377	1.492	1.222	1.338	1.414	1.340	1.380	2.215
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	77.653	78.230	78.232	78.293	78.553	78.602	78.691	78.729	78.780	78.783	78.783	78.783	78.783	78.783
b. Cadangan / Reserves	40.756	44.588	44.588	44.588	44.589	44.593	44.593	44.594	44.757	44.767	48.061	48.100	48.100	48.103
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	142.364	160.703	160.722	160.748	160.772	160.801	199.776	200.067	193.495	188.738	184.614	182.953	182.976	182.999
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	34.417	27.832	30.457	33.296	35.462	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188
e. Tambahan modal disetor / Additional Paid In Capital	73.526	76.307	74.519	72.456	76.475	77.507	77.581	77.371	83.742	80.542	82.326	82.020	83.370	85.126
f. Modal Pinjaman / Loan Capital	31.602	30.357	30.648	31.295	29.660	29.353	29.843	29.771	27.566	28.073	28.070	28.237	28.150	27.198

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

Keterangan	2022	2023						2024						
		Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	3.296.088	3.501.743	3.561.029	3.602.405	3.632.206	3.707.282	3.707.987	3.720.597	3.793.003	3.845.151	3.890.860	3.943.199	3.970.730	3.978.995
- Kepada Pihak Ketiga / To Third Party	3.263.554	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227
Rupiah	2.772.217	2.961.763	3.007.301	3.024.126	3.066.270	3.134.739	3.124.793	3.153.698	3.206.782	3.231.536	3.262.426	3.304.504	3.329.192	3.369.963
Valas / Foreign Exchange	491.337	509.400	521.599	546.893	534.814	534.269	545.032	528.913	547.350	575.828	595.092	607.078	608.705	576.264
- Kepada Bank Lain / Inter Bank Credit/Financing	32.533	30.580	32.129	31.386	31.123	38.274	38.162	37.987	38.871	37.787	33.142	31.617	32.833	32.768
Rupiah	26.475	24.173	25.486	24.727	24.739	31.491	31.453	31.302	31.981	31.635	28.881	27.302	27.401	27.818
Valas / Foreign Exchange	6.058	6.407	6.643	6.659	6.383	6.783	6.709	6.684	6.890	6.152	4.261	4.315	5.433	4.950
b. Penempatan pada Bank Lain / Interbank Placement	131.128	75.875	99.794	84.007	101.727	128.346	140.609	153.094	142.864	137.733	135.239	138.124	127.285	127.827
- Giro / Demand Deposit	92.917	58.978	77.930	62.222	76.183	97.938	110.093	123.740	107.375	102.653	99.449	100.170	87.279	90.180
- Inter Bank Call Money / Inter Bank Call Money	32.094	12.246	16.733	15.711	18.471	20.936	22.275	21.905	28.189	25.955	25.362	26.636	28.885	27.662
- Deposito Berjangka / Time Deposits	2.548	2.785	2.482	2.469	2.844	2.531	3.367	1.671	1.911	2.606	2.555	2.258	3.129	2.031
- Lainnya / Others	3.569	1.867	2.649	3.605	4.229	4.120	4.875	5.779	5.389	6.519	7.874	9.060	7.993	7.954
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	603.115	397.201	386.939	414.793	401.629	473.163	395.818	388.607	383.620	356.438	401.351	312.499	302.725	354.697
- Giro / Demand Deposit	421.195	303.845	323.606	298.186	303.009	345.438	287.406	283.156	257.055	295.040	272.836	276.751	252.646	256.043
- Fine Tune Operation (FTO)	160.967	45.016	27.216	61.082	42.434	102.733	56.948	58.012	49.423	13.575	73.769	20.305	35.642	85.652
- Fasbi	20.943	48.334	36.109	55.519	56.180	24.985	51.458	47.439	77.131	47.823	54.745	15.442	14.437	12.994
- Lainnya / Others	10	6	8	6	6	7	6	0	11	0	0	0	0	8
d. Surat Berharga / Securities	995.878	993.895	1.012.769	1.025.966	1.035.537	1.044.765	1.090.409	1.121.427	1.091.284	1.072.310	1.048.327	1.092.536	1.081.059	1.034.937
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	876	764	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.258	11.182	9.959	8.985	9.651	9.119	10.216	8.446	8.758	9.261	7.451	7.440	6.870	6.404
- Obligasi / Bonds	825.992	815.327	786.271	767.580	755.337	764.138	773.346	775.131	751.875	731.289	723.524	737.575	713.818	684.344
- Lainnya / Others	159.753	166.622	216.539	249.400	270.549	271.507	306.847	337.850	330.651	331.759	317.351	347.522	360.372	344.189
e. Penyertaan / Equity Investment	88.448	90.558	90.716	90.812	90.952	91.563	91.854	92.077	92.389	92.642	92.836	91.761	92.026	92.237
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	228.275	219.203	217.112	213.731	212.025	204.483	204.229	206.863	205.251	205.633	206.166	198.166	197.800	195.551
- Kredit & Pembiayaan yang diberikan / Credit & Financing	222.004	212.240	209.893	207.075	205.129	197.936	197.758	200.892	199.433	200.765	201.155	193.399	192.822	190.824
- Surat Berharga / Securities	1.772	3.006	3.229	2.649	3.107	3.203	3.059	2.486	2.200	1.486	1.517	1.059	1.287	1.232
- Lainnya / Others	4.498	3.957	3.990	4.007	3.788	3.344	3.412	3.484	3.619	3.382	3.495	3.708	3.691	3.495
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3.948	3.986	4.716	5.873	4.527	4.088	6.658	4.531	5.228	7.843	6.805	6.560	5.986	12.131
h. Tagihan Lainnya / Other claims	314.702	265.164	266.809	248.290	278.793	276.315	276.019	224.124	213.018	228.728	211.617	206.099	185.858	206.020
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	4.283.006	4.183.313	4.246.303	4.255.147	4.294.358	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687	4.562.682	4.517.237	4.500.211
Rupiah	3.618.693	3.557.387	3.604.570	3.577.919	3.619.847	3.769.893	3.712.502	3.698.034	3.786.410	3.801.995	3.798.783	3.820.583	3.782.297	3.785.032
Giro / Demand Deposit	1.032.001	914.984	954.035	938.944	937.183	1.058.307	976.049	960.303	995.624	996.479	1.012.641	1.044.572	1.022.972	1.023.071
Tabungan / Saving	1.635.539	1.629.151	1.624.986	1.631.518	1.648.198	1.670.070	1.664.646	1.665.668	1.698.270	1.708.624	1.702.645	1.724.548	1.730.191	1.712.999
Simpanan Berjangka / Time Deposits	951.153	1.013.252	1.025.549	1.007.456	1.034.466	1.041.517	1.071.807	1.072.063	1.092.515	1.096.893	1.083.497	1.051.462	1.029.133	1.048.962
Valas / Foreign Exchange	664.313	625.927	641.733	677.228	674.511	709.803	734.862	744.209	727.899	746.022	780.905	742.099	734.940	715.179
Giro / Demand Deposit	453.155	443.124	452.646	484.543	482.163	511.675	526.027	533.433	521.928	539.473	573.107	526.081	512.755	504.952
Tabungan / Saving	76.114	69.637	69.636	71.586	71.621	71.947	74.297	73.555	73.377	76.171	76.122	78.109	79.097	77.726
Simpanan Berjangka / Time Deposits	135.043	113.166	119.451	121.099	120.726	126.180	134.538	137.220	132.594	130.378	131.675	137.909	143.088	132.501
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	757	460	460	461	454	496	450	443	453	432	427	454	493	471
c. Kewajiban kepada Bank lain / Interbank Liabilities	49.498	49.962	46.808	52.283	47.632	49.547	42.452	46.139	52.836	58.438	52.261	58.834	58.580	52.449
d. Surat Berharga yang diterbitkan / Issued Securities	77.216	73.983	70.013	71.100	70.229	69.492	76.399	76.255	71.217	67.891	67.878	65.078	64.896	61.098
e. Pinjaman yang Diterima / Loans received	111.191	104.491	107.099	112.405	119.290	129.750	124.152	120.091	119.591	125.689	128.355	129.060	128.947	140.087
Rupiah	1.648	1.809	1.805	1.884	1.936	1.953	1.945	1.931	1.923	2.105	2.180	2.171	2.296	2.291
Valas / Foreign Exchange	109.543	102.682	105.294	110.521	117.354	127.797	122.208	118.161	117.669	123.584	126.175	126.889	126.651	137.796
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.092	4.143	5.404	8.031	4.881	3.969	6.891	4.254	5.185	9.044	7.369	6.868	5.649	8.709
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	70.217	71.591	79.851	91.108	107.426	100.179	104.274	102.383	112.387	124.696	124.139	122.494	134.790	166.929
h. Setoran Jaminan / Guarantee Deposits	1.567	1.887	1.892	1.753	1.831	2.137	2.016	2.133	2.039	1.873	1.892	1.751	1.856	1.907
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	27.638	26.673	26.377	26.186	26.126	26.046	26.046	26.046	26.046	26.014	26.113	26.113	26.078	25.838
b. Cadangan / Reserves	10.961	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.855	11.855	11.855	11.855	11.855	11.855
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	476.284	532.027	532.027	532.028	532.029	514.130	687.150	687.150	579.694	579.694	579.694	579.695	579.695	579.694
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	143.344	111.683	126.093	141.494	156.362	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978
e. Tambahan modal disetor / Additional Paid In Capital	105.563	111.961	109.674	106.599	111.139	113.857	114.450	113.768	113.884	110.253	112.033	112.667	114.436	116.765
f. Modal Pinjaman / Loan Capital	18.846	17.958	18.207	24.684	24.269	24.144	18.560	18.488	18.643	19.092	19.081	19.219	19.084	18.194

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

Keterangan	2021	2022	2023							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses															
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	773.902	811.458	642.865	725.997	809.188	890.058	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	13.904	14.258	15.809	17.468	19.063	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623
b. Dari Penempatan pada bank lain / From interbank placement	2.691	5.409	7.637	8.663	9.739	10.985	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559
c. Dari surat berharga / From securities	87.345	94.584	72.669	81.597	90.745	100.275	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	487.587	523.468	401.893	454.043	505.822	554.888	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	520.202	398.621	450.585	501.840	550.457	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211
- kepada bank lain / To other Bank	2.643	3.267	3.271	3.458	3.983	4.431	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045
e. Lainnya / Others	186.539	174.093	146.407	165.885	185.413	204.848	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	342.699	323.610	290.709	329.498	368.262	405.167	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	484	460	420	455	477	553	27	68	130	208	293	373	468	633
b. Kewajiban pada bank lain / Interbank Liabilities	5.618	6.833	7.738	8.839	10.943	11.156	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	129.628	127.055	143.897	161.802	179.720	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882
- Giro / Demand Deposit	24.161	27.740	27.927	31.750	35.916	40.416	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825
- Tabungan / Saving	17.181	15.492	11.477	12.943	14.451	16.001	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829
- Simpanan Berjangka / Time deposits	99.502	86.396	87.652	99.204	111.434	123.303	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228
d. Surat Berharga / Securities	9.797	10.297	5.955	6.700	7.489	8.451	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221
e. Pinjaman yang diterima / Loans received	6.908	13.077	10.731	12.388	13.528	14.859	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174
f. Lainnya / Others	174.872	163.291	138.771	157.254	174.045	190.504	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	431.203	487.848	352.155	396.499	440.925	484.892	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	460.019	522.998	363.684	373.255	419.070	478.808	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	20.448	10.408	13.364	13.410	14.864	15.706	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	0	2	0	0	57	3	-	0	5.074	1	6.799	1	1
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	60	276	848	979	1.063	1.159	1.360	316	371	570	789	917	983	1.395	1.487
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	318.768	208.732	201.675	226.491	266.718	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	87.234	97.515	67.772	76.291	85.779	93.735	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296
f. Lainnya / Others	143.612	96.030	72.969	80.898	90.873	101.489	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	716.871	762.897	514.917	543.838	608.179	687.763	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	2.341	5.388	6.275	6.681	6.581	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	454	632	238	237	237	237	715	-	-	-	4	1	1	1	2
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	158	94	227	229	230	234	225	222	501	668	747	773	1.139	1.217
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	307.170	200.557	192.235	216.498	255.793	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	171.698	120.304	132.394	145.799	161.156	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.404	5.196	4.113	4.583	5.195	5.683	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999
g. Lainnya / Others	268.059	275.703	184.221	207.889	233.540	258.083	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	174.352	247.949	200.923	225.915	251.816	275.936	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240
E. Pendapatan non-operasional / Non Operational Income	20.216	38.631	33.065	36.205	41.069	48.023	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328
F. Beban non-operasional / Non Operational Expenses	20.411	34.081	33.662	36.969	42.130	47.863	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4.550	(597)	(765)	(1.061)	160	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174.271	252.499	200.326	225.150	250.755	276.097	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	125.725	(242)	(298)	(329)	(368)	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.586	125.715	(242)	(298)	(329)	(368)	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)
K. Jumlah laba/rugi bersih (setelah taksiiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	201.817	160.704	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026

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

Keterangan	2021	2022	2023										2024			
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses																
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	136.178	141.972	110.646	124.979	140.199	148.225	161.325	14.655	28.826	41.800	59.070	74.366	89.538	105.278	122.830	
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.297	2.543	1.864	2.100	2.347	2.497	2.874	205	387	592	807	1.018	1.229	1.424	1.643	
b. Dari Penempatan pada bank lain / From interbank placement	873	964	1.386	1.616	1.893	2.002	2.059	217	457	706	951	1.206	1.438	1.669	1.933	
c. Dari surat berharga / From securities	11.759	12.673	10.623	11.952	13.030	14.110	15.244	1.394	2.803	4.019	5.788	7.363	8.931	10.579	12.315	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	64.408	71.646	53.840	60.896	68.358	70.887	77.252	6.773	13.282	18.919	26.258	32.935	39.691	46.694	53.532	
- kepada pihak ketiga bukan bank / To Third Party non Bank	64.218	71.570	53.782	60.830	68.286	70.808	77.163	6.760	13.256	18.879	26.205	32.869	39.611	46.600	53.425	
- kepada bank lain / To other Bank	190	76	59	66	72	79	89	13	26	39	53	66	80	94	107	
e. Lainnya / Others	56.840	54.146	42.932	48.415	54.571	58.729	63.897	6.066	11.897	17.563	25.266	31.844	38.249	44.912	53.408	
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86.768	83.805	66.162	76.207	85.594	90.476	98.313	9.635	18.735	27.054	39.264	49.461	59.322	69.732	82.000	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	137	114	169	86	96	97	117	8	20	34	52	60	63	73	93	
b. Kewajiban pada Bank lain / Interbank Liabilities	895	1.566	1.606	1.879	2.079	2.283	2.567	310	583	851	1.242	1.504	1.780	2.057	2.322	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28.410	26.515	21.879	24.660	27.667	29.409	32.059	2.985	5.797	8.333	11.876	14.993	17.996	21.171	24.315	
- Giro / Demand Deposit	3.207	2.847	2.186	2.457	2.767	2.800	3.131	280	563	874	1.174	1.491	1.783	2.079	2.386	
- Tabungan / Saving	2.801	3.403	2.082	2.345	2.622	2.793	3.044	282	556	804	1.177	1.481	1.769	2.077	2.376	
- Simpanan Berjangka / Time deposits	22.401	20.265	17.611	19.859	22.278	23.816	25.884	2.423	4.678	6.655	9.525	12.021	14.444	17.016	19.553	
d. Surat Berharga / Securities	1.403	1.801	816	903	1.026	1.270	1.447	105	204	261	434	536	635	746	859	
e. Pinjaman yang diterima / Loans received	515	1.169	843	953	1.070	1.181	1.325	134	262	316	749	948	1.138	1.346	1.554	
f. Lainnya / Others	55.389	52.640	40.849	47.725	53.655	56.236	60.798	6.094	11.869	17.259	24.912	31.420	37.711	44.338	52.858	
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	58.167	44.483	48.773	54.605	57.749	63.012	5.020	10.091	14.746	19.806	24.905	30.216	35.547	40.831	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	105.924	55.502	36.768	39.054	44.580	45.389	52.565	4.359	6.478	8.820	14.066	18.228	19.191	22.578	27.824	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.418	1.012	743	718	893	1.285	-	1.354	75	141	175	379	455	471	611	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	2	-	-	-	3	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	136	420	491	534	580	727	191	222	416	562	668	752	1.181	1.256	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86.289	36.694	26.703	27.871	32.002	31.617	37.085	2.133	3.099	4.013	6.596	9.120	8.311	8.550	12.586	
e. Dividen, keuntungan penyertaan equity method, komis/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	5.778	5.810	3.842	4.438	5.022	5.447	6.034	479	960	1.450	2.104	2.669	3.290	4.440	5.011	
f. Lainnya / Others	11.415	11.850	5.060	5.535	6.128	6.460	7.365	1.478	2.057	2.767	4.426	5.316	6.369	7.973	8.360	
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147.717	102.965	68.519	73.322	83.268	86.092	97.805	7.625	12.897	19.219	33.008	40.150	44.162	50.865	60.008	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	510	379	534	734	1.019	976	51	74	93	217	206	242	283	318	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	1	12	40	40	40	40	40	0	-	-	4	1	1	1	2	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	143	77	208	208	208	208	149	149	426	577	633	686	1.071	1.124	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83.510	35.598	25.979	26.718	30.765	30.165	35.368	2.004	2.510	3.740	6.284	8.706	7.528	8.422	12.280	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23.825	24.620	14.265	14.345	16.194	17.221	19.199	2.288	3.690	5.249	12.018	13.299	14.756	16.262	17.978	
f. Kerugian penyertaan equity method komis/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	904	859	796	884	965	1.042	1.149	62	103	147	198	251	314	369	428	
g. Lainnya / Others	38.159	41.223	26.984	30.593	34.363	36.397	40.865	3.071	6.371	9.564	13.710	17.054	20.635	24.456	27.878	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	7.616	10.704	12.732	14.505	15.916	17.046	17.773	1.754	3.672	4.347	865	2.983	5.246	7.259	8.646	
E. Pendapatan non-operasional / Non Operational Income	6.062	9.328	7.062	7.889	9.301	10.084	11.259	1.583	2.913	4.133	6.220	7.409	8.984	10.297	14.101	
F. Beban non-operasional / Non Operational Expenses	6.038	9.684	7.402	8.280	9.770	10.517	11.634	1.686	2.999	4.308	6.247	7.513	9.355	9.972	14.346	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(356)	(340)	(391)	(469)	(433)	(375)	(103)	(86)	(175)	(27)	(105)	(371)	326	(245)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	7.640	10.348	12.392	14.114	15.447	16.613	17.398	1.651	3.585	4.172	838	2.879	4.875	7.585	8.401	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.306	4.804	-	-	-	-	5.154	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.031	4.804	-	-	-	-	5.154	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4.510	6.494	9.562	10.887	11.869	12.703	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	

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

Keterangan	2021	2022	2023						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	104.090	107.720	94.259	106.632	119.509	137.185	152.752	13.762	26.627	42.584	54.443	68.890	83.161	97.927	112.661
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.022	3.184	3.434	3.872	4.381	4.915	5.405	475	919	1.462	1.963	2.496	3.025	3.470	3.878
b. Dari Penempatan pada bank lain / From interbank placement	383	766	1.500	1.724	1.945	2.400	2.632	240	421	639	840	1.056	1.274	1.529	1.746
c. Dari surat berharga / From securities	9.637	11.684	10.683	12.087	13.523	15.523	17.151	1.701	3.305	5.324	6.685	8.458	10.221	12.119	14.068
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53.880	57.640	47.052	53.138	59.470	67.770	75.311	6.577	12.740	20.661	26.831	33.852	40.767	47.873	54.926
- kepada pihak ketiga bukan bank / To Third Party non Bank	53.720	57.303	46.562	52.593	58.844	67.071	74.542	6.473	12.532	20.356	26.432	33.364	40.188	47.189	54.136
- kepada bank lain / To other Bank	160	337	490	545	625	698	769	105	208	305	399	488	580	685	790
e. Lainnya / Others	38.168	34.445	31.590	35.811	40.191	46.578	52.252	4.769	9.244	14.497	18.123	23.027	27.873	32.935	38.042
2. Beban Bunga / Interest Expenses	61.091	54.300	53.979	60.962	68.315	78.089	87.521	8.363	16.024	25.481	31.644	40.077	48.371	57.087	65.731
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	0	0	0	0	10	1	2	4	16	18	21	25	34
b. Kewajiban pada Bank lain / Interbank Liabilities	835	900	1.690	1.922	2.201	2.515	2.767	280	541	871	1.005	1.242	1.464	1.729	1.954
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	20.716	19.046	19.899	22.312	24.845	28.448	31.505	2.959	5.666	9.162	11.716	14.880	18.036	21.380	24.683
- Giro / Demand Deposit	2.171	2.675	2.313	2.625	2.971	3.615	3.974	415	802	1.198	1.593	2.022	2.445	2.882	3.291
- Tabungan / Saving	1.660	1.669	1.266	1.427	1.595	1.855	2.120	218	412	649	783	996	1.211	1.436	1.663
- Simpanan Berjangka / Time deposits	16.885	14.702	16.320	18.260	20.279	22.978	25.411	2.326	4.452	7.315	9.339	11.861	14.380	17.062	19.729
d. Surat Berharga / Securities	1.310	1.013	899	1.012	1.118	1.220	1.357	273	204	591	628	735	839	951	1.054
e. Pinjaman yang diterima / Loans received	1.116	960	1.648	1.860	2.086	2.310	2.520	259	501	838	814	1.017	1.241	1.429	1.656
f. Lainnya / Others	37.032	32.382	29.843	33.854	38.064	43.596	49.362	4.591	9.110	14.015	17.465	22.184	26.770	31.572	36.350
g. Koreksi atas pendapatan bunga / Corrections	-	82	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42.998	53.420	40.280	45.670	51.194	59.097	65.231	5.399	10.603	17.102	22.798	28.813	34.790	40.840	46.930
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83.649	214.590	170.203	156.185	181.463	203.769	223.674	31.911	365.909	71.093	84.150	96.717	103.277	127.737	165.266
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.750	1.364	5.406	5.418	5.461	5.614	5.708	558	481	816	609	975	1.416	1.770	2.242
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	0	0	0	0	57	-	-	0	1	1	1	1	1
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	140	415	463	504	553	607	125	148	154	227	248	231	214	230
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65.579	201.538	154.794	139.675	163.812	184.837	202.502	29.633	362.943	65.802	79.126	90.336	95.595	118.798	154.802
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	6.026	7.259	4.977	5.572	6.180	7.100	7.795	589	1.174	1.818	2.306	2.928	3.464	4.025	4.658
f. Lainnya / Others	10.259	4.288	4.610	5.058	5.506	5.664	7.006	1.005	1.163	2.503	1.881	2.228	2.570	2.929	3.333
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113.549	246.170	196.103	185.407	213.876	242.647	266.862	35.259	372.324	81.792	96.469	112.204	121.879	149.901	190.455
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	709	4.587	4.837	4.858	4.994	4.819	275	409	752	457	625	933	1.072	1.188
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	1	-	-	-	444	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	17	18	21	22	26	77	74	75	91	114	87	68	94
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62.517	197.839	153.008	137.305	161.205	182.264	199.797	29.412	362.112	64.826	77.904	88.818	93.805	116.855	152.380
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17.787	11.280	12.729	14.077	15.338	17.233	19.532	2.298	3.064	5.840	4.668	5.794	6.854	7.979	9.252
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.029	1.369	1.194	1.319	1.601	1.715	1.686	138	367	397	522	655	789	987	1.160
g. Lainnya / Others	31.634	34.973	24.568	27.851	30.853	36.420	40.558	3.059	6.298	9.901	12.826	16.197	19.411	22.940	26.382
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	13.098	21.840	14.380	16.448	18.782	20.218	22.043	2.051	4.188	6.403	10.479	13.325	16.189	18.676	21.742
E. Pendapatan non-operasional / Non Operational Income	2.057	1.465	1.782	1.450	1.339	3.316	3.193	573	370	817	1.238	1.361	1.586	1.807	1.653
F. Beban non-operasional / Non Operational Expenses	1.940	1.123	1.006	906	1.023	1.296	1.025	468	294	367	773	864	1.088	1.097	864
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	343	776	544	316	2.021	2.167	105	77	450	464	497	499	710	789
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	13.216	22.182	15.156	16.992	19.097	22.238	24.211	2.156	4.264	6.853	10.943	13.823	16.687	19.386	22.531
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.756	2.989	(242)	(298)	(329)	(368)	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.756	2.989	(242)	(298)	(329)	(368)	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11.034	17.562	11.627	13.028	14.673	17.099	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339

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

Keterangan	2021	2022	2023								2024				
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	208.880	208.189	162.960	183.889	204.847	225.576	247.683	22.213	43.176	65.829	87.665	110.003	132.610	155.978	179.248
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.887	4.209	5.139	5.715	6.314	6.910	7.523	564	1.022	1.497	1.916	2.313	2.721	3.110	3.516
b. Dari Penempatan pada bank lain / From interbank placement	370	532	759	873	963	1.068	1.174	111	227	364	472	592	710	835	943
c. Dari surat berharga / From securities	25.630	24.785	17.621	19.773	22.093	24.349	26.852	2.698	5.335	8.174	10.971	13.694	16.657	19.881	23.282
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115.366	122.977	93.645	105.788	118.013	130.082	142.711	12.566	24.709	38.016	50.602	63.275	76.253	89.176	102.297
- kepada pihak ketiga bukan bank / To Third Party non Bank	114.457	122.091	92.756	104.792	116.907	128.862	141.365	12.412	24.408	37.555	49.993	62.513	75.341	88.108	101.073
- kepada bank lain / To other Bank	909	886	888	996	1.106	1.221	1.346	153	301	461	609	762	912	1.068	1.224
e. Lainnya / Others	64.628	55.687	45.796	51.741	57.464	63.165	69.424	6.275	11.883	17.778	23.704	30.129	36.269	42.975	49.209
2. Beban Bunga / Interest Expenses	112.375	100.834	90.180	101.974	113.781	125.515	138.494	13.185	25.435	38.501	51.515	64.924	78.280	92.508	106.483
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	369	289	332	357	378	423	18	46	90	135	201	268	318	395
b. Kewajiban pada Bank lain / Interbank Liabilities	479	712	890	1.081	1.289	1.498	1.714	175	352	521	707	877	1.065	1.268	1.483
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41.875	38.499	39.198	44.346	49.673	54.911	60.651	6.006	11.642	17.727	23.712	29.778	35.840	42.148	48.525
- Giro / Demand Deposit	6.390	7.522	7.544	8.549	9.546	10.540	11.757	1.258	2.386	3.630	4.828	6.043	7.267	8.524	9.767
- Tabungan / Saving	5.566	5.166	4.496	5.087	5.668	6.251	6.865	624	1.229	1.841	2.444	3.033	3.608	4.188	4.787
- Simpanan Berjangka / Time deposits	29.919	25.810	27.158	30.710	34.459	38.120	42.029	4.124	8.027	12.256	16.441	20.702	24.965	29.436	33.971
d. Surat Berharga / Securities	4.252	2.967	1.787	2.014	2.273	2.557	2.870	263	533	779	991	1.202	1.440	1.670	1.921
e. Pinjaman yang diterima / Loans received	3.291	4.288	4.584	5.138	5.702	6.234	6.831	641	1.246	1.884	2.540	3.212	3.879	4.556	5.214
f. Lainnya / Others	62.388	54.000	43.431	49.064	54.487	59.937	66.005	6.083	11.615	17.500	23.430	29.654	35.788	42.549	48.946
g. Koreksi atas pendapatan bunga / Corrections	- 88	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96.505	107.355	72.780	81.915	91.065	100.061	109.189	9.028	17.742	27.328	36.151	45.079	54.330	63.469	72.765
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55.850	54.586	39.788	44.090	48.098	55.429	62.282	6.559	11.111	16.830	22.657	29.044	33.901	38.057	47.308
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6.476	3.185	3.504	3.414	4.059	3.649	4.176	489	868	1.223	1.203	1.617	1.859	2.419	3.353
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	-	13	25	25	26	26	0	1	0	0	1	0	0	1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.770	17.694	10.832	11.684	13.485	17.473	19.553	2.413	2.996	4.533	7.150	10.337	11.645	12.350	18.015
e. Dividen, keuntungan penyertaan equity method, komis/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	17.130	18.693	13.716	15.391	17.057	18.729	20.706	1.598	3.418	5.772	7.381	9.028	10.763	13.075	14.598
f. Lainnya / Others	13.473	15.014	11.723	13.576	13.473	15.551	17.821	2.059	3.828	5.301	6.922	8.061	9.633	10.212	11.341
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119.625	118.467	78.590	88.814	98.412	111.736	122.761	11.826	21.339	31.697	43.768	54.755	65.470	72.286	86.146
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	957	192	545	730	212	250	148	234	354	904	519	613	487	352
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	0,8	15,1	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15.451	13.012	9.259	10.212	11.659	15.239	16.565	2.855	3.540	5.041	7.801	10.796	12.437	11.725	16.848
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43.455	37.955	24.251	27.413	29.444	33.301	35.555	2.837	5.530	7.778	10.493	12.367	15.167	16.666	19.030
f. Kerugian penyertaan equity method komis/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.733	2.107	1.476	1.677	1.863	2.075	2.333	264	524	700	923	1.226	1.470	1.741	1.953
g. Lainnya / Others	58.497	64.422	43.412	48.966	54.718	60.910	68.057	5.722	11.511	17.824	23.647	29.847	35.784	41.668	47.963
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	32.729	43.474	33.978	37.191	40.751	43.753	48.710	3.761	7.513	12.461	15.040	19.368	22.761	29.241	33.926
E. Pendapatan non-operasional / Non Operational Income	10.817	21.721	23.592	26.185	29.625	33.710	36.670	3.742	7.177	10.763	15.109	18.907	23.145	26.392	32.640
F. Beban non-operasional / Non Operational Expenses	10.362	21.746	22.632	25.083	28.568	32.966	36.677	3.277	6.326	9.773	13.603	17.390	20.912	25.560	32.316
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	(25)	960	1.102	1.057	744	(6)	465	851	990	1.506	1.517	2.234	832	324
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	33.298	43.449	34.938	38.293	41.808	44.497	48.704	4.226	8.364	13.451	16.545	20.885	24.995	30.073	34.250
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12.158	15.391	-	-	-	-	16.369	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12.158	15.380	-	-	-	-	16.317	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26.279	34.417	27.832	30.457	33.296	35.462	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188

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

Keterangan	2021	2022	2023						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	324.755	353.577	275.000	310.497	344.633	379.073	415.241	46.551	80.381	117.603	153.368	189.642	226.432	264.481	302.413
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.535	3.967	3.822	4.122	4.427	4.741	5.114	450	827	1.182	1.435	2.003	2.030	2.272	2.585
b. Dari Penempatan pada bank lain / From interbank placement	1.065	3.147	3.991	4.451	4.939	5.515	6.172	639	1.147	1.758	2.392	3.087	3.741	4.333	4.937
c. Dari surat berharga / From securities	40.318	45.441	33.743	37.786	42.099	46.293	50.792	4.872	9.406	14.133	18.562	22.493	27.088	31.924	36.648
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	253.933	271.205	207.356	234.220	259.981	286.148	313.169	35.119	62.011	91.451	119.174	147.068	175.735	205.349	234.501
- kepada pihak ketiga bukan bank / To Third Party non Bank	252.549	269.237	205.521	232.369	257.802	283.715	310.448	34.453	61.031	90.134	117.524	145.076	173.428	202.738	231.577
- kepada bank lain / To other Bank	1.384	1.968	1.834	1.851	2.180	2.433	2.722	666	980	1.317	1.650	1.992	2.307	2.611	2.924
e. Lainnya / Others	26.903	29.816	26.089	29.918	33.187	36.375	39.995	5.472	6.989	9.081	11.804	14.989	17.838	20.603	23.742
2. Beban Bunga / Interest Expenses	82.464	84.671	80.388	90.356	100.572	111.087	123.008	21.418	31.391	43.005	54.691	66.161	77.565	89.544	101.681
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	1	2	2	2	2	2	0	0	2	5	14	22	52	112
b. Kewajiban pada Bank lain / Interbank Liabilities	3.409	3.655	3.552	3.957	5.375	4.860	5.326	438	875	1.332	1.835	1.113	3.253	3.337	3.870
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	49.843	45.568	46.079	52.578	59.616	66.952	74.840	8.306	16.094	24.451	32.534	41.286	48.999	57.164	65.359
- Giro / Demand Deposit	12.393	14.696	15.883	18.119	20.632	23.461	26.271	3.157	5.952	8.997	11.890	15.478	18.218	21.255	24.381
- Tabungan / Saving	7.154	5.253	3.634	4.084	4.566	5.102	5.805	474	911	1.386	1.844	2.328	2.987	3.509	4.003
- Simpanan Berjangka / Time deposits	30.296	25.619	26.562	30.375	34.418	38.388	42.764	4.675	9.231	14.068	18.800	23.480	27.795	32.400	36.976
d. Surat Berharga / Securities	2.832	4.517	2.452	2.772	3.073	3.404	3.722	303	593	899	1.248	2.191	1.856	2.135	2.387
e. Pinjaman yang diterima / Loans received	1.986	6.660	3.655	4.437	4.669	5.135	5.439	2.948	2.211	2.528	3.037	3.534	3.548	4.110	4.751
f. Lainnya / Others	20.063	24.269	24.647	26.611	27.838	30.735	33.678	9.424	11.617	13.792	16.033	18.023	19.888	22.745	25.202
g. Koreksi atas pendapatan bunga / Corrections	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242.291	268.906	194.612	220.141	244.061	267.986	292.233	25.133	48.990	74.599	98.676	123.481	148.866	174.937	200.732
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.597	198.321	116.925	133.925	144.929	174.221	326.454	104.985	50.179	74.462	102.832	127.236	158.075	171.514	200.698
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	9.804	4.848	3.710	3.860	4.452	5.158	5.617	522	1.291	1.820	2.338	3.096	3.609	4.284	5.199
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	5.073	-	6.798	-	-
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	62.842	16.403	22.445	17.192	32.790	166.883	87.996	23.481	32.955	44.031	57.360	65.938	71.917	80.318
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	58.300	65.753	45.236	50.890	57.519	62.459	68.829	5.395	10.726	16.861	23.232	31.964	39.056	45.629	52.029
f. Lainnya / Others	108.464	64.878	51.576	56.729	65.767	73.814	85.125	11.072	14.681	22.825	28.158	34.816	42.674	49.683	63.152
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	335.979	295.295	171.705	196.295	212.623	247.288	402.423	111.605	68.998	96.120	130.888	161.911	195.293	216.859	252.505
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	165	230	359	360	357	358	95	128	172	219	214	212	212	206
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	108	620	197	197	197	197	231	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	30.308	60.721	12.311	17.999	12.870	28.125	161.854	87.487	22.300	31.172	41.733	54.706	62.703	68.232	76.478
e. Penyusutan/Amortisasi / Depreciation/Amortizations	164.841	97.843	69.060	76.559	84.823	93.402	100.161	11.584	24.249	32.367	42.325	52.350	59.962	67.612	75.118
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	737	861	648	703	767	851	928	59	157	136	170	337	312	301	458
g. Lainnya / Others	139.769	135.085	89.259	100.478	113.606	124.357	138.891	12.380	22.164	32.273	46.442	54.303	72.104	80.501	100.245
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	120.909	171.932	139.832	157.771	176.367	194.919	216.264	18.512	30.171	52.940	70.620	88.806	111.648	129.591	148.926
E. Pendapatan non-operasional / Non Operational Income	1.279	6.116	629	681	805	913	1.099	129	3.399	320	593	628	726	809	934
F. Beban non-operasional / Non Operational Expenses	2.071	1.528	2.622	2.701	2.769	3.084	3.230	333	681	795	1.056	1.134	1.268	1.465	1.433
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	4.588	(1.993)	(2.020)	(1.965)	(2.171)	(2.132)	(204)	2.718	(475)	(462)	(505)	(543)	(656)	(499)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120.118	176.520	137.839	155.751	174.403	192.748	214.132	18.308	32.890	52.465	70.158	88.301	111.106	128.935	148.427
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	70.641	102.541	-	-	-	-	123.512	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	70.641	102.541	-	-	-	-	123.512	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98.383	143.344	111.683	126.093	141.494	156.362	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978

Tabel 1.11. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)																
Indikator / Indicator	2021	2022	2023						2024							
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Tagihan Komitmen / Committed Claims	1.213.629	1.447.440	1.560.272	1.548.378	1.703.060	1.698.518	1.591.926	1.831.800	1.678.533	1.745.457	1.844.959	1.844.355	2.045.052	2.149.577	2.181.414	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	41.525	32.934	60.082	59.775	62.171	60.980	59.296	57.169	57.409	54.115	53.521	54.385	51.505	49.619	47.264	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	1.163.491	1.405.645	1.485.944	1.473.528	1.623.230	1.622.265	1.518.870	1.752.393	1.603.849	1.671.744	1.773.448	1.772.744	1.975.979	2.082.040	2.116.199	
- Lainnya / Others	8.613	8.851	14.245	15.074	17.658	15.273	13.760	22.238	17.275	19.598	17.990	17.226	17.567	17.918	17.951	
Kewajiban Komitmen / Committed Liabilities	3.113.244	3.664.205	3.610.783	3.637.625	3.779.384	3.827.479	3.648.305	3.884.643	3.841.291	3.867.654	4.036.986	4.022.709	4.265.568	4.368.409	4.428.547	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	1.705.175	2.142.859	2.037.765	2.070.649	2.092.125	2.098.925	2.028.018	2.101.928	2.091.872	2.079.770	2.130.376	2.142.880	2.152.193	2.158.256	2.154.667	
- Committed	429.072	479.975	553.939	562.344	567.574	560.593	521.916	545.584	549.334	550.996	558.271	569.269	569.351	566.241	557.099	
- Uncommitted	1.276.104	1.662.883	1.483.826	1.508.205	1.524.552	1.538.333	1.506.102	1.556.344	1.542.538	1.528.774	1.572.105	1.573.611	1.582.842	1.592.015	1.597.567	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	24.251	17.762	12.508	16.030	15.261	16.446	16.978	16.406	19.277	20.141	26.288	25.215	24.326	25.094	28.931	
- Committed	3.874	2.897	4.128	2.903	3.619	3.493	1.339	1.379	1.417	1.269	1.311	2.803	4.561	7.316	4.459	
- Uncommitted	20.377	14.865	8.380	13.127	11.642	12.953	15.639	15.027	17.860	18.871	24.977	22.412	19.765	17.778	24.472	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	85.063	101.522	82.858	86.832	95.495	90.970	84.005	83.412	83.799	77.415	78.560	84.053	84.617	80.093	76.573	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.285.893	1.388.554	1.459.845	1.448.062	1.559.346	1.605.519	1.505.814	1.665.416	1.628.711	1.669.110	1.782.418	1.747.821	1.984.865	2.087.001	2.147.045	
- Lainnya / Others	12.862	13.509	17.808	16.153	17.156	15.619	13.490	17.482	17.632	21.219	19.344	22.739	19.547	17.965	21.331	
Tagihan Kontinjensi / Contingent Claims	269.045	273.728	286.833	281.350	291.047	301.384	301.337	300.915	260.885	266.624	276.716	277.867	277.326	283.687	271.435	
- Garansi yang diterima / Received guarantees	204.276	249.893	260.573	254.711	262.870	273.274	275.473	274.590	235.638	239.718	251.371	251.841	250.903	256.256	244.985	
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	53.711	1.811	2.170	2.197	2.251	2.284	1.591	1.616	1.489	1.475	1.504	1.520	1.533	1.499	1.521	
- Lainnya / Others	11.058	22.024	24.089	24.441	25.926	25.825	24.273	24.709	23.758	25.432	23.841	24.507	24.890	25.933	24.929	
Kewajiban Kontinjensi / Contingent Liabilities	348.030	388.567	381.617	392234,6795	395.368	384.886	395.260	377.396	372.684	385.791	387.032	397.043	401.139	385.357	393.211	
- Garansi yang diberikan / Issued guarantees	345.453	384.200	375.729	386.208	389.229	378.561	388.471	370.443	365.724	379.029	380.009	389.840	393.895	377.839	385.401	
- Lainnya / Others	2.576	4.367	5.888	6026,884069	6.139	6.326	6.789	6.953	6.960	6.762	7.022	7.203	7.244	7.518	7.809	
Lainnya / Others	696.230	578.345	564.785	572.357	576.101	578.394	602.308	585.820	591.613	599.706	611.791	619.322	632.673	637.069	639.238	
- Penerusan Kredit/pembiayaan / Channelling	11.477	7.342	7.615	7.752	7.770	7.741	7.709	7.665	7.629	7.620	7.599	7.576	7.599	7.591	7.576	
- Aset produktif yang dihapusbukukan / Written off earning assets	627.791	570.265	556.320	563.731	567.440	569.754	593.689	577.229	583.048	591.119	603.204	610.750	624.061	628.448	630.622	
- Kredit/Pembiayaan yang diberikan / Credit disbursed	548.614	562.649	548.932	557.509	561.193	563.449	587.383	570.916	576.738	584.801	596.866	604.412	617.476	621.868	624.410	
- Lainnya / Others	79.177	7.616	7.387	6.223	6.247	6.305	6.306	6.313	6.310	6.318	6.338	6.338	6.585	6.579	6.213	
- Aset produktif yang dihapustagih / Charged off earning assets	56.962	739	851	873	891	899	910	927	936	967	982	996	1.013	1.031	1.039	
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	49.558	739	851	873	891	899	910	927	936	967	982	996	1.013	1.031	1.039	
- Lainnya / Others	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.12.

Indikator / Indicator	2021	2022	2023						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / Committed Claims	418.224	228.624	187.998	185.456	203.028	196.338	210.367	69.147	66.544	75.203	78.761	107.773	104.492	109.043	110.397
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	4.866	1.543	4.834	3.742	3.838	3.756	8.353	7.958	8.399	8.016	7.886	7.965	8.008	7.873	7.555
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	412.539	226.286	181.291	176.725	193.435	187.908	197.482	54.705	51.935	61.105	65.969	93.710	90.103	93.997	94.455
- Lainnya / Others	819	794	1.873	4.988	5.754	4.674	4.532	6.484	6.211	6.082	4.906	6.098	6.381	7.173	8.387
Kewajiban Komitmen / Committed Liabilities	538.929	375.654	343.580	344.623	360.269	348.004	349.865	171.556	167.182	176.273	193.367	225.364	223.782	224.706	227.384
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	145.539	115.653	136.544	137.843	141.374	132.769	113.579	110.646	112.600	112.600	122.065	129.285	119.285	120.197	119.466
- Committed	35.456	37.410	45.186	43.926	45.283	44.201	37.675	39.362	39.402	39.260	41.634	39.970	37.542	38.573	38.479
- Uncommitted	110.084	78.153	91.358	93.917	96.092	88.568	87.665	74.217	71.245	73.340	80.432	82.661	81.743	81.623	80.987
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	157	155	410	431	445	386	409	497	533	429	455	478	380	473	519
- Committed	30	64	144	131	135	134	104	117	112	88	149	127	115	212	223
- Uncommitted	127	91	265	300	310	252	305	380	421	341	306	350	265	261	296
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	5.633	2.212	1.567	2.073	2.137	2.248	2.238	1.962	2.166	1.590	1.774	2.181	1.943	1.555	1.878
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	384.112	254.418	199.232	201.562	213.409	209.750	220.380	52.240	50.583	57.590	64.353	96.554	98.770	98.882	102.171
- Lainnya / Others	3.487	3.306	5.827	2.713	2.903	2.852	1.498	3.278	3.254	4.064	4.721	3.522	3.404	3.599	3.351
Tagihan Kontinjensi / Contingent Claims	36.834	29.605	28.944	26.078	26.962	28.959	39.272	27.563	26.840	27.168	29.655	30.836	31.581	33.512	29.817
- Garansi yang diterima / Received guarantees	28.407	18.930	22.151	19.228	20.058	22.063	33.337	21.644	20.866	21.195	20.860	22.165	22.395	23.041	20.678
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	7.088	1.058	1.367	1.407	1.451	1.484	791	794	626	641	647	663	674	629	633
- Lainnya / Others	1.339	9.618	5.426	5.443	5.454	5.412	5.143	5.125	5.349	5.333	8.148	8.008	8.512	9.843	8.506
Kewajiban Kontinjensi / Contingent Liabilities	28.150	17.738	14.238	15.196	14.982	13.934	16.620	13.166	12.506	12.548	13.042	12.905	12.663	12.810	13.082
- Garansi yang diberikan / Issued guarantees	27.909	17.000	13.379	14.387	14.160	13.117	15.712	12.183	11.537	11.939	12.217	11.991	11.828	11.892	12.161
- Lainnya / Others	241	738	859	808	822	816	907	983	970	613	824	913	835	918	922
Lainnya / Others	62.084	61.978	55.337	54.797	55.642	52.882	53.913	53.411	53.940	54.153	70.255	71.184	72.359	72.679	73.135
- Penerusan Kredit/pembiayaan / Channelling	532	257	241	241	241	150	147	619	619	617	626	625	625	625	620
- Aset produktif yang dihapusbukukan / Written off earning assets	53.302	61.714	54.947	54.507	55.352	52.683	53.717	52.720	53.253	53.464	69.559	70.488	71.663	71.982	72.444
- Kredit/Pembiayaan yang diberikan / Credit disbursed	52.770	61.215	54.451	54.011	54.855	52.111	53.148	51.817	52.349	52.560	68.655	69.584	70.759	71.078	71.537
- Lainnya / Others	532	499	497	497	497	572	569	903	903	904	904	904	904	904	907
- Aset produktif yang dihapustagih / Charged off earning assets	8.251	8	49	49	49	49	49	71	68	71	71	71	71	72	71
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	8.200	8	49	49	49	49	49	71	68	71	71	71	71	72	71
- Lainnya / Others	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miliar Rp (*Billion Rp*)

Indikator / Indicator	2021	2022	2023								2024				
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / Committed Claims	212.427	431.775	483.015	496.376	563.921	525.014	449.645	632.876	605.561	613.315	654.698	577.458	713.309	761.937	742.353
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	7.713	5.560	8.789	8.917	9.163	8.949	5.497	5.631	5.608	5.657	4.173	4.983	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	197.606	419.051	466.504	478.886	545.655	507.097	435.708	618.623	591.338	598.839	641.471	563.914	703.449	753.201	733.471
- Lainnya / Others	7.108	7.164	7.721	8.572	9.104	8.969	8.441	8.622	8.614	8.820	9.055	8.561	9.751	8.628	8.774
Kewajiban Komitmen / Committed Liabilities	550.557	717.966	790.591	807.598	827.358	818.846	740.682	934.612	959.386	939.082	982.268	891.848	1.055.203	1.096.003	1.106.784
- Fasilitas kredit/pendbiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	321.373	381.014	390.775	399.862	381.966	374.718	358.643	380.212	379.927	378.924	383.300	384.511	384.907	381.889	382.800
- Committed	52.557	58.917	62.928	62.386	57.567	37.341	37.678	37.358	38.631	35.650	32.875	33.994	33.827	31.734	31.767
- Uncommitted	268.816	322.096	327.847	337.476	324.398	337.377	320.965	342.854	341.296	343.274	350.425	350.517	351.079	350.155	351.033
- Fasilitas kredit/pendbiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	7.964	5.266	1.054	4.904	4.723	6.439	8.092	7.152	7.981	9.424	13.029	11.236	8.873	10.047	15.078
- Committed	53	353	238	224	158	325	286	285	263	209	204	207	612	4.237	2.353
- Uncommitted	7.912	4.913	817	4.679	4.565	6.114	7.806	6.867	7.718	9.215	12.825	11.029	8.261	5.810	12.725
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	8.751	8.212	6.321	8.233	8.511	5.647	4.916	4.739	5.105	5.089	4.322	5.125	5.415	4.883	4.375
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	205.797	315.921	384.589	385.913	423.457	423.291	360.237	533.585	557.417	536.111	572.536	481.991	646.947	690.087	695.258
- Lainnya / Others	6.672	7.553	7.851	8.687	8.701	8.750	8.794	8.925	8.956	9.533	9.080	8.985	9.062	9.096	9.271
Tagihan Kontinjensi / Contingent Claims	101.202	57.426	63.953	65.410	65.620	63.744	54.165	61.138	59.454	61.641	58.074	53.855	55.660	56.452	53.546
- Garansi yang diterima / Received guarantees	94.855	56.671	58.716	60.009	60.054	57.617	48.743	55.401	55.007	55.799	56.910	52.684	54.529	55.260	52.451
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	6.330	81	93	86	87	85	83	87	88	85	86	86	81	87	91
- Lainnya / Others	17	674	5.144	5.315	5.479	6.041	5.339	5.650	4.359	5.758	1.078	1.085	1.050	1.105	1.005
Kewajiban Kontinjensi / Contingent Liabilities	24.515	29.329	32.489	32.871	33.519	33.400	31.205	30.829	31.542	30.840	30.635	31.491	32.172	32.695	-
- Garansi yang diberikan / Issued guarantees	24.273	28.955	32.255	32.637	33.285	33.163	30.971	30.595	31.308	30.606	30.400	31.257	32.172	32.695	32.353
- Lainnya / Others	242	374	234	234	234	237	234	234	234	234	234	234	0	0	0
Lainnya / Others	56.757	45.261	59.055	60.102	59.301	56.415	69.132	56.926	56.770	58.226	44.859	45.552	46.666	46.996	47.244
- Penerusan Kredit/pendbiayaan / Channelling	6.211	1.774	1.742	1.741	1.830	1.830	1.356	1.356	1.355	1.355	1.354	1.353	1.353	1.353	1.353
- Aset produktif yang dihapusbukukan / Written off earning assets	44.899	43.476	57.291	58.338	57.538	54.563	67.280	55.570	55.415	56.870	43.503	44.197	45.312	45.642	45.891
- Kredit/Pembiayaan yang diberikan / Credit disbursed	43.724	42.721	56.537	57.585	56.784	53.809	66.518	55.143	54.988	56.443	43.075	43.769	44.880	45.210	45.460
- Lainnya / Others	1.174	755	754	754	754	754	762	427	427	428	428	428	432	432	431
- Aset produktif yang dihapustagih / Charged off earning assets	5.648	10	22	22	22	22	22	0	0	0	0	0	0	1	1
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	5.648	10	22	22	22	22	22	0	0	0	0	0	0	1	1
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14.

Indikator / Indicator	2021	2022	2023								2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Tagihan Komitmen / Committed Claims	303.252	448.901	535.837	501.328	575.997	562.125	538.889	599.528	570.631	584.886	603.935	639.881	659.075	677.647	676.070	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	28.946	25.831	46.459	47.115	49.171	48.276	45.446	43.579	43.402	40.442	41.462	41.437	43.389	41.638	39.601	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	274.112	422.597	486.914	453.572	525.389	512.780	493.217	553.949	526.340	543.138	560.548	597.872	615.010	635.538	636.251	
- Lainnya / Others	194	473	2.465	640	1.438	1.070	225	2.000	889	1.307	1.924	573	676	472	218	
Kewajiban Komitmen / Committed Liabilities	938.903	1.177.302	1.265.263	1.236.038	1.329.880	1.345.777	1.316.953	1.422.104	1.395.014	1.399.503	1.439.563	1.467.049	1.498.423	1.511.913	1.510.583	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	609.276	733.622	770.107	770.011	791.056	802.843	802.050	842.648	834.316	825.915	841.149	847.619	855.277	855.257	850.331	
- Committed	79.500	105.556	108.019	107.981	107.005	104.964	105.230	108.851	109.169	112.906	116.177	115.133	122.311	118.938	115.432	
- Uncommitted	529.777	628.066	662.088	662.030	684.051	697.879	696.820	733.797	725.147	713.009	724.972	732.486	730.966	736.318	734.898	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	9.875	9.700	7.298	7.744	6.345	6.170	7.310	7.553	9.511	9.305	11.838	11.025	12.546	13.400	12.246	
- Committed	134	36	26	36	20	23	20	13	32	32	31	33	1.337	1.733	842	
- Uncommitted	9.741	9.664	7.273	7.708	6.326	6.147	7.290	7.541	9.479	9.272	11.807	10.992	11.209	11.667	11.404	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	20.575	18.586	17.771	18.281	18.888	17.402	16.619	17.179	18.394	18.407	17.993	18.015	19.832	17.957	16.903	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	296.654	413.232	466.955	437.033	509.829	516.043	488.731	551.166	528.765	542.011	564.580	584.981	608.520	621.086	625.492	
- Lainnya / Others	2.523	2.163	3.131	2.969	3.762	3.318	2.244	3.556	4.028	3.865	4.003	5.410	4.249	4.213	5.612	
Tagihan Kontinjensi / Contingent Claims	58.054	119.118	118.630	118.235	122.597	121.710	118.205	121.301	121.394	122.292	132.623	128.688	124.961	127.929	123.192	
- Garansi yang diterima / Received guarantees	32.465	107.129	104.868	104.320	107.371	107.116	104.191	107.127	107.069	107.708	117.748	113.019	109.379	112.694	107.517	
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	16.250	672	710	703	714	715	717	736	775	749	771	771	778	784	797	
- Lainnya / Others	9.340	11.316	13.052	13.212	14.512	13.880	13.297	13.439	13.551	13.835	14.105	14.898	14.803	14.451	14.877	
Kewajiban Kontinjensi / Contingent Liabilities	44.514	55.987	56.690	57.418	57.001	57.429	58.901	57.362	57.098	58.356	58.284	58.931	-	58.955	-	
- Garansi yang diberikan / Issued guarantees	43.981	55.455	56.207	56.928	56.568	57.048	58.518	56.980	56.814	58.079	58.043	58.679	59.808	58.692	59.996	
- Lainnya / Others	532	532	484	490	434	381	384	382	284	277	241	253	293	263	303	
Lainnya / Others	185.306	132.256	124.751	125.329	124.128	133.772	133.734	131.283	132.074	132.797	133.738	135.263	136.527	136.207	136.024	
- Penerusan Kredit/pembiayaan / Channelling	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386	
- Aset produktif yang dihapusbukan / Written off earning assets	148.402	131.150	123.586	124.141	122.923	132.559	132.510	130.042	130.821	131.515	132.441	133.953	135.199	134.863	134.671	
- Kredit/Pembiayaan yang diberikan / Credit disbursed	141.846	129.080	121.526	123.252	122.024	131.667	131.620	129.155	129.935	130.627	131.546	133.058	134.302	133.968	134.119	
- Lainnya / Others	6.556	2.070	2.060	889	899	892	890	887	886	888	896	895	898	895	552	
- Aset produktif yang dihapusstagi / Charged off earning assets	36.519	720	780	802	820	827	839	855	868	896	911	925	942	959	967	
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	29.165	720	780	802	820	827	839	855	868	896	911	925	942	959	967	
- 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								2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Tagihan Komitmen / Committed Claims - Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i> - Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i> - Lainnya / <i>Others</i>	279.726	338.140	353.422	365.218	360.114	415.040	393.025	530.249	435.798	472.052	507.565	519.242	568.176	600.950	652.595	
- 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	337.720	351.235	364.345	358.752	414.480	392.463	525.116	434.236	468.663	505.460	517.249	567.417	599.305	652.023	
- Lainnya / <i>Others</i>	492	420	2.186	874	1.362	560	563	5.133	1.562	3.389	2.105	1.993	759	1.645	572	
Kewajiban Komitmen / Committed Liabilities - Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i> - <i>Committed</i> - <i>Uncommitted</i> - Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i> - <i>Committed</i> - <i>Uncommitted</i> - Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i> - Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i> - Lainnya / <i>Others</i>	1.084.855	1.393.284	1.211.350	1.249.366	1.261.877	1.314.852	1.240.805	1.356.371	1.319.709	1.352.796	1.421.788	1.438.447	1.488.160	1.535.788	1.583.797	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	628.987	912.660	740.338	762.833	777.729	788.595	741.985	765.489	766.983	762.331	783.861	788.120	794.724	800.914	802.069	
- <i>Committed</i>	261.559	278.092	337.806	348.051	357.719	374.087	341.333	360.013	362.131	363.180	367.584	380.172	375.671	376.995	371.421	
- <i>Uncommitted</i>	367.427	634.568	402.532	414.782	420.010	414.508	400.652	405.475	404.851	399.151	416.277	407.948	419.054	423.919	430.648	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	6.255	2.640	3.746	2.951	3.748	3.451	1.167	1.204	1.253	983	966	2.477	2.528	1.173	1.087	
- <i>Committed</i>	3.658	2.444	3.720	2.511	3.306	3.011	929	965	1.010	940	927	2.436	2.497	1.133	1.041	
- <i>Uncommitted</i>	2.597	197	25	440	442	440	238	240	243	42	39	41	31	40	46	
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	50.104	72.512	57.199	58.244	65.959	65.673	60.233	59.531	58.135	52.328	54.472	58.732	57.428	55.698	53.418	
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	399.330	404.984	409.068	423.555	412.651	456.435	436.466	528.424	491.945	533.399	580.948	584.296	630.649	676.945	724.124	
- Lainnya / <i>Others</i>	180	487	999	1.784	1.789	699	955	1.723	1.393	3.756	1.540	4.822	2.831	1.058	3.098	
Tagihan Kontinjensi / Contingent Claims - Garansi yang diterima / <i>Received guarantees</i> - Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i> - Lainnya / <i>Others</i>	72.955	67.580	75.305	71.627	75.868	86.971	89.695	90.913	53.196	55.523	56.364	64.487	65.125	65.795	64.880	
- Garansi yang diterima / <i>Received guarantees</i>	48.550	67.164	74.838	71.155	75.387	86.479	89.202	90.418	52.697	55.017	55.854	63.972	64.599	65.260	64.339	
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Lainnya / <i>Others</i>	362	416	467	471	481	492	493	495	499	506	510	515	526	535	541	
Kewajiban Kont																

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								2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Tagihan Komitmen / Committed Claims	279.726	338.140	353.422	365.218	360.114	415.040	393.025	530.249	435.798	472.052	507.565	519.242	568.176	600.950	652.595	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	279.234	337.720	351.235	364.345	358.752	414.480	392.463	525.116	434.236	468.663	505.460	517.249	567.417	599.305	652.023	
- Lainnya / Others	492	420	2.186	874	1.362	560	563	5.133	1.562	3.389	2.105	1.993	759	1.645	572	
Kewajiban Komitmen / Committed Liabilities	1.084.855	1.393.284	1.211.350	1.249.366	1.261.877	1.314.852	1.240.805	1.356.371	1.319.709	1.352.796	1.421.788	1.438.447	1.488.160	1.535.788	1.583.797	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	628.987	912.660	740.338	762.833	777.729	788.595	741.985	765.489	766.983	762.331	783.861	788.120	794.724	800.914	802.069	
- Committed	261.559	278.092	337.806	348.051	357.719	374.087	341.333	360.013	362.131	363.180	367.584	380.172	375.671	376.995	371.421	
- Uncommitted	367.427	634.568	402.532	414.782	420.010	414.508	400.652	405.475	404.851	399.151	416.277	407.948	419.054	423.919	430.648	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	6.255	2.640	3.746	2.951	3.748	3.451	1.167	1.204	1.253	983	966	2.477	2.528	1.173	1.087	
- Committed	3.658	2.444	3.720	2.511	3.306	3.011	929	965	1.010	940	927	2.436	2.497	1.133	1.041	
- Uncommitted	2.597	197	25	440	442	440	238	240	243	42	39	41	31	40	46	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	50.104	72.512	57.199	58.244	65.959	65.673	60.233	59.531	58.135	52.328	54.472	58.732	57.428	55.698	53.418	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	399.330	404.984	409.068	423.555	412.651	456.435	436.466	528.424	491.945	533.399	580.948	584.296	630.649	676.945	724.124	
- Lainnya / Others	180	487	999	1.784	1.789	699	955	1.723	1.393	3.756	1.540	4.822	2.831	1.058	3.098	
Tagihan Kontinjensi / Contingent Claims	72.955	67.580	75.305	71.627	75.868	86.971	89.695	90.913	53.196	55.523	56.364	64.487	65.125	65.795	64.880	
- Garansi yang diterima / Received guarantees	48.550	67.164	74.838	71.155	75.387	86.479	89.202	90.418	52.697	55.017	55.854	63.972	64.599	65.260	64.339	
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Lainnya / Others	362	416	467	471	481	492	493	495	499	506	510	515	526	535	541	
Kewajiban Kontinjensi / Contingent Liabilities	250.851	285.513	278.200	286.749	289.865	280.124	288.534	276.040	271.538	284.048	285.072	293.716	296.203	280.897	287.477	
- Garansi yang diberikan / Issued guarantees	249.290	282.790	273.889	282.255	285.216	275.232	283.270	270.685	266.066	278.406	279.349	287.912	290.087	274.560	280.892	
- Lainnya / Others	1.561	2.723	4.311	4.494	4.650	4.892	5.264	5.354	5.472	5.642	5.733	5.803	6.116	6.336	6.585	
Lainnya / Others	392.083	338.850	325.742	332.129	337.031	335.324	345.529	344.200	348.828	354.531	362.939	367.323	377.122	381.187	382.834	
- Penerusan Kredit/pembiayaan / Channelling	4.349	4.926	5.246	5.384	5.403	5.375	5.348	5.304	5.269	5.262	5.239	5.212	5.235	5.228	5.218	
- Aset produktif yang dihapusbukukan / Written off earning assets	381.189	333.924	320.496	326.745	331.628	329.948	340.182	338.896	343.560	349.269	357.701	362.111	371.886	375.960	377.616	
- Kredit/Pembiayaan yang diberikan / Credit disbursed	310.273	329.633	316.418	322.661	327.530	325.861	336.098	334.801	339.466	345.171	353.590	358.000	367.535	371.612	373.294	
- Lainnya / Others	70.915	4.291	4.078	4.084	4.098	4.087	4.084	4.095	4.093	4.098	4.111	4.111	4.351	4.348	4.323	
- Aset produktif yang dihapustagih / Charged off earning assets	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Indikator / Indicator	2021	2022	2023										2024		
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,67	25,66	27,63	27,33	27,44	27,86	27,65	27,52	27,73	25,96	25,97	26,17	26,09	26,56	26,69
- Modal / Capital	1.569.939	1.721.678	1.771.885	1.784.447	1.806.827	1.841.577	1.854.756	1.876.930	1.895.328	1.801.162	1.809.135	1.832.172	1.855.060	1.884.043	1.900.753
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.412.371	6.529.235	6.585.517	6.610.631	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725	7.109.746	7.092.384	7.122.534
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,07	24,10	26,02	25,75	25,75	26,19	26,01	26,00	26,18	24,44	24,44	24,65	24,62	25,06	25,20
- Modal Inti (Tier I) / Core Capital (Tier I)	1.472.240	1.616.687	1.668.286	1.681.517	1.695.564	1.731.357	1.745.174	1.772.815	1.789.346	1.695.911	1.702.467	1.725.573	1.750.069	1.777.133	1.794.757
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.411.103	6.529.235	6.585.517	6.610.631	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725	7.109.746	7.092.384	7.122.534
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,84	2,43	2,74	2,73	2,73	2,72	2,74	2,71	2,52	2,62	2,51	2,56	2,66	2,69	2,69
- Laba sebelum pajak / Profit	174.271	252.499	300.489	300.200	300.906	301.196	304.445	316.094	294.621	307.765	295.453	302.129	315.325	318.821	320.413
- Rata-rata total aset / Average total assets	9.476.690	10.391.582	10.973.203	11.002.289	11.036.596	11.072.174	11.129.980	11.670.488	11.689.252	11.751.444	11.783.167	11.810.693	11.850.280	11.873.440	11.900.621
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,58	78,65	77,15	76,34	76,38	76,80	78,92	88,27	91,48	80,05	80,62	79,85	78,68	78,26	78,75
- Biaya Operasional / Operating Expenses	889.655	933.289	679.768	730.737	816.429	915.751	1.141.734	201.152	532.258	310.028	410.509	499.894	582.365	670.427	794.900
- Pendapatan Operasional / Operating Income	1.064.432	1.186.632	881.072	957.177	1.068.934	1.192.317	1.446.744	227.871	581.819	387.310	509.187	626.072	740.132	856.680	1.009.356
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,51	4,71	4,87	4,85	4,85	4,83	4,81	4,54	4,49	4,59	4,56	4,56	4,57	4,59	4,60
- Pendapatan bunga bersih / Interest income net	413.942	471.396	512.430	512.585	513.015	512.723	512.914	520.229	509.234	519.876	517.093	518.316	521.202	524.260	526.213
- Rata-rata total aset produktif / Average total earning assets	9.170.121	10.018.364	10.530.739	10.557.984	10.588.429	10.619.572	10.669.911	11.452.630	11.352.192	11.333.258	11.348.928	11.370.906	11.405.096	11.424.262	11.447.000
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,13	78,78	83,38	83,92	84,19	84,78	83,83	83,87	84,05	84,23	84,49	84,80	85,74	86,51	86,80
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.768.585	6.423.563	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.909	7.376.114	7.478.404	7.514.618	7.507.704
- Total Dana Pihak Ketiga / Total Third Party Funds	7.479.463	8.153.590	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.652.769	8.698.703	8.722.035	8.686.720	8.649.871
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,57	15,90	13,42	12,84	13,11	12,83	13,29	13,07	13,24	13,24	12,27	12,46	12,12	11,27	11,65
- Aset Likuid Primer / Primary Liquid Asset	1.208.213	1.080.533	833.282	822.524	881.918	870.312	981.613	887.467	910.848	947.300	832.703	872.947	851.904	765.830	837.058
- Aset Likuid Sekunder / Secondary Liquid assets	771.178	685.951	649.869	619.630	605.985	595.572	582.144	638.365	638.948	624.555	624.473	613.043	608.589	587.462	571.632
- Total Aset / Total Assets	10.112.304	11.113.321	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887

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							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29,11	30,93	33,03	32,58	32,47	32,97	33,44	32,91	33,15	33,14	32,35	32,31	32,14	32,46	32,09
- Modal / Capital	215.111	239.810	237.053	239.195	239.895	234.203	238.889	231.044	232.185	224.656	232.230	232.719	233.529	236.639	237.765
- ATMR / Risk Weighted Assets	738.938	775.277	717.635	734.150	738.732	710.292	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27,78	28,93	31,52	31,11	30,92	31,49	31,97	31,45	31,59	31,67	30,39	30,37	30,21	30,53	30,14
- Modal Inti (Tier I) / Core Capital (Tier I)	205.245	224.274	225.828	228.426	228.446	223.700	228.441	220.804	221.226	214.676	218.120	218.740	219.496	222.601	223.308
- ATMR / Risk Weighted Assets	738.938	775.277	716.367	734.150	738.732	710.292	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,60	0,77	1,37	1,38	1,35	1,38	1,33	1,49	1,62	1,30	0,18	0,50	0,71	0,94	0,91
- Laba sebelum pajak / Profit	7.640	10.347	18.589	18.818	18.537	18.123	17.398	19.814	21.512	16.688	2.514	6.909	9.750	13.003	12.602
- Rata-rata total aset / Average total assets	1.279.647	1.341.222	1.353.046	1.358.960	1.368.812	1.310.592	1.312.625	1.325.821	1.331.894	1.282.757	1.367.724	1.369.756	1.373.803	1.377.320	1.381.191
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95,91	92,60	88,19	87,86	88,23	87,74	88,50	87,35	84,83	87,38	98,40	95,32	93,24	91,02	91,06
- Biaya Operasional / Operating Expenses	179.569	135.166	94.660	104.400	118.093	121.183	136.195	11.545	20.223	29.478	48.095	59.020	67.021	76.897	89.900
- Pendapatan Operasional / Operating Income	187.233	145.961	107.333	118.819	133.851	138.122	153.901	13.217	23.838	33.734	48.879	61.921	71.877	84.483	98.725
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,70	4,46	5,09	4,93	4,95	4,96	4,93	4,47	4,50	4,59	4,35	4,39	4,44	4,46	4,47
- Pendapatan bunga bersih / Interest income net	44.499	55.236	63.650	61.975	62.519	59.935	59.530	56.782	56.610	55.103	55.514	56.036	56.796	57.268	57.460
- Rata-rata total aset produktif / Average total earning assets	1.201.704	1.238.396	1.250.509	1.256.209	1.263.934	1.208.907	1.207.106	1.270.118	1.257.069	1.199.905	1.275.379	1.276.404	1.280.218	1.283.145	1.286.019
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71,51	77,69	76,81	77,55	75,52	79,91	81,84	81,89	81,30	79,34	78,98	79,79	81,11	80,90	81,73
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693.732	769.034	756.827	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582
- Total Dana Pihak Ketiga / Total Third Party Funds	970.137	989.872	985.353	990.574	1.028.641	941.793	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,75	15,37	13,52	13,83	13,65	13,29	14,24	12,65	12,95	13,93	13,18	12,85	13,08	12,52	12,55
- Aset Likuid Primer / Primary Liquid Asset	198.540	148.428	116.233	124.740	131.689	110.658	125.064	100.000	106.107	118.082	115.490	110.049	111.655	106.376	108.359
- Aset Likuid Sekunder / Secondary Liquid assets	81.377	72.361	70.788	69.690	67.256	71.738	71.173	67.738	67.099	63.283	67.305	66.952	70.652	68.773	68.447
- Total Aset / Total Assets	1.348.864	1.436.185	1.383.111	1.406.269	1.457.486	1.372.439	1.377.864	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885	1.394.038	1.398.421	1.408.285

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							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36,88	38,06	37,37	37,00	36,94	37,43	36,92	38,15	37,85	36,48	37,41	37,39	36,63	36,78	36,44
- Modal / Capital	271.808	305.933	330.128	331.906	333.786	348.268	347.986	367.365	368.275	368.942	363.590	367.538	367.973	370.199	365.399
- ATMR / Risk Weighted Assets	737.072	803.798	883.367	897.033	903.705	930.372	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34,55	35,68	34,69	34,46	34,39	34,96	34,58	35,84	35,41	34,22	35,47	35,47	34,90	34,92	34,61
- Modal Inti (Tier I) / Core Capital (Tier I)	254.657	286.794	306.455	309.118	310.816	325.278	325.890	345.156	344.542	346.050	344.730	348.608	350.555	351.518	347.096
- ATMR / Risk Weighted Assets	737.072	803.798	883.366	897.033	903.705	930.372	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,14	1,72	1,59	1,58	1,59	1,61	1,60	1,62	1,60	1,64	2,05	2,07	2,06	2,05	2,08
- Laba sebelum pajak / Profit	13.216	22.182	22.734	22.656	22.917	24.260	24.211	25.871	25.586	27.413	32.829	33.174	33.375	33.233	33.796
- Rata-rata total aset / Average total assets	1.154.798	1.288.046	1.433.175	1.436.926	1.440.825	1.508.715	1.516.467	1.593.490	1.598.477	1.671.656	1.598.740	1.605.189	1.616.328	1.621.790	1.626.411
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91,55	92,40	93,59	92,55	92,65	92,92	92,96	94,84	98,89	93,21	91,06	90,43	89,63	90,09	90,71
- Biaya Operasional / Operating Expenses	138.932	269.274	221.092	213.201	244.691	277.822	305.728	39.347	379.649	93.489	111.257	130.797	144.382	176.353	220.466
- Pendapatan Operasional / Operating Income	151.750	291.436	236.243	230.351	264.113	298.996	328.876	41.489	383.929	100.301	122.183	144.638	161.094	195.761	243.033
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,74	4,18	4,23	4,25	4,28	4,30	4,31	3,97	3,91	4,05	4,23	4,27	4,27	4,28	4,30
- Pendapatan bunga bersih / Interest income net	40.600	50.667	56.941	57.344	57.783	60.702	61.354	60.904	59.832	64.755	64.804	65.596	66.016	66.429	66.803
- Rata-rata total aset produktif / Average total earning assets	1.085.081	1.211.223	1.346.306	1.348.958	1.351.533	1.412.969	1.421.990	1.535.876	1.528.819	1.597.660	1.530.312	1.535.348	1.545.961	1.550.527	1.553.888
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81,26	79,24	82,62	83,70	82,80	82,38	84,38	82,20	82,17	83,60	82,83	82,19	82,38	83,37	82,18
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644.999	703.766	761.245	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498
- Total Dana Pihak Ketiga / Total Third Party Funds	793.773	888.106	921.385	926.219	936.907	985.231	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913	1.068.599	1.056.268	1.056.860
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,38	22,27	22,22	20,87	21,08	20,69	19,45	20,73	20,55	20,02	19,62	19,18	19,89	18,12	18,24
- Aset Likuid Primer / Primary Liquid Asset	183.586	202.979	216.436	206.149	212.554	216.560	204.207	213.661	212.889	226.021	208.244	204.900	226.201	189.740	197.517
- Aset Likuid Sekunder / Secondary Liquid assets	83.950	98.200	103.762	100.021	98.608	102.754	98.951	116.630	116.703	114.393	108.643	107.927	106.293	109.986	105.114
- Total Aset / Total Assets	1.195.504	1.352.427	1.440.940	1.466.932	1.475.915	1.543.570	1.558.863	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759

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							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,30	24,38	26,21	25,74	25,77	25,82	25,80	25,61	25,68	25,32	24,89	24,90	24,44	24,75	25,01
- Modal / Capital	357.409	391.103	406.256	403.655	405.814	410.027	415.037	417.134	421.029	420.188	414.980	416.549	416.490	423.588	426.657
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.549.755	1.568.213	1.574.975	1.588.223	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653	1.704.314	1.711.407	1.706.086
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,24	22,70	24,62	24,20	24,17	24,26	24,30	24,10	24,20	23,84	23,42	23,44	23,05	23,31	23,61
- Modal Inti (Tier I) / Core Capital (Tier I)	328.286	364.092	381.479	379.559	380.701	385.232	390.825	392.611	396.696	395.641	390.427	392.129	392.841	399.000	402.832
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.549.755	1.568.213	1.574.975	1.588.223	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653	1.704.314	1.711.407	1.706.086
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,41	1,68	1,93	1,88	1,84	1,78	1,78	1,79	1,76	1,87	1,72	1,74	1,72	1,77	1,76
- Laba sebelum pajak / Profit	33.298	43.450	52.407	51.057	50.170	48.543	48.704	50.710	50.185	53.805	49.636	50.125	49.989	51.553	51.375
- Rata-rata total aset / Average total assets	2.357.650	2.580.085	2.716.970	2.720.732	2.723.399	2.727.600	2.739.812	2.839.259	2.846.495	2.872.007	2.879.883	2.887.472	2.901.408	2.912.367	2.922.808
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,48	79,13	78,19	78,71	79,01	79,91	79,98	81,33	80,54	79,59	81,25	81,16	81,33	80,33	80,78
- Biaya Operasional / Operating Expenses	169.751	166.148	125.883	142.355	158.384	178.211	196.352	19.034	35.393	53.089	72.405	90.732	108.800	123.282	144.949
- Pendapatan Operasional / Operating Income	203.336	209.957	160.993	180.860	200.461	223.014	245.501	23.405	43.944	66.703	89.116	111.797	133.774	153.474	179.444
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,79	3,88	3,83	3,81	3,81	3,80	3,79	3,61	3,56	3,65	3,62	3,60	3,59	3,58	3,57
- Pendapatan bunga bersih / Interest income net	86.552	96.588	99.921	99.744	99.839	99.739	99.797	100.947	98.853	101.623	100.746	100.331	100.657	100.671	100.852
- Rata-rata total aset produktif / Average total earning assets	2.284.059	2.489.948	2.609.906	2.614.941	2.618.770	2.623.767	2.635.698	2.797.152	2.772.919	2.783.210	2.785.040	2.790.279	2.802.559	2.812.202	2.821.896
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,51	84,67	87,82	88,95	89,95	90,26	88,62	88,47	88,66	88,93	89,47	89,56	89,50	89,13	89,46
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.483.010	1.687.209	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.861	1.894.870	1.916.653	1.921.641	1.912.397
- Total Dana Pihak Ketiga / Total Third Party Funds	1.865.083	1.992.606	1.992.819	1.984.073	1.978.115	1.994.825	2.070.642	2.056.903	2.068.855	2.108.243	2.112.174	2.115.651	2.141.621	2.155.885	2.137.726
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21,71	17,12	13,62	13,24	13,30	13,30	13,31	12,87	13,25	13,10	12,33	11,88	12,34	11,11	11,53
- Aset Likuid Primer / Primary Liquid Asset	315.680	284.281	196.397	200.206	200.012	197.953	229.825	183.377	194.733	200.774	173.199	168.069	202.126	161.511	180.773
- Aset Likuid Sekunder / Secondary Liquid assets	222.490	179.198	173.392	163.997	165.490	170.418	152.861	182.007	183.404	182.264	184.785	178.759	164.548	169.239	164.533
- Total Aset / Total Assets	2.478.932	2.707.159	2.715.661	2.750.823	2.747.407	2.769.612	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395	2.971.085	2.978.123	2.995.899

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							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,48	22,26	24,48	24,32	24,56	25,11	24,77	24,44	24,81	21,94	22,11	22,49	22,78	23,42	23,71
- Modal / Capital	725.611	784.832	798.449	809.691	827.332	849.079	852.844	861.386	873.839	787.375	798.335	815.366	837.068	853.617	870.931
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.261.615	3.329.839	3.368.105	3.381.744	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923	3.674.364	3.645.378	3.672.804
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,19	21,03	23,13	22,96	23,03	23,57	23,24	23,10	23,48	20,61	20,75	21,13	21,42	22,06	22,37
- Modal Inti (Tier I) / Core Capital (Tier I)	684.053	741.527	754.524	764.414	775.601	797.147	800.018	814.245	826.882	739.544	749.189	766.095	787.177	804.014	821.520
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.261.615	3.329.839	3.368.105	3.381.744	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923	3.674.364	3.645.378	3.672.804
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,56	3,41	3,78	3,79	3,80	3,81	3,85	3,72	3,34	3,54	3,55	3,56	3,73	3,71	3,73
- Laba sebelum pajak / Profit	120.118	176.520	206.758	207.668	209.283	210.270	214.132	219.700	197.337	209.859	210.473	211.922	222.212	221.031	222.640
- Rata-rata total aset / Average total assets	4.684.596	5.182.229	5.470.012	5.485.672	5.503.560	5.525.267	5.561.076	5.911.917	5.912.386	5.925.024	5.936.819	5.948.276	5.958.741	5.961.964	5.970.211
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,88	67,26	63,25	63,39	62,75	63,61	70,07	87,62	74,55	71,81	71,79	71,28	70,21	69,49	69,57
- Biaya Operasional / Operating Expenses	401.403	362.700	238.133	270.781	295.262	338.535	503.458	131.225	96.993	133.971	178.752	219.344	262.162	293.895	339.585
- Pendapatan Operasional / Operating Income	522.114	539.278	376.502	427.146	470.510	532.185	718.466	149.761	130.108	186.573	249.008	307.716	373.387	422.961	488.153
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,27	5,29	5,48	5,50	5,47	5,44	5,41	5,16	5,07	5,19	5,14	5,14	5,15	5,19	5,20
- Pendapatan bunga bersih / Interest income net	242.291	268.906	291.918	293.521	292.873	292.348	292.233	301.596	293.939	298.395	296.029	296.353	297.733	299.891	301.099
- Rata-rata total aset produktif / Average total earning assets	4.599.276	5.078.797	5.324.018	5.337.876	5.354.192	5.373.928	5.405.117	5.849.484	5.793.385	5.752.484	5.758.197	5.768.874	5.776.357	5.778.389	5.785.197
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,53	76,20	82,98	83,11	83,92	83,86	81,90	82,52	82,90	83,16	83,71	84,23	85,73	87,17	87,69
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.946.844	3.263.554	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227
- Total Dana Pihak Ketiga / Total Third Party Funds	3.850.469	4.283.006	4.183.313	4.246.303	4.255.147	4.294.358	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687	4.562.682	4.517.237	4.500.211
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,56	13,90	11,00	10,29	10,81	10,38	11,45	11,20	11,31	11,21	10,04	10,83	9,63	9,16	9,69
- Aset Likuid Primer / Primary Liquid Asset	510.407	444.845	304.216	291.430	337.663	345.141	422.517	390.429	397.120	402.424	335.770	389.929	311.922	308.203	350.409
- Aset Likuid Sekunder / Secondary Liquid assets	383.360	336.192	301.928	285.922	274.631	250.662	259.159	271.989	271.741	264.616	263.739	259.405	267.096	239.464	233.539
- Total Aset / Total Assets	5.089.004	5.617.550	5.509.702	5.610.947	5.664.558	5.742.335	5.954.968	5.911.917	5.912.855	5.950.299	5.972.204	5.994.103	6.011.068	5.981.297	6.027.943

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							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
- KBMI 1	1.348.864	1.436.185	1.383.111	1.406.269	1.457.486	1.372.439	1.377.863	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885	1.394.038	1.398.421	1.408.285
- KBMI 2	1.195.504	1.352.427	1.440.940	1.466.932	1.475.915	1.543.570	1.558.864	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983	1.672.025	1.654.560	1.658.759
- KBMI 3	2.478.932	2.707.159	2.715.661	2.750.823	2.747.407	2.769.612	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395	2.971.085	2.978.123	2.995.899
- KBMI 4	5.089.004	5.617.550	5.509.702	5.610.947	5.664.558	5.742.335	5.954.968	5.911.917	5.912.855	5.950.299	5.972.205	5.994.103	6.011.068	5.981.297	6.027.943
Total	10.112.304	11.113.321	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	Agt 2024			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	14	49	3
KBMI 2	-	-	11	12
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	14	60	32

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

Indikator / Indicator	2021	2022	2023						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr r)	Mei	Jun	Jul	Agt
Aset Produktif Neraca / Earning Assets	8.665.390	9.451.430	9.731.139	9.896.688	9.964.979	10.054.492	10.231.028	10.605.165	10.409.759	10.538.936	10.583.877	10.612.561	10.821.678	10.819.467	10.814.361
a. Lancar / Current	8.244.402	9.045.096	9.225.036	9.406.715	9.473.981	9.567.364	9.764.748	10.079.720	9.877.845	10.012.904	10.039.739	10.078.250	10.292.196	10.296.055	10.297.558
b. Dalam Perhatian Khusus / Special Mention	242.194	245.638	333.729	319.454	319.759	318.533	307.279	354.897	360.814	358.178	369.817	357.624	355.950	348.005	342.798
c. Kurang Lancar / Sub-Standard	23.338	20.182	25.699	23.953	26.573	24.127	24.369	31.266	27.504	23.432	27.170	25.209	26.521	28.634	23.336
d. Diragukan / Doubtful	20.640	25.509	29.149	29.731	27.155	25.577	24.802	26.884	28.177	29.740	26.682	28.149	29.030	27.121	29.366
e. Macet / Loss	134.815	115.006	117.528	116.835	117.511	118.891	109.830	112.398	115.419	114.683	120.469	123.329	117.981	119.653	121.304
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.155.891	2.824.164	2.689.062	2.741.521	2.771.974	2.764.116	2.513.236	2.567.534	2.556.192	2.736.815	2.793.579	2.636.479	2.650.129	2.636.234	2.826.766
a. Lancar / Current	2.122.335	2.713.801	2.645.229	2.696.994	2.727.512	2.720.280	2.482.662	2.535.660	2.523.441	2.694.425	2.752.652	2.609.017	2.624.510	2.609.428	2.789.634
b. Dalam Perhatian Khusus / Special Mention	29.466	79.291	35.484	36.038	36.063	35.598	26.747	27.667	28.395	33.664	32.142	23.424	22.054	23.258	28.963
c. Kurang Lancar / Sub-Standard	881	2.104	2.745	2.852	2.704	2.574	1.365	1.605	1.819	2.954	2.784	1.387	955	955	2.231
d. Diragukan / Doubtful	213	867	1.037	1.135	1.248	1.235	255	262	309	919	993	310	332	268	1.009
e. Macet / Loss	2.997	28.101	4.567	4.502	4.446	4.429	2.208	2.341	2.229	4.852	5.008	2.341	2.278	2.324	4.930
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182.884	191.767	180.724	179.008	179.637	176.832	162.828	174.755	175.456	176.580	183.106	180.725	177.097	178.954	182.175
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52.051	74.029	65.561	70.222	72.407	72.635	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218
a. Lancar / Current	52.028	73.999	65.506	70.174	72.373	72.581	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047
b. Dalam Perhatian Khusus / Special Mention	13	23	13	8	0	0	9	27	58	86	50	16	42	20	4
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	6	-	-	-	-	19	6	0	-
d. Diragukan / Doubtful	0	-	-	-	-	-	4	5	0	17	25	32	19	3	3
e. Macet / Loss	10	7	41	40	33	54	57	123	121	115	111	112	140	145	164
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	7	41	40	33	54	66	129	121	132	136	163	165	147	167

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)

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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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2021	2022	2023						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / Earning Assets	935.269	1.085.851	1.188.157	1.203.182	1.200.502	1.258.892	1.271.780	1.352.906	1.341.008	1.426.234	1.360.599	1.374.052	1.420.769	1.406.976	1.414.559
a. Lancar / Current	881.124	1.044.701	1.111.605	1.147.772	1.141.831	1.199.366	1.214.194	1.288.117	1.278.149	1.360.849	1.300.920	1.315.142	1.361.169	1.349.351	1.357.328
b. Dalam Perhatian Khusus / Special Mention	32.462	26.703	54.678	33.681	36.843	37.129	36.492	41.770	39.997	41.992	40.013	38.530	40.030	37.326	36.988
c. Kurang Lancar / Sub-Standard	1.562	1.313	4.094	3.525	3.492	3.164	3.336	4.270	3.534	2.956	3.089	2.952	2.811	3.195	2.764
d. Diragukan / Doubtful	2.053	1.785	1.366	1.863	1.821	1.813	1.995	2.053	2.604	2.212	2.149	2.875	2.747	2.104	2.067
e. Macet / Loss	18.067	11.349	16.414	16.341	16.514	17.420	15.763	16.696	16.725	18.225	14.428	14.554	14.012	15.002	15.412
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362.322	434.891	442.280	457.532	440.152	431.395	402.623	422.698	424.321	434.909	441.795	431.929	431.275	429.413	444.491
a. Lancar / Current	353.871	426.221	433.778	448.411	430.873	423.443	396.685	415.637	417.107	426.522	433.756	424.128	423.594	421.077	436.011
b. Dalam Perhatian Khusus / Special Mention	7.212	7.665	7.265	7.744	7.911	6.673	4.967	6.058	6.244	7.203	7.016	7.259	7.114	7.684	7.502
c. Kurang Lancar / Sub-Standard	650	672	781	870	891	811	563	481	581	764	680	301	319	328	600
d. Diragukan / Doubtful	29	40	42	47	37	25	8	5	7	12	6	5	23	9	85
e. Macet / Loss	559	293	414	460	441	443	400	517	381	407	337	236	224	315	292
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.920	15.453	23.111	23.106	23.196	23.676	22.066	24.021	23.831	24.577	20.689	20.922	20.136	20.952	21.221
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6.625	16.362	13.266	16.809	17.903	18.221	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732
a. Lancar / Current	6.625	16.352	13.255	16.798	17.903	18.201	29.592	26.242	27.483	25.401	23.690	24.247	29.824	28.082	28.616
b. Dalam Perhatian Khusus / Special Mention	-	11	4	4	-	-	9	10	38	79	45	15	42	20	4
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	5	-	-	-	-	16	3	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	4	5	-	-	8	16	16	-	3
e. Macet / Loss	0	0	7	7	-	20	20	87	85	79	77	76	87	92	109
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	7	7	-	20	29	92	85	79	86	108	107	92	112

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)
Milliar Rp (Billion Rp)

Indikator / Indicator	2021	2022	2023						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / Earning Assets	2.156.140	2.347.833	2.418.066	2.457.923	2.468.243	2.488.945	2.554.703	2.622.646	2.576.483	2.636.021	2.623.264	2.652.526	2.702.840	2.723.761	2.717.637
a. Lancar / Current	2.045.055	2.224.534	2.280.429	2.320.607	2.328.486	2.350.255	2.422.926	2.466.606	2.417.142	2.482.318	2.463.673	2.497.013	2.546.792	2.569.534	2.565.234
b. Dalam Perhatian Khusus / Special Mention	64.213	76.057	90.064	91.333	92.637	92.622	88.324	108.996	112.141	109.301	114.101	109.648	111.018	108.265	107.092
c. Kurang Lancar / Sub-Standard	7.484	7.352	6.987	5.466	6.693	5.935	5.581	6.517	6.112	5.306	6.200	6.713	5.843	6.716	6.501
d. Diragukan / Doubtful	4.751	5.210	5.297	5.493	4.897	5.516	5.372	7.307	7.193	5.520	4.664	4.874	5.582	5.930	5.327
e. Macet / Loss	34.636	34.680	35.289	35.024	35.530	34.616	32.500	33.219	33.894	33.575	34.626	34.278	33.606	33.315	33.484
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682.717	946.140	983.207	984.674	1.003.693	1.013.973	883.884	923.373	918.170	1.045.484	1.061.418	934.375	944.515	944.369	1.076.551
a. Lancar / Current	675.840	933.146	968.261	970.719	989.377	998.181	874.314	912.990	907.216	1.031.278	1.046.283	924.308	936.093	934.869	1.061.781
b. Dalam Perhatian Khusus / Special Mention	6.585	9.275	11.252	10.236	10.614	12.089	8.829	9.358	9.857	10.080	11.008	9.046	7.529	8.597	10.645
c. Kurang Lancar / Sub-Standard	90	1.215	1.463	1.358	1.299	1.254	372	640	719	1.566	1.494	624	488	492	1.385
d. Diragukan / Doubtful	51	593	685	812	838	824	68	72	70	673	681	65	67	73	685
e. Macet / Loss	151	1.910	1.547	1.549	1.565	1.625	302	312	308	1.889	1.952	332	337	338	2.054
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	47.163	50.961	51.267	49.703	50.823	49.771	44.194	48.068	48.297	48.528	49.617	46.886	45.924	46.865	49.436
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	11.589	21.480	19.142	18.436	20.601	20.763	25.675	25.311	24.828	24.526	22.574	23.017	23.614	23.258	23.714
a. Lancar / Current	11.577	21.463	19.098	18.399	20.568	20.730	25.640	25.259	24.774	24.468	22.520	22.964	23.558	23.205	23.661
b. Dalam Perhatian Khusus / Special Mention	12	11	10	4	0	-	-	17	19	7	5	-	-	-	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	3	3	0	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	17	17	17	3	3	-
e. Macet / Loss	0	7	34	33	33	33	35	35	35	34	32	34	50	50	53
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	7	34	33	33	33	35	35	35	50	49	53	56	53	53

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									2024			
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / Earning Assets	4.488.465	4.869.583	4.963.986	5.061.795	5.086.251	5.169.659	5.275.030	5.449.311	5.348.680	5.370.431	5.418.895	5.410.234	5.501.274	5.487.850	5.478.162
a. Lancar / Current	4.279.569	4.674.912	4.723.673	4.818.617	4.848.377	4.931.201	5.044.136	5.198.285	5.091.005	5.115.884	5.153.530	5.150.838	5.247.972	5.235.142	5.231.341
b. Dalam Perhatian Khusus / Special Mention	118.783	116.595	156.996	159.902	155.797	157.192	153.666	168.981	175.031	172.900	179.895	173.320	168.306	167.043	162.157
c. Kurang Lancar / Sub-Standard	10.892	9.072	12.291	12.489	13.365	12.032	12.841	17.648	15.055	12.436	14.690	12.047	14.957	15.670	11.289
d. Diragukan / Doubtful	12.211	16.530	19.975	20.082	18.610	16.732	16.066	15.500	16.026	20.106	17.854	18.302	18.394	16.964	19.837
e. Macet / Loss	67.011	52.474	51.051	50.705	50.102	52.503	48.321	48.896	51.563	49.105	52.926	55.727	51.646	53.032	53.538
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	934.635	1.270.603	1.075.629	1.107.239	1.133.628	1.133.416	1.086.962	1.097.225	1.092.750	1.094.048	1.118.649	1.137.241	1.144.766	1.132.345	1.137.466
a. Lancar / Current	919.224	1.187.029	1.060.858	1.091.915	1.118.854	1.119.028	1.073.215	1.083.571	1.079.339	1.080.342	1.106.544	1.128.953	1.136.655	1.124.623	1.129.224
b. Dalam Perhatian Khusus / Special Mention	13.080	58.641	12.767	13.306	12.818	12.431	11.776	11.614	11.328	11.641	9.963	6.149	6.352	6.056	6.630
c. Kurang Lancar / Sub-Standard	135	122	344	463	361	380	426	476	453	442	470	442	120	113	120
d. Diragukan / Doubtful	118	129	226	186	269	290	166	175	217	164	220	212	209	167	163
e. Macet / Loss	2.077	24.683	1.433	1.370	1.325	1.288	1.379	1.388	1.414	1.442	1.451	1.485	1.410	1.379	1.336
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	92.444	103.009	85.320	85.295	84.032	83.224	79.199	84.084	84.727	83.711	87.612	88.215	86.755	87.332	86.277
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	29.237	32.533	30.580	32.129	31.386	31.123	38.274	38.162	37.987	38.871	37.787	33.142	31.617	32.833	32.768
a. Lancar / Current	29.232	32.533	30.580	32.129	31.386	31.123	38.274	38.162	37.986	38.871	37.787	33.142	31.616	32.833	32.768
b. Dalam Perhatian Khusus / Special Mention	-	-	-	0	0	0	0	0	0	-	0	0	-	-	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	0	0	0	-	-	-	-	-
e. Macet / Loss	4	-	-	-	-	-	-	-	-	0	0	0	0	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	-	-	-	-	0	0	0	0	0	0	0	-	-

[illegible]

Tabel 1.28. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Agt 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.652.607	30,67
Rupiah	1.859.586	21,50
Valas / Foreign Exchange	793.021	9,17
Tabungan / Saving	2.740.414	31,68
Rupiah	2.538.770	29,35
Valas / Foreign Exchange	201.644	2,33
Simpanan Berjangka / Time Deposits	3.256.850	37,65
Rupiah	2.878.411	33,28
Valas / Foreign Exchange	378.439	4,38
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.149.381	13,29
Valas / Foreign Exchange	170.253	1,97
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	1.066.752	12,33
Valas / Foreign Exchange	132.026	1,53
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	316.197	3,66
Valas / Foreign Exchange	44.393	0,51
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	346.082	4,00
Valas / Foreign Exchange	31.768	0,37
Total DPK / Total Third Party Funds	8.649.871	100
Rupiah	7.276.766	84
Valas / Foreign Exchange	1.373.105	16

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)		
Agt 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	215.699	22,58
Rupiah	188.062	19,69
Valas / Foreign Exchange	27.637	2,89
Tabungan / Saving	216.102	22,63
Rupiah	211.537	22,15
Valas / Foreign Exchange	4.564	0,48
Simpanan Berjangka / Time Deposits	523.273	54,79
Rupiah	481.375	50,40
Valas / Foreign Exchange	41.898	4,39
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	190.071	19,90
Valas / Foreign Exchange	16.790	1,76
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	134.731	14,11
Valas / Foreign Exchange	12.671	1,33
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	72.371	7,58
Valas / Foreign Exchange	3.847	0,40
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	84.202	8,82
Valas / Foreign Exchange	8.590	0,90
Total DPK / Total Third Party Funds	955.074	100
Rupiah	880.975	92
Valas / Foreign Exchange	74.099	8

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)		
Agt 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	337.056	31,89
Rupiah	218.320	20,66
Valas / Foreign Exchange	118.736	11,23
Tabungan / Saving	180.108	17,04
Rupiah	170.661	16,15
Valas / Foreign Exchange	9.448	0,89
Simpanan Berjangka / Time Deposits	539.695	51,07
Rupiah	473.764	44,83
Valas / Foreign Exchange	65.932	6,24
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	205.204	19,42
Valas / Foreign Exchange	27.330	2,59
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	146.235	13,84
Valas / Foreign Exchange	25.219	2,39
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	55.609	5,26
Valas / Foreign Exchange	7.941	0,75
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	66.714	6,31
Valas / Foreign Exchange	5.442	0,51
Total DPK / Total Third Party Funds	1.056.860	100
Rupiah	862.745	82
Valas / Foreign Exchange	194.115	18

Tabel 1.31. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3 (Composition of Third Party Funds of Commercial Banks - KBMI 3) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Agt 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	571.828	26,75
Rupiah	430.132	20,12
Valas / Foreign Exchange	141.696	6,63
Tabungan / Saving	553.479	25,89
Rupiah	443.573	20,75
Valas / Foreign Exchange	109.905	5,14
Simpanan Berjangka / Time Deposits	1.012.419	47,36
Rupiah	874.310	40,90
Valas / Foreign Exchange	138.109	6,46
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	404.021	18,90
Valas / Foreign Exchange	65.522	3,07
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	274.541	12,84
Valas / Foreign Exchange	45.572	2,13
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	108.314	5,07
Valas / Foreign Exchange	17.826	0,83
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	87.435	4,09
Valas / Foreign Exchange	9.190	0,43
Total DPK / Total Third Party Funds	2.137.726	100
Rupiah	1.748.015	82
Valas / Foreign Exchange	389.711	18

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	Agt 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.528.023	33,95
Rupiah	1.023.071	22,73
Valas / Foreign Exchange	504.952	11,22
Tabungan / Saving	1.790.725	39,79
Rupiah	1.712.999	38,06
Valas / Foreign Exchange	77.726	1,73
Simpanan Berjangka / Time Deposits	1.181.463	26,25
Rupiah	1.048.962	23,31
Valas / Foreign Exchange	132.501	2,94
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	350.085	7,78
Valas / Foreign Exchange	60.611	1,35
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	511.244	11,36
Valas / Foreign Exchange	48.565	1,08
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	79.902	1,78
Valas / Foreign Exchange	14.778	0,33
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	107.731	2,39
Valas / Foreign Exchange	8.546	0,19
Total DPK / Total Third Party Funds	4.500.211	100,00
Rupiah	3.785.032	84,11
Valas / Foreign Exchange	715.179	15,89

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							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits															
Rupiah	1,71	1,91	2,01	2,05	2,04	2,08	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25
Valas / Foreign Exchange	0,17	1,01	1,27	1,25	1,43	1,50	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32
Tabungan / Saving															
Rupiah	0,69	0,67	0,66	0,66	0,67	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65
Valas / Foreign Exchange	0,17	0,43	0,69	0,76	0,62	0,72	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,92	3,95	4,29	4,33	4,43	4,52	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79
Valas / Foreign Exchange	0,37	2,74	3,39	3,51	3,53	3,71	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,21	4,18	4,62	4,73	4,83	5,00	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47
Valas / Foreign Exchange	0,50	2,60	3,86	3,95	4,10	4,24	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,52	4,16	4,82	5,00	5,11	5,31	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46
Valas / Foreign Exchange	0,60	2,45	3,47	3,61	3,73	3,84	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,99	4,68	5,12	5,12	5,22	5,32	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85
Valas / Foreign Exchange	0,66	2,05	2,97	2,99	2,93	3,08	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40

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								2024				
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits															
Rupiah	1,74	1,75	1,80	1,79	1,88	1,88	1,86	1,95	1,95	1,93	2,12	1,88	1,86	1,92	1,86
Valas / Foreign Exchange	0,10	0,55	0,94	0,77	0,96	0,79	1,14	1,33	1,27	1,06	1,43	1,21	1,09	1,51	1,40
Tabungan / Saving															
Rupiah	1,65	1,54	1,47	1,46	1,49	1,52	1,54	1,50	1,55	1,58	1,26	1,61	1,56	1,52	1,52
Valas / Foreign Exchange	0,17	0,63	0,82	1,16	1,09	1,05	0,94	1,10	1,18	1,19	1,04	1,11	1,03	1,21	1,57
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,74	4,76	4,78	4,81	4,94	5,04	5,33	5,23	5,17	5,13	5,21	5,24	5,24	5,33	5,31
Valas / Foreign Exchange	0,66	2,89	3,45	3,56	3,73	3,87	4,03	3,95	4,11	4,05	4,16	3,99	4,16	4,42	4,20
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,18	4,90	5,31	5,28	5,37	5,49	5,77	5,86	5,90	5,83	5,97	5,90	5,90	5,99	6,01
Valas / Foreign Exchange	0,88	2,48	3,99	3,94	4,00	4,05	4,07	4,10	4,20	4,18	4,72	4,40	4,34	4,48	4,58
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,36	4,55	5,18	5,21	5,34	5,46	5,66	5,91	5,79	5,88	6,01	5,96	5,73	5,84	5,87
Valas / Foreign Exchange	1,13	1,53	3,47	3,97	4,03	4,04	4,23	4,01	4,33	4,38	4,47	4,44	4,28	4,40	4,44
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,50	4,57	5,03	5,05	5,38	5,28	5,60	6,04	5,78	5,82	5,99	6,01	6,05	6,11	6,28
Valas / Foreign Exchange	0,95	2,66	4,02	4,05	4,06	4,05	4,12	4,39	4,34	4,38	4,59	4,59	4,75	4,77	4,63

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

Keterangan / Items	2021	2022	2023						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits															
Rupiah	1,56	1,83	1,81	1,90	1,89	1,94	1,96	2,05	1,95	1,91	1,90	1,98	2,00	1,99	1,94
Valas / Foreign Exchange	0,09	0,47	0,90	1,05	1,19	1,26	1,42	1,86	1,23	1,22	1,56	1,39	1,32	1,44	1,48
Tabungan / Saving															
Rupiah	1,17	1,29	1,16	1,21	1,21	1,25	1,37	1,28	1,30	1,34	1,10	1,34	1,34	1,34	1,32
Valas / Foreign Exchange	0,11	0,61	0,21	0,21	0,21	0,33	0,37	1,30	1,46	0,92	1,22	1,77	1,81	1,79	1,56
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,62	4,76	4,97	5,00	5,12	5,25	5,72	5,44	5,37	5,39	5,35	5,40	5,46	5,48	5,46
Valas / Foreign Exchange	0,56	2,83	3,69	3,55	3,75	3,84	4,25	4,45	4,25	4,44	3,98	4,44	3,77	4,39	4,26
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,83	5,20	5,25	5,35	5,49	5,63	5,90	6,07	6,14	6,09	6,01	6,05	6,05	6,11	6,10
Valas / Foreign Exchange	0,66	2,97	4,10	4,20	4,31	4,66	4,92	5,00	4,90	4,88	4,75	4,76	4,96	5,00	5,06
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,23	4,68	5,52	5,58	5,64	5,85	5,94	5,81	6,04	6,07	6,05	5,96	5,92	5,98	5,95
Valas / Foreign Exchange	1,04	2,63	3,87	3,91	4,16	4,14	4,22	4,35	4,24	4,27	4,27	4,28	4,35	4,40	4,48
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,22	5,59	5,90	5,96	6,05	6,21	6,61	6,53	6,63	6,64	6,66	6,68	6,66	6,65	6,67
Valas / Foreign Exchange	0,66	2,29	4,08	4,15	4,14	4,29	4,31	4,15	4,25	4,26	4,00	4,05	4,06	4,03	3,97

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										2024		
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits															
Rupiah	1,87	2,25	2,34	2,35	2,31	2,39	2,49	2,43	2,46	2,52	2,42	2,57	2,57	2,51	2,45
Valas / Foreign Exchange	0,25	1,17	1,94	1,90	2,21	2,55	2,72	2,38	2,56	2,80	2,70	2,66	2,78	2,86	3,04
Tabungan / Saving															
Rupiah	1,18	1,06	1,08	1,09	1,05	1,03	1,03	1,03	1,02	1,02	1,01	0,96	0,96	0,93	0,91
Valas / Foreign Exchange	0,19	0,61	1,18	1,30	1,02	1,20	1,31	1,25	1,21	1,08	1,21	1,32	1,29	1,31	1,28
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,98	4,13	4,36	4,42	4,52	4,63	4,92	4,84	4,80	4,89	4,91	4,96	4,98	5,01	5,05
Valas / Foreign Exchange	0,34	2,91	3,78	3,99	3,84	3,89	4,11	4,08	4,06	4,18	4,00	4,06	4,12	4,19	4,24
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,16	4,36	4,83	4,95	5,07	5,17	5,38	5,47	5,48	5,45	5,41	5,43	5,44	5,54	5,60
Valas / Foreign Exchange	0,38	2,61	3,77	3,87	4,28	4,15	4,42	4,36	4,37	4,46	4,45	4,49	4,70	4,74	4,69
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,25	4,10	4,77	4,77	4,85	4,99	5,39	5,43	5,45	5,52	5,54	5,59	5,41	5,48	5,58
Valas / Foreign Exchange	0,43	1,96	3,39	3,55	3,63	3,88	4,34	4,40	4,41	4,42	4,48	4,36	4,31	4,37	4,65
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,79	4,33	4,82	4,89	4,95	5,11	5,26	5,26	5,26	5,33	5,31	5,34	5,35	5,40	5,45
Valas / Foreign Exchange	0,70	2,31	2,93	2,98	3,12	3,27	3,73	3,21	3,15	3,22	3,08	3,19	3,24	3,32	3,33

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								2024				
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits															
Rupiah	1,68	1,82	1,97	2,03	2,01	2,05	2,19	2,09	2,13	2,12	2,15	2,19	2,25	2,28	2,32
Valas / Foreign Exchange	0,16	1,11	1,21	1,18	1,32	1,34	1,47	1,51	1,61	1,49	1,43	1,98	1,57	2,27	2,38
Tabungan / Saving															
Rupiah	0,38	0,39	0,39	0,39	0,40	0,41	0,41	0,41	0,41	0,40	0,40	0,40	0,41	0,41	0,41
Valas / Foreign Exchange	0,17	0,24	0,23	0,23	0,23	0,23	0,25	0,24	0,24	0,24	0,25	0,25	0,24	0,24	0,25
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,34	3,03	3,58	3,66	3,70	3,72	3,79	3,83	3,73	3,58	3,67	3,60	3,62	3,74	3,81
Valas / Foreign Exchange	0,27	2,52	2,76	2,90	3,02	3,44	3,34	3,63	3,51	3,47	3,19	2,96	3,06	3,29	3,40
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	2,63	3,38	4,03	4,18	4,27	4,54	4,82	4,96	4,98	4,97	4,90	4,87	4,94	4,99	5,09
Valas / Foreign Exchange	0,39	2,37	3,82	3,91	3,90	4,19	4,62	4,71	4,60	4,21	4,44	4,54	4,51	4,53	4,29
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,02	3,78	4,35	4,80	4,92	5,22	5,38	5,55	5,61	5,56	5,52	5,52	5,05	4,65	4,62
Valas / Foreign Exchange	0,53	2,81	3,34	3,41	3,52	3,59	4,05	4,42	4,50	4,26	4,41	4,29	3,28	4,35	4,33
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,48	4,49	4,98	4,90	4,84	5,05	5,40	5,44	5,45	5,45	5,49	5,50	5,45	5,40	5,36
Valas / Foreign Exchange	0,53	1,55	1,90	1,69	1,51	1,53	1,46	1,37	1,37	1,37	1,39	1,40	1,36	1,44	1,86

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										2024		
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
KBMI 1															
Jumlah Bank / Total Banks	75	70	68	68	68	66	66	66	66	65	66	66	66	66	66
Jumlah Kantor / Total Bank Offices	4.989	4.681	4.378	4.326	4.247	3.888	3.835	3.884	3.885	3.592	3.758	3.719	3.762	3.766	3.740
KBMI 2															
Jumlah Bank / Total Banks	16	19	20	20	20	22	22	22	23	24	23	23	23	23	23
Jumlah Kantor / Total Bank Offices	3.275	2.312	2.456	2.448	2.448	2.793	2.871	2.699	2.825	3.117	2.946	2.945	2.942	2.960	2.891
KBMI 3															
Jumlah Bank / Total Banks	12	13	13	13	13	13	13	14	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8.916	4.841	4.674	4.659	4.650	4.656	4.654	4.786	4.643	4.620	4.604	4.585	4.578	4.645	4.572
KBMI 4															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	15.186	13.543	13.134	13.026	12.979	12.943	12.916	12.917	12.915	12.914	12.901	12.901	12.888	12.897	12.769
Total															
Jumlah Bank / Total Banks	107	106	105	105	105	105	105	106	106	106	106	106	106	106	106
Jumlah Kantor / Total Bank Offices	32.366	25.377	24.642	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1.3.a. Kegiatan Usaha BPD (Regional Development Banks Operations) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	493.422	520.497	571.247	600.140	605.595	606.840	610.387	618.449	610.860	611.855	619.824	622.194	627.539	635.377	640.569	645.190
- Kepada Pihak Ketiga / To Third Party	488.666	516.091	562.847	591.913	597.637	598.777	602.144	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921
Rupiah	488.402	514.928	561.260	589.818	595.527	597.069	601.051	605.611	598.543	599.539	608.768	611.116	616.593	624.418	628.915	633.746
Valas / Foreign Exchange	264	1.162	1.567	2.095	2.110	1.108	1.093	1.069	1.098	1.110	1.159	1.194	1.202	1.198	1.204	1.175
- Kepada Bank Lain / Inter Bank Credit	4.756	4.407	8.400	8.227	7.958	8.063	8.244	11.770	11.218	11.205	9.896	9.883	9.744	9.761	10.450	10.268
Rupiah	4.756	4.407	8.400	8.227	7.958	7.745	7.933	11.462	10.903	10.891	9.579	9.558	9.419	9.433	9.312	9.186
Valas / Foreign Exchange	-	-	-	-	-	318	310	308	316	314	317	325	325	328	1.138	1.082
b. Penempatan pada Bank Lain / Interbank Placement	28.601	23.315	22.947	29.132	31.955	39.747	41.860	35.883	28.624	32.305	41.725	40.726	40.212	43.001	35.574	38.513
- Giro / Demand Deposit	2.595	4.317	3.678	3.578	3.401	4.015	3.931	3.975	3.975	5.048	9.553	5.050	9.553	8.161	8.269	3.901
- Inter Bank Call Money / Inter Bank Call Money	9.126	9.736	16.129	17.203	22.259	23.680	28.651	26.959	21.046	20.836	26.977	29.976	19.275	29.130	20.367	28.193
- Deposito Berjangka / Time Deposits	16.052	8.385	2.390	7.772	4.335	11.568	8.836	4.559	3.390	6.970	9.413	5.150	10.767	4.937	6.685	6.246
- Lainnya / Others	838	878	750	579	999	1.098	359	434	212	192	287	550	616	772	254	173
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71.953	110.147	117.807	84.297	82.844	88.533	90.188	103.022	72.373	73.436	75.743	73.402	72.946	77.630	67.508	66.183
- Giro / Demand Deposit	20.527	51.741	62.891	68.403	68.115	63.875	69.808	79.779	55.977	54.880	47.944	56.237	57.086	49.999	50.799	52.087
- Fine Tune Operation (FTO)	16.912	18.249	13.669	6.340	2.212	10.343	1.487	3.839	4.610	5.944	3.666	2.007	2.701	5.082	1.907	2.210
- Fasbi	23.928	39.582	21.247	9.553	12.518	14.314	18.893	19.404	11.786	12.613	24.133	15.158	12.559	22.549	14.803	11.886
- Lainnya / Others	1.587	575	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Surat Berharga / Securities	80.760	117.817	127.769	121.274	121.546	133.043	132.796	134.959	140.160	144.574	148.339	148.703	160.978	163.600	168.995	175.091
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	3.110	1.369	195	19	20	1.308	1.636	958	958	1.212	914	1.054	1.176	1.051	1.202	1.032
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	51.886	83.303	100.444	97.903	93.577	100.230	97.909	92.305	100.477	100.993	101.923	102.055	106.398	102.718	101.344	101.548
- Obligasi / Bonds	20.098	28.201	24.488	22.132	26.493	31.486	33.253	41.017	38.725	42.369	45.503	45.593	53.403	59.831	66.449	72.511
- Lainnya / Others	1.945	1.955	2.067	2.091	2.091	2.091	2.091	2.092	2.092	2.091	2.280	2.280	2.280	2.305	2.306	2.406
e. Penyertaan / Equity Investment	14.290	16.089	15.771	17.440	17.259	17.592	17.463	16.668	17.155	17.609	17.814	18.351	18.527	17.933	18.056	18.274
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	13.730	15.590	15.406	17.083	16.900	17.227	17.083	16.307	16.789	17.243	17.445	17.973	18.154	17.746	17.677	17.889
- Kredit yang diberikan / Credit	226	199	41	34	32	34	33	42	31	30	32	33	28	31	29	30
- Surat Berharga / Securities	333	299	324	322	330	347	330	349	336	336	346	345	346	355	350	355
- Lainnya / Others	11	6	19	10	6	13	16	5	38	12	21	19	17	16	11	63
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	47.769	46.175	52.866	66.194	65.198	70.240	57.452	46.726	46.295	43.541	42.633	40.748	27.150	34.983	29.014	24.745
h. Tagihan Lainnya / Other claims																
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	590.602	681.607	723.880	736.211	735.657	777.085	751.340	730.333	712.647	727.273	752.332	754.832	756.851	761.328	759.653	771.646
Rupiah	589.463	676.637	721.844	731.962	732.367	774.829	746.921	723.757	704.130	720.858	743.416	751.111	747.466	746.311	749.420	765.136
Giro / Demand Deposit	131.204	169.986	180.745	191.406	196.573	236.263	209.021	167.905	187.257	195.536	200.558	202.233	194.477	197.922	187.227	197.749
Tabungan / Saving	188.112	208.612	221.084	207.695	205.720	205.594	213.108	239.041	219.571	211.944	220.923	220.874	220.874	231.964	235.696	235.696
Simpanan Berjangka / Time Deposits	270.147	298.039	320.016	332.860	330.073	332.972	324.732	316.811	297.302	313.378	326.341	326.004	332.066	317.562	330.229	331.691
Valas / Foreign Exchange	1.139	4.970	2.036	4.249	3.290	2.256	4.419	6.576	8.518	6.415	8.915	3.721	9.385	15.917	10.232	6.510
Giro / Demand Deposit	136	808	760	1.191	1.205	134	139	136	100	99	88	94	352	215	197	147
Tabungan / Saving	110	106	123	101	99	101	97	100	105	108	106	113	117	117	124	116
Simpanan Berjangka / Time Deposits	892	4.056	1.152	2.957	1.987	2.021	4.183	6.339	8.313	6.208	8.722	3.514	8.916	14.685	9.912	6.248
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1	1	1	1	1	1	581	1	1	1	1	1	1	1	724
c. Kewajiban kepada Bank lain / Interbank Liabilities	23.092	20.660	29.195	22.976	22.823	19.791	27.740	32.972	24.381	19.399	24.828	21.555	22.258	24.318	18.414	17.718
d. Surat Berharga yang diterbitkan / Issued Securities	9.537	8.089	6.910	4.964	4.724	4.261	6.204	3.910	3.886	4.586	4.261	4.311	5.158	4.424	4.025	4.025
e. Pinjaman yang Diterima / Loans received	18.301	18.400	25.854	23.301	24.081	24.968	24.405	29.894	31.288	31.558	29.236	29.505	29.547	30.075	29.875	29.860
Rupiah	18.301	18.400	25.854	23.301	23.849	24.730	24.172	29.663	31.051	31.322	28.998	29.261	29.303	29.631	29.629	29.629
Valas / Foreign Exchange	-	-	-	-	232	238	233	231	237	236	238	244	244	246	244	232
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	0	3	7	22	37	18	1	18	20	18	27	14	14	38	10
g. Kewajiban Lainnya (mencakup Tagihan Akeptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	1.501	2.765	8.877	9.192	12.025	4.059	10.562	21.013	12.727	11.796	7.524	7.289	4.629	19.216	14.879	8.407
h. Setoran Jaminan / Guarantee Deposits	323	406	436	206	231	222	232	497	329	277	264	201	212	199	212	225
Beberapa komponen modal / Several Components of Capital																
a. Modal Disor / Paid In Capital	44.615	48.206	53.424	56.209	56.247	56.247	56.367	59.919	59.934	60.438	60.601	60.624	60.721	60.873	61.247	61.368
b. Cadangan / Reserves	23.424	26.605	30.337	34.529	34.526	34.524	34.518	34.510	34.509	35.172	36.636	36.941	37.287	37.498	37.497	37.636
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.909	3.978	2.702	3.967	3.967	3.967	3.967	3.965	20.108	15.875	10.809	8.497	7.259	6.388	6.388	6.141
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13.002	13.776	15.300	9.464	10.821	11.905	13.244	14.519	1.255	2.277	4.093	5.379	6.818	7.819	8.954	8.954
e. Tambahan modal disor / Additional Paid In Capital	4.269	2.698	2.625	2.658	1.987	1.408	5.657	2.765	2.841	2.759	2.984	2.159	2.692	2.489	2.516	3.235
f. Modal Pinjaman / Loan Capital	2.934	3.930	4.122	4.124	4.123	4.123	4.123	4.122	4.122	4.148	4.148	4.124	4.124	4.124	5.566	5.566

Tabel 1.5.a.																
Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Branch Offices of Foreign Banks Operations)																
Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	182.060	171.130	190.108	170.212	180.208	181.864	177.944	191.163	181.980	183.356	196.335	190.152	186.496	200.119	192.385	182.238
- Kepada Pihak Ketiga / To Third Party	177.922	167.855	182.951	166.861	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470
Rupiah	85.824	91.250	100.237	94.761	96.838	97.198	89.767	92.993	86.956	87.294	91.188	85.692	85.180	89.512	85.417	84.630
Valas / Foreign Exchange	92.098	76.606	82.714	72.100	75.939	76.298	79.684	81.342	81.443	81.143	91.219	91.742	87.933	91.742	90.513	80.840
- Kepada Bank Lain / Inter Bank Credit	-	4.139	3.274	7.157	3.351	7.431	8.368	18.628	13.582	14.881	13.928	12.719	13.884	18.864	16.455	16.767
Rupiah	-	-	-	4.840	2.300	4.840	2.300	800	800	800	800	800	800	800	800	800
Valas / Foreign Exchange	4.139	3.274	2.317	1.051	5.131	6.068	7.693	16.028	12.782	14.081	13.128	11.919	12.724	18.864	16.455	16.767
b. Penempatan pada Bank Lain / Interbank Placement	36.432	24.514	24.734	39.562	35.192	42.031	31.859	26.442	28.344	30.667	30.761	29.840	34.136	23.097	32.927	32.927
- Giro / Demand Deposit	3.409	3.688	2.697	7.990	7.241	9.085	3.598	6.418	7.163	5.915	6.842	4.026	4.219	4.578	3.699	3.977
- Inter Bank Call Money / Inter Bank Call Money	32.701	20.153	21.812	29.607	26.754	30.711	27.996	22.008	20.811	23.432	23.136	25.763	27.819	28.250	18.473	26.588
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	322	173	225	1.966	1.197	2.235	265	17	370	1.319	783	51	223	1.308	925	2.362
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	76.379	117.441	113.832	110.485	112.051	106.670	98.333	95.496	101.976	102.809	109.215	109.545	100.097	103.447	93.773	93.773
- Giro / Demand Deposit	33.061	49.910	25.329	21.469	20.142	22.966	23.214	24.132	21.747	22.086	19.583	22.191	21.612	22.121	23.513	20.534
- Fine Tune Operation (FTO)	25.316	46.238	64.581	75.368	70.015	63.701	57.968	52.178	69.924	71.266	69.924	71.680	67.723	48.721	53.790	57.210
- Fasbi	17.410	21.282	23.915	9.958	21.147	19.962	16.901	18.725	14.461	9.456	19.707	14.250	19.982	32.635	26.144	16.028
- Lainnya / Others	591	11	8	3.690	748	41	250	461	-	1	1.424	908	1.620	1.288	1	1
d. Surat Berharga / Securities	83.944	80.554	91.660	106.734	105.723	97.377	116.956	114.054	126.134	131.006	120.847	121.608	123.268	144.385	148.661	149.871
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	2.498	2.002	4.726	2.846	2.919	2.960	3.454	5.172	6.721	6.379	6.518	6.706	6.696	5.606	5.440	3.608
- Obligasi / Bonds	77.095	75.051	83.606	100.143	95.531	85.580	100.601	91.456	98.165	101.198	89.450	88.445	82.027	89.644	90.101	93.271
- Lainnya / Others	4.350	3.502	3.328	3.746	7.273	8.837	12.900	17.425	21.249	23.428	24.879	26.458	34.546	49.135	53.119	52.992
e. Penempatan / Equity Investment	73	73	73	17	17	17	17	17	17	17	17	17	17	17	17	17
f. Cadangan Keringan Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.048	6.526	4.845	4.514	4.950	4.952	4.552	4.077	4.119	4.020	4.149	4.001	4.042	4.072	4.060	3.998
- Kredit yang diberikan / Credit	5.732	6.379	4.693	4.364	4.798	4.796	4.402	3.990	4.030	3.934	4.059	3.911	3.952	3.981	3.970	3.914
- Surat Berharga / Securities	12	9	9	3	4	3	4	5	6	6	9	7	7	8	6	4
- Lainnya / Others	305	138	143	147	148	153	147	82	82	80	80	82	82	83	84	79
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10.996	8.757	10.990	6.196	8.802	13.528	7.131	5.851	9.113	6.555	7.249	11.561	9.509	9.854	8.063	12.653
h. Tagihan Lainnya / Other claims	21.775	23.630	60.296	63.391	68.535	77.254	71.015	64.668	66.729	64.975	71.184	73.928	75.098	61.789	57.644	67.699
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	185.513	206.526	253.015	248.670	254.067	252.806	245.648	234.684	243.679	249.109	254.907	256.304	258.870	269.099	251.996	246.647
Rupiah	110.557	117.882	142.705	141.944	149.423	145.942	139.878	133.072	137.476	141.565	145.096	147.852	146.100	152.975	143.139	139.009
Giro / Demand Deposit	68.725	82.027	95.641	92.514	98.550	93.425	96.611	94.505	90.701	93.246	97.803	98.636	95.238	101.668	95.681	92.341
Tabungan / Saving	6.134	8.743	7.897	8.104	8.366	6.173	5.799	6.680	6.631	6.448	6.778	6.922	6.670	6.778	6.548	6.853
Simpanan Berjangka / Time Deposits	35.698	27.112	37.591	41.533	42.770	44.150	37.095	32.768	40.095	41.688	40.486	42.546	44.384	44.386	40.911	40.014
Valas / Foreign Exchange	74.956	88.644	110.310	106.727	104.644	106.864	105.769	101.612	106.203	107.544	109.811	108.453	112.771	116.124	108.857	107.638
Giro / Demand Deposit	57.864	73.952	81.376	82.099	79.273	80.820	85.389	82.995	84.172	86.550	90.539	89.088	91.334	92.175	88.313	86.864
Tabungan / Saving	9.279	8.876	7.815	5.360	5.298	5.308	1.979	2.090	3.474	3.425	2.499	2.538	3.338	3.424	3.268	3.555
Simpanan Berjangka / Time Deposits	7.813	5.816	21.119	19.268	20.074	20.736	18.401	16.527	18.557	17.569	16.774	16.827	18.098	20.524	17.276	17.219
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	19.906	21.128	23.406	23.335	28.514	28.154	25.647	29.292	27.867	28.114	35.094	26.454	25.974	29.138	24.782	27.327
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	3.051	64	2	3	2	0	1	1	0	0	0	0	0	0	30	1
Rupiah	2.000	-	-	-	-	-	0	1	1	0	0	0	0	0	0	1
Valas / Foreign Exchange	1.051	64	2	3	2	-	-	-	-	-	-	-	-	-	30	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.978	12.107	6.805	8.424	13.167	9.021	8.131	9.263	7.721	8.488	12.971	11.550	11.911	10.894	18.899	18.899
g. Kewajiban Lainnya (menakup Tagihan Aseptasi, dan Tagihan atas Surat Berharga yang dijual dgn jangr dibeli kembali/repo) / Other Liabilities	3.608	2.402	4.427	2.273	1.284	1.428	1.533	3.460	3.435	5.074	3.688	2.664	1.323	1.740	3.369	3.588
h. Setoran Jaminan / Guarantee Deposits	256	696	493	501	624	511	524	509	492	657	571	330	474	268	616	478
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	7.312	7.312	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	35.190	37.862	39.728	44.898	44.899	44.901	44.899	44.899	57.140	57.139	54.806	54.573	54.573	53.637	53.635	53.633
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	7.488	3.926	5.858	7.711	8.474	9.254	11.013	12.361	1.121	2.592	3.453	4.635	6.007	7.069	8.394	9.806
e. Tambahan modal disetor / Additional Paid In Capital	704	397	(259)	(258)	(356)	(505)	(333)	(237)	(174)	(178)	(210)	(471)	(308)	(327)	(215)	(104)
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2020	2021	2022	2023								2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	794.091	773.902	811.458	642.865	725.997	809.188	890.058	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152	
a. Dari Bank Indonesia / From Bank Indonesia Placement	8.902	9.740	13.904	14.258	15.809	17.468	19.063	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	
b. Dari Penempatan pada bank lain / From interbank placement	5.392	2.691	5.409	7.637	8.663	9.739	10.985	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	
c. Dari surat berharga / From securities	75.630	87.345	94.584	72.669	81.597	90.745	100.275	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	
d. Dari Kredit yang diberikan / From credit	508.294	487.587	523.468	401.893	454.043	505.822	554.888	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	
- kepada pihak ketiga bukan bank / To Third Party non Bank	504.082	484.944	520.202	398.621	450.585	501.840	550.457	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	
- kepada bank lain / To other Bank	4.212	2.643	3.267	3.271	3.458	3.983	4.431	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	
e. Lainnya / Others	195.873	186.539	174.093	146.407	165.885	185.413	204.848	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	
2. Beban Bunga / Interest Expenses	412.189	342.699	323.610	290.709	329.498	368.262	405.167	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	368	145	484	460	420	455	477	553	27	68	130	208	293	373	468	633	
b. Kewajiban pada Bank lain / Interbank Liabilities	8.085	5.618	6.833	7.738	8.839	10.943	11.156	12.374	1.203	2.351	3.575	4.789	4.737	7.561	8.391	9.629	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	190.658	140.844	129.628	127.055	143.897	161.802	179.720	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	
- Giro / Demand Deposit	27.192	24.161	27.740	27.927	31.750	35.916	40.416	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	
- Tabungan / Saving	21.655	17.181	15.492	11.477	12.943	14.451	16.001	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	
- Simpanan Berjangka / Time deposits	141.811	99.502	86.396	87.652	99.204	111.434	123.303	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	
d. Surat Berharga / Securities	10.961	9.797	10.297	5.955	6.700	7.489	8.451	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	
e. Pinjaman yang diterima / Loans received	10.340	6.908	13.077	10.731	12.388	13.528	14.859	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	
f. Lainnya / Others	187.804	174.872	163.291	138.771	157.254	174.045	190.504	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	
g. Koreksi atas pendapatan bunga / Corrections	3.972	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	381.902	431.203	487.848	352.155	396.499	440.925	484.892	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	407.621	460.019	522.998	363.684	373.255	419.070	478.808	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22.342	20.448	10.408	13.364	13.410	14.864	15.706	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	0	2	0	0	57	3	-	0	5.074	1	6.799	1	1	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	239	60	276	848	979	1.063	1.159	1.360	316	371	570	789	917	983	1.395	1.487	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	203.924	208.665	318.768	208.732	201.675	226.491	266.718	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	77.002	87.234	97.515	67.772	76.291	85.779	93.735	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	
f. Lainnya / Others	104.114	143.612	96.030	72.969	80.898	90.873	101.489	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	652.690	716.871	762.897	514.917	543.838	608.179	687.763	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.595	2.082	2.341	5.388	6.275	6.681	6.581	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	170	454	632	238	237	237	237	715	-	-	-	4	1	1	1	2	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	184	177	158	94	227	229	230	234	225	222	501	668	747	773	1.139	1.217	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	183.116	191.785	307.170	200.557	192.235	216.498	255.793	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	220.212	249.910	171.698	120.304	132.394	145.799	161.156	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.508	4.404	5.196	4.113	4.583	5.195	5.683	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	
g. Lainnya / Others	242.905	268.059	275.703	184.221	207.889	233.540	258.083	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	136.833	174.352	247.949	200.923	225.915	251.816	275.936	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	
E. Pendapatan non - operasional / Non Operational Income	26.831	20.216	38.631	33.065	36.205	41.069	48.023	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	
F. Beban non - operasional / Non Operational Expenses	24.048	20.411	34.081	33.662	36.969	42.130	47.863	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.782	(195)	4.550	(597)	(765)	(1.061)	160	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	139.616	174.271	252.499	200.326	225.150	250.755	276.097	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	67.531	89.861	125.725	(242)	(298)	(329)	(368)	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	67.820	89.586	125.715	(242)	(298)	(329)	(368)	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	104.718	140.206	201.817	160.704	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	

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

Keterangan / Items	2020	2021	2022	2023								2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																		
1. Pendapatan bunga / Interest Income	277.235	284.381	310.102	239.739	270.842	300.445	330.416	361.847	42.154	71.817	104.514	135.855	167.535	199.994	233.741	267.143		
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.963	1.809	2.686	3.110	3.379	3.661	3.925	4.301	465	816	1.120	1.386	1.936	1.924	2.175	2.454		
b. Dari Penempatan pada bank lain / From interbank placement	2.210	1.125	2.902	3.631	4.060	4.494	5.036	5.659	603	1.084	1.659	2.250	2.910	3.517	4.053	4.614		
c. Dari surat berharga / From securities	27.102	30.916	34.319	23.730	26.488	29.410	32.234	35.302	3.418	6.580	9.802	12.774	15.205	18.282	21.355	24.188		
d. Dari Kredit yang diberikan / From credit	226.686	232.177	248.384	188.909	213.438	236.750	260.464	284.740	32.427	56.786	83.453	108.354	133.104	158.976	185.314	211.464		
- kepada pihak ketiga bukan bank / To Third Party non Bank	225.811	232.039	247.487	188.055	212.681	235.784	259.357	283.480	31.911	56.095	82.563	107.265	131.802	157.469	183.620	209.576		
- kepada bank lain / To other Bank	874	138	897	854	756	966	1.106	1.260	516	691	890	1.089	1.302	1.507	1.694	1.888		
e. Lainnya / Others	19.276	18.354	21.811	20.360	23.477	26.129	28.757	31.845	5.240	6.551	8.480	11.091	14.382	17.295	20.845	24.423		
2. Beban Bunga / Interest Expenses	113.490	84.725	88.362	84.234	94.669	105.358	116.236	128.806	22.406	33.193	45.746	58.439	71.005	83.617	97.313	110.648		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	285	5	1	2	2	2	2	2	0	0	0	0	1	9	39	71		
b. Kewajiban pada Bank lain / Interbank Liabilities	4.406	3.378	3.699	3.645	4.069	5.504	5.015	5.495	450	894	1.354	1.880	1.167	3.330	3.435	3.976		
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	76.575	51.596	47.778	47.878	54.566	61.785	69.190	77.439	8.705	16.905	25.744	34.327	43.538	51.821	60.494	69.235		
- Giro / Demand Deposit	13.332	11.697	14.028	16.196	18.492	21.000	23.725	26.639	3.234	6.070	9.152	12.056	15.655	18.413	21.480	24.652		
- Tabungan / Saving	9.647	7.674	5.735	3.787	4.255	4.757	5.310	6.032	497	971	1.483	1.983	2.501	3.191	3.746	4.274		
- Simpanan Berjangka / Time deposits	53.597	32.224	28.015	27.895	31.819	36.028	40.155	44.768	4.974	9.864	15.109	20.288	25.382	30.217	35.267	40.309		
d. Surat Berharga / Securities	4.018	4.055	5.358	2.815	3.170	3.507	3.875	4.230	340	667	1.010	1.395	2.375	2.077	2.380	2.653		
e. Pinjaman yang diterima / Loans received	6.168	4.162	8.461	4.928	5.878	6.277	6.893	7.392	3.141	2.590	3.109	3.825	4.519	4.722	5.455	6.252		
f. Lainnya / Others	18.430	17.204	23.065	24.966	26.984	28.284	31.261	34.249	9.771	12.136	14.529	17.012	19.405	21.659	25.510	28.461		
g. Koreksi atas pendapatan bunga / Corrections	3.609	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	163.746	199.656	221.739	155.506	176.172	195.086	214.180	233.040	19.748	38.625	58.768	77.416	96.531	116.376	136.428	156.494		
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																		
1. Pendapatan Operasional Selain Bunga / Other Operating Income	134.785	193.775	178.085	103.969	119.778	127.699	156.037	308.286	102.745	46.701	69.761	95.368	118.229	147.049	158.332	185.699		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	7.199	9.800	4.394	3.539	3.657	4.132	4.779	5.137	485	1.059	1.565	1.953	2.636	3.079	3.649	4.433		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	5.073	-	6.798	-	-		
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	18.348	35.067	62.350	15.378	21.401	16.140	31.637	165.685	87.742	23.291	32.771	43.768	57.019	65.557	71.442	79.535		
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	38.267	42.773	48.744	33.524	37.852	42.047	46.257	51.390	4.044	8.067	12.868	17.103	24.431	30.140	34.958	39.881		
f. Lainnya / Others	70.970	106.135	62.597	51.528	56.868	65.380	73.365	86.073	10.474	14.284	22.557	27.471	34.143	41.476	48.282	61.850		
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	245.562	308.199	271.058	156.098	178.543	192.389	225.845	380.265	109.047	64.542	89.499	121.608	150.645	182.046	201.368	235.009		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	708	106	148	123	127	157	18	35	72	144	127	109	145	88		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10.982	29.112	58.992	12.044	17.650	12.354	27.753	161.551	87.244	22.182	31.068	41.441	54.453	62.474	68.069	76.069		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130.834	155.562	93.842	68.630	75.890	83.798	92.521	100.234	10.859	23.425	31.270	40.382	50.031	57.304	64.750	72.230		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	810	743	866	652	708	773	857	935	59	158	137	171	339	316	306	463		
g. Lainnya / Others	102.614	122.501	116.650	74.666	84.148	95.341	104.587	117.388	10.867	18.740	26.953	39.470	45.694	61.843	68.098	86.160		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	52.968	85.232	128.767	103.377	117.408	130.397	144.372	161.061	13.446	20.784	39.030	51.175	64.115	81.379	93.392	107.185		
E. Pendapatan non-operasional / Non Operational Income	846	761	3.603	374	429	485	572	766	34	3.389	154	239	306	345	398	494		
F. Beban non-operasional / Non Operational Expenses	1.840	1.117	934	2.275	2.456	2.402	2.569	2.503	321	650	764	1.061	1.140	1.197	1.298	1.237		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(993)	(357)	2.669	(1.901)	(2.027)	(1.917)	(1.998)	(1.737)	(287)	2.739	(610)	(822)	(834)	(851)	(900)	(743)		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	51.975	84.875	131.436	101.476	115.380	128.480	142.374	159.324	13.159	23.523	38.420	50.353	63.281	80.528	92.492	106.441		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	19.973	36.056	59.186	-	-	-	-	73.360	-	-	-	-	-	-	-	-		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	19.973	36.056	59.186	-	-	-	-	73.360	-	-	-	-	-	-	-	-		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	37.301	69.282	106.452	82.082	93.217	103.946	115.242	128.723	10.427	18.956	31.074	40.782	51.315	65.035	74.842	85.793		

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

Keterangan / Items	2020	2021	2022	2023								2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																		
1. Pendapatan bunga / Interest Income	101.078	100.679	101.231	77.951	87.805	98.418	106.434	116.967	9.901	19.578	29.791	39.899	50.393	60.746	71.438	82.131		
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.166	1.258	1.401	651	729	812	895	992	82	153	230	294	358	450	529	605		
b. Dari Penempatan pada bank lain / From interbank placement	1.284	741	592	789	914	1.045	1.210	1.366	109	233	377	509	664	808	938	1.096		
c. Dari surat berharga / From securities	6.155	6.865	7.943	5.931	6.652	7.458	8.268	9.073	787	1.549	2.366	3.169	4.023	4.867	5.771	6.724		
d. Dari Kredit yang diberikan / From credit	55.543	55.898	56.577	40.955	46.470	52.253	55.401	61.138	5.137	10.224	15.559	20.775	26.119	31.559	37.015	42.412		
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.377	55.764	56.370	40.642	46.120	51.864	54.974	60.667	5.078	10.112	15.392	20.559	25.856	31.251	36.659	42.005		
- kepada bank lain / To other Bank	166	134	207	313	351	389	427	471	59	112	166	216	263	309	357	407		
e. Lainnya / Others	36.930	35.916	34.718	29.625	33.039	36.850	40.660	44.396	3.787	7.420	11.258	15.152	19.229	23.062	27.185	31.293		
2. Beban Bunga / Interest Expenses	60.267	55.587	52.458	44.622	51.555	57.741	61.527	67.432	6.144	11.891	18.027	24.204	30.585	36.645	43.201	49.674		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	2	0	-	0	0	0	0	13	2	3	5	19	21	24	30	36		
b. Kewajiban pada Bank lain / Interbank Liabilities	756	413	532	759	901	960	1.049	1.179	109	215	321	431	525	627	738	829		
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.595	18.684	16.360	14.168	15.890	17.791	19.633	21.649	2.057	3.927	6.039	8.080	10.156	12.162	14.294	16.372		
- Giro / Demand Deposit	2.764	2.583	2.620	1.678	1.879	2.106	2.338	2.537	204	410	637	834	1.065	1.271	1.472	1.675		
- Tabungan / Saving	2.325	1.982	1.828	1.222	1.372	1.528	1.673	1.881	187	350	525	707	897	1.087	1.284	1.485		
- Simpanan Berjangka / Time deposits	16.506	14.119	11.912	11.267	12.639	14.157	15.623	17.231	1.667	3.168	4.877	6.539	8.194	9.804	11.539	13.212		
d. Surat Berharga / Securities	1.147	1.074	976	582	644	732	796	864	69	132	195	256	318	374	444	514		
e. Pinjaman yang diterima / Loans received	913	870	913	866	978	1.095	1.212	1.333	157	310	479	625	773	927	1.081	1.240		
f. Lainnya / Others	35.778	34.463	33.676	28.247	33.142	37.162	38.838	42.394	3.750	7.305	10.987	14.794	18.792	22.532	26.614	30.684		
g. Koreksi atas pendapatan bunga / Corrections	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	40.811	45.091	48.774	33.328	36.249	40.677	44.906	49.535	3.757	7.687	11.764	15.694	19.808	24.100	28.237	32.456		
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																		
1. Pendapatan Operasional Selain Bunga / Other Operating Income	12.166	13.851	11.388	7.210	8.159	9.096	10.164	11.296	1.639	2.102	3.265	4.119	5.055	5.914	6.933	7.985		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	437	259	263	254	278	346	68	73	93	93	135	187	275	357		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	3	0	0	0	0	0	0	0	0	0	0	0	0	0		
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1.658	2.017	1.281	1.354	1.456	1.580	1.654	80	148	227	358	505	573	714	948		
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	2.920	3.540	4.416	3.193	3.600	4.029	4.479	4.958	398	829	1.293	1.739	2.194	2.605	3.045	3.507		
f. Lainnya / Others	7.502	7.954	4.517	2.476	2.943	3.356	3.828	4.338	1.093	1.052	1.651	1.929	2.221	2.549	2.899	3.173		
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37.977	42.382	41.341	28.520	30.645	34.560	38.019	42.199	3.861	6.974	10.698	14.756	18.215	21.519	25.333	29.070		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	211	19	53	80	44	37	7	9	15	77	63	79	86	103		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1.539	1.940	1.264	1.334	1.445	1.556	1.606	105	162	248	381	523	582	720	911		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9.569	11.084	6.834	6.168	5.501	6.333	6.897	7.484	1.404	1.753	2.556	3.388	3.938	4.547	5.103	5.798		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	62	104	93	61	67	74	82	90	7	14	20	28	35	42	49	56		
g. Lainnya / Others	27.480	29.626	32.264	21.009	23.689	26.628	29.440	32.982	2.337	5.036	7.858	10.882	13.656	16.269	19.376	22.203		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.001	16.560	18.821	12.018	13.764	15.213	17.051	18.632	1.535	2.815	4.331	5.058	6.648	8.496	9.837	11.372		
E. Pendapatan non-operasional / Non Operational Income	5.200	5.772	7.224	6.642	7.595	8.683	9.753	10.921	1.175	2.536	3.553	4.918	6.137	7.427	8.726	3.295		
F. Beban non-operasional / Non Operational Expenses	5.164	5.835	7.428	6.838	7.804	8.902	10.021	11.085	1.169	2.554	3.570	4.922	6.153	7.474	8.792	3.441		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(204)	(196)	(209)	(219)	(268)	(164)	6	(18)	(17)	(5)	(17)	(47)	(66)	(146)		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.037	16.497	18.617	11.822	13.555	14.994	16.783	18.468	1.541	2.797	4.314	5.053	6.632	8.449	9.771	11.226		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.242	4.207	4.055	-	-	-	-	4.449	-	-	-	-	-	-	-	-		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.076	4.031	4.055	-	-	-	-	4.449	-	-	-	-	-	-	-	-		
K. Jumlah laba/rugi bersih (setelah takiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.002	13.776	15.300	9.464	10.821	11.905	13.244	14.519	1.255	2.277	3.500	4.093	5.379	6.818	7.819	8.954		

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	397.993	377.151	7.891	307.526	347.307	388.070	428.518	471.221	42.542	82.653	125.933	168.673	212.197	42.542	300.533	347.458
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.546	5.568	1.203	7.717	8.527	9.367	10.238	11.088	796	1.487	2.279	2.917	3.559	796	4.821	5.502
b. Dari Penempatan pada bank lain / From interbank placement	1.529	663	48.547	1.830	2.099	2.364	2.623	2.889	261	520	797	1.071	1.348	261	1.957	2.248
c. Dari surat berharga / From securities	38.774	46.339	210.081	38.407	43.218	48.379	53.681	59.023	5.739	11.243	17.194	23.066	28.968	5.739	41.943	49.145
d. Dari Kredit yang diberikan / From credit	213.903	192.555	208.048	163.758	184.816	206.347	227.477	249.936	22.281	43.529	66.733	89.294	112.330	22.281	158.889	182.385
- kepada pihak ketiga bukan bank / To Third Party non Bank	211.020	190.212	2.033	161.827	182.655	203.952	224.835	247.023	21.962	42.909	65.799	88.061	110.798	21.962	156.793	179.997
- kepada bank lain / To other Bank	2.883	2.343	116.763	1.931	2.161	2.395	2.642	2.913	319	620	934	1.233	1.532	319	2.097	2.387
e. Lainnya / Others	139.241	132.025	179.344	95.814	108.647	121.613	134.499	148.284	13.465	25.875	38.930	52.325	65.993	13.465	92.923	108.178
2. Beban Bunga / Interest Expenses	233.876	199.964	401	157.373	178.292	199.844	221.475	244.614	23.177	44.959	68.108	91.653	115.503	23.177	163.378	189.943
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	82	140	2.236	306	351	377	399	452	20	51	101	157	235	20	357	475
b. Kewajiban pada Bank lain / Interbank Liabilities	2.178	1.658	63.020	2.775	3.211	3.702	4.181	4.703	475	953	1.453	1.935	2.404	475	3.347	3.849
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	89.387	68.493	10.082	61.981	70.022	78.378	86.628	95.288	9.077	17.541	26.634	35.750	45.113	9.077	63.976	73.731
- Giro / Demand Deposit	10.017	9.004	7.688	8.902	10.071	11.330	12.689	14.102	1.492	2.875	4.381	5.883	7.400	1.492	10.458	11.977
- Tabungan / Saving	9.955	7.408	45.250	6.354	7.185	8.017	8.851	9.736	894	1.743	2.601	3.465	4.320	894	6.001	6.861
- Simpanan Berjangka / Time deposits	69.775	52.082	3.802	46.725	52.766	59.032	65.088	71.450	6.691	12.923	19.652	26.401	33.392	6.691	47.518	54.893
d. Surat Berharga / Securities	5.771	4.665	3.699	2.407	2.717	3.063	3.576	4.082	345	699	1.017	1.303	1.582	345	2.212	2.559
e. Pinjaman yang diterima / Loans received	3.138	1.824	106.187	4.936	5.531	6.156	6.755	7.390	678	1.311	1.978	2.668	3.392	678	4.904	5.682
f. Lainnya / Others	133.033	123.078	-	84.968	96.460	108.168	119.935	132.699	12.580	24.403	36.925	49.840	62.777	12.580	88.582	103.647
g. Koreksi atas pendapatan bunga / Corrections	287	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	164.117	177.187	-	150.153	169.015	188.226	207.043	226.607	19.365	37.694	57.825	77.020	96.694	19.365	137.155	157.515
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	119.025	108.316	109.630	73.300	80.675	90.701	100.094	108.997	13.923	21.417	31.855	44.564	55.360	13.923	74.864	92.763
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	11.873	8.731	4.575	4.543	4.512	5.278	5.075	5.809	700	1.389	1.889	1.960	2.691	700	4.022	5.344
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	-	-	2	-	-	-	3	-	-	-	-	3	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	23	36	152	424	483	524	579	632	125	149	155	227	249	125	205	203
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	50.141	33.979	35.421	21.037	22.705	26.651	30.623	33.100	5.630	6.573	9.604	15.128	19.539	5.630	23.368	34.941
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	32.382	37.660	41.178	28.993	32.546	37.163	40.243	44.043	3.456	7.086	11.291	15.569	19.188	3.456	28.075	31.624
f. Lainnya / Others	24.605	27.910	28.304	18.303	20.428	21.085	23.574	25.413	4.009	6.220	8.916	11.679	13.693	4.009	19.195	20.652
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	224.577	217.163	221.574	147.873	165.864	184.476	205.487	225.316	23.574	40.358	61.097	86.136	105.254	23.574	140.236	167.702
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	544	1.239	900	447	1.002	1.238	811	691	305	432	621	1.079	798	305	1.112	1.082
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	52	109	632	237	237	237	237	271	-	-	-	4	1	-	1	2
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	68	11	15	6	6	6	6	6	77	71	67	83	102	77	59	86
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	42.138	26.706	30.547	18.541	20.089	23.366	27.017	28.698	5.782	6.745	9.700	14.935	18.951	5.782	21.746	33.145
e. Penyusutan/Amortisasi / Depreciation/Amortizations	75.389	79.475	68.952	44.278	49.314	53.457	59.741	64.525	6.617	11.109	16.959	25.183	29.129	6.617	37.726	42.163
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	2.949	2.886	3.558	2.685	3.010	3.381	3.632	4.037	397	746	1.008	1.332	1.739	397	2.476	2.807
g. Lainnya / Others	103.437	106.737	116.970	81.679	92.206	102.790	114.044	127.087	10.396	21.256	32.743	43.519	54.534	10.396	77.116	88.417
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	58.565	68.340	93.196	75.580	83.827	94.451	101.650	110.288	9.715	18.754	28.582	35.448	46.800	9.715	71.783	82.576
E. Pendapatan non-operasional / Non Operational Income	19.459	12.749	26.911	25.315	27.592	31.298	35.617	38.849	4.470	7.783	12.008	17.182	20.972	4.470	28.972	34.677
F. Beban non-operasional / Non Operational Expenses	17.017	13.449	25.712	24.171	26.533	30.824	34.933	38.927	4.076	7.088	10.900	15.693	19.605	4.076	27.997	34.209
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.443	(700)	1.199	1.143	1.060	474	685	(79)	394	695	1.108	1.489	1.367	394	975	468
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	61.008	67.754	94.395	76.724	84.887	94.925	102.335	110.209	10.109	19.448	29.691	36.937	48.167	10.109	72.758	83.044
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	43.405	49.855	62.773	-	-	-	-	69.560	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	43.405	49.855	62.762	-	-	-	-	69.508	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	46.927	53.222	74.206	61.447	67.954	76.226	82.127	87.723	8.075	15.537	23.845	29.835	38.765	8.075	58.565	66.474

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							2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	17.785	11.691	15.641	17.649	20.043	22.255	24.691	26.967	2.585	4.962	7.579	10.119	12.775	2.585	17.951	20.421	
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.227	1.106	1.925	2.781	3.173	3.628	4.005	4.534	350	699	1.105	1.525	1.978	350	2.752	3.061	
b. Dari Penempatan pada bank lain / From interbank placement	369	161	713	1.388	1.590	1.835	2.116	2.123	234	415	635	825	1.020	234	1.418	1.600	
c. Dari surat berharga / From securities	3.599	3.224	3.774	4.601	5.240	5.498	6.093	6.639	721	1.478	2.288	2.996	3.813	721	5.435	6.257	
d. Dari Kredit yang diberikan / From credit	12.163	6.957	8.426	8.271	9.319	10.472	11.546	12.628	1.190	2.203	3.301	4.443	5.579	1.190	7.873	8.996	
- kepada pihak ketiga bukan bank / To Third Party non Bank	11.874	6.929	8.297	8.098	9.129	10.240	11.290	12.348	1.146	2.112	3.169	4.270	5.366	1.146	7.563	8.633	
- kepada bank lain / To other Bank	289	28	130	172	190	232	256	281	43	91	132	173	212	43	310	363	
e. Lainnya / Others	427	243	802	609	722	821	932	1.042	90	167	251	331	386	90	472	507	
2. Beban Bunga / Interest Expenses	4.557	2.422	3.446	4.480	4.982	5.319	5.928	6.484	874	1.543	2.160	2.818	3.530	874	4.979	5.629	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	0	82	151	67	76	76	86	4	14	24	32	36	4	42	51	
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	366	559	659	777	910	997	169	289	447	543	641	169	872	976	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.101	2.071	2.470	3.029	3.418	3.848	4.268	4.679	416	826	1.255	1.681	2.130	416	3.099	3.544	
- Giro / Demand Deposit	1.079	877	1.011	1.151	1.307	1.480	1.664	1.854	180	348	530	712	915	180	1.330	1.520	
- Tabungan / Saving	88	117	240	114	131	150	168	186	21	45	69	93	120	21	180	209	
- Simpanan Berjangka / Time deposits	1.934	1.077	1.219	1.764	1.981	2.218	2.437	2.640	215	434	656	876	1.096	215	1.589	1.814	
d. Surat Berharga / Securities	25	3	161	152	169	187	204	220	190	36	307	345	387	190	466	495	
e. Pinjaman yang diterima / Loans received	122	52	4	-	-	-	0	-	5	10	-	22	28	5	2	-	
f. Lainnya / Others	563	128	363	589	668	431	470	501	90	368	126	194	306	90	498	563	
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13.228	9.269	12.194	13.169	15.062	16.936	18.763	20.483	1.710	3.419	5.418	7.301	9.245	1.710	12.972	14.792	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	141.646	144.078	223.895	179.205	164.642	191.574	212.512	236.397	29.506	363.457	66.324	79.655	92.580	29.506	119.757	154.649	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.370	1.218	1.002	5.022	4.978	5.200	5.574	5.563	390	259	486	523	681	390	962	1.272	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	0	0	0	0	57	-	-	0	1	1	-	1	1	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	215	24	121	424	495	538	580	727	191	222	416	562	668	191	1.190	1.284	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134.591	137.961	218.981	171.036	156.215	182.245	202.878	225.585	28.722	362.508	64.699	77.648	90.090	28.722	116.091	150.297	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	3.432	3.262	3.178	2.062	2.294	2.539	2.757	2.973	164	295	449	612	776	164	1.091	1.284	
f. Lainnya / Others	1.038	1.613	613	661	659	1.053	723	1.493	39	173	273	309	364	39	421	511	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144.575	149.127	228.923	182.426	168.787	196.755	218.413	242.070	29.834	363.685	67.533	81.633	94.906	29.834	122.973	157.334	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	521	4.816	5.073	5.239	5.600	5.517	239	369	664	496	575	239	710	792	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	1	-	-	-	444	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	117	166	143	88	220	223	224	228	149	151	434	585	645	149	1.081	1.131	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	129.238	134.428	215.691	168.709	153.161	179.334	199.467	221.727	28.628	361.373	63.764	76.965	89.100	28.628	114.700	147.862	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4.421	3.789	2.070	1.229	1.689	2.211	1.998	2.205	128	246	449	551	712	128	940	1.187	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	686	670	679	716	799	966	1.112	1.035	59	233	215	282	358	59	568	673	
g. Lainnya / Others	9.374	9.196	9.819	6.867	7.845	8.781	10.011	10.914	631	1.312	2.008	2.754	3.516	631	4.974	5.689	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.299	4.220	7.166	9.948	10.916	11.755	12.863	14.810	1.382	3.192	4.209	5.323	6.919	1.382	9.756	12.107	
E. Pendapatan non-operasional / Non Operational Income																	
F. Beban non-operasional / Non Operational Expenses	28	10	7	378	177	2	340	52	198	8	9	2	2	198	7	72	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.297	925	886	356	412	601	1.742	1.634	150	144	308	818	888	150	1.203	791	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit																	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(289)	(242)	(298)	(329)	(368)	(410)	(28)	(59)	(99)	(129)	(166)	(28)	(245)	(285)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(289)	(242)	(298)	(329)	(368)	(410)	(28)	(59)	(99)	(129)	(166)	(28)	(245)	(285)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax																	
	7.488	3.926	5.858	7.711	8.474	9.254	11.013	12.361	1.121	2.592	3.453	4.635	6.007	1.121	8.394	9.806	

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

Indikator / Indicator	2020	2021	2022	2023												2024		
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		
Tagihan Komitmen / Committed Claims	1.037.780	1.213.629	1.447.440	1.560.272	1.548.378	1.703.060	1.698.518	1.591.926	1.831.800	1.678.533	1.745.457	1.844.959	1.844.355	2.045.052	2.149.577	2.181.414		
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.308	41.525	32.934	60.082	59.775	62.171	60.980	59.926	57.169	57.409	54.115	53.521	54.385	51.505	49.619	47.264		
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	987.245	1.163.491	1.405.654	1.485.944	1.473.528	1.623.230	1.622.265	1.518.870	1.752.393	1.603.849	1.671.744	1.773.448	1.772.744	1.975.979	2.082.040	2.116.199		
- Lainnya / Others	8.227	8.613	8.851	14.245	15.074	17.658	15.273	13.760	22.238	17.275	19.598	17.990	17.226	17.567	17.918	17.951		
Kewajiban Komitmen / Committed Liabilities	2.820.197	3.113.244	3.664.205	3.610.783	3.637.625	3.779.384	3.827.479	3.648.309	3.884.643	3.841.291	3.867.654	4.036.986	4.022.709	4.265.568	4.368.409	4.428.547		
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.643.288	1.705.175	2.142.859	2.037.765	2.070.549	2.092.125	2.098.925	2.028.018	2.101.928	2.091.872	2.079.770	2.152.193	2.142.880	2.152.193	2.158.256	2.154.667		
- Committed	405.603	429.072	479.975	553.939	562.344	567.574	560.593	521.916	545.584	549.334	550.996	558.271	569.269	569.351	566.241	557.099		
- Uncommitted	1.237.685	1.276.104	1.662.883	1.483.826	1.508.205	1.524.552	1.538.333	1.506.102	1.556.344	1.542.538	1.528.774	1.572.105	1.573.611	1.582.842	1.592.015	1.597.567		
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	19.402	24.251	17.762	12.508	16.030	15.261	16.446	16.978	16.406	19.277	20.141	26.288	25.215	24.326	25.094	28.931		
- Committed	4.843	3.874	2.897	4.128	2.903	3.619	3.493	1.339	1.379	1.417	1.269	1.311	2.803	4.561	7.316	4.459		
- Uncommitted	14.559	20.377	14.865	8.380	13.127	11.642	12.953	15.639	15.027	17.860	18.871	24.977	22.412	19.765	17.778	24.472		
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	68.511	85.063	101.522	82.858	86.832	95.495	90.970	84.005	83.412	83.799	77.415	78.560	84.053	84.617	80.093	76.573		
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.080.952	1.285.893	1.388.554	1.459.848	1.448.062	1.559.346	1.605.519	1.505.814	1.665.416	1.628.711	1.669.110	1.782.418	1.747.821	1.984.885	2.087.001	2.147.045		
- Lainnya / Others	8.044	12.862	13.509	17.808	16.153	17.156	15.619	13.490	17.482	17.632	21.219	19.344	22.739	19.547	17.965	21.331		
Tagihan Kontinjensi / Contingent Claims	275.006	269.045	273.728	286.833	281.350	291.047	301.384	301.337	300.915	260.885	266.624	276.716	277.867	277.326	283.687	271.435		
- Garansi yang diterima / Received guarantees	222.265	204.276	249.893	260.573	254.711	262.870	273.274	275.473	274.590	235.638	239.718	251.371	251.841	250.903	256.256	244.985		
- Pendapatan bunga dalam penyelesaian / Accrued interest	44.416	53.711	1.811	2.170	2.197	2.251	2.284	1.591	1.616	1.489	1.475	1.504	1.520	1.533	1.499	1.521		
- Lainnya / Others	8.325	11.058	22.024	24.089	24.441	25.926	25.825	24.273	24.709	23.758	25.432	23.841	24.507	24.890	25.933	24.929		
Kewajiban Kontinjensi / Contingent Liabilities	341.684	348.030	388.567	381.617	392234,6795	395.368	384.886	395.260	377.396	372.684	385.791	387.032	397.043	401.139	385.537	393.211		
- Garansi yang diberikan / Issued guarantees	338.920	345.453	384.200	375.729	386.208	389.229	378.561	388.471	370.443	365.724	379.029	380.009	389.840	393.895	377.839	385.401		
- Lainnya / Others	2.764	2.576	4.367	5.888	6026,884069	6.139	6.326	6.789	6.953	6.960	6.762	7.022	7.203	7.244	7.518	7.809		
Lainnya / Others	566.622	696.230	578.345	564.785	572.357	576.101	578.394	602.308	585.820	591.613	599.706	611.791	619.322	632.673	637.069	639.238		
- Penerusan Kredit / Channelling	12.966	11.477	7.342	7.615	7.752	7.770	7.741	7.709	7.665	7.629	7.620	7.605	7.576	7.599	7.591	7.576		
- Aset produktif yang dihapusbukukan / Written off earning assets	500.846	627.791	570.265	556.320	563.731	567.440	569.754	593.689	577.229	583.048	591.119	603.204	610.750	624.061	628.448	630.622		
Kredit yang diberikan / Credit disbursed	490.473	548.614	562.649	548.932	557.509	561.193	563.449	587.383	570.916	576.738	584.801	596.866	604.412	617.476	621.868	624.410		
Lainnya / Others	10.373	79.177	7.616	7.387	6.223	6.247	6.305	6.306	6.313	6.310	6.318	6.338	6.338	6.585	6.579	6.213		
- Aset produktif yang dihapustagih / Charged off earning assets	52.809	56.962	739	851	873	891	899	910	927	936	967	982	996	1.013	1.031	1.039		
Kredit yang diberikan / Credit disbursed	45.429	49.558	739	851	873	891	899	910	927	936	967	982	996	1.013	1.031	1.039		
Lainnya / Others	7.380	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Tabel 1.12.a.

Indikator / Indicator	2020	2021	2022	2023								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / Committed Claims	212.808	272.165	330.578	342.758	351.527	349.762	399.361	374.959	508.983	421.232	458.985	492.266	506.613	552.920	587.801	636.000
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	212.512	271.748	330.493	342.675	351.443	349.676	399.276	374.876	508.897	421.147	458.898	492.178	506.524	552.831	587.713	635.916
- Lainnya / Others	296	418	85	83	84	86	84	84	86	85	86	88	88	89	88	84
Kewajiban Komitmen / Committed Liabilities	653.065	753.808	1.057.299	840.233	860.525	865.869	922.899	846.544	944.764	908.844	948.970	1.019.354	1.026.184	1.064.456	1.117.857	1.164.694
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	350.189	377.531	610.521	398.856	407.876	417.526	425.835	383.832	386.484	387.399	389.615	409.689	406.206	401.580	408.144	412.608
- Committed	40.703	60.069	48.810	57.024	56.795	62.163	73.908	53.907	56.131	57.290	64.345	69.154	70.987	65.291	64.667	65.000
- Uncommitted	309.486	317.462	561.712	341.832	351.081	355.363	351.926	329.925	330.353	330.109	325.270	340.535	335.219	336.290	343.477	347.609
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.251	3.379	702	625	946	1.023	1.021	738	746	743	548	545	547	531	546	546
- Committed	2.231	785	508	600	506	581	581	500	506	500	506	506	506	500	506	500
- Uncommitted	2.020	2.594	193	25	440	442	440	238	240	243	42	39	41	31	40	46
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	34.576	38.007	58.082	45.105	46.532	52.973	54.465	48.993	48.253	48.202	42.263	44.340	47.587	45.438	44.403	42.244
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	264.037	334.878	387.896	395.550	405.074	394.248	441.481	412.883	509.182	472.401	516.444	564.678	571.742	618.805	664.660	709.197
- Lainnya / Others	12	13	98	96	98	100	98	97	100	99	100	102	102	103	102	98
Tagihan Kontinjensi / Contingent Claims	84.460	89.772	76.846	87.720	84.515	89.019	100.366	103.196	104.667	67.118	69.614	70.683	78.970	79.976	80.868	79.794
- Garansi yang diterima / Received guarantees	51.866	48.934	67.206	76.768	73.418	77.721	88.888	91.629	92.919	55.209	57.552	58.429	66.565	67.385	68.186	66.924
- Pendapatan bunga dalam penyelesaian / Accrued interest	26.379	33.095	175	175	170	166	162	159	158	157	154	155	155	158	161	164
- Lainnya / Others	6.215	7.742	9.465	10.776	10.927	11.131	11.316	11.407	11.590	11.752	11.908	12.099	12.249	12.434	12.522	12.707
Kewajiban Kontinjensi / Contingent Liabilities	218.809	233.977	266.790	259.188	267.258	270.110	260.161	268.839	256.289	251.769	262.965	264.454	272.773	273.848	258.423	265.032
- Garansi yang diberikan / Issued guarantees	217.325	232.373	264.067	254.876	262.764	265.460	255.269	263.575	250.934	246.297	257.324	258.731	266.970	267.733	252.086	258.447
- Lainnya / Others	1.484	1.604	2.723	4.311	4.494	4.650	4.892	5.264	5.354	5.472	5.642	5.723	5.803	6.116	6.336	6.585
Lainnya / Others	284.230	381.308	337.573	326.884	332.683	337.353	335.458	345.215	344.429	349.130	354.898	363.520	368.047	378.058	382.214	383.992
- Penerimaan Kredit / Channelling	4.488	4.349	4.926	5.246	5.385	5.403	5.376	5.348	5.304	5.269	5.262	5.239	5.212	5.236	5.228	5.218
- Aset produktif yang dihapusbukkan / Written off earning assets	279.804	376.821	332.646	321.637	327.299	331.950	330.082	339.867	339.124	343.861	349.636	358.281	362.835	372.822	376.986	378.773
- Kredit yang diberikan / Credit disbursed	276.873	306.652	329.137	318.333	323.994	328.639	326.773	336.559	335.814	340.550	346.325	354.967	359.520	369.270	373.434	375.228
- Lainnya / Others	2.731	70.170	3.510	3.304	3.305	3.311	3.309	3.308	3.311	3.310	3.311	3.314	3.315	3.352	3.552	3.546
- Aset produktif yang dihapusstagh / Charged off earning assets	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.13.a.

Indikator / Indicator	2020	2021	2022	2023												2024	
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Tagihan Komitmen / Committed Claims	7.324	13.570	11.454	14.122	16.614	17.435	15.478	12.739	15.601	17.681	17.658	19.393	17.126	15.567	17.301	17.362	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	885	5.970	3.720	5.222	4.168	4.587	3.878	1.670	4.466	5.321	5.301	8.957	6.376	3.968	5.306	4.519	
- Lainnya / Others	6.330	7.492	7.626	8.792	12.337	12.739	11.492	10.962	11.027	12.253	12.249	10.328	10.642	11.491	11.887	12.735	
Kewajiban Komitmen / Committed Liabilities	28.035	40.282	42.244	49.874	44.570	44.981	45.004	43.359	47.840	48.845	51.171	54.612	51.307	47.351	48.648	47.370	
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	21.200	20.263	27.067	31.303	29.255	29.195	29.328	30.674	31.094	31.315	32.861	32.481	32.586	31.529	31.390	30.926	
- Committed	4.826	6.009	8.794	7.524	7.248	8.117	8.676	9.061	8.852	9.070	9.415	8.969	7.975	8.124	7.949		
- Uncommitted	16.374	14.253	18.274	23.778	21.907	21.746	21.211	21.998	22.033	22.463	23.791	23.066	23.617	23.554	23.267	22.977	
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	826	976	977	644	580	532	827	789	742	972	578	586	525	529	596	630	
- Committed	117	69	366	314	285	217	384	319	325	303	248	241	242	240	249		
- Uncommitted	709	907	612	330	296	315	443	469	417	669	330	345	283	290	347	381	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	116	238	646	332	343	335	543	508	431	411	339	300	584	560	361	266	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	651	9.392	3.698	5.172	4.261	4.708	4.132	2.272	4.634	5.319	5.606	9.296	6.771	4.345	5.328	4.537	
- Lainnya / Others	5.242	9.414	9.856	12.424	10.130	10.210	10.174	9.117	10.939	10.828	11.786	11.949	10.841	10.387	10.973	11.010	
Tagihan Kontinjensi / Contingent Claims	8.406	9.050	5.938	6.509	6.582	6.672	6.660	5.842	5.888	5.811	5.857	5.932	5.972	5.961	5.930	5.937	
- Garansi yang diterima / Received guarantees	1.807	1.726	1.255	1.290	1.311	1.338	1.279	1.199	1.209	1.204	1.213	1.251	1.254	1.265	1.274	1.248	
- Pendapatan bunga dalam penyelesaian / Accrued interest	5.607	6.164	817	1.135	1.168	1.208	1.244	554	562	472	483	489	492	491	490	491	
- Lainnya / Others	992	1.160	3.866	4.084	4.103	4.126	4.137	4.089	4.117	4.135	4.161	4.192	4.226	4.206	4.166	4.198	
Kewajiban Kontinjensi / Contingent Liabilities	6.066	6.626	7.540	7.340	7907,912939	7.834	7.589	8.324	6.494	6.074	5.651	5.897	6.717	7.013	7.824	8.534	
- Garansi yang diberikan / Issued guarantees	5.960	6.518	7.002	6.677	7.298	7.200	6.963	7.622	5.711	5.294	5.236	5.244	5.981	6.370	7.126	7.838	
- Lainnya / Others	107	108	538	664	609,995979	633	626	702	783	781	415	653	736	643	698	697	
Lainnya / Others	27.679	26.445	26.357	26.154	26.524	26.502	26.757	37.769	27.121	27.097	27.513	27.236	27.284	28.365	28.431	28.520	
- Penerusan Kredit / Channelling	1.815	1.786	1.480	1.458	1.457	1.456	1.455	1.451	1.450	1.449	1.440	1.449	1.447	1.446	1.445	1.444	
- Aset produktif yang dihapusbukukan / Written off earning assets	25.702	24.494	24.876	24.696	25.067	25.046	25.302	36.318	25.671	25.648	26.073	25.787	25.838	26.919	26.985	27.076	
Kredit yang diberikan / Credit disbursed	24.965	23.752	24.619	24.439	24.809	24.809	24.788	25.045	36.060	25.413	25.390	25.815	25.529	25.579	26.660	26.817	
Lainnya / Others	737	742	257	257	257	257	257	257	257	257	257	257	259	259	259	260	
- Aset produktif yang dihapustagih / Charged off earning assets	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kredit yang diberikan / Credit disbursed	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.14.a.

Indikator / Indicator	2020	2021	2022	2023										2024		
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / Committed Claims	422.255	457.141	580.484	682.399	650.134	737.258	731.253	697.849	779.898	745.599	770.555	795.402	840.798	868.263	906.304	907.685
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.200	41.417	32.826	59.974	59.667	62.063	60.872	59.188	57.061	57.301	54.007	53.413	54.277	51.397	49.511	47.156
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	378.455	415.020	546.517	617.055	587.834	670.465	666.788	636.042	711.712	683.599	709.409	734.416	780.026	811.808	850.851	855.513
- Lainnya / Others	1.600	704	1.141	5.371	2.634	4.729	3.593	2.619	11.126	4.699	7.139	7.573	6.495	5.058	5.942	5.016
Kewajiban Komitmen / Committed Liabilities	1.480.366	1.594.010	1.784.971	1.941.521	1.933.317	2.053.200	2.065.911	2.018.115	2.158.683	2.133.758	2.145.199	2.187.215	2.247.096	2.310.163	2.337.659	2.335.476
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	990.205	1.045.459	1.193.191	1.295.569	1.313.887	1.341.641	1.351.744	1.340.147	1.408.358	1.397.757	1.381.147	1.401.274	1.421.080	1.442.054	1.442.365	1.433.997
- Committed	306.028	314.681	372.816	440.778	450.712	453.559	456.799	440.157	460.664	463.817	460.802	462.474	472.133	480.166	479.031	469.705
- Uncommitted	684.176	730.778	820.374	854.791	863.175	888.082	894.944	899.990	947.695	933.941	920.545	938.799	948.947	961.888	963.334	964.292
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	9.616	14.083	11.119	10.822	10.199	9.529	9.004	8.175	8.521	10.596	10.232	12.752	13.466	14.902	15.548	13.838
- Committed	2.495	3.020	2.023	3.214	2.113	2.821	2.528	519	549	614	516	564	2.055	3.412	3.552	2.049
- Uncommitted	7.122	11.063	8.896	7.608	8.086	6.707	6.477	7.656	9.972	9.982	9.717	12.188	11.411	11.490	11.996	11.789
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	31.550	40.860	37.394	32.873	33.649	36.112	33.012	31.389	31.540	31.836	31.614	30.830	32.574	35.291	32.759	31.484
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	446.205	490.173	538.922	596.968	569.656	659.076	666.814	634.128	703.821	686.885	712.878	735.089	768.179	808.959	840.108	845.936
- Lainnya / Others	2.790	3.436	3.544	5.288	5.926	6.843	5.337	4.276	6.443	6.684	9.327	7.270	11.796	8.957	6.880	10.222
Tagihan Kontinjensi / Contingent Claims	153.744	149.462	169.598	168.678	169.389	173.236	170.268	165.646	164.528	161.614	164.588	172.792	166.592	165.233	171.182	160.846
- Garansi yang diterima / Received guarantees	140.667	133.501	160.276	158.804	159.339	161.919	159.225	156.200	154.843	153.102	154.610	164.611	157.923	156.337	161.333	152.135
- Pendapatan bunga dalam penyelesaian / Accrued interest	11.971	13.814	8.119	860	859	877	878	878	896	859	838	860	872	885	849	867
- Lainnya / Others	1.106	2.148	8.503	9.014	9.190	10.441	10.166	8.568	8.788	7.653	9.141	7.321	7.797	8.012	9.001	7.844
Kewajiban Kontinjensi / Contingent Liabilities	89.493	84.762	93.956	91.996	93.645	93.541	93.542	95.534	93.262	92.900	95.759	94.453	94.952	97.851	96.502	97.273
- Garansi yang diberikan / Issued guarantees	88.320	83.898	92.990	91.083	92.722	92.685	92.733	94.711	92.446	92.193	95.054	93.807	94.288	97.365	96.019	96.745
- Lainnya / Others	1.173	864	966	913	923	856	808	823	816	707	706	647	664	486	483	528
Lainnya / Others	236.336	268.883	199.645	197.067	198.527	198.592	209.552	212.737	207.667	208.750	210.605	214.449	217.120	219.378	219.575	219.849
- Penerusan Kredit / Channelling	6.663	5.342	935	911	911	911	910	910	910	910	918	918	918	918	918	914
- Aset produktif yang dihapusbukkan / Written off earning assets	181.268	211.684	197.971	195.306	196.744	196.791	207.743	210.917	205.830	206.904	208.720	212.550	215.206	217.447	217.627	217.896
- Kredit yang diberikan / Credit disbursed	174.514	203.570	194.273	191.631	194.234	194.263	205.156	208.328	203.236	204.313	206.123	209.936	212.593	214.825	215.009	215.640
- Lainnya / Others	6.754	8.115	3.698	3.675	2.510	2.528	2.587	2.589	2.594	2.591	2.591	2.614	2.614	2.623	2.618	2.256
- Aset produktif yang dihapusstagi / Charged off earning assets	48.406	51.856	739	851	873	891	899	910	927	936	967	982	996	1.013	1.031	1.039
- Kredit yang diberikan / Credit disbursed	41.076	44.502	739	851	873	891	899	910	927	936	967	982	996	1.013	1.031	1.039
- Lainnya / Others	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Tagihan Komitmen / Committed Claims	395.393	470.754	524.924	520.992	530.103	598.606	552.427	506.378	527.318	494.021	498.259	537.898	479.818	608.302	638.170	620.367
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	395.393	470.754	524.924	520.992	530.084	598.502	552.322	506.282	527.318	493.782	498.136	537.898	479.818	607.372	638.170	620.251
- Lainnya / Others	-	-	-	-	19	103	105	96	-	239	123	-	-	930	-	116
Kewajiban Komitmen / Committed Liabilities	658.731	725.145	779.692	779.156	799.214	815.334	793.665	740.287	733.356	749.843	722.313	775.806	698.122	843.597	864.245	881.007
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	281.694	261.923	312.079	312.037	319.530	303.764	292.019	273.365	275.992	275.400	276.147	286.932	283.008	277.029	276.357	277.135
- Committed	54.046	48.312	49.556	48.612	47.489	44.403	21.768	19.176	19.728	19.375	16.979	17.227	17.180	15.919	14.420	14.445
- Uncommitted	227.649	213.611	262.523	263.425	272.041	259.361	270.251	254.189	256.264	256.025	259.168	269.705	265.828	261.110	261.938	262.690
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.708	5.813	4.164	417	4.305	4.178	5.593	7.277	6.398	6.967	8.782	12.406	10.677	8.365	8.404	13.916
- Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	409	3.008	1.661
- Uncommitted	4.708	5.813	4.164	417	4.305	4.178	5.593	7.277	6.398	6.967	8.782	12.406	10.677	7.955	5.395	12.255
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.269	5.958	5.400	4.548	6.308	6.075	2.950	3.115	3.188	3.351	3.197	3.091	3.308	3.327	2.569	2.579
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	370.059	451.451	458.038	462.155	469.071	501.314	493.093	456.530	447.778	464.106	434.181	473.355	401.129	554.776	576.905	587.376
- Lainnya / Others	-	-	11	-	-	4	10	-	-	20	5	23	-	100	10	1
Tagihan Kontinjensi / Contingent Claims	28.396	20.761	21.347	23.925	20.864	22.120	24.089	26.653	25.832	26.342	26.565	27.308	26.333	26.155	25.706	24.858
- Garansi yang diterima / Received guarantees	27.925	20.116	21.156	23.710	20.643	21.892	23.882	26.445	25.618	26.124	26.342	27.079	26.099	25.916	25.463	24.679
- Pendapatan bunga dalam penyelesaian / Accrued interest	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	13	9	190	215	221	228	207	208	214	218	223	229	234	239	243	180
Kewajiban Kontinjensi / Contingent Liabilities	27.316	22.665	20.281	23.094	23.424	23.883	23.595	22.563	21.352	21.940	21.416	22.228	22.601	22.427	22.608	22.372
- Garansi yang diberikan / Issued guarantees	27.316	22.665	20.141	23.094	23.424	23.883	23.595	22.563	21.352	21.940	21.416	22.228	22.601	22.427	22.608	22.372
- Lainnya / Others	-	-	140	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	18.376	19.594	14.771	14.680	14.622	13.654	6.626	6.587	6.604	6.636	6.690	6.586	6.871	6.873	6.850	6.877
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / Written off earning assets	14.273	14.791	14.771	14.680	14.622	13.654	6.626	6.587	6.604	6.636	6.690	6.586	6.871	6.873	6.850	6.877
- Kredit yang diberikan / Credit disbursed	14.122	14.640	14.620	14.529	14.471	13.503	6.475	6.436	6.453	6.485	6.539	6.435	6.720	6.721	6.699	6.726
- Lainnya / Others	151	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							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,89	25,66	25,62	27,74	27,43	27,52	27,97	27,75	27,62	27,83	25,98	25,99	26,18	26,13	26,61	26,74
- Modal / Capital	1.360.376	1.519.278	1.649.203	1.697.736	1.709.467	1.730.717	1.764.879	1.777.439	1.797.787	1.815.585	1.720.863	1.728.523	1.751.876	1.774.181	1.802.668	1.818.419
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	6.119.496	6.231.041	6.288.499	6.309.626	6.404.190	6.509.329	6.524.971	6.624.862	6.651.241	6.691.788	6.789.908	6.773.603	6.801.359
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,24	24,06	24,09	26,14	25,86	25,84	26,30	26,13	26,10	26,29	24,47	24,47	24,67	24,66	25,11	25,26
- Modal Inti (Tier I) / Core Capital (Tier I)	1.266.316	1.424.392	1.550.607	1.599.520	1.611.586	1.625.052	1.659.697	1.673.139	1.698.975	1.715.390	1.620.965	1.627.239	1.650.684	1.674.588	1.701.165	1.717.853
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	6.119.496	6.231.041	6.288.499	6.309.626	6.404.190	6.509.329	6.524.971	6.624.862	6.651.241	6.691.788	6.789.908	6.773.603	6.801.359
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	1,85	2,45	2,77	2,76	2,76	2,76	2,78	2,76	2,55	2,65	2,54	2,59	2,69	2,72	2,73
- Laba sebelum pajak / Profit	134.529	168.047	242.903	289.640	289.268	290.002	290.478	294.198	305.707	283.484	295.763	283.771	290.279	303.069	306.758	308.399
- Rata-rata total aset / Average total assets	8.440.183	9.075.206	9.912.750	10.438.811	10.466.060	10.498.898	10.533.059	10.586.231	11.084.967	11.103.197	11.159.480	11.190.689	11.217.207	11.254.560	11.276.639	11.302.545
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,58	83,55	78,70	77,17	76,34	76,37	76,79	78,94	88,43	91,68	80,16	80,74	79,95	78,77	78,32	78,82
- Biaya Operasional / Operating Expenses	849.954	856.794	900.323	655.751	703.629	786.190	882.168	1.104.135	197.417	525.418	299.879	397.057	483.149	562.392	646.956	767.931
- Pendapatan Operasional / Operating Income	981.650	1.025.464	1.143.976	849.720	921.756	1.029.463	1.148.756	1.398.730	223.255	573.100	374.111	491.789	604.324	713.945	826.056	974.228
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,63	4,80	4,97	4,96	4,95	4,93	4,92	4,64	4,58	4,68	4,65	4,65	4,66	4,69	4,70
- Pendapatan bunga bersih / Interest income net	361.932	407.834	460.243	499.243	499.415	499.863	499.807	500.346	506.630	495.466	505.203	502.734	503.823	506.460	509.684	511.774
- Rata-rata total aset produktif / Average total earning assets	8.136.641	8.803.063	9.587.154	10.049.052	10.073.989	10.102.428	10.131.860	10.177.978	10.922.778	10.820.587	10.796.026	10.811.116	10.831.105	10.861.525	10.878.606	10.899.812
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,54	77,49	78,98	83,40	84,00	84,33	84,87	84,11	84,06	84,25	84,52	84,70	84,98	85,95	86,80	87,05
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.235.027	5.512.366	6.100.964	6.388.354	6.480.552	6.545.469	6.603.266	6.721.867	6.686.393	6.721.070	6.866.246	6.927.732	6.990.945	7.088.644	7.123.588	7.112.441
- Total Dana Pihak Ketiga / Total Third Party Funds	6.342.538	7.114.041	7.724.561	7.659.505	7.714.502	7.762.073	7.780.274	7.991.997	7.954.722	7.977.437	8.123.819	8.179.126	8.226.417	8.247.384	8.206.878	8.170.752
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18,91	20,01	16,23	13,68	13,03	13,27	13,02	13,45	13,27	13,42	13,34	12,43	12,62	12,20	11,36	11,75
- Aset Likuid Primer / Primary Liquid Asset	1.009.045	1.174.590	1.047.654	806.475	789.451	843.872	837.829	938.600	851.474	873.650	898.636	797.627	836.422	807.059	728.421	798.851
- Aset Likuid Sekunder / Secondary Liquid assets	651.176	760.137	669.416	632.055	602.695	588.818	578.007	564.056	618.976	619.270	604.518	604.488	592.838	588.214	567.350	550.440
- Total Aset / Total Assets	8.780.681	9.670.515	10.581.455	10.513.690	10.684.050	10.794.447	10.874.661	11.171.129	11.084.967	11.121.426	11.272.046	11.284.316	11.323.278	11.441.328	11.409.112	11.483.887

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18,82	21,39	21,20	22,76	22,63	22,84	23,42	23,21	22,65	23,12	20,56	20,63	20,93	21,19	21,77	22,04
- Modal / Capital	462.629	561.942	608.371	613.404	620.033	633.749	651.190	656.618	660.737	670.841	605.835	613.986	625.054	641.868	654.427	666.517
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.694.736	2.739.641	2.774.850	2.780.827	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963	3.028.657	3.005.702	3.024.605
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17,52	19,85	19,80	21,29	21,15	21,15	21,73	21,54	21,22	21,70	19,15	19,19	19,50	19,77	20,35	20,63
- Modal Inti (Tier I) / Core Capital (Tier I)	430.786	521.477	568.213	573.736	579.439	586.864	604.375	609.217	619.086	629.675	564.236	571.066	582.240	598.671	611.592	624.117
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.694.736	2.739.641	2.774.850	2.780.827	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963	3.028.657	3.005.702	3.024.605
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,43	2,16	3,05	3,33	3,36	3,36	3,37	3,43	3,17	2,83	3,08	3,02	3,03	3,20	3,15	3,17
- Laba sebelum pajak / Profit	51.975	84.875	131.436	152.214	153.841	154.176	155.318	159.324	157.909	141.138	153.679	151.060	151.874	161.055	158.557	159.662
- Rata-rata total aset / Average total assets	3.626.978	3.932.076	4.306.153	4.565.711	4.577.165	4.592.056	4.611.205	4.644.803	4.976.680	4.979.839	4.985.668	5.000.485	5.015.786	5.025.937	5.029.948	5.035.799
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,62	81,66	72,35	68,92	68,92	68,41	69,24	75,29	90,62	79,78	77,06	77,35	76,96	75,86	75,38	75,48
- Biaya Operasional / Operating Expenses	342.975	378.705	343.300	225.998	257.010	279.353	321.767	486.573	129.313	93.813	129.349	172.251	211.546	253.213	283.439	327.824
- Pendapatan Operasional / Operating Income	395.943	463.761	474.496	327.922	372.914	408.378	464.726	646.273	142.704	117.582	167.865	222.688	274.882	333.806	376.000	434.307
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	5,16	5,24	5,24	5,26	5,23	5,20	5,15	4,88	4,78	4,85	4,79	4,76	4,78	4,80	4,81
- Pendapatan bunga bersih / Interest income net	163.746	199.656	221.739	233.258	234.896	234.104	233.651	233.040	236.979	231.749	235.072	232.248	231.674	232.753	233.877	234.741
- Rata-rata total aset produktif / Average total earning assets	3.539.589	3.870.328	4.228.754	4.452.622	4.462.429	4.475.925	4.493.443	4.523.220	4.857.751	4.846.923	4.843.355	4.851.216	4.864.325	4.871.499	4.874.276	4.878.942
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85,13	82,50	80,82	89,35	89,31	90,20	89,84	86,51	87,63	87,67	87,86	88,30	88,46	90,48	91,89	92,31
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.445.965	2.623.165	2.894.142	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515
- Total Dana Pihak Ketiga / Total Third Party Funds	2.873.149	3.179.487	3.581.139	3.444.439	3.499.801	3.506.445	3.552.347	3.747.610	3.713.099	3.716.820	3.771.957	3.806.579	3.845.999	3.824.397	3.791.045	3.771.666
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,53	16,41	14,23	10,83	10,29	10,81	10,55	11,91	11,35	11,39	11,27	10,04	11,02	9,33	9,09	9,44
- Aset Likuid Primer / Primary Liquid Asset	414.449	395.658	401.380	278.112	277.398	307.674	328.758	410.025	363.662	366.965	362.978	309.025	363.309	274.573	275.505	308.432
- Aset Likuid Sekunder / Secondary Liquid assets	254.901	301.992	271.583	218.220	203.136	203.357	177.862	187.136	201.283	200.626	200.459	197.316	196.342	199.157	184.015	170.619
- Total Aset / Total Assets	3.818.584	4.251.749	4.728.435	4.583.346	4.668.797	4.726.072	4.802.700	5.014.378	4.976.680	4.982.998	4.997.325	5.044.938	5.076.992	5.076.692	5.054.014	5.076.755

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							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,11	22,77	23,59	24,70	24,61	24,36	25,69	25,91	26,59	26,04	25,10	24,81	24,79	24,28	24,88	25,16
- Modal / Capital	89.468	97.305	104.310	106.809	107.188	107.022	113.193	115.338	118.014	116.185	113.829	111.650	112.712	111.832	114.822	116.165
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	432.419	435.589	439.330	440.608	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,43	21,00	21,65	22,64	22,55	22,32	23,65	23,88	24,57	24,01	23,09	22,80	22,79	22,64	22,95	23,25
- Modal Inti (Tier I) / Core Capital (Tier I)	82.670	89.726	95.764	97.907	98.238	98.041	104.199	106.285	109.052	107.153	104.722	102.573	103.619	104.310	105.909	107.356
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	432.419	435.589	439.330	440.608	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,04	2,03	2,12	1,95	1,98	1,95	1,97	1,98	2,06	1,80	1,83	1,61	1,67	1,76	1,75	1,75
- Laba sebelum pajak / Profit	14.433	15.802	17.474	16.677	16.948	16.755	17.070	17.185	17.960	15.772	16.168	14.290	14.860	15.677	15.624	15.696
- Rata-rata total aset / Average total assets	706.917	779.783	825.593	854.176	856.509	861.034	864.488	868.361	872.290	875.075	883.219	885.704	887.432	892.925	895.110	897.604
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,60	79,38	76,38	78,84	78,64	79,08	78,14	78,38	79,76	80,38	80,37	82,61	81,94	80,94	81,08	81,01
- Biaya Operasional / Operating Expenses	59.823	61.033	57.197	42.054	47.538	53.630	56.850	62.931	5.935	10.874	16.683	22.696	28.213	33.511	39.334	45.093
- Pendapatan Operasional / Operating Income	74.224	76.892	74.886	53.344	60.446	67.820	72.757	80.287	7.441	13.528	20.757	27.473	34.433	41.402	48.515	55.660
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,72	5,76	5,69	5,46	5,49	5,49	5,52	4,89	4,98	5,08	5,07	5,11	5,14	5,16	5,17
- Pendapatan bunga bersih / Interest income net	38.826	42.834	45.542	46.293	44.592	45.050	45.209	45.679	41.925	42.366	43.340	43.365	43.767	44.310	44.507	44.738
- Rata-rata total aset produktif / Average total earning assets	678.925	749.355	790.313	813.538	815.985	820.386	823.319	826.936	857.195	849.884	853.891	855.193	856.529	861.628	863.366	865.599
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83,15	75,87	77,87	80,06	81,09	77,09	80,06	83,03	83,89	82,33	81,08	81,12	81,68	82,16	83,08	82,25
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466.977	492.338	517.187	544.285	549.554	550.357	553.253	557.741	551.049	551.698	560.624	562.991	568.046	575.259	579.321	583.517
- Total Dana Pihak Ketiga / Total Third Party Funds	561.619	648.918	664.150	679.838	677.670	713.914	691.070	671.699	656.875	670.075	691.450	693.990	695.452	700.179	697.307	709.458
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,12	17,02	14,41	12,36	11,82	13,82	13,94	13,57	12,52	13,20	15,04	13,66	13,38	14,90	13,03	12,94
- Aset Likuid Primer / Primary Liquid Asset	92.289	103.468	78.172	61.570	62.011	78.122	78.811	80.638	61.704	68.196	87.229	73.437	70.068	85.696	67.058	66.680
- Aset Likuid Sekunder / Secondary Liquid assets	25.053	36.398	46.423	46.230	41.474	46.531	46.559	42.940	47.538	47.679	48.033	48.557	49.550	51.423	51.241	51.763
- Total Aset / Total Assets	727.860	821.803	864.727	872.208	875.169	901.762	899.034	910.955	872.290	877.860	899.507	893.158	894.344	920.394	908.214	915.064

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							2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,48	26,77	27,03	29,77	29,28	29,26	29,41	29,03	29,16	29,19	27,82	27,76	27,95	27,69	28,06	28,30	
- Modal / Capital	644.848	693.681	762.944	794.494	796.742	800.661	812.963	814.023	821.894	830.909	804.595	801.803	812.038	817.060	829.955	838.192	
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.668.592	2.721.510	2.736.517	2.764.019	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128	2.950.985	2.958.171	2.962.139	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,39	25,05	25,36	28,02	27,61	27,55	27,73	27,43	27,55	27,54	26,23	26,17	26,36	26,14	26,48	26,73	
- Modal Inti (Tier I) / Core Capital (Tier I)	591.966	649.159	715.819	747.735	751.413	754.000	766.480	769.084	776.609	783.871	758.536	755.674	765.873	771.401	783.266	791.915	
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.668.592	2.721.510	2.736.517	2.764.019	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128	2.950.985	2.958.171	2.962.139	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,56	1,59	2,00	2,34	2,29	2,31	2,26	2,23	2,39	2,28	2,29	2,12	2,21	2,27	2,39	2,38	
- Laba sebelum pajak / Profit	56.525	62.225	85.942	105.292	103.375	104.243	102.158	101.245	111.452	106.562	107.848	99.996	104.807	107.798	113.790	113.695	
- Rata-rata total aset / Average total assets	3.615.981	3.917.964	4.290.349	4.498.835	4.508.487	4.516.737	4.525.490	4.539.327	4.670.570	4.679.287	4.716.245	4.727.561	4.735.736	4.753.881	4.769.841	4.786.979	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84,66	80,92	75,52	73,99	74,27	74,11	74,77	75,00	76,91	75,59	75,62	77,84	76,75	76,03	74,68	75,21	
- Biaya Operasional / Operating Expenses	298.258	265.507	267.455	200.433	225.154	251.133	279.176	306.035	31.339	55.497	84.147	117.658	144.955	171.051	196.225	231.989	
- Pendapatan Operasional / Operating Income	352.287	328.131	354.173	270.907	303.164	338.858	373.373	408.059	40.746	73.419	111.270	151.146	188.878	224.964	262.738	308.448	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,24	4,15	4,39	4,64	4,62	4,62	4,62	4,62	4,41	4,36	4,48	4,48	4,50	4,51	4,54	4,54	
- Pendapatan bunga bersih / Interest income net	146.132	156.075	180.767	199.938	199.844	200.387	200.479	201.143	207.203	200.837	205.117	205.218	206.193	207.132	209.062	210.106	
- Rata-rata total aset produktif / Average total earning assets	3.449.883	3.757.028	4.117.729	4.313.008	4.324.030	4.333.104	4.342.318	4.355.533	4.702.175	4.611.175	4.578.436	4.580.227	4.583.253	4.596.641	4.608.945	4.623.594	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78,76	72,39	77,70	79,10	80,19	80,84	81,71	82,32	81,21	82,07	82,49	82,58	83,12	83,16	83,21	83,70	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.144.164	2.229.008	2.506.684	2.599.764	2.632.714	2.658.678	2.689.215	2.747.804	2.713.132	2.742.226	2.809.096	2.826.147	2.847.663	2.871.971	2.884.656	2.881.939	
- Total Dana Pihak Ketiga / Total Third Party Funds	2.722.257	3.079.110	3.226.257	3.286.558	3.282.964	3.288.907	3.291.210	3.338.005	3.341.069	3.341.433	3.405.505	3.422.253	3.426.096	3.453.710	3.466.529	3.442.981	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,08	22,66	16,39	13,50	12,87	12,86	12,60	12,67	12,71	12,90	12,54	12,04	11,58	12,05	10,93	11,48	
- Aset Likuid Primer / Primary Liquid Asset	406.531	569.756	423.388	290.594	278.536	291.374	275.540	310.301	278.577	291.093	296.594	263.271	251.587	293.100	250.465	284.900	
- Aset Likuid Sekunder / Secondary Liquid assets	318.331	372.862	308.317	320.718	311.621	298.968	305.502	284.186	315.099	313.799	304.200	310.073	300.619	290.582	281.356	278.463	
- Total Aset / Total Assets	3.798.635	4.160.554	4.465.116	4.529.110	4.585.703	4.590.988	4.613.025	4.691.531	4.670.570	4.688.004	4.790.161	4.761.510	4.768.433	4.844.611	4.865.598	4.906.945	

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							2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54,61	60,86	57,31	56,53	55,49	56,03	57,85	58,58	59,89	59,74	59,11	59,60	58,40	58,19	58,43	55,97	
- Modal / Capital	163.432	166.351	173.578	183.029	185.504	189.285	187.533	191.459	197.141	197.650	196.604	201.083	202.071	203.421	203.464	197.545	
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	323.748	334.302	337.802	324.173	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53,76	60,01	56,39	55,64	54,59	55,11	56,96	57,69	59,00	58,84	58,17	58,67	57,50	57,27	57,55	55,10	
- Modal Inti (Tier I) / Core Capital (Tier I)	160.894	164.030	170.811	180.142	182.496	186.147	184.644	188.552	194.228	194.691	193.471	197.926	198.952	200.207	200.398	194.466	
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	323.748	334.302	337.802	324.173	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,37	1,16	1,64	2,97	2,88	2,80	3,00	3,08	3,25	3,52	3,15	3,19	3,24	3,19	3,23	3,32	
- Laba sebelum pajak / Profit	11.596	5.145	8.051	15.457	15.104	14.827	15.932	16.444	18.386	20.012	18.068	18.425	18.737	18.538	18.786	19.347	
- Rata-rata total aset / Average total assets	490.307	445.383	490.655	520.089	523.899	529.072	531.874	533.740	565.427	568.996	574.348	576.939	578.253	581.816	581.740	582.163	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93,53	96,73	96,65	94,80	93,90	94,25	94,31	94,13	95,26	99,09	93,91	93,34	92,75	91,95	92,19	92,73	
- Biaya Operasional / Operating Expenses	148.897	151.548	232.371	187.266	173.927	202.074	224.375	248.596	30.830	365.234	69.700	84.451	98.436	104.617	127.958	163.025	
- Pendapatan Operasional / Operating Income	159.196	156.679	240.421	197.548	185.231	214.407	237.900	264.112	32.363	368.571	74.219	90.481	106.131	113.773	138.803	175.813	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,83	2,17	2,71	4,20	4,26	4,30	4,33	4,34	4,06	4,00	4,17	4,18	4,21	4,19	4,18	4,17	
- Pendapatan bunga bersih / Interest income net	13.228	9.269	12.194	19.754	20.082	20.323	20.469	20.483	20.523	20.514	21.674	21.904	22.188	22.266	22.238	22.188	
- Rata-rata total aset produktif / Average total earning assets	468.244	426.351	450.357	469.884	471.545	473.013	472.780	472.289	505.657	512.606	520.344	524.481	526.998	531.757	532.018	531.677	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95,91	81,28	72,31	67,10	68,00	68,63	68,98	74,28	69,11	67,63	71,56	69,23	66,87	67,36	69,81	67,09	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177.922	167.855	182.951	166.861	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	
- Total Dana Pihak Ketiga / Total Third Party Funds	185.513	206.526	253.015	248.670	254.067	252.806	245.648	234.684	243.679	249.109	254.907	256.304	258.870	269.099	251.996	246.647	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34,13	35,42	35,90	42,17	39,32	35,90	36,22	33,82	35,83	35,73	34,81	34,28	33,90	33,48	32,02	32,20	
- Aset Likuid Primer / Primary Liquid Asset	95.776	105.708	144.713	176.199	171.507	166.702	154.720	137.636	147.530	147.395	151.835	151.895	151.459	153.690	135.393	138.839	
- Aset Likuid Sekunder / Secondary Liquid assets	52.892	48.885	43.093	46.888	46.464	39.961	48.085	49.794	55.055	57.166	51.826	48.543	46.326	47.051	50.738	49.595	
- Total Aset / Total Assets	435.602	436.409	523.177	529.026	554.381	575.625	559.902	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
- Bank Persero / State Owned Banks	3.818.584	4.251.749	4.728.435	4.583.346	4.668.797	4.726.078	4.802.700	5.014.378	4.976.681	4.982.998	4.997.325	5.044.938	5.076.992	5.076.692	5.054.014	5.076.755
- BPD / Regional Development Banks	763.879	861.329	938.286	940.617	945.728	977.185	971.800	985.415	940.520	947.241	972.941	966.272	967.729	994.429	982.648	990.230
- Bank Swasta Nasional / Domestic Private Banks	4.159.829	4.562.817	4.923.416	4.996.425	5.066.066	5.066.477	5.093.555	5.211.779	5.187.860	5.205.214	5.320.510	5.282.169	5.293.136	5.377.464	5.394.453	5.438.780
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435.602	436.409	523.177	529.026	554.381	575.625	559.902	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122
Total	9.177.894	10.112.304	11.113.314	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366	12.048.215	12.012.401	12.090.887

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 2021				Desember 2022				Agustus 2023				Desember 2023				Agustus 2024			
	< 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	-	3	20	4	-	2	21	4	-	4	19	4	-	3	19	5	-	3	20	4
Bank Swasta Nasional / Domestic Private Banks	-	16	33	19	-	11	37	20	-	10	37	20	-	10	37	20	-	11	38	19
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	3	4	-	-	3	4	-	-	3	4	-	-	2	5	-	-	2	5
Total	-	20	56	31	-	13	61	32	-	14	59	32	-	13	58	34	-	14	60	32

Tabel 1.23.a. Aset Produktif Bank Umum Konvensional dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain (Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank) Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / Earning Assets	7.720.284	8.262.969	8.981.890	9.242.975	9.394.226	9.460.922	9.549.681	9.692.662	10.079.668	9.876.400	9.990.451	10.045.377	10.063.754	10.259.259	10.261.304	10.256.442
a. Lancar / Current	7.319.912	7.858.621	8.592.333	8.758.627	8.926.582	8.991.626	9.084.152	9.246.886	9.577.060	9.367.506	9.487.233	9.524.757	9.552.614	9.752.874	9.760.305	9.762.822
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	236.947	320.623	305.772	306.596	305.416	295.149	340.526	346.105	343.724	354.701	343.068	341.338	334.393	328.495
c. Kurang Lancar / Sub-Standard	27.704	20.873	17.650	22.799	21.174	23.874	21.540	22.013	28.879	25.074	21.162	24.885	22.676	24.034	26.025	20.968
d. Diragukan / Doubtful	13.637	19.234	24.636	28.159	28.567	25.957	24.334	23.801	25.870	27.189	28.722	25.686	27.216	28.109	26.123	28.164
e. Macet / Loss	123.706	131.545	110.324	112.766	112.131	112.868	114.239	104.813	107.333	110.526	109.609	115.348	118.181	112.905	114.458	115.992
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.061.121	2.150.274	2.640.878	2.499.499	2.550.714	2.581.175	2.573.279	2.506.180	2.561.013	2.549.682	2.545.561	2.603.124	2.629.833	2.643.694	2.630.030	2.634.607
a. Lancar / Current	2.028.854	2.116.745	2.539.847	2.466.602	2.517.604	2.548.057	2.540.583	2.475.662	2.529.208	2.517.010	2.514.030	2.573.065	2.602.455	2.618.156	2.603.308	2.608.284
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	74.231	29.227	29.267	29.336	28.981	26.730	27.643	28.367	27.388	25.957	23.392	22.023	23.230	22.919
c. Kurang Lancar / Sub-Standard	1.968	879	1.004	1.172	1.351	1.265	1.210	1.364	1.601	1.812	1.658	1.458	1.383	952	949	934
d. Diragukan / Doubtful	228	213	218	332	290	387	390	253	261	307	247	313	308	328	266	262
e. Macet / Loss	2.144	2.975	25.579	2.166	2.202	2.131	2.116	2.170	2.301	2.187	2.238	2.331	2.294	2.235	2.278	2.208
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169.387	175.719	179.410	167.394	165.715	166.481	163.829	154.414	166.244	167.095	163.636	170.021	172.059	168.564	170.099	168.529
Kredit kepada Bank Lain / Interbank Loans	66.058	52.051	74.057	65.591	70.251	72.440	72.648	96.692	93.023	93.819	92.243	88.077	84.671	89.512	88.540	89.384
a. Lancar / Current	65.963	52.028	73.999	65.506	70.174	72.373	72.581	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047
b. Dalam Perhatian Khusus / Special Mention	35	13	31	13	8	0	0	9	27	58	86	48	16	45	0	4
c. Kurang Lancar / Sub-Standard	-	-	17	26	6	9	6	6	-	-	-	8	19	3	-	-
d. Diragukan / Doubtful	-	0	-	-	20	20	4	4	5	0	17	17	32	19	22	3
e. Macet / Loss	59	10	9	45	44	37	57	57	123	121	115	113	112	140	145	164
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	26	71	70	67	67	66	129	121	132	138	163	162	167	167

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / Earning Assets	624.946	679.494	717.049	755.706	758.238	779.227	768.817	771.695	789.641	774.298	793.512	792.664	795.063	814.783	810.670	820.624
a. Lancar / Current	601.918	657.302	697.212	729.061	731.703	752.150	741.826	745.692	757.216	742.893	761.347	760.086	762.029	782.625	778.505	788.144
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	8.302	12.964	13.308	13.141	13.609	13.314	18.708	17.511	17.936	17.606	17.120	17.022	16.691	17.015
c. Kurang Lancar / Sub-Standard	373	632	491	1.078	880	1.237	815	666	1.145	1.191	1.152	1.348	1.554	1.183	1.297	1.117
d. Diragukan / Doubtful	675	756	656	1.128	1.157	1.141	1.089	1.414	1.270	1.402	1.650	1.632	2.075	2.338	1.779	1.335
e. Macet / Loss	12.442	11.667	10.388	11.474	11.190	11.557	11.478	10.608	11.303	11.301	11.427	11.993	12.286	11.615	12.398	13.013
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.782	26.230	33.136	36.059	35.547	35.414	35.839	37.847	36.163	36.166	37.131	36.638	37.736	37.168	37.602	37.742
a. Lancar / Current	26.051	25.571	32.790	35.404	34.889	34.816	35.320	37.369	35.625	35.691	36.646	36.172	37.263	36.669	37.087	37.241
b. Dalam Perhatian Khusus / Special Mention	71	152	79	362	353	233	224	207	264	201	183	165	147	144	198	211
c. Kurang Lancar / Sub-Standard	4	4	5	17	24	75	8	2	11	7	17	14	34	5	7	4
d. Diragukan / Doubtful	2	2	2	5	6	25	24	6	1	6	11	11	19	40	18	11
e. Macet / Loss	653	501	259	271	273	265	263	263	261	261	274	276	273	309	293	276
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14.149	13.563	11.801	13.974	13.531	14.300	13.677	12.959	13.991	14.167	14.531	15.274	16.241	15.491	15.791	15.755
Kredit kepada Bank Lain / Interbank Loans	4.756	4.407	8.400	8.227	7.958	8.063	8.244	11.770	11.218	11.205	9.896	9.883	9.744	9.761	10.450	10.268
a. Lancar / Current	4.743	4.406	8.389	8.190	7.922	8.033	8.214	11.731	11.116	11.082	9.738	9.753	9.620	9.611	10.338	10.152
b. Dalam Perhatian Khusus / Special Mention	13	-	11	4	4	-	6	9	10	38	79	45	15	42	-	4
c. Kurang Lancar / Sub-Standard	-	-	-	26	6	9	4	5	-	-	-	8	16	3	-	-
d. Diragukan / Doubtful	-	-	-	-	20	20	20	4	5	-	-	-	16	16	20	3
e. Macet / Loss	0	0	0	7	7	-	-	20	87	85	79	77	76	87	92	109
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	0	33	33	30	24	29	92	85	79	86	108	107	112	112

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							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Aset Produktif Neraca / Earning Assets	3.343.329	3.500.624	3.807.307	3.975.351	4.034.489	4.042.946	4.081.154	4.129.349	4.363.073	4.174.585	4.246.109	2.450.846	4.265.580	4.349.245	4.400.131	4.392.262
a. Lancar / Current	3.173.789	3.333.913	3.648.405	3.780.096	3.855.469	3.861.051	3.900.326	3.954.671	4.163.932	3.974.698	4.046.652	2.347.958	4.063.526	4.142.568	4.200.245	4.195.297
b. Dalam Perhatian Khusus / Special Mention	108.345	99.169	96.575	128.201	112.021	113.563	114.071	111.483	130.205	130.978	133.159	64.390	132.041	137.222	130.819	128.545
c. Kurang Lancar / Sub-Standard	9.807	9.055	9.021	9.333	9.406	10.804	10.063	10.075	11.333	10.254	8.505	5.041	8.611	7.488	7.589	7.748
d. Diragukan / Doubtful	5.504	6.501	11.142	7.724	7.484	6.819	6.948	6.849	9.878	10.255	7.484	4.102	7.423	7.557	7.961	6.808
e. Macet / Loss	45.885	51.986	42.164	49.997	50.107	50.710	49.745	46.271	47.725	48.400	50.310	29.355	53.979	54.409	53.517	53.864
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.112.010	1.176.394	1.332.586	1.423.425	1.442.526	1.469.904	1.476.228	1.464.566	1.531.188	1.522.903	1.509.137	945.325	1.551.193	1.580.097	1.577.311	1.567.018
a. Lancar / Current	1.100.809	1.165.871	1.323.689	1.412.886	1.432.657	1.460.009	1.464.911	1.453.632	1.519.232	1.510.052	1.497.923	941.060	1.539.636	1.569.686	1.566.023	1.555.972
b. Dalam Perhatian Khusus / Special Mention	10.639	9.846	8.020	9.765	8.990	9.062	10.451	10.082	10.649	11.538	9.932	3.962	10.361	9.373	10.236	9.893
c. Kurang Lancar / Sub-Standard	206	191	470	340	329	325	331	377	683	813	791	108	675	545	541	575
d. Diragukan / Doubtful	30	55	56	122	103	68	81	81	88	84	74	48	75	79	83	81
e. Macet / Loss	326	432	351	311	447	440	453	394	535	417	418	147	447	414	428	496
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	61.758	68.219	63.204	67.828	67.877	69.166	67.623	64.047	70.243	70.221	67.581	38.801	71.210	70.492	70.119	69.573
Kredit kepada Bank Lain / Interbank Loans	46.923	36.574	49.413	44.671	44.874	45.485	45.485	56.601	56.689	56.461	56.843	54.038	51.187	50.213	51.081	52.141
a. Lancar / Current	46.894	36.556	49.366	44.624	44.833	45.448	45.448	56.564	56.636	56.405	56.784	53.983	51.132	50.156	51.026	52.086
b. Dalam Perhatian Khusus / Special Mention	23	13	21	10	4	0	0	-	17	19	7	3	-	-	0	0
c. Kurang Lancar / Sub-Standard	-	-	17	-	-	-	-	-	-	-	-	-	3	3	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	17	17	17	3	3	-
e. Macet / Loss	6	6	9	38	37	37	37	36	36	36	36	36	36	52	52	55
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	6	26	38	37	37	37	36	36	36	52	52	55	58	55	55

Tabel 1.27.a.

[illegible]

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

Keterangan	Desember 2021		Desember 2022		Agustus 2023		Desember 2023		Agustus 2024	
	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	2.143.505	28,66	2.546.160	31,23	2.410.149	29,82	2.662.551	31,48	2.652.607	30,67
Rupiah	1.591.523	21,28	1.839.473	22,56	1.711.835	21,18	1.869.826	22,11	1.859.586	21,50
Valas / Foreign Exchange	551.982	7,38	706.687	8,67	698.314	8,64	792.724	9,37	793.021	9,17
Tabungan / Saving	2.432.260	32,52	2.615.185	32,07	2.581.953	31,94	2.669.183	31,56	2.740.414	31,68
Rupiah	2.263.564	30,26	2.422.410	29,71	2.403.650	29,74	2.488.350	29,42	2.538.770	29,35
Valas / Foreign Exchange	168.696	2,26	192.775	2,36	178.303	2,21	180.833	2,14	201.644	2,33
Simpanan Berjangka / Time Deposits	2.903.698	38,82	2.992.245	36,70	3.090.768	38,24	3.126.195	36,96	3.256.850	37,65
Rupiah	2.587.514	34,59	2.645.955	32,45	2.768.882	34,26	2.786.262	32,94	2.878.411	33,28
Valas / Foreign Exchange	316.184	4,23	346.290	4,25	321.886	3,98	339.933	4,02	378.439	4,38
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.151.042	15,39	1.289.691	15,82	1.204.787	14,91	1.180.070	13,95	1.149.381	13,29
Valas / Foreign Exchange	162.193	2,17	213.808	2,62	164.199	2,03	161.717	1,91	170.253	1,97
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	742.930	9,93	708.827	8,69	833.522	3,88	861.312	4,43	1.066.752	3,66
Valas / Foreign Exchange	55.384	0,74	54.723	0,67	81.804	5,16	100.085	4,38	132.026	4,00
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	320.224	4,28	275.858	3,38	313.223	5,16	374.272	4,38	316.197	4,00
Valas / Foreign Exchange	58.202	0,78	34.987	0,43	35.160	0,50	40.958	0,44	44.393	0,37
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	373.318	4,99	371.577	4,56	417.351	5,16	370.608	4,38	346.082	4,00
Valas / Foreign Exchange	40.405	0,54	42.772	0,52	40.723	0,50	37.174	0,44	31.768	0,37
Total DPK / Total Third Party Funds	7.479.463	100,00	8.153.590	100,00	8.082.870	100,00	8.457.929	100,00	8.649.871	100,00
Rupiah	6.442.601	86,14	6.907.838	84,72	6.884.367	85,17	7.144.439	84,47	7.276.766	84,13
Valas / Foreign Exchange	1.036.861	13,86	1.245.752	15,28	1.198.503	14,83	1.313.490	15,53	1.373.105	15,87

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 2021		Desember 2022		Agustus 2023		Desember 2023		Agustus 2024	
	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	958.583	30,15	1.277.123	35,66	1.160.131	33,68	1.366.889	36,47	1.322.661	35,07
Rupiah	690.666	21,72	860.753	28,78	741.146	25,84	873.115	28,34	848.915	22,51
Valas / Foreign Exchange	267.918	8,43	416.370	70,53	418.985	72,72	493.774	74,06	473.746	12,56
Tabungan / Saving	1.152.044	36,23	1.233.461	34,44	1.209.114	35,10	1.255.700	33,51	1.272.787	33,75
Rupiah	1.105.687	34,78	1.176.897	39,35	1.157.523	40,36	1.201.674	39,00	1.214.124	32,19
Valas / Foreign Exchange	46.357	1,46	56.563	9,58	51.590	8,95	54.025	8,10	58.663	1,56
Simpanan Berjangka / Time Deposits	1.068.860	33,62	1.070.556	29,89	1.075.194	31,22	1.125.021	30,02	1.176.218	31,19
Rupiah	934.825	29,40	953.163	26,62	969.615	28,15	1.006.098	26,85	1.046.476	27,75
Valas / Foreign Exchange	134.035	4,22	117.393	3,28	105.579	3,07	118.923	3,17	129.742	3,44
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	343.697	10,81	374.688	10,46	321.125	9,32	312.086	8,33	309.652	8,21
Valas / Foreign Exchange	60.740	1,91	67.517	1,89	43.305	1,26	46.969	1,25	50.327	1,33
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	323.819	10,18	315.935	0,43	344.607	3,42	384.126	4,49	519.321	2,50
Valas / Foreign Exchange	18.328	0,58	15.466	3,42	34.195	5,40	42.641	3,78	57.125	3,26
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	136.950	4,31	122.610	3,91	117.880	5,40	168.384	3,78	94.378	3,26
Valas / Foreign Exchange	35.815	1,13	17.103	0,48	13.282	0,43	17.685	0,31	14.024	0,22
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	130.359	4,10	139.929	3,91	186.003	5,40	141.503	3,78	123.126	3,26
Valas / Foreign Exchange	19.153	0,60	17.307	0,58	14.797	0,52	11.628	0,38	8.265	0,22
Total DPK / Total Third Party Funds	3.179.487	100,00	3.581.139	100,00	3.444.439	100,00	3.747.610	100,00	3.771.666	100,00
Rupiah	2.731.178	85,90	2.990.814	83,52	2.868.284	83,27	3.080.887	82,21	3.109.516	82,44
Valas / Foreign Exchange	448.310	14,10	590.326	16,48	576.154	16,73	666.723	17,79	662.150	17,56

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

Keterangan	Desember 2021		Desember 2022		Agustus 2023		Desember 2023		Agustus 2024	
	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	170.794	25,06	181.505	25,07	192.597	26,16	168.041	23,01	197.895	25,65
Rupiah	169.986	24,94	180.745	24,97	191.406	26,00	167.905	22,99	197.749	25,63
Valas / Foreign Exchange	808	0,12	760	0,11	1.191	0,16	136	0,02	147	0,02
Tabungan / Saving	208.717	30,62	221.207	30,56	207.797	28,23	239.141	32,74	235.812	30,56
Rupiah	208.612	30,61	221.084	30,54	207.695	28,21	239.041	32,73	235.696	30,54
Valas / Foreign Exchange	106	0,02	123	0,02	101	0,01	100	0,01	116	0,01
Simpanan Berjangka / Time Deposits	302.095	44,32	321.168	44,37	335.817	45,61	323.151	44,25	337.939	43,79
Rupiah	298.039	43,73	320.016	44,21	332.860	45,21	316.811	43,38	331.691	42,98
Valas / Foreign Exchange	4.056	0,60	1.152	0,16	2.957	0,40	6.339	0,87	6.248	0,81
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	79.057	11,60	96.270	13,30	112.741	15,31	101.674	13,92	91.981	11,92
Valas / Foreign Exchange	1.959	0,29	459	0,06	350	0,05	3.543	0,49	520	0,07
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	81.579	11,97	94.448	3,46	84.162	0,02	69.647	0,02	103.824	4,36
Valas / Foreign Exchange	1.027	0,15	17	14,40	2.465	14,36	2.630	14,74	4.990	13,25
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	30.288	4,44	25.053	14,40	30.206	14,36	37.850	14,74	33.615	13,25
Valas / Foreign Exchange	361	0,05	128	0,08	121	0,00	123	0,01	689	0,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	107.115	15,72	104.245	14,40	105.752	14,36	107.641	14,74	102.271	13,25
Valas / Foreign Exchange	709	0,10	549	0,08	21	0,00	43	0,01	48	0,01
Total DPK / Total Third Party Funds	681.607	100,00	723.880	100,00	736.211	100,00	730.333	100,00	771.646	100,00
Rupiah	676.637	99,27	721.844	99,72	731.962	99,42	723.757	99,10	765.136	99,16
Valas / Foreign Exchange	4.970	0,73	2.036	0,28	4.249	0,58	6.576	0,90	6.510	0,84

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 2021		Desember 2022		Agustus 2023		Desember 2023		Agustus 2024	
	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	858.148	25,15	910.515	25,32	882.809	24,16	950.120	25,37	952.846	24,69
Rupiah	648.844	19,02	702.334	19,53	686.769	18,80	734.301	19,61	720.580	18,67
Valas / Foreign Exchange	209.304	6,13	208.181	5,79	196.039	5,37	215.818	5,76	232.266	6,02
Tabungan / Saving	1.053.879	30,89	1.143.229	31,80	1.151.786	31,53	1.166.454	31,14	1.221.607	31,65
Rupiah	940.522	27,57	1.014.955	28,23	1.030.534	28,21	1.041.836	27,82	1.082.297	28,04
Valas / Foreign Exchange	113.357	3,32	128.274	3,57	121.252	3,32	124.618	3,33	139.310	3,61
Simpanan Berjangka / Time Deposits	1.499.815	43,96	1.541.811	42,88	1.618.956	44,31	1.628.728	43,49	1.685.459	43,67
Rupiah	1.327.538	38,91	1.335.185	37,13	1.424.874	39,00	1.430.585	38,20	1.460.229	37,83
Valas / Foreign Exchange	172.278	5,05	206.626	5,75	194.082	5,31	198.144	5,29	225.231	5,84
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	712.881	20,89	795.937	22,14	745.016	20,39	742.855	19,83	718.385	18,61
Valas / Foreign Exchange	96.401	2,83	132.422	3,68	110.928	3,04	103.097	2,75	109.697	2,84
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	332.925	9,76	291.145	3,39	397.557	4,35	402.413	4,43	438.573	4,76
Valas / Foreign Exchange	34.555	1,01	34.975	3,51	40.088	3,37	50.225	3,19	64.553	3,09
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	147.456	4,32	122.023	3,51	159.036	3,37	165.999	3,19	183.900	3,09
Valas / Foreign Exchange	21.453	0,63	16.416	0,63	19.769	0,64	21.749	0,62	28.436	0,58
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	134.276	3,94	126.079	3,51	123.266	3,37	119.318	3,19	119.371	3,09
Valas / Foreign Exchange	19.869	0,58	22.813	0,63	23.298	0,64	23.073	0,62	22.545	0,58
Total DPK / Total Third Party Funds	3.411.842	100,00	3.595.556	100,00	3.653.550	100,00	3.745.302	100,00	3.859.912	100,00
Rupiah	2.916.904	85,49	3.052.474	84,90	3.142.178	86,00	3.206.723	85,62	3.263.106	84,54
Valas / Foreign Exchange	494.938	14,51	543.081	15,10	511.373	14,00	538.579	14,38	596.806	15,46

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 2021		Desember 2022		Agustus 2023		Desember 2023		Agustus 2024	
	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	155.979	75,53	177.017	69,96	174.613	70,22	177.501	75,63	179.205	72,66
Rupiah	82.027	39,72	95.641	37,80	92.514	37,20	94.505	40,27	92.341	37,44
Valas / Foreign Exchange	73.952	35,81	81.376	32,16	82.099	33,02	82.995	35,36	86.864	35,22
Tabungan / Saving	17.619	8,53	17.288	6,83	13.257	5,33	7.889	3,36	10.208	4,14
Rupiah	8.743	4,23	9.473	3,74	7.897	3,18	5.799	2,47	6.653	2,70
Valas / Foreign Exchange	8.876	4,30	7.815	3,09	5.360	2,16	2.090	0,89	3.555	1,44
Simpanan Berjangka / Time Deposits	32.928	15,94	58.710	23,20	60.800	24,45	49.295	21,00	57.233	23,20
Rupiah	27.112	13,13	37.591	14,86	41.533	16,70	32.768	13,96	40.014	16,22
Valas / Foreign Exchange	5.816	2,82	21.119	8,35	19.268	7,75	16.527	7,04	17.219	6,98
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.407	7,46	22.796	9,01	25.905	10,42	23.455	9,99	29.362	11,90
Valas / Foreign Exchange	3.093	1,50	13.410	5,30	9.616	3,87	8.108	3,45	9.709	3,94
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4.606	2,23	7.299	2,44	7.196	2,45	5.127	0,87	5.034	1,75
Valas / Foreign Exchange	1.475	0,71	4.264	0,52	5.056	0,94	4.589	0,91	5.357	0,53
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	5.530	2,68	6.172	0,52	6.101	0,94	2.040	0,91	4.304	0,53
Valas / Foreign Exchange	573	0,28	1.341	0,83	1.988	1,05	1.400	1,04	1.244	0,37
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.569	0,76	1.324	0,52	2.330	0,94	2.146	0,91	1.314	0,53
Valas / Foreign Exchange	675	0,33	2.103	0,83	2.608	1,05	2.430	1,04	909	0,37
Total DPK / Total Third Party Funds	206.526	100,00	253.015	100,00	248.670	100,00	234.684	100,00	246.647	100,00
Rupiah	117.882	57,08	142.705	56,40	141.944	57,08	133.072	56,70	139.009	56,36
Valas / Foreign Exchange	88.644	42,92	110.310	43,60	106.727	42,92	101.612	43,30	107.638	43,64

Tabel 1.33.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Agustus 2024 (Composition of Third Party Funds of Commercial Banks Based on Location - August 2024) 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	114.204	18.967	300.604	16.200	203.978	18.079	618.786	53.247	672.033	7,77
2. Banten	66.593	10.276	100.429	5.866	90.529	9.358	257.550	25.499	283.050	3,27
3. DKI Jakarta	1.122.464	651.644	632.162	113.022	1.695.722	285.942	3.450.348	1.050.609	4.500.957	52,03
4. D.I Yogyakarta	11.188	640	48.829	1.276	22.162	417	82.179	2.333	84.512	0,98
5. Jawa Tengah	55.865	6.668	223.142	7.049	127.355	4.441	406.363	18.158	424.521	4,91
6. Jawa Timur	133.281	24.650	311.266	18.491	260.851	18.539	705.399	61.680	767.078	8,87
7. Bengkulu	2.787	378	11.771	84	3.634	33	18.192	495	18.687	0,22
8. Jambi	7.600	613	24.758	427	11.484	139	43.842	1.179	45.021	0,52
9. Aceh	10.167	332	24.033	79	10.009	12	44.209	423	44.633	0,52
10. Sumatera Utara	46.480	7.726	132.481	7.443	116.000	12.601	294.960	27.770	322.730	3,73
11. Sumatera Barat	7.891	1.091	30.547	411	14.045	661	52.483	2.163	54.646	0,63
12. Riau	19.525	6.549	64.621	1.924	30.937	1.923	115.083	10.396	125.479	1,45
14. Sumatera Selatan	19.710	1.022	53.958	1.635	28.609	3.160	102.276	5.817	108.093	1,25
15. Bangka Belitung	3.415	835	12.050	376	6.841	355	22.306	1.567	23.873	0,28
13. Kepulauan Riau	23.589	9.082	31.468	6.067	15.890	3.600	70.946	18.749	89.696	1,04
16. Lampung	10.749	545	34.921	642	12.107	415	57.777	1.602	59.379	0,69
17. Kalimantan Selatan	19.466	1.616	41.459	702	23.378	296	84.304	2.613	86.917	1,00
18. Kalimantan Barat	13.216	1.012	44.963	1.836	20.074	650	78.253	3.499	81.752	0,95
19. Kalimantan Timur	44.146	11.551	75.421	2.393	45.664	5.560	165.230	19.503	184.734	2,14
20. Kalimantan Tengah	12.745	1.852	21.045	275	9.046	132	42.836	2.259	45.096	0,52
21. Sulawesi Tengah	7.498	2.797	19.662	160	4.773	58	31.933	3.015	34.948	0,40
22. Sulawesi Selatan	20.201	1.604	75.205	1.799	31.857	467	127.263	3.870	131.133	1,52
23. Sulawesi Utara	5.216	373	16.082	1.017	7.419	143	28.716	1.532	30.248	0,35
24. Gorontalo	1.517	123	3.926	40	1.070	2	6.512	166	6.678	0,08
25. Sulawesi Barat	1.279	1	4.640	3	406	0	6.325	4	6.329	0,07
26. Sulawesi Tenggara	6.516	422	19.527	173	5.036	33	31.079	627	31.706	0,37
27. Nusa Tenggara Barat	6.576	7.020	22.817	390	11.603	38	40.996	7.448	48.444	0,56
28. Bali	27.516	4.545	88.754	7.516	41.597	989	157.867	13.050	170.917	1,98
29. Nusa Tenggara Timur	6.958	125	18.945	208	9.885	37	35.788	370	36.158	0,42
30. Maluku	2.535	35	8.618	92	3.643	68	14.796	195	14.991	0,17
31. Papua	17.328	365	25.175	336	8.116	67	50.618	769	51.387	0,59
32. Maluku Utara	5.915	42	6.738	55	1.682	47	14.335	144	14.479	0,17
33. Papua Barat	5.442	117	8.719	59	2.998	17	17.159	193	17.353	0,20
34. Lainnya	8	18.402	34	3.597	12	10.161	54	32.159	32.213	0,37
Total	1.859.586	793.021	2.538.770	201.644	2.878.411	378.439	7.276.766	1.373.105	8.649.871	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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jawa Barat	561.231	609.899	632.629	628.389	632.166	637.095	644.511	658.144	654.219	652.345	669.478	681.320	674.072	668.951	669.299	672.033
2. Banten	221.887	242.084	252.591	258.154	262.353	259.751	259.999	264.009	264.774	266.763	275.134	274.645	272.168	280.190	280.801	283.050
3. DKI Jakarta	3.392.262	3.908.384	4.373.922	4.226.928	4.274.530	4.260.461	4.272.054	4.499.584	4.457.434	4.471.875	4.576.871	4.572.527	4.616.917	4.599.624	4.552.099	4.500.957
4. D.I Yogyakarta	69.846	74.354	78.757	80.115	79.881	80.081	80.041	81.390	81.619	81.428	81.445	82.040	83.055	83.705	84.040	84.512
5. Jawa Tengah	341.042	371.697	384.849	401.867	400.468	398.985	398.534	404.249	401.541	403.441	402.942	421.809	422.006	422.536	421.890	424.521
6. Jawa Timur	633.322	683.634	708.011	722.914	724.130	733.119	736.840	736.718	743.608	743.866	752.817	754.789	760.419	766.653	768.869	767.078
7. Bengkulu	13.729	16.400	16.746	16.765	16.502	17.013	17.005	16.819	16.872	16.826	17.086	17.231	17.499	17.761	18.428	18.687
8. Jambi	38.203	42.790	44.400	43.796	42.803	45.114	43.730	44.492	43.230	45.536	45.299	44.935	44.849	44.497	44.873	45.021
9. Aceh	41.793	39.321	39.637	39.050	39.869	41.282	42.839	41.927	40.022	40.031	41.393	42.982	43.272	43.351	45.038	44.633
10. Sumatera Utara	261.975	293.498	306.773	308.917	307.112	311.622	317.376	318.612	319.963	320.300	320.702	320.025	317.374	324.225	325.064	322.730
11. Sumatera Barat	46.928	50.421	52.523	52.192	51.774	52.655	52.334	51.895	52.374	52.191	52.891	53.975	53.963	54.845	54.687	54.646
12. Riau	91.590	109.453	114.728	112.906	113.935	114.674	114.907	118.019	118.879	117.894	120.809	119.176	120.320	122.367	122.533	125.479
13. Sumatera Selatan	89.085	100.005	109.586	99.497	100.776	103.050	102.046	102.753	100.817	100.128	101.793	103.258	105.886	105.953	107.147	108.093
14. Bangka Belitung	19.196	24.284	25.940	25.746	25.876	26.715	26.787	24.909	24.059	23.610	23.230	23.156	22.945	23.238	23.525	23.873
15. Kepulauan Riau	61.254	66.415	75.641	79.672	82.324	84.652	85.433	85.158	81.977	84.303	85.051	86.673	86.420	88.917	88.938	89.696
16. Lampung	46.781	51.451	53.955	55.950	55.806	56.476	56.667	55.051	54.952	55.426	55.880	56.610	56.689	58.287	58.616	59.379
17. Kalimantan Selatan	55.405	64.398	76.363	78.251	77.260	82.220	82.591	80.176	83.080	83.141	82.345	87.429	85.075	86.081	86.189	86.917
18. Kalimantan Barat	65.138	71.359	73.661	74.882	75.002	76.296	76.743	77.531	77.605	78.517	78.854	78.998	80.353	81.291	81.895	81.752
19. Kalimantan Timur	117.244	131.337	162.497	171.172	176.860	184.544	176.308	173.747	176.060	175.252	176.059	180.275	183.830	184.800	184.318	184.734
20. Kalimantan Tengah	29.982	34.260	36.579	37.722	38.873	42.061	42.916	42.015	42.621	42.307	42.438	43.027	42.076	44.491	45.725	45.096
21. Sulawesi Tengah	25.803	32.247	32.442	31.196	31.137	31.672	33.561	31.411	31.595	32.364	34.721	34.266	35.917	36.087	35.417	34.948
22. Sulawesi Selatan	105.535	112.226	114.843	120.663	120.645	122.765	122.504	125.346	124.571	124.744	126.369	126.965	127.530	128.966	129.604	131.133
23. Sulawesi Utara	28.621	28.291	28.572	30.195	29.694	30.021	30.039	29.977	29.889	30.079	30.388	30.256	30.187	30.963	30.230	30.248
24. Gorontalo	5.312	5.967	6.136	6.449	6.577	6.579	6.421	6.253	6.372	6.370	6.667	6.723	6.702	6.720	6.721	6.678
25. Sulawesi Barat	5.207	5.860	5.704	6.014	5.897	6.211	5.975	5.899	5.755	5.750	5.767	5.941	5.979	6.308	6.245	6.329
26. Sulawesi Tenggara	25.940	29.829	30.489	32.804	31.671	35.462	33.092	32.431	30.006	29.656	29.994	30.701	30.462	33.147	32.444	31.706
27. Nusa Tenggara Barat	33.364	35.410	41.474	42.798	41.409	43.180	41.821	42.147	42.851	43.861	44.660	45.811	44.744	46.849	45.291	48.444
28. Bali	100.217	104.080	126.589	145.790	148.038	150.900	151.381	150.411	154.702	156.178	157.966	160.210	162.758	165.643	168.619	170.917
29. Nusa Tenggara Timur	30.085	33.167	33.059	34.745	34.527	35.110	35.484	34.947	34.515	35.237	36.152	36.603	36.326	35.605	36.383	36.158
30. Maluku	13.977	14.439	14.202	14.333	14.665	14.947	14.654	14.549	14.698	14.625	14.738	14.755	14.800	14.964	14.921	14.991
31. Papua	46.639	48.022	49.918	51.545	53.014	56.560	55.876	51.241	48.864	47.398	47.130	50.699	51.097	51.788	51.343	51.387
32. Maluku Utara	8.190	9.113	10.312	10.708	10.904	11.900	11.640	11.592	12.523	12.040	12.897	13.728	13.769	13.424	14.085	14.479
33. Papua Barat	18.068	17.034	17.962	17.517	17.452	19.375	19.989	17.880	17.452	17.266	17.499	16.833	16.611	17.407	17.402	17.353
34. Lainnya / Others	20.541	18.335	22.097	23.229	23.239	26.262	24.110	26.644	25.785	30.097	33.755	34.643	32.631	32.404	34.041	32.213
Total	6.665.390	7.479.463	8.153.590	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703	8.722.035	8.686.720	8.649.871

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits																
Rupiah	1,91	1,71	1,91	2,01	2,05	2,04	2,08	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25
Valas / Foreign Exchange	0,42	0,17	1,01	1,27	1,25	1,43	1,50	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32
Tabungan / Saving																
Rupiah	0,86	0,69	0,67	0,66	0,66	0,67	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65
Valas / Foreign Exchange	0,28	0,17	0,43	0,69	0,76	0,62	0,72	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,22	2,92	3,95	4,29	4,33	4,43	4,52	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79
Valas / Foreign Exchange	0,72	0,37	2,74	3,39	3,51	3,53	3,71	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,39	3,21	4,18	4,62	4,73	4,83	5,00	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47
Valas / Foreign Exchange	1,00	0,50	2,60	3,86	3,95	4,10	4,24	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,12	3,52	4,16	4,82	5,00	5,11	5,31	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46
Valas / Foreign Exchange	1,38	0,60	2,45	3,47	3,61	3,73	3,84	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,80	3,99	4,68	5,12	5,12	5,22	5,32	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85
Valas / Foreign Exchange	1,44	0,66	2,05	2,97	2,99	2,93	3,08	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits																
Rupiah	2,06	1,95	2,20	2,40	2,44	2,39	2,44	2,57	2,47	2,50	2,49	2,49	2,58	2,63	2,68	2,71
Valas / Foreign Exchange	0,49	0,17	1,19	1,30	1,26	1,41	1,43	1,56	1,59	1,67	1,55	1,47	2,07	1,61	2,39	2,52
Tabungan / Saving																
Rupiah	0,85	0,62	0,61	0,59	0,60	0,61	0,61	0,61	0,61	0,62	0,63	0,62	0,62	0,63	0,62	0,63
Valas / Foreign Exchange	0,31	0,20	0,21	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,74	2,53	3,59	3,83	3,98	4,03	4,10	4,28	4,39	4,34	4,34	4,45	4,42	4,29	4,41	4,47
Valas / Foreign Exchange	0,65	0,31	2,80	2,99	3,09	3,26	3,70	3,62	3,98	3,91	3,88	3,53	3,21	3,30	3,60	3,70
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,77	2,77	3,77	4,19	4,44	4,63	4,90	5,22	5,41	5,43	5,41	5,33	5,32	5,35	5,40	5,49
Valas / Foreign Exchange	1,06	0,40	2,55	4,13	4,19	4,18	4,47	4,89	4,91	4,79	4,49	4,67	4,71	4,79	4,83	4,64
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,52	3,12	4,11	4,46	4,89	5,03	5,33	5,62	5,76	5,80	5,80	5,75	5,78	5,31	4,96	5,04
Valas / Foreign Exchange	1,36	0,57	2,96	3,48	3,54	3,66	3,81	4,46	4,81	4,87	4,73	4,82	4,61	3,38	4,47	4,47
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,85	3,70	4,80	5,16	5,13	5,11	5,35	5,70	5,72	5,73	5,74	5,77	5,78	5,74	5,70	5,69
Valas / Foreign Exchange	1,49	0,54	1,58	1,92	1,70	1,52	1,53	1,46	1,37	1,37	1,36	1,38	1,39	1,35	1,43	1,87

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits																
Rupiah	1,93	1,69	1,68	1,58	1,59	1,64	1,61	1,51	1,62	1,64	1,67	1,65	1,65	1,64	1,60	1,60
Valas / Foreign Exchange	0,29	0,29	0,26	0,25	0,25	0,23	0,23	0,24	0,24	0,22	0,22	0,23	0,23	0,23	0,24	0,22
Tabungan / Saving																
Rupiah	1,28	1,03	0,97	0,78	0,80	0,80	0,83	0,96	0,86	0,85	0,90	0,93	0,93	0,94	0,85	0,83
Valas / Foreign Exchange	0,21	0,20	0,29	0,29	0,20	0,20	0,20	0,31	0,22	0,23	0,24	0,26	0,26	0,35	0,32	0,34
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	5,37	3,41	4,61	4,26	4,26	4,50	4,59	5,64	4,92	4,70	4,65	4,54	4,54	4,65	4,81	4,65
Valas / Foreign Exchange	1,16	0,52	1,36	2,38	1,66	1,33	5,72	6,57	6,39	6,16	5,78	4,39	4,39	2,49	5,51	3,34
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	5,85	3,66	5,24	4,87	4,95	5,09	5,26	5,68	5,96	6,05	5,95	5,88	5,88	5,88	5,93	5,90
Valas / Foreign Exchange	1,23	0,53	0,56	0,78	4,97	4,97	6,32	6,42	6,41	6,40	6,15	5,74	5,74	5,69	5,34	5,66
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,30	3,92	4,22	4,61	4,84	5,00	5,43	5,63	5,64	5,62	5,64	5,78	5,78	5,20	5,37	5,39
Valas / Foreign Exchange	0,56	0,53	0,88	0,92	0,93	0,97	0,99	1,15	1,22	1,22	1,22	4,29	4,29	4,36	4,41	5,74
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	6,42	4,28	5,40	5,66	5,64	5,72	6,02	6,45	6,54	6,59	6,61	6,70	6,70	6,74	6,74	6,92
Valas / Foreign Exchange	0,99	0,30	0,25	0,74	2,49	2,42	2,41	3,46	3,57	3,55	3,44	3,45	3,45	3,38	3,37	2,47

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits																
Rupiah	1,77	1,51	1,66	1,75	1,81	1,84	1,87	1,95	1,96	1,98	2,00	1,98	1,98	2,02	2,01	1,97
Valas / Foreign Exchange	0,38	0,20	0,86	1,42	1,42	1,64	1,83	2,07	2,09	1,95	2,03	2,13	2,13	2,14	2,24	2,32
Tabungan / Saving																
Rupiah	0,78	0,67	0,65	0,69	0,69	0,68	0,68	0,69	0,68	0,67	0,66	0,66	0,66	0,63	0,62	0,61
Valas / Foreign Exchange	0,27	0,16	0,54	0,95	1,05	0,84	0,99	1,08	1,03	1,01	0,92	1,01	1,01	1,07	1,09	1,08
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,35	3,08	4,04	4,50	4,50	4,60	4,69	4,86	4,78	4,74	4,74	4,75	4,75	4,88	4,93	4,95
Valas / Foreign Exchange	0,79	0,41	2,69	3,54	3,69	3,63	3,71	3,89	3,85	3,77	3,86	3,80	3,80	3,93	4,03	4,06
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,97	3,52	4,30	4,95	4,94	4,96	5,05	5,21	5,23	5,22	5,17	5,20	5,20	5,23	5,32	5,37
Valas / Foreign Exchange	0,98	0,56	2,55	3,61	3,68	4,02	3,98	4,24	4,29	4,34	4,33	4,39	4,39	4,42	4,52	4,52
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,32	3,81	4,19	5,13	5,14	5,21	5,28	5,40	5,47	5,53	5,61	5,65	5,65	5,57	5,67	5,69
Valas / Foreign Exchange	1,45	0,67	1,85	3,41	3,62	3,76	3,84	4,01	4,07	4,10	4,13	4,18	4,18	4,24	4,30	4,47
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,44	4,04	3,92	4,60	4,67	4,91	4,74	4,72	5,21	4,86	4,93	4,95	4,95	5,04	5,11	5,15
Valas / Foreign Exchange	1,40	0,80	2,41	3,52	3,57	3,57	3,74	3,98	3,85	3,85	3,90	3,91	3,91	4,03	4,05	3,99

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Giro / Demand Deposits																
Rupiah	1,72	1,27	1,76	2,03	1,93	1,98	2,03	2,12	1,98	1,97	1,91	1,79	1,79	2,01	1,90	1,91
Valas / Foreign Exchange	0,25	0,05	0,42	0,76	0,74	0,99	1,09	1,16	1,17	1,10	1,10	1,31	1,31	1,17	1,27	1,26
Tabungan / Saving																
Rupiah	1,45	2,13	2,49	2,50	2,59	2,62	3,47	3,24	3,52	3,41	3,56	3,80	3,80	3,93	3,98	4,11
Valas / Foreign Exchange	0,25	0,18	0,84	0,30	0,31	0,32	0,30	0,30	2,49	2,52	1,76	1,95	1,95	3,03	3,07	2,77
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,98	2,03	3,86	4,20	4,22	4,38	4,48	4,42	4,58	4,47	4,49	4,62	4,62	4,79	4,71	4,69
Valas / Foreign Exchange	0,13	0,24	2,97	3,57	3,57	3,65	3,45	3,59	3,92	3,76	3,81	3,51	3,51	4,08	3,83	3,94
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,04	2,74	3,79	4,41	4,43	4,37	4,18	4,31	4,48	4,59	4,72	4,64	4,64	4,74	4,75	4,69
Valas / Foreign Exchange	0,37	0,17	3,21	3,97	3,90	4,00	3,88	4,00	3,91	4,00	4,10	4,10	4,10	4,08	4,23	4,26
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,50	3,40	4,13	5,08	5,09	5,12	4,71	4,74	4,73	4,77	4,84	5,20	5,20	5,50	5,61	5,71
Valas / Foreign Exchange	0,40	0,38	2,65	4,02	4,10	4,13	4,24	3,99	3,99	3,90	3,87	3,84	3,84	4,10	4,18	4,28
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	4,71	3,51	4,06	5,30	5,33	5,35	5,40	5,43	5,07	5,07	5,09	5,12	5,12	5,07	5,09	5,09
Valas / Foreign Exchange	0,84	0,46	2,69	4,29	4,33	4,34	4,39	4,39	3,44	3,37	3,32	3,30	3,30	3,20	3,17	3,11

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin																
1. Pertanian, perburuan dan Kehutanan / Agriculture, hunting and forestry																
Rupiah	9,25	8,52	8,74	9,79	9,84	9,83	9,84	9,81	9,82	9,81	9,77	9,78	9,79	9,75	9,69	9,67
Valas / Foreign Exchange	3,26	2,97	5,53	5,91	5,97	6,07	6,05	6,05	6,08	5,99	6,06	6,09	6,11	6,00	6,01	5,99
2. Perikanan / Fisheries																
Rupiah	9,92	9,41	9,38	10,51	10,55	10,57	10,60	10,63	10,71	10,70	10,73	10,74	10,72	10,70	10,66	10,65
Valas / Foreign Exchange	4,21	3,47	5,63	6,36	6,42	6,51	6,54	6,53	6,55	5,84	5,68	5,69	5,96	6,03	6,08	6,12
3. Pertambangan dan Penqgalian / Mining and Quarrying																
Rupiah	9,80	9,01	8,46	8,51	8,27	7,98	8,07	7,87	7,80	7,87	7,82	7,74	7,79	7,83	7,83	7,90
Valas / Foreign Exchange	4,53	3,88	6,71	7,47	7,51	7,42	7,44	7,53	7,53	7,52	7,32	7,41	7,34	7,40	7,40	7,38
4. Industri Pengolahan / Processing Industry																
Rupiah	8,19	7,66	7,93	8,23	8,20	8,21	8,23	8,19	8,22	8,23	8,23	8,25	8,32	8,33	8,31	8,28
Valas / Foreign Exchange	3,26	3,00	5,35	6,04	6,10	6,15	6,20	6,23	6,23	6,23	6,27	6,26	6,31	6,34	6,32	6,30
5. Listrik, gas dan air / Electricity, gas and water																
Rupiah	7,51	6,53	7,01	7,58	7,62	7,86	7,72	8,15	8,16	8,21	8,14	8,10	8,09	8,10	7,75	7,64
Valas / Foreign Exchange	4,03	3,96	6,04	6,68	6,73	6,82	6,84	6,84	6,77	6,78	6,88	6,95	6,94	7,02	6,92	6,96
6. Konstruksi / Construction																
Rupiah	9,03	8,09	7,94	7,98	8,38	8,38	7,94	7,86	7,72	7,63	7,64	7,71	7,73	7,74	7,75	7,77
Valas / Foreign Exchange	3,91	3,93	6,45	6,31	6,06	5,97	5,98	5,93	5,86	7,14	7,31	6,31	6,35	6,24	6,24	6,09
7. Perdagangan Besar dan Eceran / Big and retail trade																
Rupiah	10,27	10,07	9,99	10,29	10,29	10,31	10,25	10,23	10,29	10,27	10,24	10,25	10,18	10,12	10,10	10,08
Valas / Foreign Exchange	4,21	3,44	5,28	6,11	6,24	6,24	6,27	6,25	6,30	6,22	6,19	6,23	6,23	6,19	6,21	6,17
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and food supply drinking																
Rupiah	8,40	8,31	8,56	9,09	9,09	9,09	9,14	9,15	9,20	9,21	9,24	9,15	9,16	9,13	9,05	9,03
Valas / Foreign Exchange	4,27	4,17	6,20	6,81	6,86	6,86	6,93	6,97	7,08	7,05	7,08	7,18	7,18	7,17	7,22	7,20
9. Transportasi, pergudangan dan komunikasi / Transportation, warehousing and communications																
Rupiah	8,10	7,34	7,97	8,02	7,98	8,01	8,02	8,03	8,11	8,14	8,15	8,01	8,06	8,09	8,06	8,08
Valas / Foreign Exchange	4,37	4,05	5,29	5,73	5,85	5,85	5,99	6,00	6,00	5,99	5,94	5,96	6,03	6,07	6,10	5,99
10. Perantara Keuangan / Transitional Finance																
Rupiah	8,11	6,83	6,91	7,19	7,46	7,60	7,17	7,12	7,14	7,15	7,18	7,21	7,29	7,30	7,35	7,36
Valas / Foreign Exchange	1,53	1,38	5,39	6,32	6,19	6,34	6,31	6,22	6,29	6,31	6,28	6,27	6,26	6,21	6,25	6,23
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Rental Business, and services company																
Rupiah	8,97	8,37	8,19	8,23	8,20	8,15	8,14	8,16	8,13	8,11	8,11	8,14	8,20	8,18	8,21	8,20
Valas / Foreign Exchange	4,21	4,67	7,77	8,25	8,23	8,17	8,28	8,00	7,64	7,88	7,79	7,76	7,75	7,71	7,60	7,51
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, the defense and compulsory social security																
Rupiah	5,84	4,77	4,49	5,96	6,01	6,02	6,15	6,28	6,22	6,17	6,15	6,93	6,99	6,97	6,96	6,96
Valas / Foreign Exchange	2,17	1,70	5,62	6,54	6,61	6,71	6,75	6,78	6,70	6,64	6,62	6,61	6,60	6,75	6,75	6,66
13. Jasa Pendidikan / Education services																
Rupiah	10,15	12,48	11,53	11,12	11,03	10,94	10,81	10,74	10,73	10,63	10,55	10,52	10,47	10,40	10,37	10,32
Valas / Foreign Exchange	4,44	4,03	5,32	5,83	5,86	5,92	5,95	6,00	6,07	6,06	6,22	6,12	6,24	6,41	6,55	6,41
14. Jasa Kesehatan dan Keqiatan Sosial / Health and social services																
Rupiah	9,46	9,40	8,84	8,72	8,69	8,59	8,63	8,48	8,42	8,42	8,35	8,39	8,37	8,33	8,33	8,31
Valas / Foreign Exchange	3,14	3,13	7,09	8,05	8,06	8,06	8,09	8,10	8,05	7,93	7,94	7,90	7,94	7,96	7,90	7,97
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Rupiah	9,55	8,99	8,36	9,00	9,04	9,06	8,82	8,87	9,08	9,13	9,36	9,65	9,57	9,46	9,47	9,31
Valas / Foreign Exchange	4,58	3,38	3,87	5,08	5,10	5,10	5,13	5,20	5,18	5,21	5,39	5,39	5,46	5,47	5,46	5,47
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Rupiah	18,62	17,92	18,61	18,75	18,69	18,65	18,61	18,45	18,51	18,53	18,50	18,65	18,58	18,45	18,46	18,45
Valas / Foreign Exchange	-	4	5	5	5	5	5	5	5,01	4,94	4,86	4,78	4,60	4,61	4,71	4,71
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / Extra agency international agency and other international																
Rupiah	12,24	10,39	8,98	9,11	9,10	9,17	9,23	9,42	9,45	9,50	9,58	9,23	9,30	9,34	9,62	9,64
Valas / Foreign Exchange	3,97	3,97	3,17	3,17	3,17	3,17	3,17	3,17	3,17	3,17	3,17	3,17	0,00	9,34	0,00	0,00
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined																
Rupiah	9,36	8,23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	3,30	3,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / For House Ownership																
Rupiah	8,31	8,02	7,60	7,36	7,32	7,28	7,24	7,20	7,17	7,14	7,04	7,03	7,00	6,97	6,94	6,94
Valas / Foreign Exchange	3,19	2,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership																
Rupiah	8,31	7,89	7,74	7,60	7,58	7,54	7,52	7,49	7,47	7,46	7,44	7,44	7,41	7,37	7,36	7,37
Valas / Foreign Exchange	-	1,25	1,25	-	-	-	-	-	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership																
Rupiah	9,19	9,05	8,42	8,00	7,90	7,78	7,71	7,62	7,54	7,48	7,51	7,91	7,83	7,75	7,68	7,62
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership																
Rupiah	10,43	9,72	8,81	8,65	8,65	8,66	8,67	8,69	8,72	8,74	8,76	8,77	8,78	8,83	8,79	8,79
Valas / Foreign Exchange	3,07	3,90	2,50	2,50	2,50	2,50	6,38	6,42	6,46	6,50	6,55	6,61	6,66	6,72	6,79	6,87
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Others																
Rupiah	12,23	11,83	11,66	11,79	11,79	11,77	11,72	11,70	11,73	11,72	11,69	11,66	11,67	11,69	11,67	11,67
Valas / Foreign Exchange	4,15	3,91	6,31	6,00	6,05	6,07	6,01	5,17	6,76	6,92	6,94	6,97	6,96	6,03	6,02	6,14
- Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
Rupiah	13,86	13,38	14,06	14,01	13,95	13,93	13,88	13,73	14,38	14,37	14,23	14,30	14,34	14,34	14,43	14,35
Valas / Foreign Exchange	3,84	3,09	5,93	8,23	8,15	8,06	8,28	8,50	8,22	6,90	7,02	6,99	6,97	7,07	7,22	6,83

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. Jenis Penggunaan / Type of Use																
- Modal Kerja / Working Capital																
Rupiah	9,21	8,63	8,60	8,96	9,02	9,05	8,91	8,86	8,87	8,84	8,83	8,85	8,86	8,82	8,81	8,78
Valas / Foreign Exchange	3,45	3,03	5,51	6,10	6,16	6,22	6,23	6,28	6,29	6,27	6,25	6,28	6,31	6,33	6,33	6,31
- Investasi / Investments																
Rupiah	8,88	8,35	8,51	8,83	8,82	8,82	8,82	8,81	8,84	8,86	8,85	8,85	8,85	8,86	8,82	8,81
Valas / Foreign Exchange	3,74	3,69	6,16	6,87	6,89	6,89	6,91	6,92	6,89	6,88	6,88	6,89	6,88	6,89	6,88	6,86
- Konsumsi / Consumption																
Rupiah	10,97	10,53	10,36	10,25	10,23	10,21	10,17	10,13	10,21	10,19	10,13	10,12	10,12	10,12	10,11	10,10
Valas / Foreign Exchange	4,06	3,71	6,21	6,44	6,47	6,46	6,44	5,80	7,03	6,91	6,96	6,98	6,96	6,24	6,25	6,27
2. Orientasi Penggunaan / User Orientation																
- Ekspor / Export																
Rupiah	8,34	9,07	9,08	9,06	9,05	8,90	8,69	8,60	8,37	8,47	8,63	8,40	8,40	8,43	8,38	8,39
Valas / Foreign Exchange	2,70	2,85	5,77	6,48	6,64	6,65	6,68	6,69	6,69	6,67	6,62	6,58	6,63	6,70	6,65	6,64
- Impor / Import																
Rupiah	9,03	8,62	8,43	8,27	8,20	8,27	8,28	8,27	8,25	8,24	8,16	8,28	8,35	8,27	8,27	8,27
Valas / Foreign Exchange	3,87	3,32	5,55	6,41	6,51	6,52	6,53	6,41	6,45	6,33	6,15	6,29	6,35	6,38	6,43	6,35
- Lainnya / Other																
Rupiah	9,73	9,19	9,15	9,36	9,38	9,39	9,31	9,27	9,32	9,30	9,27	9,28	9,28	9,27	9,25	9,23
Valas / Foreign Exchange	3,67	3,37	5,81	6,47	6,50	6,53	6,55	6,58	6,57	6,57	6,56	6,58	6,58	6,60	6,59	6,57

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Bank Persero / State Owned Banks																
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.307	18.182	13.023	12.612	12.505	12.454	12.421	12.392	12.394	12.392	12.391	12.377	12.375	12.364	12.373	12.245
BPD / Regional Development Banks																
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.421	5.127	4.038	4.037	4.029	4.031	4.020	4.035	4.043	4.043	4.044	4.044	4.043	4.046	4.053	3.993
Bank Swasta Nasional / Domestic Private Banks																
Jumlah Bank / Total Banks	70	68	68	67	67	67	67	67	68	68	68	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	8.969	9.030	8.293	7.970	7.902	7.816	7.820	7.830	7.830	7.814	7.789	7.769	7.713	7.741	7.823	7.715
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Jumlah Bank / Total Banks	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Jumlah Kantor / Total Bank Offices	36	27	23	23	23	23	19	19	19	19	19	19	19	19	19	19
Total																
Jumlah Bank / Total Banks	109	107	106	105	105	105	105	105	106	106	106	106	106	106	106	106
Jumlah Kantor / Total Bank Offices	30.733	32.366	25.377	24.642	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972

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							2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
1. Jawa Barat	402	398	375	374	373	373	372	371	372	372	372	373	373	373	374	374	
2. Banten	102	104	96	94	94	94	94	94	96	96	96	96	96	96	96	96	
3. DKI Jakarta	467	456	451	445	444	444	445	446	444	444	444	444	445	446	446	446	
4. D.I. Yogyakarta	61	61	59	59	59	59	59	59	59	59	59	59	59	59	59	59	
5. Jawa Tengah	332	332	326	321	320	320	318	318	318	318	318	318	318	318	317	317	
6. Jawa Timur	409	408	397	386	386	385	386	383	383	383	383	380	380	380	379	379	
7. Bengkulu	34	35	32	32	32	32	32	32	32	32	32	32	32	32	32	32	
8. Jambi	61	65	61	60	60	60	59	58	58	58	58	58	58	58	58	58	
9. Aceh	87	62	52	52	52	52	52	52	52	52	52	52	52	52	52	52	
10. Sumatera Utara	208	204	196	194	194	194	194	193	193	193	193	193	193	193	192	192	
11. Sumatera Barat	87	88	84	84	84	84	84	84	84	84	84	84	84	84	83	83	
12. Riau	90	91	84	84	84	85	86	86	87	87	87	87	87	87	87	87	
13. Sumatera Selatan	106	108	98	97	97	98	98	98	98	98	98	98	98	98	98	98	
14. Bangka Belitung	30	31	31	30	30	30	30	30	30	30	30	30	30	30	30	30	
15. Kepulauan Riau	61	61	58	61	61	61	61	61	59	59	59	59	59	59	59	59	
16. Lampung	65	66	65	66	66	66	66	65	65	65	65	65	65	65	65	65	
17. Kalimantan Selatan	73	73	71	71	71	71	71	71	71	71	71	71	71	71	71	71	
18. Kalimantan Barat	81	81	76	77	77	77	77	77	77	77	77	77	77	77	77	77	
19. Kalimantan Timur	117	118	113	112	112	112	112	112	112	112	112	112	112	112	111	111	
20. Kalimantan Tengah	46	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44	
21. Sulawesi Tengah	46	46	45	48	48	48	48	48	48	48	48	48	48	48	48	48	
22. Sulawesi Selatan	136	137	135	133	133	133	133	133	133	133	133	133	133	133	133	133	
23. Sulawesi Utara	64	62	61	62	62	61	61	61	61	61	61	61	61	61	61	61	
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	
25. Sulawesi Barat	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17	
26. Sulawesi Tenggara	45	45	41	42	42	44	44	44	44	44	44	44	44	44	44	44	
27. Nusa Tenggara Barat	55	55	49	48	48	48	48	48	48	48	48	48	48	48	48	48	
28. Bali	92	90	88	85	86	86	85	85	88	88	88	88	88	88	88	88	
29. Nusa Tenggara Timur	60	59	58	60	60	60	60	60	60	60	60	60	60	60	60	60	
30. Maluku	36	35	35	36	36	36	36	36	36	36	36	36	36	36	36	36	
31. Papua	61	64	64	64	64	64	65	65	65	65	65	65	65	65	65	65	
32. Maluku Utara	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22	
33. Irian Jaya Barat	27	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	
34. Lainnya / Others	17	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19	
Total	3.616	3.586	3.450	3.427	3.425	3.427	3.426	3.420	3.423	3.423	3.423	3.421	3.422	3.423	3.419	3.419	

Data Bank Perekonomian 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 Perekonomian Rakyat
(Rural Banks Operations)
Miliar Rp (Billion Rp)

Indikator / Indicator	2020	2021	2022	2023					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^{a)}	Agt
Penyaluran Dana / Fund Disbursements																
a. Kredit / Credits	110.770	116.580	129.295	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220
b. Antar Bank Aktiva / Inter-Bank Assets	37.938	45.251	46.336	44.248	45.082	45.670	46.106	47.421	46.488	44.794	42.567	43.768	43.810	44.424	44.829	45.328
Sumber Dana / Source of Funds																
a. DPK / Third Party Funds	106.151	117.006	126.944	134.002	134.671	135.632	137.011	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590
Deposito / Time Deposits	73.389	81.139	86.775	93.771	94.183	94.555	95.183	95.293	96.186	96.184	96.971	97.307	97.270	97.792	98.372	98.625
Tabungan / Savings Deposits	32.763	35.867	40.169	40.231	40.488	41.077	41.828	42.617	42.085	41.777	40.690	41.199	41.465	41.549	42.366	42.965
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.656	8.903	10.583	10.153	10.096	10.111	10.039	10.055	10.054	9.793	9.442	9.350	9.350	9.382	9.538	9.577
c. Pinjaman yang Diterima / Loans received	13.707	12.782	13.005	12.752	13.117	13.052	13.311	14.628	14.117	13.936	14.683	14.997	14.668	15.391	15.064	15.066
d. Kewajiban Segera / Immediate Liabilities	1.008	956	1.075	1.088	1.112	1.084	1.069	972	913	995	1.147	1.031	1.137	1.117	1.006	1.000
Beberapa Komponen Modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.562	18.624	18.736	18.807	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484
b. Cadangan / Reserves	3.629	3.916	4.191	4.499	4.482	4.479	4.466	4.457	4.473	4.483	4.534	4.560	4.623	4.682	4.686	4.676
c. L/R Tahun Berjalan / Current Earnings	2.901	3.005	3.169	1.566	1.906	1.953	1.922	1.944	(55)	161	430	479	814	1.065	1.303	1.597
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.495	3.516	3.562	3.356	3.369	3.347	3.323	3.261	5.126	4.797	4.267	4.165	3.851	3.409	3.181	3.147

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

Indikator / Indicator	2020	2021	2022	2023					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^{a)}	Agt
LDR (%)	75,44	73,67	75,83	77,03	76,88	76,84	76,94	76,56	75,31	76,26	77,37	76,87	77,09	77,02	77,14	77,15
- Total Kredit / Total Credit	110.770	116.580	129.294	137.487	137.967	138.686	140.180	140.788	141.175	142.192	144.210	143.823	143.926	144.603	145.519	146.232
- Penghimpunan Dana / Funds collected	123.745	135.256	146.110	152.949	153.816	154.938	156.831	158.749	187.451	186.468	186.389	187.099	186.691	187.742	188.633	189.531
- Modal Inti / Core Capital	23.079	22.983	24.388	25.525	25.639	25.550	25.356	25.142	28.606	28.320	27.823	27.659	27.570	27.236	26.995	27.062
NPL (%)	7,22	6,72	7,89	10,13	10,05	10,35	10,52	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67
- Kredit Non Lancar / Non Current Credits	7.995	7.836	10.202	13.928	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065
- Total Kredit / Total Credit	110.770	116.580	129.295	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220
ROA (%)	1,87	1,78	1,74	1,24	1,34	1,22	1,09	1,00	(0,34)	0,50	0,89	0,74	1,00	1,09	1,13	1,20
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.566	1.906	1.953	1.922	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395
- Total Aktiva / Total Aktiva	155.075	168.443	182.302	188.874	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106
ROE (%)	16,40	15,77	15,39	10,72	11,57	10,62	9,47	8,74	(2,98)	4,33	7,66	6,37	8,63	9,36	9,78	10,41
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.566	1.906	1.953	1.922	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395
- Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.562	18.624	18.736	18.807	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484
- Cadangan Umum / General Reserve	2.686	2.914	3.151	3.345	3.339	3.338	3.334	3.335	3.350	3.372	3.409	3.442	3.479	3.520	3.520	3.520

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					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^a	Agt
1. Jawa Barat	20.370	21.788	23.098	22.987	22.922	22.981	23.216	23.447	23.642	23.658	23.774	23.929	23.797	23.760	23.905	24.175
2. Banten	5.152	6.121	6.940	7.250	7.345	7.381	7.498	7.711	7.732	7.649	7.701	7.771	7.750	7.825	7.944	7.961
3. DKI Jakarta	3.459	3.993	5.011	5.394	5.385	5.436	5.489	5.557	5.514	5.512	5.649	5.642	5.629	5.738	5.702	5.778
4. D.I Yogyakarta	7.607	8.244	8.675	8.462	8.486	8.547	8.617	8.787	8.692	8.685	8.691	8.702	8.758	8.787	8.870	8.874
5. Jawa Tengah	37.675	41.006	45.856	46.755	46.996	47.049	47.339	47.224	46.948	46.640	46.126	46.321	46.238	46.304	46.753	47.212
6. Jawa Timur	16.242	17.629	19.021	21.956	22.227	22.325	22.436	22.629	22.477	22.540	22.361	22.394	22.471	22.729	22.838	23.061
7. Bengkulu	106	118	135	158	165	172	174	177	182	186	194	184	185	188	188	195
8. Jambi	1.091	1.197	1.261	1.373	1.370	1.381	1.393	1.386	1.408	1.408	1.383	1.376	1.381	1.396	1.387	1.404
9. Aceh	242	91	93	44	45	46	47	49	48	47	44	42	43	43	46	45
10. Sumatera Utara	1.901	2.076	2.225	2.339	2.377	2.405	2.428	2.430	2.463	2.471	2.475	2.492	2.499	2.504	2.553	2.564
11. Sumatera Barat	1.902	1.985	2.041	1.930	1.959	1.964	1.991	2.030	2.014	1.988	1.931	1.949	1.968	1.982	1.998	2.004
12. Riau	1.473	1.828	1.963	2.029	2.087	2.088	2.133	2.136	2.115	2.090	2.093	2.119	2.109	2.128	2.182	2.166
13. Kepulauan Riau	7.453	7.667	8.519	9.461	9.655	9.703	9.896	9.912	10.117	10.161	10.367	10.477	10.549	10.827	10.988	11.145
14. Sumatera Selatan	1.826	1.899	1.964	2.026	2.032	2.041	2.071	2.126	2.126	2.156	2.212	2.231	2.239	2.231	2.239	2.250
15. Bangka Belitung	190	208	195	202	204	205	206	214	210	211	211	205	207	207	209	211
16. Lampung	12.851	13.901	14.322	14.087	14.417	14.440	14.352	14.933	14.748	14.612	14.574	14.858	14.732	14.978	14.878	14.995
17. Kalimantan Selatan	761	809	908	1.232	1.264	1.378	1.404	1.487	1.586	1.540	1.524	1.513	1.485	1.475	1.468	1.516
18. Kalimantan Barat	1.470	1.716	1.894	2.010	2.024	2.010	1.998	2.026	1.966	1.963	1.952	1.940	1.939	1.920	1.910	1.921
19. Kalimantan Timur	400	473	542	605	623	666	674	705	691	684	667	662	675	677	670	674
20. Kalimantan Tengah	694	1.187	1.930	1.750	1.777	1.763	2.303	2.305	2.309	2.317	2.312	2.304	2.326	2.303	2.305	2.300
21. Kalimantan Utara	86	89	115	171	173	175	154	144	140	141	193	200	188	171	181	216
22. Sulawesi Tengah	2.677	2.732	2.602	291	295	304	309	327	319	315	308	309	316	324	333	339
23. Sulawesi Selatan	2.843	2.898	3.007	3.178	3.185	3.186	3.220	3.151	3.269	3.265	3.340	3.375	3.364	3.361	3.370	3.323
24. Sulawesi Utara	1.798	2.091	2.166	2.171	2.147	2.146	2.133	2.184	2.196	2.177	2.179	2.153	2.178	2.179	2.226	2.216
25. Sulawesi Tenggara	334	376	438	419	435	441	455	498	467	457	457	463	485	482	515	498
26. Sulawesi Barat	9	121	143	162	154	133	157	149	164	151	154	138	157	155	168	163
27. Gorontalo	54	32	41	51	50	49	54	59	59	58	57	57	59	59	60	61
28. Nusa Tenggara Barat	1.617	1.707	1.843	1.896	1.929	1.970	2.003	2.056	2.044	2.020	1.994	2.008	2.035	2.022	2.066	2.087
29. Bali	17.074	18.528	19.245	20.067	20.178	20.450	20.540	20.650	20.653	20.543	20.708	20.758	20.856	20.949	21.073	21.102
30. Nusa Tenggara Timur	867	906	898	817	818	824	825	832	835	829	820	831	824	825	834	840
31. Maluku	2.177	2.348	2.416	6.675	6.656	6.748	6.855	6.986	6.896	6.805	6.872	6.813	6.912	7.138	7.177	7.146
32. Papua	1.429	1.678	1.773	292	306	310	312	339	321	319	337	324	324	327	305	311
33. Maluku Utara	252	282	307	153	153	155	154	155	151	150	147	147	145	162	165	172
34. Papua Barat	993	718	712	482	482	490	183	184	180	185	184	183	179	181	180	181
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155.075	168.443	182.302	188.874	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106

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					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^{a)}	Agt
Total Aset BPR / Total Asset Rural bank	8	5	2	4	3	4	3	2	1	1	1	1	1	1	1	1
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	49	37	30	25	26	25	24	22	22	22	21	19	19	19	18	18
1 s.d 5 Miliar / 1 up to 5 Billion																
Total Aset BPR / Total Asset Rural bank	123	102	85	70	67	68	70	69	70	69	69	69	69	69	69	69
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1.326	1.324	1.324	1.313	1.315	1.313	1.308	1.309	1.307	1.301	1.301	1.300	1.299	1.295	1.293	1.290
> 10 Miliar / > 10 Billion																
Total	1.506	1.468	1.441	1.412	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378

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

Kolektibilitas / Collectibility	2020	2021	2022	2023					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ¹⁾	Agt
Kredit / Credit	110.770	116.580	129.295	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220
a. Lancar / Current	102.775	99.464	108.489	110.609	111.247	111.180	112.489	113.709	113.357	113.228	113.789	112.254	111.965	112.574	113.452	114.181
b. Dalam Perhatian Khusus / Spesial Mention	0	9.280	10.604	12.950	12.856	13.159	12.949	13.192	13.352	13.969	14.996	15.459	15.586	15.559	15.210	14.974
c. Kurang Lancar / Sub-Standard	923	982	1.348	2.560	2.636	2.552	2.463	2.031	2.474	2.763	2.789	2.993	3.030	3.037	3.064	3.050
d. Diragukan / Doubtful	1.292	1.058	1.454	2.064	2.149	2.309	2.361	2.350	2.393	2.383	2.359	2.465	2.655	2.514	2.680	2.740
e. Macet / Lost	5.780	5.795	7.399	9.304	9.082	9.493	9.923	9.510	9.599	9.849	10.276	10.648	10.685	10.913	11.107	11.275
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.995	7.836	10.202	13.928	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7,22	6,72	7,89	10,13	10,05	10,35	10,52	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67

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					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^{a)}	Agt
1. Jawa Barat	1.316	1.363	1.702	2.250	1.931	1.978	2.005	1.953	1.877	1.938	1.988	2.113	2.202	2.232	2.282	2.286
2. Banten	266	222	255	458	449	461	472	459	498	537	543	606	635	649	630	659
3. DKI Jakarta	116	153	177	348	375	372	374	341	349	405	414	497	501	574	580	592
4. D.I Yogyakarta	292	307	441	603	642	704	798	723	792	817	811	838	855	843	851	848
5. Jawa Tengah	2.035	2.213	3.276	4.848	4.892	5.215	5.317	4.816	5.078	5.183	5.304	5.448	5.275	5.357	5.468	5.490
6. Jawa Timur	936	930	1.137	1.523	1.571	1.629	1.602	1.539	1.604	1.632	1.690	1.789	1.801	1.821	1.843	1.858
7. Bengkulu	6	9	7	8	7	7	7	6	7	7	7	8	9	8	8	8
8. Jambi	106	95	106	147	145	155	153	153	166	172	175	180	189	181	181	180
9. Aceh	22	11	10	4	3	3	3	3	3	3	3	4	4	4	4	4
10. Sumatera Utara	100	98	99	127	134	134	133	126	132	138	147	153	162	160	165	167
11. Sumatera Barat	105	87	93	131	129	132	129	117	135	145	167	193	200	196	201	204
12. Riau	128	110	122	139	134	134	133	124	135	141	147	150	154	159	163	173
13. Kepulauan Riau	383	285	291	365	378	380	372	356	392	401	482	517	528	534	559	554
14. Sumatera Selatan	103	81	89	110	108	107	105	98	102	105	112	116	122	120	123	130
15. Bangka Belitung	9	8	10	13	14	11	12	11	12	12	13	13	13	8	9	8
16. Lampung	201	211	200	252	248	248	241	231	234	253	280	293	302	310	343	350
17. Kalimantan Selatan	43	43	38	49	51	54	54	50	51	54	57	60	59	59	57	57
18. Kalimantan Barat	76	66	84	160	167	171	166	162	161	169	167	165	170	166	172	171
19. Kalimantan Timur	29	23	28	27	28	26	26	23	24	24	29	30	31	30	34	36
20. Kalimantan Tengah	39	34	36	42	47	54	50	50	55	66	67	70	77	75	110	110
21. Kalimantan Utara	2	2	3	5	6	6	6	6	6	7	8	10	12	12	12	12
22. Sulawesi Tengah	34	26	28	10	10	10	9	9	9	9	9	9	9	10	10	10
23. Sulawesi Selatan	62	50	81	89	88	87	85	83	84	84	85	86	86	87	85	85
24. Sulawesi Utara	100	100	110	148	151	147	138	107	111	123	114	113	112	114	113	114
25. Sulawesi Tenggara	35	25	21	32	32	29	26	23	25	30	30	33	32	33	32	31
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	1	1	2	2	2	2	3	2	3	2	1	2	2
28. Nusa Tenggara Barat	159	159	168	217	215	205	199	194	203	209	219	226	224	227	229	235
29. Bali	863	782	1.388	1.525	1.604	1.580	1.604	1.632	1.695	1.801	1.827	1.842	2.048	1.946	2.029	2.123
30. Nusa Tenggara Timur	28	30	35	54	53	56	58	45	64	67	59	65	70	63	67	69
31. Maluku	5	14	27	98	106	107	112	99	110	109	113	122	126	128	128	139
32. Papua	36	30	27	20	21	22	21	17	19	20	22	24	26	27	29	29
33. Maluku Utara	4	4	3	4	4	3	3	3	4	4	4	4	5	4	4	4
34. Papua Barat	355	266	105	122	121	122	327	324	325	326	326	326	326	326	326	326
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.995	7.836	10.202	13.928	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065

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

Indikator / Indicator	November 2022		Desember 2022		Juli 2023		Desember 2023		Juli 2024 ^{r)}	
	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) (%)	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	85.735	0,69	86.775	0,68	92.743	70,11	95.293	0,69	98.372	0,70
Tabungan / Saving	39.018	0,31	40.169	0,08	39.534	29,89	42.617	0,31	42.366	0,30
Total DPK / Total Third Party Funds	124.753	1,00	126.944	1,00	132.277	1,00	137.909	1,00	140.738	1,00

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

Indikator / Indicator	November 2022		Desember 2022		Agustus 2023		Desember 2023		Agustus 2024	
	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) (%)	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	85.735	0,69	86.775	0,68	93.771	0,70	95.293	0,69	98.625	0,70
Tabungan / Saving	39.018	0,31	40.169	0,08	40.231	0,30	42.617	0,31	42.965	0,30
Total DPK / Total Third Party Funds	124.753	1,00	126.944	1,00	134.002	1,00	137.909	1,00	141.590	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Juli 2024 r)
(Composition of Third Party Funds of Rural Banks Based on Location - July 2024 r)
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	4.691	11.654	16.345	11,61
2. Banten	669	4.062	4.731	3,36
3. DKI Jakarta	318	4.108	4.426	3,15
4. D.I Yogyakarta	2.356	4.701	7.057	5,01
5. Jawa Tengah	16.528	19.832	36.360	25,84
6. Jawa Timur	4.469	11.374	15.844	11,26
7. Bengkulu	39	79	118	0,08
8. Jambi	155	872	1.027	0,73
9. Aceh	18	11	29	0,02
10. Sumatera Utara	917	1.057	1.974	1,40
11. Sumatera Barat	858	685	1.543	1,10
12. Riau	574	834	1.408	1,00
13. Kepulauan Riau	1.094	7.792	8.886	6,31
14. Sumatera Selatan	312	1.160	1.471	1,05
15. Bangka Belitung	35	118	152	0,11
16. Lampung	1.192	6.283	7.475	5,31
17. Kalimantan Selatan	218	794	1.012	0,72
18. Kalimantan Barat	403	1.107	1.510	1,07
19. Kalimantan Timur	126	192	318	0,23
20. Kalimantan Tengah	339	1.004	1.343	0,95
21. Kalimantan Utara	86	43	128	0,09
22. Sulawesi Tengah	119	946	1.065	0,76
23. Sulawesi Selatan	358	2.121	2.479	1,76
24. Sulawesi Utara	338	1.405	1.744	1,24
25. Sulawesi Tenggara	127	114	241	0,17
26. Sulawesi Barat	96	24	121	0,09
27. Gorontalo	10	22	32	0,02
28. Nusa Tenggara Barat	777	666	1.443	1,03
29. Bali	4.320	12.428	16.748	11,90
30. Nusa Tenggara Timur	245	401	647	0,46
31. Maluku	184	1.483	1.666	1,18
32. Papua	211	648	859	0,61
33. Maluku Utara	30	81	111	0,08
34. Papua Barat	154	271	425	0,30
35. Lainnya / Others	-	-	-	0,00
Total	42.366	98.372	140.738	100,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Agustus 2024
(Composition of Third Party Funds of Rural Banks Based on Location - August 2024)
 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	4.787	11.740	16.528	11,67
2. Banten	697	4.038	4.735	3,34
3. DKI Jakarta	366	4.129	4.495	3,17
4. D.I Yogyakarta	2.305	4.733	7.038	4,97
5. Jawa Tengah	16.805	19.871	36.676	25,90
6. Jawa Timur	4.552	11.413	15.965	11,28
7. Bengkulu	42	77	119	0,08
8. Jambi	176	863	1.039	0,73
9. Aceh	18	11	29	0,02
10. Sumatera Utara	909	1.058	1.968	1,39
11. Sumatera Barat	856	687	1.544	1,09
12. Riau	582	797	1.379	0,97
13. Kepulauan Riau	1.116	7.888	9.004	6,36
14. Sumatera Selatan	302	1.159	1.462	1,03
15. Bangka Belitung	34	120	154	0,11
16. Lampung	1.196	6.305	7.501	5,30
17. Kalimantan Selatan	221	827	1.049	0,74
18. Kalimantan Barat	407	1.111	1.518	1,07
19. Kalimantan Timur	125	198	323	0,23
20. Kalimantan Tengah	333	1.012	1.345	0,95
21. Kalimantan Utara	120	43	163	0,12
22. Sulawesi Tengah	118	931	1.049	0,74
23. Sulawesi Selatan	354	2.076	2.430	1,72
24. Sulawesi Utara	330	1.392	1.722	1,22
25. Sulawesi Tenggara	111	112	223	0,16
26. Sulawesi Barat	93	25	117	0,08
27. Gorontalo	9	23	32	0,02
28. Nusa Tenggara Barat	790	670	1.459	1,03
29. Bali	4.377	12.405	16.782	11,85
30. Nusa Tenggara Timur	247	405	652	0,46
31. Maluku	184	1.506	1.690	1,19
32. Papua	212	649	861	0,61
33. Maluku Utara	33	81	114	0,08
34. Papua Barat	157	270	426	0,30
35. Lainnya / Others	-	-	-	0,00
Total	42.965	98.625	141.590	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						2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^a	Agt
1. Jawa Barat	13.847	15.114	15.770	15.775	15.642	15.715	15.917	16.106	16.165	16.254	16.163	16.383	16.229	16.130	16.345	16.528
2. Banten	3.161	3.517	3.990	4.363	4.449	4.398	4.432	4.504	4.536	4.496	4.513	4.578	4.636	4.665	4.731	4.735
3. DKI Jakarta	2.495	3.143	3.880	4.199	4.205	4.286	4.334	4.405	4.348	4.361	4.403	4.422	4.410	4.431	4.426	4.495
4. D.I Yogyakarta	5.732	6.307	6.747	6.718	6.730	6.768	6.797	6.933	6.845	6.852	6.851	6.885	6.953	6.974	7.057	7.038
5. Jawa Tengah	28.422	31.334	34.979	35.780	35.974	36.208	36.492	36.498	36.288	36.067	35.564	35.929	35.878	35.942	36.360	36.676
6. Jawa Timur	10.787	11.852	12.530	15.022	15.148	15.219	15.336	15.430	15.388	15.444	15.289	15.471	15.562	15.713	15.844	15.965
7. Bengkulu	58	71	86	102	104	105	107	110	113	113	116	110	112	114	118	119
8. Jambi	788	875	894	989	983	994	999	990	1.015	1.017	1.014	1.019	1.023	1.038	1.027	1.039
9. Aceh	138	64	62	30	30	30	29	30	29	28	29	28	28	28	29	29
10. Sumatera Utara	1.476	1.623	1.707	1.807	1.824	1.845	1.862	1.868	1.883	1.893	1.902	1.929	1.933	1.932	1.974	1.968
11. Sumatera Barat	1.475	1.545	1.594	1.476	1.494	1.499	1.519	1.559	1.545	1.505	1.460	1.506	1.523	1.531	1.543	1.544
12. Riau	1.045	1.303	1.323	1.335	1.361	1.332	1.358	1.357	1.327	1.305	1.308	1.342	1.338	1.357	1.408	1.379
13. Kepulauan Riau	6.006	6.192	6.817	7.632	7.790	7.823	7.957	7.938	8.209	8.297	8.486	8.557	8.626	8.709	8.886	9.004
14. Sumatera Selatan	1.143	1.204	1.259	1.299	1.306	1.308	1.311	1.357	1.349	1.380	1.423	1.457	1.474	1.471	1.471	1.462
15. Bangka Belitung	146	159	143	148	148	149	148	149	145	144	145	144	148	150	152	154
16. Lampung	6.539	7.072	7.293	7.613	7.620	7.634	7.583	7.570	7.719	7.660	7.536	7.449	7.443	7.485	7.475	7.501
17. Kalimantan Selatan	461	488	556	827	845	960	970	1.051	1.142	1.095	1.078	1.070	1.048	1.034	1.012	1.049
18. Kalimantan Barat	1.151	1.330	1.420	1.537	1.546	1.526	1.513	1.587	1.552	1.546	1.543	1.524	1.523	1.528	1.510	1.518
19. Kalimantan Timur	209	253	279	295	302	309	313	345	321	321	316	317	322	324	318	323
20. Kalimantan Tengah	448	702	1.156	794	794	771	1.318	1.337	1.337	1.338	1.350	1.327	1.345	1.342	1.343	1.345
21. Kalimantan Utara	31	38	54	113	114	114	95	86	84	83	137	145	134	116	128	163
22. Sulawesi Tengah	985	1.058	1.177	1.138	1.144	1.137	1.118	1.108	1.097	1.091	1.071	1.070	1.046	1.052	1.065	1.049
23. Sulawesi Selatan	1.879	2.008	2.083	2.318	2.324	2.317	2.317	2.250	2.367	2.377	2.465	2.501	2.496	2.485	2.479	2.430
24. Sulawesi Utara	1.395	1.635	1.669	1.727	1.706	1.702	1.681	1.699	1.728	1.714	1.733	1.714	1.730	1.730	1.744	1.722
25. Sulawesi Tenggara	151	166	208	203	200	191	207	246	210	198	195	196	217	219	241	223
26. Sulawesi Barat	20	79	98	116	106	85	108	101	115	101	105	88	106	104	121	117
27. Gorontalo	37	18	26	25	24	23	27	30	29	27	27	28	30	29	32	32
28. Nusa Tenggara Barat	1.114	1.190	1.300	1.335	1.356	1.394	1.421	1.461	1.443	1.419	1.399	1.413	1.434	1.414	1.443	1.459
29. Bali	11.920	13.460	14.478	15.754	15.876	16.179	16.273	16.235	16.378	16.308	16.466	16.340	16.425	16.547	16.748	16.782
30. Nusa Tenggara Timur	640	666	650	645	645	653	650	651	649	643	636	648	640	643	647	652
31. Maluku	936	1.084	1.179	1.503	1.486	1.555	1.422	1.498	1.489	1.454	1.484	1.479	1.500	1.676	1.666	1.690
32. Papua	844	814	893	849	861	851	861	882	901	887	913	895	884	885	859	861
33. Maluku Utara	103	108	117	108	108	112	110	113	106	112	115	115	116	118	111	114
34. Papua Barat	567	534	526	425	426	438	427	426	421	427	427	426	423	426	425	426
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106.151	117.006	126.944	134.002	134.671	135.632	137.011	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590

Tabel 2.10 Suku Bunga Rata-rata DPK Bank Perekonomian Rakyat (Average of Third Party Interest Rates of Rural Banks) Persentase (%)																
Indikator / Indicator	2020	2021	2022	2023					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^a	Agt
Tabungan / Saving	3,08	2,57	2,31	2,27	2,28	2,28	2,27	2,26	2,26	2,25	2,24	2,23	2,22	2,20	2,19	2,18
Deposito / Time Deposits	7,16	5,88	5,57	5,88	5,89	5,90	5,92	5,93	5,94	5,95	5,96	5,97	5,97	5,98	5,99	6,00

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 / <i>Economic Sector</i>	2020	2021	2022	2023					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ¹⁾	Agt
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	27,60	26,94	25,98	25,73	25,88	26,04	25,21	25,17	25,15	25,21	25,20	24,79	25,08	24,83	25,01	25,07
2 Perikanan / <i>Fisheryies</i>	23,93	23,57	23,15	22,12	22,34	22,28	22,39	21,85	22,09	22,20	22,25	22,22	22,45	22,47	22,55	22,98
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	22,79	20,71	20,13	19,80	19,82	19,26	19,17	18,87	18,89	18,91	18,91	19,34	19,71	20,04	19,36	19,62
4 Industri Pengolahan / <i>Processing industry</i>	21,40	21,10	20,23	19,33	19,31	19,34	19,23	19,30	19,31	19,38	19,34	19,50	19,14	19,12	18,97	19,11
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	21,31	21,35	21,47	20,31	20,96	19,89	19,50	19,84	22,13	22,22	22,32	22,39	23,45	22,14	21,94	22,20
6 Konstruksi / <i>Construction</i>	22,43	22,62	21,84	21,21	21,25	20,99	20,88	20,43	20,39	20,20	20,26	20,42	20,38	20,34	20,12	20,26
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	24,41	23,83	23,35	22,67	22,61	22,46	22,38	22,17	22,06	21,98	22,02	22,11	21,98	21,97	21,64	21,74
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20,70	20,06	18,69	17,75	17,83	17,81	17,93	17,76	17,78	17,67	17,99	18,84	18,82	18,87	17,86	18,75
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	21,85	21,75	21,09	20,12	20,12	20,03	19,87	19,91	19,72	19,78	19,76	19,99	19,88	19,76	19,58	19,61
10 Perantara Keuangan / <i>Transitional finance</i>	16,99	15,09	13,04	13,20	13,25	13,25	13,37	13,34	13,46	13,30	13,23	13,86	13,82	13,78	13,46	13,74
11 Real Estate / <i>Real estate, rental business, and services company</i>	17,30	17,08	16,53	15,48	15,46	15,51	15,62	15,67	15,62	15,81	16,17	17,50	17,13	17,22	15,71	17,32
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,00	22,09	20,32	19,40	19,37	19,30	19,32	19,36	19,78	19,75	19,83	19,98	19,79	19,80	20,16	20,44
13 Jasa Pendidikan / <i>Education services</i>	21,51	21,06	21,38	20,54	20,42	20,45	20,06	19,98	19,81	19,60	19,59	19,64	19,75	19,56	19,31	19,38
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	22,07	21,24	20,75	20,21	20,21	19,68	19,43	19,16	19,37	19,31	18,69	19,91	19,93	19,83	19,07	19,84
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,14	22,31	22,21	21,49	21,37	21,37	21,36	21,29	21,40	21,53	21,56	22,04	21,96	21,91	21,34	21,95
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,21	25,49	25,03	23,87	23,75	23,62	23,41	22,78	22,82	22,82	22,52	22,52	22,47	22,45	22,60	22,93
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,34	24,59	31,11	23,13	23,68	25,22	25,53	25,27	25,94	25,87	25,79	27,32	27,51	26,97	22,91	22,85
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	18,52	17,96	18,06	17,42	17,50	17,50	17,47	17,32	17,46	17,45	17,42	17,59	17,52	17,51	17,29	17,52
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,02	22,15	21,55	20,43	20,35	20,29	20,23	20,18	20,19	20,14	19,99	19,97	19,87	19,81	19,72	19,69

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					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ¹⁾	Agt
Modal Kerja / Working Capital	23,79	23,22	22,37	21,56	21,54	21,46	21,36	21,21	21,18	21,16	21,22	21,41	21,35	21,31	20,92	21,23
Investasi / Investment	21,57	21,29	20,52	19,79	19,76	19,68	19,60	19,45	19,35	19,36	19,43	19,75	19,61	19,54	19,09	19,38
Konsumsi / Consumption	21,13	20,98	20,49	19,52	19,48	19,44	19,39	19,30	19,35	19,31	19,20	19,23	19,14	19,10	18,97	19,02

Tabel 2.13 Perkembangan Jumlah Bank Perekonomian Rakyat (Growth of Total Rural Banks)																
Keterangan / Information	2020	2021	2022	2023					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ¹⁾	Agt
Jumlah BPR / Total Rural Banks	1.506	1.468	1.441	1.412	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378
Jumlah Kantor / Total Bank Offices	5.913	5.871	6.044	6.055	6.054	6.043	6.049	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993

Tabel 2.14
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi -- Juli 2024 r)
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - July 2024 r))

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	224	388	321	933
2. Banten	51	71	42	164
3. DKI Jakarta	29	15	2	46
4. D.I Yogyakarta	47	57	120	224
5. Jawa Tengah	241	613	879	1.733
6. Jawa Timur	246	281	855	1.382
7. Bengkulu	5	7	1	13
8. Jambi	19	8	4	31
9. Aceh	1	-	10	11
10. Sumatera Utara	45	56	41	142
11. Sumatera Barat	66	55	69	190
12. Riau	28	13	19	60
13. Kepulauan Riau	44	31	7	82
14. Sumatera Selatan	22	17	9	48
15. Bangka Belitung	3	4	5	12
16. Lampung	23	37	18	78
17. Kalimantan Selatan	15	23	11	49
18. Kalimantan Barat	19	7	7	33
19. Kalimantan Timur	14	12	31	57
20. Kalimantan Tengah	6	8	7	21
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	17	17	40
23. Sulawesi Selatan	18	16	6	40
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	7	5	27
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	32	109
29. Bali	129	62	108	299
30. Nusa Tenggara Timur	11	9	10	30
31. Maluku	1	9	11	21
32. Papua	7	18	3	28
33. Maluku Utara	2	7	3	12
34. Papua Barat	4	7	-	11
35. Lainnya / Others	-	-	-	-
Total	1.381	1.946	2.681	6.008

Tabel 2.14
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi -- Agustus 2024
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - August 2024)

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	224	388	319	931
2. Banten	51	71	42	164
3. DKI Jakarta	29	15	3	47
4. D.I Yogyakarta	47	57	116	220
5. Jawa Tengah	241	613	879	1.733
6. Jawa Timur	243	279	850	1.372
7. Bengkulu	5	7	1	13
8. Jambi	19	8	4	31
9. Aceh	1	-	10	11
10. Sumatera Utara	45	56	41	142
11. Sumatera Barat	66	55	72	193
12. Riau	28	13	19	60
13. Kepulauan Riau	44	31	7	82
14. Sumatera Selatan	22	17	9	48
15. Bangka Belitung	3	4	5	12
16. Lampung	23	37	16	76
17. Kalimantan Selatan	15	23	10	48
18. Kalimantan Barat	19	7	7	33
19. Kalimantan Timur	14	13	30	57
20. Kalimantan Tengah	6	8	7	21
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	17	17	40
23. Sulawesi Selatan	18	16	6	40
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	7	5	27
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	32	109
29. Bali	129	62	107	298
30. Nusa Tenggara Timur	11	10	10	31
31. Maluku	1	9	11	21
32. Papua	7	18	3	28
33. Maluku Utara	2	7	3	12
34. Papua Barat	4	7	-	11
35. Lainnya / Others	-	-	-	-
Total	1.378	1.946	2.669	5.993

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

Indikator / Indicator	2020	2021	2022	2023					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^a	Agt
Penyaluran Dana IB / Disbursement of Fund IB	14.025	16.033	18.955	20.337	20.689	21.160	21.485	21.873	21.635	21.643	21.380	21.397	21.616	21.645	22.043	22.443
Pembiayaan IB / Financing IB	10.681	11.984	14.448	16.286	16.481	16.703	16.844	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379
Antar Bank Aktiva IB / Interbank Assets IB	3.343	4.050	4.507	4.051	4.207	4.457	4.641	4.848	4.586	4.220	3.684	3.733	3.739	3.668	3.902	4.064
Sumber Dana IB / Source of Funds IB	12.862	14.521	17.344	18.770	19.068	19.490	19.779	20.131	19.906	19.936	19.756	19.799	19.973	19.991	20.367	20.700
Dana Pihak Ketiga / Third Party Funds	9.819	11.592	13.446	14.221	14.383	14.736	14.892	15.270	15.094	15.194	15.119	15.200	15.289	15.290	15.654	15.917
Tabungan IB Wadiah / Wadiah Savings IB	1.993	2.296	2.583	2.480	2.513	2.673	2.790	3.032	2.801	2.720	2.640	2.564	2.642	2.662	2.744	2.746
Tabungan IB Mudharabah / Mudharabah Savings IB	1.379	1.601	1.762	1.777	1.810	1.821	1.857	1.959	1.913	1.941	1.890	1.898	1.943	1.914	1.981	2.034
Deposito IB Mudharabah / Deposit Mudharabah IB	6.447	7.694	9.102	9.964	10.061	10.242	10.244	10.279	10.380	10.534	10.590	10.738	10.704	10.713	10.929	11.137
Antar Bank Passiva / Interbank Liabilities	2.513	2.074	2.843	3.125	3.223	3.299	3.393	3.382	3.365	3.328	3.162	3.127	3.172	3.218	3.211	3.254
Pinjaman yang Diterima / Loan received	187	652	820	1.162	1.188	1.171	1.198	1.229	1.180	1.137	1.204	1.206	1.244	1.211	1.218	1.242
Kewajiban Lainnya / Other Liabilities	342	204	234	263	274	284	296	249	268	277	270	266	268	271	283	288
Beberapa Komponen Modal / Some Components of Capital	1.972	2.270	2.535	2.605	2.656	2.717	2.750	2.724	2.757	2.705	2.652	2.644	2.667	2.710	2.726	2.758
Modal Disetor / Paid-In Capital	1.457	1.758	1.985	2.170	2.191	2.228	2.238	2.257	2.252	2.269	2.282	2.304	2.310	2.332	2.352	2.362
Cadangan / Reserves	249	277	328	371	364	362	362	362	362	374	391	403	394	391	388	392
L/R Tahun berjalan / Current Earnings (Profit/Loss)	224	219	293	241	280	305	334	360	11	37	34	46	80	108	119	137
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	42	14	(71)	(177)	(179)	(179)	(184)	(255)	132	25	(55)	(109)	(117)	(122)	(133)	(133)

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					2024							
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^a	Agt
Aset / Assets	14.950	17.060	20.157	21.247	21.960	22.451	22.774	23.177	22.993	22.970	22.745	22.758	22.958	23.018	23.413	23.789
Pembiayaan IB / Financing IB	10.681	11.984	14.448	16.286	16.481	16.703	16.844	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379
Lancar / Current	9.908	10.139	12.358	13.324	13.548	13.687	13.801	14.263	14.161	14.279	14.291	13.934	14.031	14.196	14.228	14.395
DPK	-	1.012	1.235	1.727	1.706	1.734	1.739	1.658	1.698	1.880	2.087	2.300	2.347	2.302	2.317	2.329
Kurang Lancar / Sub Standard	125	128	129	296	304	318	347	226	326	354	335	381	407	372	426	442
Diragukan / Doubtful	126	102	121	219	186	220	212	208	212	206	222	236	255	251	304	319
Macet / Lost	522	603	604	721	738	745	745	670	653	705	761	812	837	856	866	894
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	855	1.235	1.227	1.283	1.304	1.104	1.191	1.264	1.317	1.430	1.499	1.479	1.596	1.655
Non Performing Financing (%) / Non Performing Financing (%)	7,24	6,95	5,91	7,58	7,45	7,68	7,74	6,49	6,99	7,26	7,44	8,09	8,38	8,23	8,80	9,00

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2021	2022	2023										2024			
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	415.515	458.325	482.862	480.548	485.312	493.153	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	
NPL/NPF	6.518	6.342	9.364	10.615	11.033	11.289	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	
2. Perikanan / Fishery	18.688	19.726	20.552	20.729	20.769	20.729	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.492	20.492	
NPL/NPF	1.053	1.286	1.139	1.104	1.137	1.137	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	
3. Pertambangan dan Penggalian / Mining and Quarrying	153.803	237.390	261.662	270.012	280.362	276.584	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	
NPL/NPF	6.799	5.755	5.946	5.740	3.681	3.690	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358	
4. Industri Pengolahan / Processing Industry	951.109	1.067.006	1.065.125	1.080.435	1.102.955	1.105.700	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	1.165.659	1.174.030	1.151.935	
NPL/NPF	49.248	40.184	37.356	38.846	39.264	38.152	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	
5. Listrik, gas dan air / Electricity, Gas and Water	159.701	162.327	165.189	173.100	168.057	175.612	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	
NPL/NPF	1.668	761	703	700	706	691	664	501	304	293	312	405	416	550	543	
6. Konstruksi / Construction	380.381	396.583	394.052	399.719	394.763	394.972	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	
NPL/NPF	13.755	14.080	15.453	14.129	15.205	15.146	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	974.420	1.043.912	1.100.822	1.105.802	1.110.843	1.125.872	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	1.190.285	1.177.848	1.177.326	
NPL/NPF	39.728	37.666	42.900	40.777	40.506	39.656	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	120.741	123.620	127.380	128.201	129.074	129.575	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	
NPL/NPF	7.653	6.636	4.495	4.511	4.504	4.348	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	306.242	313.052	339.110	354.561	359.860	364.071	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	
NPL/NPF	6.347	5.116	3.806	3.657	3.463	3.688	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	
10. Perantara Keuangan / Financial intermediaries	224.714	305.787	331.949	345.689	343.946	346.425	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	
NPL/NPF	2.925	2.248	1.950	1.943	1.924	1.918	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	265.315	314.584	340.681	345.146	347.337	349.332	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	
NPL/NPF	7.414	6.284	7.360	7.288	8.009	7.640	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	34.272	43.829	51.928	54.198	57.717	57.939	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	
NPL/NPF	3	0	1	1	1	1	1	1	4	4	74	74	74	74	71	
13. Jasa Pendidikan / Education Services	13.990	14.893	15.940	16.044	16.249	16.576	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	
NPL/NPF	211	258	252	256	227	228	228	243	255	237	237	247	227	217	208	
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	28.513	31.522	34.945	36.583	36.787	36.413	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	
NPL/NPF	171	234	299	310	326	322	456	331	345	350	353	378	366	391	384	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	95.691	114.669	143.061	144.986	149.804	156.411	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	
NPL/NPF	2.253	2.399	3.486	3.150	2.993	3.006	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	3.872	3.985	3.967	3.996	3.965	3.947	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	
NPL/NPF	80	95	110	111	111	107	109.05	131.14	132.96	137.60	136.71	135.11	129.22	131.99	129.78	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	365	22	21	20	20	19	18	18	17	17	15	14	13	12	12	
NPL/NPF	-	-	-	-	-	0.15	0	0	-	0	0	0	0	0	0	
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	544.004	586.568	637.534	642.533	648.486	654.352	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	
NPL/NPF	12.164	11.831	16.495	16.113	16.180	15.965	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	26.100	27.945	28.843	29.089	29.290	29.297	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	
NPL/NPF	529	542	723	728	759	750	710	761	770	777	824	832	795	814	790	
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.771	20.995	21.152	21.378	21.841	22.028	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	
NPL/NPF	944	1.005	1.059	1.029	1.004	984	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	99.101	115.955	125.195	126.430	127.114	128.825	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	
NPL/NPF	1.973	1.756	2.486	2.586	2.552	2.610	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	694.729	773.017	788.317	795.771	802.733	810.272	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	
NPL/NPF	8.961	9.726	10.118	10.080	10.350	10.419	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPL/NPF	235.831	247.852	259.109	262.324	265.699	267.796	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	
NPL/NPF	2.776	2.371	2.714	2.804	2.841	2.893	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	

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

Keterangan / Items	2021	2022	2023						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	32.865	35.760	31.992	32.360	32.831	32.210	33.058	33.470	33.637	27.168	27.746	27.790	27.976	28.034	28.043
NPL/NPF	1.016	669	866	866	873	879	815	908	867	872	929	896	860	833	870
2. Perikanan / <i>Fishery</i>	1.876	2.622	2.209	2.259	2.285	2.143	2.146	1.980	1.941	1.610	1.656	1.643	1.641	1.638	1.634
NPL/NPF	92	183	212	217	224	219	202	209	144	140	172	176	174	176	180
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	9.805	15.306	13.968	14.692	16.650	17.384	16.138	16.608	16.599	16.814	18.983	19.781	19.947	18.601	18.398
NPL/NPF	249	241	229	229	231	235	236	248	251	277	1.047	1.110	989	204	182
4. Industri Pengolahan / <i>Processing Industry</i>	102.559	98.216	93.802	94.816	95.917	94.266	97.424	94.831	94.802	96.642	102.300	102.398	103.791	104.829	105.063
NPL/NPF	4.251	2.333	2.090	2.134	2.068	2.318	2.040	2.092	2.076	2.071	2.282	2.436	2.460	2.467	2.464
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13.335	11.080	10.506	10.805	11.087	11.939	9.195	8.994	9.365	9.787	11.843	11.777	11.963	11.726	11.453
NPL/NPF	129	67	14	13	13	13	13	15	15	11	18	127	127	239	238
6. Konstruksi / <i>Construction</i>	38.986	44.281	44.801	44.307	44.159	41.257	38.974	35.961	36.192	36.680	38.380	38.742	39.423	40.157	40.563
NPL/NPF	2.272	2.012	2.164	2.209	2.344	2.015	1.762	1.889	1.938	1.965	2.394	2.364	2.340	2.342	2.367
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	87.473	97.104	96.447	98.815	99.515	95.096	94.828	96.418	96.546	86.782	88.243	89.109	90.075	89.493	90.023
NPL/NPF	3.686	4.085	4.991	5.005	5.210	4.651	4.316	4.572	4.337	4.389	5.129	5.369	5.082	5.346	5.273
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	24.517	27.828	23.743	23.806	23.618	22.224	21.655	21.793	21.713	14.023	16.930	17.123	17.404	17.087	17.552
NPL/NPF	2.065	1.862	940	934	872	764	585	569	579	534	715	702	754	744	1.047
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	20.015	21.860	22.825	23.534	23.377	22.206	22.578	23.007	22.705	23.944	26.528	26.202	27.016	26.906	27.005
NPL/NPF	537	658	644	615	609	600	550	709	716	646	917	953	931	886	878
10. Perantara Keuangan / <i>Financial intermediaries</i>	42.843	49.509	53.072	55.110	55.203	53.289	53.749	49.225	49.514	50.456	53.137	54.743	55.556	55.642	55.556
NPL/NPF	191	496	306	306	278	275	256	264	378	380	731	718	725	750	777
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	33.664	40.856	43.111	44.596	45.469	43.691	43.365	41.414	41.938	40.153	43.089	42.906	43.608	45.502	45.388
NPL/NPF	1.203	1.044	1.256	1.223	1.249	1.228	1.210	1.214	1.302	1.244	1.586	1.543	1.552	1.487	1.498
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.479	2.004	1.410	1.280	1.222	1.240	1.546	1.272	1.194	1.087	989	887	786	730	590
NPL/NPF	0	0	0	0	0	0	0	0	0	0	70	70	70	70	70
13. Jasa Pendidikan / <i>Education Services</i>	3.540	5.192	4.942	5.016	5.099	5.279	5.313	5.516	5.276	5.245	5.732	5.729	5.674	5.735	5.679
NPL/NPF	39	28	46	57	46	43	37	45	45	43	53	64	47	43	32
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3.781	4.609	4.671	4.750	4.745	4.537	4.522	4.565	4.701	4.156	4.380	4.372	4.489	4.497	4.646
NPL/NPF	60	87	83	83	83	83	67	68	67	66	86	113	134	171	170
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	9.176	10.687	10.591	10.269	10.324	9.471	9.760	9.591	9.689	7.797	7.792	7.871	7.943	7.664	7.965
NPL/NPF	230	353	379	332	361	350	230	257	283	275	339	338	317	300	298
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.741	1.895	1.897	1.913	1.919	1.917	1.939	1.938	1.939	178	180	179	178	176	176
NPL/NPF	18	20	24	23	21	16	13	27	27	22	23	23	23	23	23
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	-	-	-	-	-	-	-	-	-	-	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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>	27.851	31.556	31.797	31.884	32.337	32.169	32.046	32.641	33.196	33.604	34.558	34.951	35.469	35.940	36.242
NPL/NPF	866	1.047	1.377	1.357	1.368	1.354	1.218	1.268	1.324	1.322	1.632	1.673	1.684	1.699	1.686
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	2.868	2.925	2.950	2.972	2.997	2.993	2.632	2.611	2.607	2.611	2.638	2.657	2.662	2.658	2.674
NPL/NPF	34	30	30	26	29	23	23	23	26	27	37	35	36	37	30
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.242	1.515	1.550	1.546	1.623	1.615	1.446	1.503	1.560	1.593	1.611	1.648	1.678	1.701	1.691
NPL/NPF	77	90	97	98	97	98	74	80	84	80	84	86	83	83	82
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	5.733	7.511	7.066	6.939	6.793	6.625	6.496	6.453	6.359	6.406	6.629	6.775	6.787	6.614	6.931
NPL/NPF	96	168	144	141	141	144	134	135	133	133	282	280	272	272	266
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	151.190	176.002	170.455	172.568	174.224	165.161	166.575	166.944	167.632	159.866	171.236	172.628	174.704	177.092	179.891
NPL/NPF	1.523	3.620	2.025	2.054	2.087	1.952	1.826	1.942	2.082	2.081	3.358	3.429	3.374	3.429	3.472
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	75.834	80.868	83.022	83.996	85.415	85.905	86.152	86.796	87.753	88.908	89.060	90.025	91.060	92.042	93.419
NPL/NPF	559	783	809	821	833	841	825	870	924	924	929	978	939	918	927

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								2024				
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	15.081	13.594	16.041	16.102	16.157	17.676	17.330	16.505	16.819	24.588	24.152	25.515	25.313	25.747	25.280
NPL/NPF	616	561	842	854	875	919	680	704	722	769	750	785	764	773	780
2. Perikanan / Fishery	1.981	1.203	1.574	1.602	1.601	1.626	1.605	1.612	1.560	1.955	1.892	1.948	1.948	1.984	1.971
NPL/NPF	25	11	31	29	29	32	31	32	37	43	46	54	47	48	45
3. Pertambangan dan Penggalian / Mining and Quarrying	19.720	26.446	29.725	29.888	28.869	29.711	29.016	31.513	32.555	32.370	31.859	30.705	30.789	32.732	31.412
NPL/NPF	628	450	1.272	1.212	1.218	1.215	1.155	1.160	1.159	1.182	329	323	322	321	485
4. Industri Pengolahan / Processing Industry	115.243	131.594	136.214	136.824	137.805	146.187	144.317	148.571	146.362	150.169	147.176	145.760	149.990	148.941	142.091
NPL/NPF	4.485	4.027	3.928	3.849	3.848	3.855	4.037	4.036	3.927	4.808	4.666	5.072	5.342	5.486	5.342
5. Listrik, gas dan air / Electricity, Gas and Water	13.672	10.154	8.889	8.956	9.247	10.180	15.055	13.887	14.337	14.670	12.543	12.752	13.196	13.203	12.649
NPL/NPF	148	6	33	34	34	36	17	7	18	15	13	13	13	13	13
6. Konstruksi / Construction	50.199	52.727	55.614	55.868	55.780	60.398	60.018	59.389	59.511	59.681	57.429	57.938	59.144	59.367	59.335
NPL/NPF	1.683	1.297	2.419	2.237	2.253	2.595	2.555	2.977	2.827	2.671	2.788	2.926	2.463	2.778	2.764
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	91.527	89.670	99.949	101.711	104.227	111.299	115.495	105.948	109.748	131.884	122.504	123.324	124.753	122.306	121.425
NPL/NPF	4.636	3.118	4.241	4.309	4.320	4.620	4.293	4.686	4.712	4.692	4.650	4.639	4.442	4.509	4.525
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	8.306	3.877	7.799	7.791	7.861	9.271	9.842	9.824	10.068	17.533	14.429	14.363	14.512	14.588	14.739
NPL/NPF	421	266	276	220	223	237	191	193	198	208	232	233	232	235	240
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	34.102	28.511	32.418	35.892	34.752	34.496	36.211	35.612	35.061	35.439	35.024	37.287	35.785	37.835	38.075
NPL/NPF	913	403	836	879	675	720	704	740	763	748	460	433	419	420	426
10. Perantara Keuangan / Financial intermediaries	49.305	66.749	64.174	68.526	65.867	70.189	80.485	78.961	80.246	88.274	83.460	82.191	89.708	85.867	82.768
NPL/NPF	1.350	268	632	631	647	648	400	404	468	487	268	265	216	221	218
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	38.836	65.845	68.699	69.257	70.004	71.543	72.368	69.244	69.197	72.665	71.096	71.088	71.902	72.297	70.138
NPL/NPF	1.080	1.423	2.037	2.059	2.084	2.095	1.439	1.747	1.727	1.555	1.430	1.431	1.407	1.423	1.422
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	214	788	892	994	909	1.400	1.722	2.044	1.758	1.841	1.923	1.924	2.129	2.171	2.278
NPL/NPF	0	-	1	1	1	1	1	1	1	1	0	0	0	0	0
13. Jasa Pendidikan / Education Services	2.003	1.210	2.453	2.462	2.529	2.584	2.686	2.684	2.677	2.699	2.145	2.168	2.176	2.182	2.192
NPL/NPF	111	103	121	121	121	120	121	121	132	114	107	107	107	107	107
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	3.074	2.769	3.050	3.064	2.582	2.787	2.964	2.815	2.714	2.742	2.613	2.633	2.622	2.612	2.610
NPL/NPF	11	18	39	39	39	42	193	43	54	55	27	30	18	19	17
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	7.202	7.174	7.799	7.929	7.935	7.956	7.933	7.729	7.979	10.301	9.534	9.585	9.612	9.737	9.939
NPL/NPF	171	110	262	262	267	281	522	530	546	551	208	213	184	194	197
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	615	786	757	793	774	745	777	709	695	2.450	2.435	2.415	2.403	2.395	2.389
NPL/NPF	13	18	23	22	22	21	21	21	22	28	29	28	29	33	33
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	0	-	-	0	-
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	228	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	16.436	15.379	17.338	17.763	17.912	18.347	18.944	19.025	19.079	19.190	18.151	18.256	18.270	18.448	18.517
NPL/NPF	1.456	1.007	1.622	1.668	1.680	1.612	1.498	1.588	1.581	1.473	1.159	1.193	1.160	1.179	1.179
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	724	693	745	759	759	756	1.104	1.089	1.077	1.083	1.038	1.029	972	1.033	1.027
NPL/NPF	42	28	57	63	66	71	55	56	59	61	48	46	35	44	46
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	369	295	297	297	292	292	495	489	508	508	515	505	506	519	574
NPL/NPF	72	60	74	67	61	59	57	62	70	70	67	68	69	64	64
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	3.281	3.323	4.166	4.276	4.334	4.540	4.684	5.170	5.520	5.619	5.465	5.463	3.177	5.478	5.443
NPL/NPF	99	69	254	285	270	269	268	271	276	265	98	107	68	105	107
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	96.873	105.901	125.090	126.488	127.333	138.965	141.458	141.832	143.099	154.333	144.148	146.130	147.738	149.612	152.455
NPL/NPF	2.199	675	1.976	1.969	2.032	2.141	2.149	2.223	2.279	2.328	1.183	1.269	1.136	1.158	1.113
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	669	467	582	607	637	475	470	489	481	523	510	545	555	507	451
															427

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

Keterangan / Items	2021	2022	2023								2024				
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55.760	59.434	60.486	59.444	58.607	59.502	62.077	60.884	60.724	63.552	61.923	62.865	64.307	65.143	63.567
NPL/NPF	876	797	700	697	660	806	792	777	776	772	788	806	814	796	805
2. Perikanan / <i>Fishery</i>	2.521	1.916	2.084	2.073	2.043	2.030	1.990	1.921	1.872	1.964	2.026	2.041	2.058	1.932	1.749
NPL/NPF	90	204	217	202	206	194	187	191	185	184	190	191	192	192	84
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	34.252	54.986	56.563	56.257	54.574	52.440	56.060	57.005	59.602	61.565	62.009	62.652	60.092	56.858	56.082
NPL/NPF	258	291	266	266	265	269	266	355	353	352	361	359	359	367	354
4. Industri Pengolahan / <i>Processing Industry</i>	241.045	291.381	286.520	286.211	291.676	292.595	288.837	283.685	287.328	293.167	302.715	296.110	301.089	308.335	300.664
NPL/NPF	12.329	11.986	10.547	10.251	10.180	9.483	8.709	8.700	8.669	8.583	8.603	8.578	7.955	8.330	7.672
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	28.906	30.865	33.170	32.725	33.018	34.664	39.464	39.654	39.231	39.392	37.799	38.579	38.071	38.442	37.489
NPL/NPF	455	427	381	382	382	370	362	196	195	193	198	185	197	196	189
6. Konstruksi / <i>Construction</i>	116.672	114.604	100.173	102.264	101.613	100.587	101.607	98.260	98.093	98.396	97.114	97.814	98.912	98.720	98.283
NPL/NPF	6.823	7.432	7.736	6.751	7.704	7.705	7.167	7.291	7.459	7.220	7.237	7.509	7.588	7.857	7.806
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	185.949	193.308	198.450	203.403	205.117	206.210	210.642	204.141	216.892	224.142	225.028	223.158	228.153	223.151	223.273
NPL/NPF	10.008	9.158	8.917	8.920	8.706	8.263	7.629	7.719	7.683	7.571	7.925	7.799	7.773	7.677	7.621
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	23.044	24.241	23.021	23.335	23.427	23.367	23.293	23.069	23.067	23.119	23.178	23.895	23.995	23.854	23.722
NPL/NPF	1.164	1.801	1.293	1.389	1.373	1.355	1.216	1.484	1.516	1.521	1.542	1.732	1.529	1.221	1.211
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	78.203	79.997	91.435	92.064	94.281	96.530	97.341	97.750	98.445	100.186	103.938	103.997	105.468	107.524	103.795
NPL/NPF	999	904	885	906	896	877	923	939	944	895	888	901	907	913	903
10. Perantara Keuangan / <i>Financial intermediaries</i>	65.862	104.207	116.399	118.818	121.168	120.872	125.670	122.361	121.285	134.752	136.985	141.159	141.991	136.482	139.423
NPL/NPF	678	1.230	797	798	796	795	777	779	797	796	801	773	803	810	808
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	85.784	101.493	109.611	110.833	109.292	110.879	115.019	115.791	108.516	108.115	107.167	107.799	110.115	111.842	111.154
NPL/NPF	2.074	2.211	2.294	2.292	2.729	2.660	2.249	4.704	4.656	2.252	2.302	2.226	2.196	2.239	2.410
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	7	7	849	1.587	2.087	2.344	4.345	3.168	3.167	3.167	3.188	3.481	3.590	3.767	3.808
NPL/NPF	-	-	-	-	-	-	-	-	0	0	0	1	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	5.161	5.197	5.473	5.454	5.494	5.519	5.609	5.689	5.777	5.833	5.825	5.906	5.954	5.946	6.046
NPL/NPF	48	95	57	48	32	33	42	47	46	46	46	41	44	46	48
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.111	9.446	10.505	10.735	11.020	11.236	11.809	11.363	11.410	11.952	12.271	12.489	12.505	12.622	12.751
NPL/NPF	51	65	69	75	86	86	77	80	83	84	85	84	83	78	75
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	12.071	10.055	12.547	10.779	10.929	11.033	11.659	11.876	10.966	10.854	10.924	10.973	11.336	11.685	11.920
NPL/NPF	296	298	230	221	226	230	218	221	217	243	235	277	244	235	232
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	283	278	270	264	272	269	276	274	274	248	250	258	268	272
NPL/NPF	15	13	12	13	15	16	16	16	16	21	21	21	21	21	20
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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>	341.768	381.090	405.297	408.559	412.470	416.746	419.915	422.918	425.841	428.245	430.100	433.283	437.374	441.487	442.372
NPL/NPF	6.221	6.552	8.675	8.393	8.427	8.306	8.139	8.610	8.724	8.570	9.098	9.100	9.015	9.565	9.601
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14.052	15.269	15.886	16.031	16.123	16.166	16.334	16.365	16.353	16.436	16.444	16.586	16.809	16.941	16.958
NPL/NPF	264	313	400	394	422	413	391	419	411	426	453	473	457	474	465
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12.228	12.795	13.354	13.561	13.904	14.039	14.286	14.418	14.546	14.698	14.749	14.785	14.856	14.930	15.015
NPL/NPF	498	462	527	516	511	498	496	510	511	512	540	463	483	489	503
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	28.998	37.045	40.736	41.215	41.035	41.708	43.391	43.118	43.536	44.126	44.219	43.617	44.042	44.469	44.566
NPL/NPF	452	466	613	620	627	612	623	661	649	696	744	816	815	844	877
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	121.728	140.330	148.218	149.868	151.643	153.985	157.408	158.201	159.742	163.377	164.228	165.913	167.785	169.412	171.501
NPL/NPF	1.868	1.938	2.215	2.128	2.185	2.218	2.235	2.397	2.420	2.522	2.597	2.707	2.670	2.746	2.774
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	20.428	19.260	19.106	19.403	19.614	27.831	27.883	27.747	27.534	27.500	27.555	27.517	27.894	27.832	27.987
NPL/NPF	549	372	400	389	385	567	533	538	565	600	592	580	565	536	522

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

Keterangan / Items	2021	2022	2023							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	311.809	349.536	374.343	372.642	377.718	383.765	385.193	384.572	384.897	388.773	388.545	393.562	396.568	400.886	400.363
NPL/NPF	4.009	4.315	6.956	8.198	8.625	8.685	6.985	7.616	7.809	7.324	7.607	7.761	7.682	8.343	8.299
2. Perikanan / Fishery	12.311	13.985	14.685	14.795	14.840	14.930	15.056	15.036	15.093	15.202	15.155	15.144	15.115	15.122	15.138
NPL/NPF	847	887	680	656	678	691	682	738	756	786	830	824	836	809	807
3. Pertambangan dan Penggalian / Mining and Quarrying	90.026	140.653	161.406	169.174	180.269	177.050	189.254	193.310	190.949	197.088	201.247	215.295	215.609	223.980	223.241
NPL/NPF	5.663	4.773	4.179	4.033	1.967	1.971	1.908	2.006	1.967	2.002	2.047	1.971	3.379	3.362	3.337
4. Industri Pengolahan / Processing Industry	492.262	545.814	548.589	562.584	577.556	572.652	586.763	577.169	572.922	588.563	612.628	609.642	610.788	611.925	604.117
NPL/NPF	28.183	21.838	20.791	22.613	23.168	22.495	21.598	21.628	20.898	20.847	21.472	21.602	22.828	22.859	22.527
5. Listrik, gas dan air / Electricity, Gas and Water	103.788	110.228	112.624	120.614	114.705	118.829	120.245	125.077	123.333	125.082	132.267	134.982	138.523	147.763	156.193
NPL/NPF	936	262	274	271	276	273	273	283	76	75	84	79	79	102	103
6. Konstruksi / Construction	174.524	184.971	193.464	197.280	193.210	192.729	194.498	190.560	192.780	195.307	195.337	194.594	195.956	195.969	195.880
NPL/NPF	2.978	3.338	3.134	2.931	2.904	2.830	2.800	2.896	2.855	2.819	2.857	2.755	2.338	2.282	2.273
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	609.472	663.830	705.975	701.873	701.984	713.267	718.192	708.972	712.569	723.915	731.427	738.685	747.303	742.899	742.605
NPL/NPF	21.397	21.305	24.751	22.543	22.271	22.122	20.980	23.257	23.653	22.950	24.313	24.660	23.373	23.400	23.172
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	64.874	67.675	72.816	73.269	74.167	74.713	76.002	75.225	75.270	75.208	78.850	78.601	79.862	79.557	79.643
NPL/NPF	4.003	2.707	1.986	1.968	2.035	1.991	1.888	2.022	2.046	2.028	2.307	2.278	2.011	1.972	1.966
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	173.922	182.684	192.432	203.072	207.449	210.840	217.289	218.854	218.210	227.869	229.763	238.497	243.746	240.270	239.469
NPL/NPF	3.898	3.150	1.441	1.257	1.283	1.490	1.596	1.697	1.669	1.791	1.831	1.843	1.737	1.472	1.424
10. Perantara Keuangan / Financial intermediaries	66.704	85.322	98.304	103.236	101.708	102.075	109.764	113.541	125.962	137.039	136.836	139.598	142.549	145.210	148.042
NPL/NPF	706	254	214	209	203	200	190	297	295	290	298	298	177	176	137
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	107.031	106.390	119.260	120.459	122.570	123.220	125.319	133.106	131.884	133.330	134.566	136.643	142.026	142.045	142.213
NPL/NPF	3.056	1.605	1.774	1.714	1.947	1.657	1.701	1.768	2.356	2.537	2.733	2.691	1.620	1.619	1.636
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	31.573	41.030	48.778	50.338	53.499	52.956	57.679	59.571	58.721	60.189	62.508	63.071	70.864	73.446	72.187
NPL/NPF	3	-	-	-	-	-	0	0	3	3	3	3	3	3	0
13. Jasa Pendidikan / Education Services	3.287	3.295	3.073	3.112	3.128	3.193	3.269	3.286	3.385	3.341	3.320	3.394	3.527	3.549	3.617
NPL/NPF	13	32	28	29	28	32	28	29	31	34	32	36	29	22	21
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	13.547	14.697	16.719	18.034	18.440	17.853	18.115	18.385	18.662	19.134	19.193	19.591	19.930	20.115	19.750
NPL/NPF	48	64	109	113	118	111	119	139	141	144	155	150	131	123	123
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	67.242	86.752	112.124	116.009	120.616	127.951	129.210	128.378	131.123	120.537	118.349	122.905	128.044	127.002	129.763
NPL/NPF	1.557	1.639	2.615	2.335	2.139	2.145	2.167	2.470	2.515	2.284	2.432	2.464	2.319	2.408	2.369
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.184	1.020	1.035	1.021	1.009	1.013	1.016	1.018	994	990	944	921	940	896	884
NPL/NPF	33	44	52	54	53	53	59	67	68	67	64	63	57	55	53
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	363	18	18	17	17	16	15	15	14	14	12	12	11	10	10
NPL/NPF	-	-	-	-	-	0	0	0	-	0	0	0	0	0	0
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	158.544	158.544	183.102	184.328	185.766	187.090	188.861	189.452	190.192	156.863	200.454	203.133	206.154	208.490	210.316
NPL/NPF	3.226	3.226	4.821	4.694	4.705	4.692	4.526	4.889	5.025	3.505	4.926	4.994	4.850	4.771	4.744
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	9.059	9.059	9.262	9.327	9.411	9.381	9.482	9.453	9.460	9.501	9.594	9.724	9.873	9.979	10.007
NPL/NPF	171	171	236	245	241	243	242	263	274	263	286	278	266	259	248
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	6.390	6.390	5.952	5.975	6.023	6.082	6.249	6.352	6.364	53.315	11.110	11.092	11.164	11.142	11.131
NPL/NPF	393	393	361	348	335	329	309	334	340	2.075	797	717	650	624	590
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	68.076	68.076	73.227	74.000	74.952	75.951	76.848	77.518	78.005	78.643	79.562	79.883	79.184	78.989	78.807
NPL/NPF	1.053	1.053	1.475	1.540	1.513	1.585	1.569	1.586	1.618	1.687	1.794	1.882	1.886	1.912	1.891
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	350.784	350.784	344.555	346.847	349.533	352.162	355.545	354.945	355.131	356.544	357.301	359.028	362.347	366.301	369.275
NPL/NPF	3.493	3.493	3.902	3.930	4.046	4.108	4.061	4.391	4.580	4.499	4.881	4.997	5.201	5.512	5.449
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	72.799	72.799	79.421	80.893	82.447	83.366	85.144	86.028	86.692	87.685	88.397	89.524	91.497	92.352	93.574
	812	812	923	987	987	1.009	966	1.045	1.058	1.052	1.094	1.099	1.117	1.077	1.068

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								2024				
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	2.621.250	2.940.289	3.060.968	3.121.204	3.140.832	3.168.939	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115
NPL/NPF	104.692	95.607	100.633	97.711	97.710	96.043	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444
2. Investasi / Investment	1.527.639	1.710.944	1.818.276	1.838.566	1.866.989	1.884.391	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025
NPL/NPF	41.276	33.737	33.985	35.427	35.381	34.975	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020
3. Konsumsi / Consumption	1.619.696	1.772.331	1.860.151	1.877.527	1.895.162	1.912.569	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965	2.025.692	2.045.019	2.061.563
NPL/NPF	27.303	27.232	33.595	33.341	33.686	33.620	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704
NPL/NPF	173.270	156.576	168.213	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	199.100	189.896	170.717	177.288	181.188	187.309	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268
NPL/NPF	6.092	5.533	5.579	5.016	5.679	5.531	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655
2. Import / Import	79.660	86.567	98.259	99.655	102.538	102.443	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218
NPL/NPF	3.472	1.948	1.474	1.334	1.527	1.518	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431
3. Lainnya / Other	5.489.825	6.147.100	6.470.420	6.560.353	6.619.257	6.676.146	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218
NPL/NPF	163.706	149.094	161.160	160.129	159.571	157.590	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704
NPL/NPF	173.270	156.576	168.213	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596

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							2024					
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	281.146	313.815	308.119	313.694	316.379	304.793	309.136	298.595	300.462	272.386	286.496	287.945	293.033	293.041	294.495
NPL/NPF	11.867	10.574	11.129	11.025	11.284	10.328	9.374	9.902	9.767	9.682	12.425	12.817	12.451	11.993	12.061
2. Investasi / Investment	148.708	154.996	151.868	154.633	157.041	153.355	147.053	147.786	147.289	150.134	161.413	163.308	164.439	165.377	165.239
NPL/NPF	4.290	3.564	3.114	3.222	3.199	3.362	2.956	3.185	3.257	3.253	4.065	4.184	4.136	4.088	4.306
3. Konsumsi / Consumption	263.879	300.222	296.840	299.905	303.389	294.467	295.346	296.947	299.106	292.987	305.732	308.684	312.361	316.046	320.848
NPL/NPF	3.111	5.676	4.482	4.496	4.556	4.412	4.100	4.318	4.573	4.567	6.322	6.481	6.388	6.438	6.465
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	756.827	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582
NPL/NPF	19.268	19.814	18.725	18.742	19.039	18.101	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	21.850	12.504	9.890	10.229	10.101	9.564	12.006	11.212	11.101	11.853	12.202	12.458	12.538	12.270	11.933
NPL/NPF	1.693	341	207	208	211	131	188	190	189	190	193	269	258	257	249
2. Import / Import	4.268	3.348	2.842	2.421	2.637	2.898	4.032	4.548	4.860	4.499	4.408	3.868	4.156	4.359	4.162
NPL/NPF	39	19	76	76	75	75	75	68	68	68	68	68	97	97	66
3. Lainnya / Other	667.613	753.182	744.095	755.583	764.071	740.153	735.499	727.569	730.896	699.157	737.031	743.611	753.139	757.835	764.487
NPL/NPF	17.535	19.454	18.442	18.459	18.753	17.895	16.166	17.147	17.341	17.244	22.551	23.146	22.619	22.166	22.516
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	756.827	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582
NPL/NPF	19.268	19.814	18.725	18.742	19.039	18.101	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831

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						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	334.488	362.072	382.490	393.184	394.129	417.956	430.076	422.341	426.869	482.513	464.811	464.131	478.639	475.906	465.286
NPL/NPF	13.088	9.661	13.805	13.472	13.512	14.105	13.482	14.105	14.013	14.941	13.911	14.493	14.028	14.580	14.524
2. Investasi / Investment	116.822	141.026	153.560	154.476	152.774	160.093	167.752	164.708	164.420	166.751	155.404	157.461	157.345	158.061	154.006
NPL/NPF	3.209	2.418	3.188	3.286	3.143	3.333	2.876	3.299	3.301	2.986	2.091	2.060	1.978	2.001	2.091
3. Konsumsi / Consumption	193.690	200.668	225.195	227.615	228.852	233.595	236.964	237.695	239.554	250.921	239.828	242.197	244.352	246.649	249.206
NPL/NPF	4.537	2.305	4.565	4.660	4.746	4.627	4.496	4.681	4.788	4.709	3.100	3.238	2.975	3.001	2.936
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	761.245	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498
NPL/NPF	20.834	14.385	21.558	21.418	21.401	22.065	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.131	30.726	28.797	31.928	31.853	35.889	31.336	32.822	33.212	34.718	38.274	36.954	38.174	39.008	37.245
NPL/NPF	1.792	2.028	1.166	1.244	1.264	1.206	775	789	788	1.526	1.352	1.363	1.368	1.363	1.298
2. Import / Import	4.135	6.655	7.806	6.056	5.811	6.749	4.709	6.603	5.327	6.638	7.305	6.425	6.608	5.707	6.249
NPL/NPF	300	434	437	320	343	319	319	320	320	321	323	323	323	440	319
3. Lainnya / Other	604.733	666.386	724.642	737.292	738.091	769.006	798.747	785.319	792.303	858.830	814.464	820.410	835.555	835.900	825.004
NPL/NPF	18.742	11.922	19.955	19.854	19.794	20.540	19.759	20.975	20.992	20.789	17.428	18.105	17.290	17.779	17.934
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	761.245	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498
NPL/NPF	20.834	14.385	21.558	21.418	21.401	22.065	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551

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						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	583.182	666.861	690.315	693.047	696.525	704.656	714.983	694.900	706.429	735.580	746.071	741.321	755.764	751.278	744.506
NPL/NPF	25.968	27.020	26.143	25.048	25.819	25.058	22.878	23.281	23.395	22.825	22.007	22.188	21.639	21.836	21.453
2. Investasi / Investment	360.626	414.560	417.249	423.206	428.086	425.425	440.707	441.994	440.222	444.850	446.268	451.848	452.129	455.292	449.492
NPL/NPF	10.216	9.893	8.255	8.161	8.437	8.085	7.751	10.218	10.199	7.907	9.215	9.294	9.065	9.142	8.784
3. Konsumsi / Consumption	539.202	605.788	642.597	648.636	654.788	670.475	679.217	682.767	687.552	694.382	697.296	701.701	708.761	715.071	718.399
NPL/NPF	9.852	10.103	12.830	12.441	12.557	12.615	12.417	13.136	13.279	13.325	14.023	14.139	14.005	14.654	14.742
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397
NPL/NPF	46.036	47.016	47.228	45.650	46.813	45.758	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.562	50.019	48.514	48.248	52.867	53.660	49.319	50.438	50.132	50.308	62.542	59.505	56.432	64.295	56.913
NPL/NPF	802	870	1.256	907	1.278	1.271	1.246	1.254	1.285	1.211	860	863	826	829	824
2. Import / Import	51.877	50.197	59.902	57.982	59.640	57.528	59.664	52.652	56.101	66.060	64.634	62.488	66.338	62.874	63.337
NPL/NPF	2.513	700	536	526	696	689	648	655	655	634	639	637	637	734	732
3. Lainnya / Other	1.394.571	1.586.993	1.641.745	1.658.658	1.666.893	1.689.369	1.725.925	1.716.571	1.727.970	1.758.444	1.762.459	1.772.877	1.793.883	1.794.473	1.792.146
NPL/NPF	42.720	45.446	45.435	44.217	44.839	43.798	41.152	44.726	44.933	42.213	43.746	44.122	43.245	44.068	43.423
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870	1.916.653	1.921.641	1.912.397
NPL/NPF	46.036	47.016	47.228	45.650	46.813	45.758	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979

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						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	1.422.435	1.597.540	1.680.044	1.721.280	1.733.798	1.741.534	1.781.640	1.758.604	1.758.257	1.782.791	1.821.770	1.839.067	1.862.094	1.872.230	1.885.828
NPL/NPF	53.770	48.351	49.556	48.166	47.095	46.552	44.335	46.680	46.432	45.125	46.996	47.337	47.690	48.008	47.407
2. Investasi / Investment	901.484	1.000.362	1.095.600	1.106.250	1.129.088	1.145.518	1.165.240	1.187.473	1.198.511	1.228.790	1.239.175	1.266.068	1.289.269	1.298.414	1.287.289
NPL/NPF	23.561	17.862	19.428	20.758	20.602	20.195	18.639	20.235	20.704	20.858	22.070	22.140	20.908	20.999	20.839
3. Konsumsi / Consumption	622.926	665.652	695.520	701.370	708.133	714.032	722.128	723.748	725.843	742.551	746.419	752.383	760.219	767.252	773.110
NPL/NPF	9.802	9.148	11.719	11.744	11.827	11.967	11.673	12.508	12.895	13.081	13.777	13.967	13.972	14.156	13.989
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227
NPL/NPF	87.133	75.361	80.702	80.668	79.524	78.714	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	104.556	96.647	83.516	86.883	86.366	88.197	91.449	93.576	89.181	88.039	92.730	91.678	87.931	84.895	81.176
NPL/NPF	1.805	2.294	2.950	2.656	2.926	2.923	3.028	3.253	3.213	3.062	3.163	3.159	2.553	2.420	2.283
2. Import / Import	19.380	26.367	27.709	33.196	34.451	35.268	37.524	36.096	34.428	33.306	34.034	35.153	37.517	36.972	37.471
NPL/NPF	620	795	426	412	413	434	404	403	422	409	422	405	371	305	315
3. Lainnya / Other	2.822.908	3.140.540	3.359.939	3.408.821	3.450.202	3.477.619	3.540.035	3.540.153	3.559.001	3.632.787	3.680.601	3.730.687	3.786.134	3.816.030	3.827.580
NPL/NPF	84.708	72.272	77.327	77.599	76.186	75.357	71.216	75.767	76.396	75.593	79.258	79.881	79.646	80.437	79.637
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518	3.911.582	3.937.897	3.946.227
NPL/NPF	87.133	75.361	80.702	80.668	79.524	78.714	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235

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						2024						
			Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
1. KBMI 1	1.175	1.010	459	458	449	450	480	468	474	490	920	918	937	953	963
NPL/NPF	50	168	17	17	18	18	18	18	18	19	173	175	179	181	183
2. KBMI 2	9.218	10.286	11.330	11.420	11.190	5.851	5.383	5.457	5.495	5.503	5.114	5.169	5.202	5.254	5.291
NPL/NPF	410	186	350	359	375	266	272	273	276	278	130	137	137	138	137
3. KBMI 3	26.254	28.386	29.443	29.866	30.122	35.995	36.876	37.240	37.260	37.472	37.872	37.634	38.222	38.175	38.389
NPL/NPF	651	521	562	554	546	660	648	663	684	712	725	734	725	705	690
4. KBMI 4	38.709	45.844	48.509	49.122	49.852	50.613	51.769	52.019	52.022	52.371	52.515	52.812	53.909	54.214	54.805
NPL/NPF	721	509	576	600	602	623	634	657	672	685	698	709	715	696	684
5. Bank Umum / Commercial Bank	75.355	85.527	89.742	90.866	91.613	92.910	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449
NPL/NPF	1.833	1.384	1.505	1.531	1.541	1.568	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694

Tabel 3.1.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	385.586	415.515	458.325	482.862	480.548	485.312	493.153	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253
NPL/NPF	7.480	6.518	6.342	9.364	10.615	11.033	11.289	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755
2. Perikanan / <i>Fishery</i>	16.032	18.688	19.726	20.552	20.729	20.769	20.729	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492
NPL/NPF	886	1.053	1.286	1.139	1.104	1.137	1.137	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	124.618	153.803	237.390	261.662	270.012	280.362	276.584	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133
NPL/NPF	9.049	6.799	5.755	5.946	5.740	3.681	3.690	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358
4. Industri Pengolahan / <i>Processing Industry</i>	893.642	951.109	1.067.006	1.065.125	1.080.435	1.102.955	1.105.700	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	1.165.659	1.174.030	1.151.935
NPL/NPF	40.898	49.248	40.184	37.356	38.846	39.264	38.152	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	168.881	159.701	162.327	165.189	173.100	168.057	175.612	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783
NPL/NPF	2.091	1.668	761	703	700	706	691	664	501	304	293	312	405	416	550	543
6. Konstruksi / <i>Construction</i>	376.473	380.381	396.583	394.052	399.719	394.763	394.972	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062
NPL/NPF	12.973	13.755	14.080	15.453	14.129	15.205	15.146	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	942.188	974.420	1.043.912	1.100.822	1.105.802	1.110.843	1.125.872	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	1.190.285	1.177.848	1.177.326
NPL/NPF	41.784	39.728	37.666	42.900	40.777	40.506	39.656	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	116.183	120.741	123.620	127.380	128.201	129.074	129.575	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656
NPL/NPF	6.258	7.653	6.636	4.495	4.511	4.504	4.348	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	266.189	306.242	313.052	339.110	354.561	359.860	364.071	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343
NPL/NPF	5.739	6.347	5.116	3.806	3.657	3.463	3.688	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630
10. Perantara Keuangan / <i>Financial Intermediaries</i>	216.297	224.714	305.787	331.949	345.689	343.946	346.425	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789
NPL/NPF	1.089	2.925	2.248	1.950	1.943	1.924	1.918	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	259.978	265.315	314.584	340.681	345.146	347.337	349.332	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892
NPL/NPF	8.048	7.414	6.284	7.360	7.288	8.009	7.640	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	30.887	34.272	43.829	51.928	54.198	57.717	57.939	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863
NPL/NPF	4	3	0	1	1	1	1	1	1	4	4	74	74	74	74	71
13. Jasa Pendidikan / <i>Education Services</i>	13.594	13.990	14.893	15.940	16.044	16.249	16.576	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533
NPL/NPF	244	211	258	252	256	227	228	228	243	255	237	237	247	227	217	208
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.262	28.513	31.522	34.945	36.583	36.787	36.413	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758
NPL/NPF	382	171	234	299	310	326	322	456	331	345	350	353	378	366	391	384
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	89.457	95.691	114.669	143.061	144.986	149.804	156.411	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587
NPL/NPF	2.902	2.253	2.399	3.486	3.150	2.993	3.006	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.989	3.872	3.985	3.967	3.996	3.965	3.947	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722
NPL/NPF	55	80	95	110	111	111	107	109	131	133	138	137	135	129	132	130
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	358	365	22	21	20	20	19	18	18	17	17	15	14	13	12	12
NPL/NPF	0	-	-	-	-	-	0	0	0	-	0	0	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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>	544.004	581.135	586.568	637.534	642.533	648.486	654.352	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448
NPL/NPF	12.164	12.521	11.831	16.495	16.113	16.180	15.965	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	26.100	27.869	27.945	28.843	29.089	29.290	29.297	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666
NPL/NPF	529	546	542	723	728	759	750	710	761	770	777	824	832	795	814	790
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	20.771	21.010	20.995	21.152	21.378	21.841	22.028	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410
NPL/NPF	944	1.018	1.005	1.059	1.029	1.004	984	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.101	114.492	115.955	125.195	126.430	127.114	128.825	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747
NPL/NPF	1.973	1.864	1.756	2.486	2.586	2.552	2.610	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	694.729	760.741	773.017	788.317	795.771	802.733	810.272	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122
NPL/NPF	8.961	10.116	9.726	10.118	10.080	10.350	10.419	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	235.831	245.167	247.852	259.109	262.324	265.699	267.796	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170
NPL/NPF	2.776	2.539	2.371	2.714	2.804	2.841	2.893	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	251.567	277.985	310.841	340.257	339.373	343.703	350.263	351.708	351.163	352.250	354.135	354.497	359.557	362.126	364.694	364.251
NPL/NPF	4.409	3.967	4.286	6.918	8.148	8.504	8.556	6.869	7.486	7.657	7.158	7.436	7.577	7.498	8.136	8.090
2. Perikanan / <i>Fishery</i>	8.874	11.313	12.883	13.336	13.381	13.367	13.443	13.629	13.667	13.727	13.831	13.761	13.727	13.692	13.699	13.694
NPL/NPF	511	752	794	584	560	582	595	587	643	661	691	735	734	744	711	710
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	67.410	88.074	137.863	152.909	159.253	170.699	167.013	175.643	179.720	175.556	180.194	184.295	196.837	193.025	202.129	200.481
NPL/NPF	6.897	5.666	4.770	4.173	4.028	1.964	1.968	1.905	1.997	1.958	1.993	2.046	1.973	3.367	3.344	3.312
4. Industri Pengolahan / <i>Processing Industry</i>	316.144	347.203	385.352	381.641	390.431	402.094	399.249	405.889	406.279	401.850	411.051	433.372	428.420	433.802	433.727	420.058
NPL/NPF	25.339	22.244	15.208	13.775	14.228	14.671	14.391	13.680	13.667	12.908	12.753	12.948	12.912	14.136	13.972	13.862
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	91.852	94.090	102.264	105.825	114.344	108.431	112.197	109.795	114.576	112.861	114.734	117.335	118.713	122.009	131.328	140.071
NPL/NPF	1.252	921	265	275	271	273	271	270	280	73	72	83	78	77	101	101
6. Konstruksi / <i>Construction</i>	172.158	177.544	184.004	187.892	191.013	186.005	185.935	187.542	187.101	189.326	191.346	189.998	189.038	190.746	190.359	188.921
NPL/NPF	7.103	8.212	9.312	8.228	7.992	7.976	7.906	7.359	7.552	7.526	7.304	7.388	7.670	7.146	7.355	7.339
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	457.066	489.375	526.379	557.827	551.669	551.609	560.171	567.941	560.505	564.842	573.833	578.510	586.598	594.153	591.565	589.605
NPL/NPF	17.270	19.066	19.105	21.293	19.490	19.201	19.272	18.167	20.209	20.638	19.679	20.572	20.701	19.251	19.301	19.119
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	46.245	51.110	54.726	58.362	58.738	59.586	59.986	60.981	60.505	60.548	60.194	63.715	63.315	64.848	64.368	64.343
NPL/NPF	1.947	2.455	2.038	1.851	1.844	1.909	1.862	1.832	1.965	1.986	1.967	2.103	2.059	1.776	1.719	1.726
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	124.042	134.995	139.778	147.667	154.332	159.047	161.555	165.636	165.803	164.816	174.140	171.320	177.297	183.228	180.461	181.592
NPL/NPF	2.979	3.790	3.114	1.387	1.213	1.240	1.204	1.318	1.418	1.379	1.499	1.531	1.503	1.429	1.408	1.358
10. Perantara Keuangan / <i>Financial intermediaries</i>	34.909	37.882	52.707	63.466	69.126	66.397	65.921	71.936	74.902	77.747	85.979	92.476	91.935	97.437	98.879	99.728
NPL/NPF	219	318	265	222	217	214	211	201	307	305	302	310	309	189	189	149
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	86.988	81.413	77.132	89.574	90.485	92.414	92.184	92.034	96.727	95.462	96.143	97.320	99.622	105.741	102.333	102.372
NPL/NPF	3.211	3.307	1.807	1.795	1.738	2.087	2.094	1.854	1.916	2.482	2.643	2.794	2.748	1.618	1.616	1.629
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.293	31.573	41.030	49.619	51.914	55.576	55.290	62.017	62.729	61.878	63.346	65.685	66.542	74.445	77.204	75.987
NPL/NPF	3	3	-	-	-	-	-	0	0	3	3	3	3	3	3	0
13. Jasa Pendidikan / <i>Education Services</i>	2.447	2.548	2.532	2.225	2.207	2.213	2.232	2.265	2.263	2.364	2.326	2.315	2.361	2.405	2.422	2.440
NPL/NPF	41	45	46	32	26	25	31	35	35	37	38	36	36	33	27	27
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	11.364	9.641	10.100	12.619	13.932	14.291	13.615	13.800	14.113	14.342	14.614	14.573	14.949	15.299	15.413	14.961
NPL/NPF	218	66	66	102	116	121	113	113	134	135	136	146	142	121	115	112
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	52.362	61.478	81.953	106.519	110.441	115.110	122.418	124.138	123.212	126.005	115.349	115.793	120.336	125.421	124.313	127.063
NPL/NPF	1.557	1.537	1.608	2.576	2.282	2.097	2.105	2.129	2.433	2.476	2.242	2.367	2.401	2.262	2.371	2.329
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.469	1.211	1.053	1.066	1.053	1.040	1.046	1.050	1.053	1.030	1.026	981	960	979	937	929
NPL/NPF	28	39	49	57	59	58	58	64	72	73	72	69	68	62	60	58
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	355	361	17	17	16	16	16	15	14	14	14	11	11	11	10	10
NPL/NPF	-	-	-	-	-	-	0	0	0	-	0	0	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPLNPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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>	299.176	322.700	335.181	371.044	373.971	377.740	381.629	383.610	386.731	389.855	357.345	401.717	406.040	411.038	416.160	418.009
NPL/NPF	6.634	6.415	5.719	8.894	8.459	8.484	8.394	8.035	8.617	8.803	7.084	8.700	8.941	8.653	9.217	9.267
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.157	7.492	7.624	7.821	7.956	8.095	8.123	8.245	8.302	8.347	8.462	8.591	8.783	8.997	9.212	9.342
NPL/NPF	240	266	254	353	348	349	346	342	363	367	353	378	378	359	393	385
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5.955	5.119	4.534	4.147	4.188	4.209	4.252	4.369	4.430	4.452	51.395	9.168	9.144	9.179	9.086	9.091
NPL/NPF	375	312	398	339	324	313	303	291	309	315	2.047	763	696	629	616	580
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	34.096	33.135	36.915	37.838	38.249	37.970	38.200	38.379	38.432	38.385	38.058	38.024	37.632	36.677	35.893	35.365
NPL/NPF	488	387	435	667	706	673	709	627	647	711	728	777	779	788	752	693
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	297.233	305.113	329.856	320.956	323.311	325.891	328.531	332.005	331.328	331.952	334.796	335.343	336.895	339.948	343.765	346.621
NPL/NPF	3.002	3.291	3.422	3.727	3.752	3.886	3.948	3.981	4.234	4.448	4.430	4.639	4.741	4.821	5.174	5.128
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	48.607	51.765	59.416	64.816	66.126	67.434	68.080	69.361	70.261	71.061	71.809	72.358	73.413	74.953	75.724	76.581
NPL/NPF	1.086	845	676	789	847	847	866	819	894	903	892	928	928	945	900	891

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.521	14.973	18.364	20.428	20.856	21.148	21.575	21.903	22.050	22.301	22.669	22.763	22.894	23.088	23.249	23.424
NPL/NPF	899	675	635	782	785	807	811	746	805	840	891	910	943	920	940	974
2. Perikanan / <i>Fishery</i>	1.157	1.379	1.587	1.719	1.765	1.788	1.805	1.824	1.819	1.841	1.861	1.871	1.861	1.866	1.878	1.882
NPL/NPF	69	107	103	134	133	141	140	133	138	144	147	160	173	167	170	169
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.216	1.065	4.089	4.560	4.588	2.993	3.041	3.128	3.339	3.401	3.502	3.819	3.510	3.586	3.634	3.610
NPL/NPF	376	269	277	266	85	86	90	96	100	101	149	123	141	136	137	113
4. Industri Pengolahan / <i>Processing Industry</i>	14.282	20.312	25.550	27.827	27.729	26.709	27.298	26.987	25.970	24.439	24.752	24.757	25.178	24.828	24.178	24.209
NPL/NPF	482	550	485	575	415	434	418	773	810	828	831	870	1.272	1.242	1.260	1.271
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.484	2.204	1.765	1.535	1.503	1.532	1.556	1.553	1.526	1.539	1.674	1.687	1.684	1.834	1.842	1.839
NPL/NPF	54	56	10	13	13	13	13	11	14	14	10	11	11	11	11	11
6. Konstruksi / <i>Construction</i>	36.260	36.285	39.217	43.794	44.475	44.200	44.025	42.001	38.885	39.374	40.276	39.824	39.796	41.300	42.819	43.434
NPL/NPF	2.736	2.558	2.394	2.657	2.704	2.788	2.796	2.511	2.722	2.650	2.687	2.752	2.880	2.668	2.715	2.721
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38.295	42.815	51.287	57.940	58.646	58.388	59.191	59.773	58.486	59.131	61.131	61.226	62.130	64.432	64.767	64.897
NPL/NPF	2.897	2.909	2.518	3.337	3.362	3.418	3.411	3.204	3.357	3.557	3.758	4.065	4.137	3.942	4.060	4.091
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.256	7.431	7.942	8.667	8.851	9.018	9.094	9.071	9.051	9.190	9.266	9.342	9.424	9.597	9.613	9.729
NPL/NPF	1.252	824	538	567	527	570	486	328	330	338	336	387	389	413	419	383
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.513	7.011	7.182	7.360	8.519	8.514	7.688	8.379	8.245	8.122	8.281	9.207	9.474	9.149	9.080	9.106
NPL/NPF	219	166	118	107	105	107	106	104	110	115	117	133	133	120	97	98
10. Perantara Keuangan / <i>Financial intermediaries</i>	9.483	8.943	11.757	11.680	10.690	11.970	11.548	12.185	11.150	10.774	12.378	12.777	13.694	14.670	14.201	14.130
NPL/NPF	149	325	408	472	459	465	461	324	328	449	448	484	478	425	432	427
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.933	4.858	5.467	5.974	6.094	5.894	5.957	5.951	5.795	5.876	6.027	6.164	6.172	6.256	6.243	5.691
NPL/NPF	716	629	638	719	715	730	727	700	723	723	724	734	768	752	755	744
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.567	2.681	2.726	2.021	1.989	1.854	2.363	2.994	3.043	2.895	2.867	2.853	2.752	2.854	2.838	2.799
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	70	70	70	70	70
13. Jasa Pendidikan / <i>Education Services</i>	1.333	1.282	1.261	1.987	2.049	2.130	2.142	2.249	2.244	2.264	2.301	2.282	2.334	2.320	2.331	2.351
NPL/NPF	44	19	16	38	48	37	37	32	42	42	40	34	43	26	25	17
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.464	2.249	2.336	2.456	2.478	2.477	2.472	2.563	2.588	2.511	2.515	2.580	2.585	2.640	2.632	2.638
NPL/NPF	23	20	27	31	31	32	34	40	42	43	44	44	69	79	83	79
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	5.676	5.917	6.138	6.282	6.499	6.536	6.615	6.928	6.799	6.978	7.061	7.039	7.160	7.200	7.261	7.332
NPL/NPF	334	216	197	252	249	254	255	245	259	279	275	297	310	279	287	284
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	256	222	257	248	229	262	207	200	204	193	191	189	188	187
NPL/NPF	6	6	8	9	10	10	10	10	9	10	12	12	13	12	13	13
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.845	24.829	26.917	28.447	28.750	29.082	29.169	29.207	29.367	29.553	29.909	29.963	30.171	30.380	30.646	30.676
NPL/NPF	1.749	1.669	1.497	1.742	1.729	1.751	1.699	1.606	1.742	1.749	1.770	1.834	1.902	1.872	1.912	1.924
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	447	501	503	550	557	565	566	564	558	561	577	589	592	599	605	607
NPL/NPF	34	36	23	37	35	37	35	27	29	30	31	33	34	33	34	35
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	412	396	391	398	397	408	409	417	419	440	435	438	439	441
NPL/NPF	106	94	83	93	86	85	83	82	87	94	95	96	99	98	94	92
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	701	890	942	971	1.033	1.100	1.242	1.297	1.323	1.336	1.376	1.412	1.463	1.493
NPL/NPF	3	3	4	7	8	8	9	8	9	12	14	19	19	20	23	27
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196.716	210.004	224.468	233.806	236.171	238.383	240.250	243.433	243.318	244.815	247.574	248.544	251.050	253.472	256.367	260.032
NPL/NPF	884	1.320	1.404	1.595	1.579	1.607	1.593	1.491	1.590	1.644	1.648	1.694	1.778	1.644	1.699	1.679
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	118.982	120.110	122.924	123.370	123.837	123.980	124.127	124.215	123.550	123.171	123.358	123.053	123.331	123.505	123.846	124.413
NPL/NPF	489	635	630	759	768	783	786	759	798	833	810	828	848	751	751	757

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

Keterangan / Items	2020	2021	2022	2023												2024		
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																		
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.280	120.532	128.690	121.632	119.866	120.039	120.893	123.626	121.665	120.729	126.215	124.166	126.167	128.245	130.940	128.665		
NPL/NPF	2.172	1.876	1.421	1.664	1.683	1.723	1.922	1.655	1.714	1.677	1.688	1.727	1.728	1.702	1.670	1.691		
2. Perikanan / <i>Fishery</i>	6.001	5.996	5.256	5.496	5.583	5.613	5.482	5.344	5.064	4.898	5.040	5.097	5.182	5.205	5.098	4.916		
NPL/NPF	306	194	389	420	411	414	403	382	388	317	314	342	338	338	345	236		
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	50.554	57.716	87.142	98.859	100.788	100.099	99.920	105.270	107.609	112.353	116.736	117.227	120.141	122.305	118.727	117.939		
NPL/NPF	1.707	864	708	1.507	1.626	1.630	1.632	1.563	1.673	1.672	1.672	1.616	1.649	1.545	772	933		
4. Industri Pengolahan / <i>Processing Industry</i>	495.327	517.323	584.901	586.202	593.285	602.962	606.680	614.180	601.554	607.907	622.986	635.077	632.655	634.814	644.320	639.544		
NPL/NPF	13.784	22.699	22.330	20.810	21.976	21.930	21.110	20.159	20.245	20.211	20.364	21.009	21.296	20.992	21.647	20.725		
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	57.960	54.148	51.602	54.089	53.456	54.104	57.938	68.622	67.335	67.448	67.934	71.269	73.527	73.882	73.923	72.108		
NPL/NPF	785	692	486	415	415	419	407	382	208	218	211	219	316	327	438	431		
6. Konstruksi / <i>Construction</i>	163.696	163.800	169.139	158.372	160.587	160.702	160.859	162.285	154.873	154.613	155.099	155.233	156.837	158.085	158.881	159.565		
NPL/NPF	3.134	2.985	2.373	4.567	3.433	4.441	4.445	4.415	4.780	4.902	4.683	5.135	5.004	4.915	5.189	5.149		
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	431.213	425.857	453.004	474.014	484.015	486.732	491.245	493.074	482.862	497.087	507.231	507.558	505.655	511.571	504.310	508.201		
NPL/NPF	21.105	17.192	15.842	18.104	17.759	17.729	16.816	15.689	16.510	16.032	16.007	17.219	17.469	17.316	17.412	17.223		
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	61.348	60.859	60.861	60.350	60.613	60.470	60.495	60.740	60.354	60.380	60.423	60.330	61.244	61.328	61.105	61.584		
NPL/NPF	2.954	4.281	3.969	2.077	2.141	2.025	2.000	1.720	1.972	2.014	1.987	2.307	2.497	2.338	2.035	2.354		
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	120.464	150.554	151.930	171.255	177.322	179.179	182.504	186.647	189.098	189.465	193.403	201.869	204.487	204.842	206.525	200.740		
NPL/NPF	2.541	2.391	1.883	2.312	2.340	2.116	2.377	2.351	2.557	2.597	2.464	2.431	2.493	2.445	2.186	2.173		
10. Perantara Keuangan / <i>Financial intermediaries</i>	138.304	144.436	192.610	213.964	218.778	223.181	224.324	234.941	230.039	239.580	260.655	258.984	267.807	268.985	264.933	269.367		
NPL/NPF	720	2.282	1.575	1.255	1.267	1.245	1.247	1.098	1.108	1.184	1.202	1.303	1.268	1.307	1.337	1.363		
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	163.380	174.670	226.992	239.398	242.617	242.513	244.445	251.664	250.338	243.366	245.346	244.816	245.042	248.295	255.426	253.559		
NPL/NPF	4.120	3.478	3.839	4.846	4.835	5.193	4.819	4.044	6.794	6.837	4.222	4.524	4.375	4.405	4.396	4.593		
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	27	18	73	74	79	72	71	66	67	66	70	69	68	70	72	77		
NPL/NPF	1	0	0	1	1	1	1	1	1	1	1	0	1	1	1	1		
13. Jasa Pendidikan / <i>Education Services</i>	9.814	10.160	11.100	11.726	11.787	11.905	12.201	12.363	12.467	12.486	12.490	12.424	12.502	12.605	12.656	12.740		
NPL/NPF	159	147	195	182	181	164	160	161	165	176	159	168	168	168	165	164		
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14.367	16.565	19.082	19.868	20.171	20.016	20.323	21.045	20.424	20.631	20.853	21.300	21.549	21.605	21.799	22.159		
NPL/NPF	141	85	142	166	162	173	174	302	156	166	170	163	166	167	193	192		
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	31.129	27.998	26.532	30.203	27.906	27.869	27.292	27.448	27.525	26.596	26.885	23.766	23.837	24.312	24.515	25.192		
NPL/NPF	1.012	501	595	658	620	642	646	763	787	805	836	550	581	523	478	484		
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.307	2.441	2.676	2.678	2.687	2.677	2.673	2.690	2.682	2.673	2.662	2.633	2.614	2.611	2.609	2.606		
NPL/NPF	21	35	39	45	43	43	38	36	50	50	54	56	54	55	59	59		
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	3	5	3	3	3	3	3	3	3	3	3	2	2	2	2		
NPL/NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-		
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
NPL/NPF	115	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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>	174.251	196.152	224.200	237.828	239.346	241.210	243.159	246.821	247.811	248.772	250.521	251.452	253.282	255.717	257.429	258.629		
NPL/NPF	4.374	4.078	4.613	5.857	5.890	5.910	5.839	5.740	5.996	6.103	6.016	6.281	6.118	6.184	6.085	6.019		
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	15.192	18.071	19.784	20.451	20.541	20.595	20.579	20.729	20.645	20.578	20.522	20.608	20.708	20.782	20.706	20.706		
NPL/NPF	232	227	265	333	338	367	363	341	370	373	392	412	421	403	387	370		
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15.596	15.241	16.046	16.606	16.795	17.230	17.374	17.696	17.919	18.105	18.296	18.373	18.448	18.585	18.763	18.874		
NPL/NPF	593	537	524	626	620	606	598	562	591	595	595	628	539	559	551	567		
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	71.153	65.335	78.297	86.434	87.205	88.141	89.575	91.925	92.571	93.723	95.398	96.500	96.713	95.087	98.177	98.873		
NPL/NPF	1.676	1.584	1.317	1.812	1.872	1.871	1.892	1.959	1.997	1.954	2.040	2.122	2.287	2.233	2.358	2.421		
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	178.470	179.068	218.249	233.187	236.205	238.377	241.412	245.493	247.224	248.788	251.703	252.979	255.706	259.107	262.238	266.422		
NPL/NPF	4.289	4.290	4.848	4.743	4.738	4.846	4.871	4.751	5.081	5.224	5.310	5.645	5.840	5.873	5.929	5.958		
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																		
NPL/NPF	48.637	54.069	55.453	60.488	61.740	64.085	73.510	74.570	75.576	76.471	77.658	78.134	79.011	83.409	81.657	83.326		
	990	1.067	900	992	1.001	1.021	1.212	1.194	1.233	1.305	1.358	1.362	1.407	1.405	1.306	1.295		

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)
Milliar Rp (Billion Rp)

Keterangan / Items	2020	2021	2022	2023							2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																	
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	1.217	2.026	430	544	452	422	422	422	554	796	1.062	940	1.115	705	927	913	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5.437	6.948	8.296	5.334	5.382	6.572	6.610	6.427	7.768	8.394	7.404	8.756	7.945	7.522	7.682	7.103	
NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Industri Pengolahan / <i>Procesing Industry</i>	67.889	66.270	71.203	69.456	68.990	71.191	72.473	70.283	70.454	67.218	69.752	71.614	67.657	72.215	71.806	68.124	
NPL/NPF	1.293	3.754	2.161	2.196	2.228	2.233	2.233	1.771	1.734	1.622	2.363	2.197	2.208	2.215	2.262	2.147	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.585	9.259	6.696	3.739	3.797	3.990	3.922	3.990	4.175	4.419	4.590	4.162	4.166	4.029	4.042	3.765	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Konstruksi / <i>Construction</i>	4.359	2.753	4.224	3.994	3.644	3.856	4.152	3.269	3.311	3.263	3.343	3.205	3.416	3.305	2.155	2.141	
NPL/NPF	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15.614	16.373	13.242	11.040	11.473	14.114	15.265	18.368	13.626	14.695	24.528	19.907	19.893	20.128	17.206	14.623	
NPL/NPF	513	562	201	165	166	159	158	157	158	158	159	160	160	160	160	158	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.334	1.341	91	-	-	-	0	-	0	0	0	0	-	-	-	-	
NPL/NPF	105	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	14.170	13.683	14.162	12.828	14.388	13.119	12.324	12.756	12.076	12.018	11.613	12.857	14.725	14.795	16.470	16.904	
NPL/NPF	-	-	0	-	-	-	-	-	-	-	-	-	0	0	-	-	
10. Perantara Keuangan / <i>Financial Intermediaries</i>	33.602	33.453	48.713	42.840	47.096	42.398	44.631	50.605	47.997	48.906	51.508	46.181	44.256	48.711	45.188	42.564	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.678	4.374	4.992	5.735	5.950	6.516	6.746	6.422	6.696	6.830	6.747	7.618	7.601	7.359	7.685	7.270	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	215	215	215	215	215	215	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. Jasa Pendidikan / <i>Education Services</i>	0	1	1	2	2	1	2	1	1	1	1	1	1	1	2	2	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	67	58	3	3	3	3	3	3	3	3	2	3	2	3	3	1	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	290	298	45	58	140	289	85	48	39	177	194	0	0	0	0	0	
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	0	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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>	331	324	271	215	466	454	395	129	127	127	129	131	131	131	131	134	
NPL/NPF	2	2	3	1	35	36	33	-	-	-	1	1	1	1	1	1	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	29	36	34	20	36	35	29	13	13	13	13	13	12	12	11	11	
NPL/NPF	0	0	0	-	6	6	6	-	-	-	-	-	-	-	-	-	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	4	5	5	5	4	4	3	3	3	3	3	3	3	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	42	33	34	32	16	15	15	14	16	16	16	16	16	17	
NPL/NPF	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	586	543	443	368	85	82	79	54	53	49	47	47	48	47	46	46	
NPL/NPF	54	60	53	53	11	11	8	48	48	44	42	42	42	42	41	42	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	11.019	9.887	10.059	10.435	10.620	10.200	2.079	1.312	1.272	1.546	1.456	1.979	2.124	2.273	2.557	1.849	
NPL/NPF	383	229	165	174	189	190	29	21	8	30	26	42	30	27	25	2	

Tabel 3.6.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Agustus 2024
Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - August 2024)
Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha													Bukan Lapangan Usaha												
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24		
Jawa Barat	13.794	1.337	2.050	65.825	3.058	25.772	111.775	11.402	23.562	8.745	16.254	358	3.083	5.408	11.605	322	0	-	164.130	3.221	3.178	3.377	114.341	21.171		
NPL/NPF	1.475	72	19	2.254	10	1.890	5.159	329	117	116	290	-	19	31	483	18	-	-	4.149	103	185	79	1.487	124		
Banten	711	190	607	23.035	466	12.007	25.304	2.612	9.482	4.304	15.442	-	4	526	2.086	2.896	105	0	-	62.450	2.055	1.896	938	31.148	7.189	
NPL/NPF	36	6	40	242	4	700	961	41	62	14	81	-	3	9	86	1	0	-	1.316	66	66	5	460	109		
DKI Jakarta	179.721	2.629	241.913	713.066	183.108	265.347	404.100	53.450	311.120	398.786	279.575	18.391	5.048	14.740	78.412	388	5	-	177.708	19.451	10.228	116.702	170.967	122.403		
NPL/NPF	3.613	173	3.947	20.446	384	6.780	10.354	2.241	2.364	1.171	4.816	0	118	122	636	15	-	-	4.170	496	369	2.785	4.246	1.807		
D.I Yogyakarta	2.736	288	95	4.444	24	5.966	12.425	3.291	969	883	1.322	2	965	1.066	2.854	57	-	-	4.937	111	363	154	10.141	1.126		
NPL/NPF	80	15	3	111	0	128	542	85	15	101	43	-	7	69	92	1	-	-	126	10	22	1	225	4		
Jawa Tengah	24.931	2.836	405	59.876	455	17.153	117.268	13.386	4.824	2.113	7.624	46	1.995	4.067	12.975	342	-	-	31.867	348	1.240	1.872	35.938	36.985		
NPL/NPF	668	92	42	9.206	3	712	4.705	387	81	184	442	-	9	23	370	31	-	-	685	5	85	43	474	129		
Jawa Timur	40.045	2.880	1.459	116.871	4.620	23.693	149.970	11.097	12.548	1.861	11.429	4	2.014	3.221	13.579	671	1	-	71.883	2.678	2.921	4.255	89.986	3.681		
NPL/NPF	1.145	276	71	2.579	75	1.524	5.654	464	364	66	280	-	0	25	30	387	21	-	1.992	61	183	75	1.145	37		
Bengkulu	6.278	95	274	518	15	177	5.020	548	266	9	263	0	39	133	603	27	-	-	2.922	12	82	31	6.538	5.086		
NPL/NPF	96	3	1	14	0	27	175	5	5	0	3	-	0	0	23	1	-	-	68	-	3	0	42	32		
Jambi	14.594	134	144	2.289	20	896	8.425	1.196	456	36	604	0	106	146	1.081	33	-	-	6.861	105	158	85	15.270	109		
NPL/NPF	170	5	7	27	0	57	278	29	5	15	13	-	1	5	18	-	-	-	164	0	2	2	210	1		
Aceh	3.227	307	110	1.334	118	603	5.900	529	299	16	271	0	83	333	827	41	-	-	2.905	74	36	804	24.065	11		
NPL/NPF	71	11	1	29	0	84	238	23	9	-	21	-	1	1	17	2	-	-	32	1	1	11	146	0		
Sumatera Utara	53.247	627	431	56.965	527	7.536	47.460	2.963	4.545	1.137	5.744	7	543	2.229	4.384	211	2	-	23.734	662	1.654	2.817	44.846	1.966		
NPL/NPF	491	29	22	677	2	388	1.774	87	53	21	87	-	2	12	117	6	-	-	692	8	50	63	518	32		
Sumatera Barat	11.923	330	153	2.485	33	762	17.256	1.095	1.404	47	746	-	227	301	1.550	32	-	-	5.373	83	166	62	10.588	15.538		
NPL/NPF	280	22	9	66	0	63	716	28	19	4	20	-	0	1	50	1	-	-	89	2	5	1	116	35		
Riau	25.117	152	496	8.658	73	2.490	13.610	1.945	2.776	429	2.032	-	119	894	2.072	40	-	-	13.073	158	539	109	22.388	768		
NPL/NPF	466	6	3	116	1	168	632	30	37	56	46	-	0	2	47	1	-	-	446	5	18	2	251	5		
Sumatera Selatan	21.108	308	2.343	11.478	236	3.294	19.021	1.888	1.874	90	3.700	15	351	555	1.522	129	-	-	16.547	127	472	515	27.896	1.638		
NPL/NPF	447	22	10	34	2	258	733	32	30	4	65	0	0	1	49	3	-	-	431	4	35	10	320	13		
Bangka Belitung	2.413	411	1.094	479	8	252	3.274	199	155	7	113	-	22	151	426	4	-	-	2.836	27	51	60	5.398	33		
NPL/NPF	54	29	7	11	0	20	85	3	5	0	2	-	0	0	10	0	-	-	35	0	4	0	46	0		
Kepulauan Riau	299	409	264	7.990	892	1.477	7.583	1.532	5.274	73	2.472	1	286	211	1.062	18	-	-	9.731	126	373	148	10.033	1.294		
NPL/NPF	6	8	1	982	0	205	178	11	19	4	193	-	0	4	19	1	-	-	201	3	11	1	129	16		
Lampung	11.022	636	324	5.164	168	784	18.247	1.132	2.026	239	1.178	17	367	681	1.300	64	-	-	6.672	88	157	113	8.502	5.965		
NPL/NPF	251	51	9	210	3	99	634	38	12	2	31	-	4	5	72	2	-	-	138	1	7	4	99	73		
Kalimantan Selatan	9.993	339	7.782	2.621	576	1.052	12.082	821	3.504	457	1.968	2	98	181	1.959	41	-	-	12.858	69	393	92	15.659	234		
NPL/NPF	72	18	41	19	1	133	536	16	20	1	32	-	6	1	48	4	-	-	341	1	21	1	219	1		
Kalimantan Barat	20.365	475	194	1.558	155	533	12.635	1.469	3.009	329	985	114	80	132	1.084	22	-	-	9.596	139	519	382	20.875	304		
NPL/NPF	153	32	1	95	1	69	756	45	24	3	20	-	0	4	35	0	-	-	237	0	8	3	186	2		
Kalimantan Timur	14.796	627	4.826	3.306	3.412	5.724	16.910	2.482	5.943	173	3.468	1	228	229	2.732	34	-	-	9.531	200	806	870	24.215	938		
NPL/NPF	37	19	37	36	6	437	457	28	64	12	102	0	2	2	61	1	-	-	264	5	34	12	312	5		
Kalimantan Tengah	14.638	161	129	1.187	136	889	9.203	707	673	509	549	1	76	104	983	22	-	-	5.203	26	51	38	13.590	319		
NPL/NPF	88	6	1	11	4	154	230	6	15	0	10	-	0	0	22	1	-	-	136	-	1	5	110	4		
Sulawesi Tengah	4.690	588	11.245	3.093	401	725	8.988	669	702	27	727	-	33	47	752	25	-	-	3.360	41	117	25	19.511	466		
NPL/NPF	69	17	26	17	0	75	308	8	4	0	12	-	-	0	16	1	-	-	55	0	3	0	223	3		
Sulawesi Selatan	13.610	2.039	3.079	7.590	3.649	5.638	38.553	3.230	2.679	494	2.923	3	463	717	4.094	187	-	-	24.999	489	1.483	1.442	28.247	13.568		
NPL/NPF	217	71	17	382	33	268	1.873	226	132	30	159	-	0	31	173	6	-	-	523	7	70	31	397	97		
Sulawesi Utara	1.520	346	4.568	745	167	1.714	8.305	1.002	444	10	1.034	35	26	106	763	116	-	-	5.704	68	249	69	12.737	10.562		
NPL/NPF	53	16	3	38	1	170	244	25	10	-	8	-	4	1	25	2	-	-	171	0	9	1	190	115		
Gorontalo	701	119	36	306	2.255	151	2.629	159	57	1	168	-	46	18	311	1	4	-	1.300	12	27	2	5.411	3.650		
NPL/NPF	137	14	1	30	0	52	215	23	4	0	23	-	-	0	23	0	0	-	21	0	0	0	88	24		
Sulawesi Barat	2.167	102	13	277	14	196	2.468	97	48	7	45	12	9	42	324	5	-	-	791	3	20	3	3.548	2.043		
NPL/NPF	41	5	1	33	0	25	107	3	1	4	5	-	0	1	8	0	-	-	19	0	3	0	24	12		
Sulawesi Tenggara	3.352	567	1.533	753	16	630	7.258	577	479	4	883	19</														

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							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	2.465.419	2.621.250	2.940.289	3.060.968	3.121.204	3.140.832	3.168.939	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115
NPL/NPF	96.687	104.692	95.607	100.633	97.711	97.710	96.043	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444
2. Investasi / Investment	1.468.687	1.527.639	1.710.944	1.818.276	1.838.566	1.866.989	1.884.391	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685	2.063.182	2.077.144	2.056.025
NPL/NPF	43.335	41.276	33.737	33.985	35.427	35.381	34.975	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020
3. Konsumsi / Consumption	1.547.454	1.619.696	1.772.331	1.860.151	1.877.527	1.895.162	1.912.569	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965	2.025.692	2.045.019	2.061.563
NPL/NPF	27.685	27.303	27.232	33.595	33.341	33.686	33.620	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704
NPL/NPF	167.707	173.270	156.576	168.213	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	142.171	199.100	189.896	170.717	177.288	181.188	187.309	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268
NPL/NPF	2.865	6.092	5.533	5.579	5.016	5.679	5.531	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655
2. Impor / Import	65.457	79.660	86.567	98.259	99.655	102.538	102.443	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218
NPL/NPF	1.289	3.472	1.948	1.474	1.334	1.527	1.518	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431
3. Lainnya / Other	5.273.932	5.489.825	6.147.100	6.470.420	6.560.353	6.619.257	6.676.146	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585	7.168.710	7.204.238	7.209.218
NPL/NPF	163.553	163.706	149.094	161.160	160.129	159.571	157.590	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114	7.478.404	7.514.618	7.507.704
NPL/NPF	167.707	173.270	156.576	168.213	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596

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							2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Jenis Penggunaan / Type of Use																	
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																	
1. Modal Kerja / Working Capital	1.067.403	1.185.502	1.324.889	1.391.154	1.423.678	1.433.268	1.441.124	1.472.456	1.463.619	1.457.665	1.472.431	1.506.314	1.517.362	1.547.302	1.557.157	1.560.088	
NPL/NPF	51.323	51.166	46.655	45.594	43.722	42.416	42.237	39.541	41.728	41.461	39.608	40.641	40.959	41.035	41.598	41.222	
2. Investasi / Investment	686.337	712.338	795.726	879.667	888.029	908.332	921.409	933.562	950.712	956.954	979.824	989.644	1.012.854	1.032.066	1.036.683	1.026.418	
NPL/NPF	21.684	21.226	16.079	17.676	18.490	18.507	18.399	16.845	18.387	18.835	18.944	19.926	19.955	18.678	18.831	18.702	
3. Konsumsi / Consumption	692.225	725.325	773.527	806.623	813.800	821.338	828.814	835.969	839.484	844.051	861.864	865.201	871.907	880.792	889.840	895.009	
NPL/NPF	11.825	11.515	10.903	14.769	14.435	14.550	14.565	14.095	15.064	15.546	15.534	16.184	16.462	16.195	17.052	16.943	
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	
NPL/NPF	84.831	83.906	73.637	78.038	76.647	75.473	75.201	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	76.867	
Orientasi Penggunaan / User Orientation																	
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																	
1. Ekspor / Export	41.544	102.437	93.345	80.623	83.956	83.374	85.130	88.562	90.633	86.289	85.078	89.635	88.594	84.776	81.688	78.191	
NPL/NPF	1.377	1.495	2.287	2.929	2.652	2.926	2.923	3.025	3.251	3.211	3.060	3.160	3.157	2.551	2.417	2.281	
2. Impor / Import	6.111	12.747	20.066	21.528	27.544	28.514	29.581	31.012	29.675	28.316	26.888	27.905	28.923	30.985	31.254	31.296	
NPL/NPF	91	106	212	306	297	285	290	277	301	321	283	292	284	246	259	273	
3. Lainnya / Other	2.398.310	2.507.981	2.780.731	2.975.292	3.014.008	3.051.049	3.076.636	3.122.413	3.133.507	3.144.066	3.202.152	3.243.620	3.284.607	3.344.398	3.370.739	3.372.027	
NPL/NPF	83.363	82.305	71.138	74.803	73.698	72.262	71.989	67.179	71.627	72.310	70.744	73.299	73.936	73.112	74.805	74.313	
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123	3.460.160	3.483.681	3.481.515	
NPL/NPF	84.831	83.906	73.637	78.038	76.647	75.473	75.201	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	76.867	

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							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	87.962	97.587	114.251	123.398	124.153	123.199	122.631	122.360	115.733	116.437	120.305	121.038	122.841	126.401	126.651	126.559
NPL/NPF	7.449	7.337	6.722	7.994	7.673	7.848	7.814	7.453	7.865	8.145	8.428	8.881	9.519	9.017	9.214	9.232
2. Investasi / Investment	60.781	62.060	72.672	81.056	82.835	82.199	83.970	85.393	85.463	84.398	86.462	87.348	87.999	89.409	90.102	90.700
NPL/NPF	2.809	1.992	1.651	1.965	1.968	2.045	1.981	1.803	1.925	1.988	2.042	2.207	2.312	2.246	2.259	2.233
3. Konsumsi / Consumption	339.923	356.444	375.924	387.460	390.648	393.378	395.542	398.927	398.445	399.815	403.160	403.924	406.956	409.807	413.366	417.662
NPL/NPF	3.265	3.757	3.641	4.233	4.204	4.272	4.205	3.974	4.256	4.362	4.368	4.503	4.679	4.418	4.513	4.514
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	591.913	597.637	598.777	602.144	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921
NPL/NPF	13.523	13.086	12.013	14.192	13.845	14.165	13.999	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	448	529	953	857	799	797	781	758	360	347	334	332	323	306	306	303
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2. Impor / Import	241	142	266	141	109	63	64	63	53	58	56	54	53	34	39	32
NPL/NPF	7	5	8	6	6	6	5	5	5	5	5	5	5	5	5	5
3. Lainnya / Other	487.977	515.419	561.628	590.916	596.728	597.917	601.299	605.859	599.229	600.246	609.537	611.924	617.419	625.277	629.774	634.586
NPL/NPF	13.516	13.078	12.005	14.185	13.838	14.158	13.994	13.224	14.040	14.489	14.833	15.585	16.504	15.676	15.980	15.974
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	591.913	597.637	598.777	602.144	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921
NPL/NPF	13.523	13.086	12.013	14.192	13.845	14.165	13.999	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980

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							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	1.190.317	1.216.047	1.362.136	1.420.137	1.438.375	1.449.472	1.465.821	1.495.699	1.456.219	1.479.500	1.528.246	1.545.144	1.550.692	1.564.745	1.562.989	1.566.230
NPL/NPF	36.043	42.536	40.373	45.179	44.425	45.575	44.106	41.531	42.877	42.614	42.412	43.866	44.395	43.789	43.588	43.071
2. Investasi / Investment	675.390	718.332	809.460	828.046	841.168	848.664	851.527	874.310	877.740	880.782	895.783	896.675	908.623	914.016	922.853	912.737
NPL/NPF	18.734	17.300	15.411	13.849	14.467	14.313	14.091	13.189	16.231	16.245	13.622	14.903	15.006	14.754	14.734	14.699
3. Konsumsi / Consumption	503.300	527.095	612.029	654.994	661.832	669.637	685.609	697.233	701.746	706.436	714.155	717.961	723.768	732.612	739.047	746.830
NPL/NPF	12.154	11.739	12.467	14.364	14.460	14.621	14.774	14.548	15.267	15.553	15.710	16.451	16.611	16.656	16.617	16.630
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	2.903.177	2.941.375	2.967.772	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797
NPL/NPF	66.931	71.575	68.251	73.393	73.352	74.510	72.971	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	77.734	72.521	68.394	67.112	70.041	73.816	75.715	71.942	73.100	73.195	73.933	89.116	86.515	84.083	92.199	83.866
NPL/NPF	1.003	1.879	1.205	1.623	1.335	1.710	1.580	1.614	1.627	1.656	1.584	1.239	1.317	1.271	1.272	1.228
2. Impor / Import	57.546	64.995	65.159	74.631	70.519	72.408	70.600	73.319	67.251	70.121	80.511	78.716	75.958	79.909	75.492	77.305
NPL/NPF	1.191	3.345	1.712	1.146	1.015	1.221	1.208	1.149	1.125	1.123	1.127	1.139	1.127	1.161	1.297	1.137
3. Lainnya / Other	2.233.728	2.323.958	2.650.071	2.761.434	2.800.815	2.821.548	2.856.643	2.921.980	2.895.354	2.923.403	2.983.740	2.991.948	3.020.610	3.047.382	3.057.198	3.064.626
NPL/NPF	64.738	66.351	65.335	70.624	71.001	71.579	70.183	66.506	71.623	71.634	69.033	72.841	73.568	72.766	72.370	72.035
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	2.903.177	2.941.375	2.967.772	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083	3.211.374	3.224.889	3.225.797
NPL/NPF	66.931	71.575	68.251	73.393	73.352	74.510	72.971	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401

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							2024					
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	119.737	122.114	139.013	126.279	134.997	134.893	139.363	145.321	138.869	138.414	152.287	146.652	141.569	151.082	145.658	137.238
NPL/NPF	1.872	3.653	1.856	1.866	1.891	1.871	1.887	1.544	1.499	1.387	2.125	1.951	1.962	1.966	2.016	1.919
2. Investasi / Investment	46.178	34.909	33.086	29.507	26.533	27.795	27.485	27.487	28.045	28.308	28.456	28.593	29.209	27.691	27.506	26.171
NPL/NPF	109	758	596	495	502	516	504	385	394	393	396	406	406	409	406	386
3. Konsumsi / Consumption	12.006	10.832	10.852	11.074	11.246	10.808	2.604	1.526	1.483	1.753	1.664	2.189	2.334	2.482	2.766	2.061
NPL/NPF	440	292	222	229	241	243	76	69	56	73	69	85	73	70	68	44
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	166.861	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470
NPL/NPF	2.421	4.703	2.674	2.590	2.635	2.631	2.467	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	22.445	23.612	27.204	22.126	22.492	23.201	25.682	22.847	23.955	23.796	25.572	26.665	25.164	25.910	26.275	24.907
NPL/NPF	484	2.716	2.041	1.026	1.028	1.043	1.027	598	608	608	1.345	1.168	1.179	1.183	1.179	1.145
2. Impor / Import	1.559	1.776	1.076	1.958	1.483	1.552	2.200	1.535	2.921	2.222	3.047	3.705	3.000	3.692	3.127	2.584
NPL/NPF	0	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	153.917	142.468	154.671	142.777	148.802	148.742	141.569	149.953	141.523	142.457	153.789	147.064	144.949	151.653	146.528	137.980
NPL/NPF	1.936	1.971	617	1.548	1.591	1.572	1.424	1.384	1.325	1.230	1.230	1.258	1.245	1.246	1.295	1.188
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	166.861	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470
NPL/NPF	2.421	4.703	2.674	2.590	2.635	2.631	2.467	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349

Tabel 3.12.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Agustus 2024
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for August 2024)
Miliar Rp (Billion Rp)

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	214.483	89.866	309.418	5.787	2.106	605.875
NPL/NPF	10.006	2.278	6.127	276	30	18.105
2. Banten	64.138	35.641	105.677	1.182	305	203.969
NPL/NPF	1.951	336	2.021	50	10	4.248
3. DKI Jakarta	1.875.014	1.274.786	617.460	124.228	80.054	3.562.978
NPL/NPF	37.719	19.460	13.873	2.491	737	67.824
4. D.I Yogyakarta	19.732	17.656	16.832	408	59	53.753
NPL/NPF	857	436	388	38	1	1.642
5. Jawa Tengah	202.207	68.091	108.250	6.353	1.330	370.866
NPL/NPF	13.355	3.600	1.420	407	429	17.540
6. Jawa Timur	298.464	97.500	175.405	15.103	5.030	551.235
NPL/NPF	10.494	2.466	3.493	568	88	15.796
7. Bengkulu	8.570	5.693	14.671	318	67	28.549
NPL/NPF	233	121	147	10	4	486
8. Jambi	15.264	14.896	22.588	353	137	52.258
NPL/NPF	422	210	380	28	8	977
9. Aceh	7.286	6.713	27.895	1	1	41.893
NPL/NPF	353	154	190	-	-	697
10. Sumatera Utara	129.727	58.833	75.679	9.301	1.878	253.059
NPL/NPF	2.682	1.084	1.363	97	8	5.023
11. Sumatera Barat	27.134	11.210	31.810	1.366	80	68.707
NPL/NPF	997	304	248	44	8	1.496
12. Riau	28.837	32.065	37.035	513	468	96.956
NPL/NPF	1.118	492	727	23	6	2.307
13. Sumatera Selatan	45.268	22.642	47.196	968	176	113.962
NPL/NPF	1.327	364	812	48	3	2.452
14. Bangka Belitung	5.697	3.311	8.405	174	12	17.227
NPL/NPF	162	65	85	9	0	303
15. Kepulauan Riau	16.002	13.842	21.705	83	1.239	50.228
NPL/NPF	484	1.145	361	1	4	1.984
16. Lampung	35.208	8.139	21.498	943	1.096	62.806
NPL/NPF	1.167	256	323	39	3	1.703
17. Kalimantan Selatan	25.430	18.045	29.304	657	102	72.020
NPL/NPF	796	154	583	37	3	1.493
18. Kalimantan Barat	20.052	23.087	31.815	588	55	74.311
NPL/NPF	958	280	437	20	0	1.655
19. Kalimantan Timur	33.166	31.724	36.560	791	226	100.432
NPL/NPF	1.053	249	633	43	11	1.881
20. Kalimantan Tengah	16.699	13.268	19.228	355	64	48.777
NPL/NPF	453	96	255	26	3	774
21. Sulawesi Tengah	24.269	8.442	23.520	682	40	55.509
NPL/NPF	496	58	284	18	1	820
22. Sulawesi Selatan	60.004	28.944	70.228	3.931	281	154.963
NPL/NPF	2.623	992	1.125	148	38	4.555
23. Sulawesi Utara	13.818	7.084	29.389	2.262	74	47.956
NPL/NPF	521	79	486	28	1	1.058
26. Gorontalo	3.936	3.025	10.402	244	6	17.112
NPL/NPF	395	130	132	26	0	631
25. Sulawesi Barat	3.774	2.051	6.407	141	15	12.076
NPL/NPF	174	60	59	12	1	280
24. Sulawesi Tenggara	11.363	5.839	21.667	349	26	38.495
NPL/NPF	347	90	195	23	3	606
27. Nusa Tenggara Barat	25.902	10.889	29.920	526	33	66.151
NPL/NPF	788	92	262	26	1	1.114
28. Bali	32.897	31.331	33.129	897	62	96.399
NPL/NPF	851	338	460	13	2	1.633
29. Nusa Tenggara Timur	16.110	3.230	26.057	773	47	44.577
NPL/NPF	1.021	198	204	23	4	1.397
30. Maluku	5.874	1.455	9.611	217	21	16.702
NPL/NPF	308	35	133	14	1	461
31. Papua	11.565	7.131	21.327	679	94	39.249
NPL/NPF	619	210	305	44	4	1.085
32. Maluku Utara	3.131	2.780	9.727	174	15	15.449
NPL/NPF	89	27	348	14	-	451
33. Papua Barat	4.763	1.921	10.500	219	41	16.925
NPL/NPF	162	63	265	10	1	479
34. Lainnya	84.332	94.891	1.249	6.701	15.976	157.794
NPL/NPF	462	99	11	-	20	552
Total	3.390.115	2.056.025	2.061.563	187.268	111.218	7.209.218
NPL/NPF	95.444	36.020	38.132	4.655	1.431	163.510

Tabel 3.13.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Location) Miliar Rp (Billion Rp)																
Keterangan / Items	2.020	2021	2022	2023								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	April	Mei	Jun	Jul	Agt
1. Jawa Barat NPL/NPF	472.032 17.707	501.483 17.698	543.165 16.496	565.466 18.843	570.240 18.484	572.665 19.262	572.610 18.431	577.246 17.232	589.715 17.906	587.661 17.801	598.022 17.391	599.198 18.254	601.916 18.154	606.258 17.288	610.532 18.177	613.767 18.411
2. Banten NPL/NPF	152.070 3.741	170.500 3.861	182.240 3.677	191.267 3.653	191.995 3.370	194.020 3.477	193.950 3.515	195.873 3.384	200.157 3.755	200.405 3.854	201.813 3.703	203.688 3.923	204.635 4.206	203.540 4.112	203.963 4.270	205.455 4.308
3. DKI Jakarta NPL/NPF	2.608.359 76.761	2.733.222 80.648	3.129.491 67.798	3.305.531 71.498	3.370.222 69.523	3.403.554 68.878	3.446.757 69.609	3.540.977 68.804	3.503.248 69.112	3.531.954 71.973	3.632.604 71.634	3.679.148 69.112	3.733.467 71.542	3.787.868 71.052	3.794.763 71.542	3.767.260 71.052
4. D.I Yogyakarta NPL/NPF	40.600 908	42.704 1.122	47.355 1.260	47.772 1.570	49.492 1.477	49.975 1.522	50.635 1.426	51.386 1.330	51.033 1.463	51.517 1.484	52.066 1.470	52.329 1.750	52.593 1.648	53.316 1.697	53.164 1.697	54.219 1.681
5. Jawa Tengah NPL/NPF	303.109 14.093	318.564 16.158	351.350 14.531	359.284 15.887	362.641 15.912	365.395 16.484	367.361 16.441	373.724 15.270	371.826 16.801	373.262 16.963	376.149 16.946	379.693 16.946	374.495 16.351	376.680 18.556	376.728 19.183	378.549 18.375
6. Jawa Timur NPL/NPF	476.988 16.922	491.193 17.532	520.569 17.487	537.691 18.849	541.975 18.064	545.209 18.208	552.507 17.867	551.129 16.566	546.584 17.333	547.581 16.980	554.905 16.946	555.740 17.761	557.301 17.736	564.495 16.813	566.113 16.510	571.369 16.453
7. Bengkulu NPL/NPF	22.461 307	24.254 333	26.191 385	26.859 595	27.040 544	27.213 561	27.587 579	27.804 537	27.852 594	27.950 591	28.171 545	28.210 589	28.412 569	28.564 547	28.799 516	28.934 501
8. Jambi NPL/NPF	42.535 1.083	44.479 897	47.270 893	48.254 976	48.770 960	49.083 953	49.756 943	50.203 910	50.403 982	50.607 1.023	51.411 990	51.470 1.037	52.046 1.046	52.446 1.016	52.529 1.019	52.748 1.012
9. Aceh NPL/NPF	36.838 833	31.166 624	34.232 703	36.937 674	37.480 672	37.757 646	38.174 628	38.567 636	38.204 636	38.518 656	39.059 656	39.545 690	40.082 679	40.798 658	41.270 671	41.895 697
10. Sumatera Utara NPL/NPF	216.540 7.184	211.424 5.511	222.900 5.163	242.262 4.960	243.596 5.001	246.088 4.917	246.928 4.814	250.210 4.624	247.594 5.014	247.907 5.115	254.576 5.144	254.706 5.394	255.772 5.457	261.265 5.299	263.521 5.363	264.238 5.129
11. Sumatera Barat NPL/NPF	54.553 1.042	58.633 1.036	63.336 1.066	66.052 1.351	66.273 1.274	66.841 1.299	67.602 1.295	67.730 1.183	67.943 1.408	68.554 1.490	68.578 1.498	68.578 1.643	68.887 1.676	69.366 1.589	69.536 1.575	70.154 1.548
12. Riau NPL/NPF	72.355 1.817	77.625 1.770	84.935 1.658	88.232 2.065	88.898 2.060	89.149 2.079	90.371 2.074	91.971 2.004	92.370 2.191	92.484 2.246	93.667 2.244	94.563 2.319	95.398 2.425	96.767 2.288	97.937 2.322	97.937 2.337
13. Sumatera Selatan NPL/NPF	86.177 3.472	89.398 2.747	94.767 2.792	100.650 3.220	102.216 3.742	102.975 3.756	104.273 3.746	103.050 3.523	102.018 3.650	102.617 3.692	103.960 3.696	104.958 3.701	107.385 3.848	109.600 2.501	114.590 2.513	115.106 2.503
14. Bangka Belitung NPL/NPF	12.362 288	13.028 288	14.474 478	15.441 479	15.841 472	16.261 465	16.315 469	16.162 461	15.986 264	15.994 289	16.092 295	16.099 289	16.233 305	16.517 300	16.782 291	17.413 328
15. Kepulauan Riau NPL/NPF	37.771 1.536	40.243 1.202	45.724 873	47.723 2.125	48.559 2.070	48.962 2.086	49.278 2.008	49.441 1.886	48.389 1.945	48.807 1.942	48.869 1.892	49.451 1.892	49.675 2.028	51.288 1.972	50.702 1.988	51.550 1.990
16. Lampung NPL/NPF	53.348 1.430	56.740 3.044	60.667 2.955	59.266 1.760	59.717 1.789	59.834 1.779	59.931 1.779	60.479 1.573	60.183 1.697	60.536 1.719	61.829 1.662	62.014 1.676	62.866 1.668	63.732 1.631	64.305 1.608	64.845 1.746
17. Kalimantan Selatan NPL/NPF	50.948 1.169	53.332 1.275	56.904 1.461	59.722 1.595	60.336 1.563	60.914 1.563	63.229 1.532	64.693 1.421	65.258 1.459	65.313 1.530	66.276 1.571	67.880 1.561	67.341 1.604	69.166 1.515	71.818 1.552	72.780 1.533
18. Kalimantan Barat NPL/NPF	55.952 960	58.138 1.262	64.787 1.260	68.610 1.373	69.263 1.359	69.755 1.371	70.315 1.326	71.395 1.257	70.791 1.455	71.597 1.410	72.156 1.362	72.434 1.512	73.056 1.668	74.752 1.675	74.691 1.716	74.954 1.676
19. Kalimantan Timur NPL/NPF	73.372 4.039	80.963 3.151	88.372 2.890	95.442 2.136	97.330 2.039	98.757 2.106	100.130 2.104	100.731 1.908	97.837 2.199	98.965 2.019	97.701 2.060	98.418 2.126	98.750 2.232	99.316 1.894	101.431 1.899	101.450 1.935
20. Kalimantan Tengah NPL/NPF	33.653 405	36.544 450	42.588 488	44.586 607	45.257 608	45.779 650	45.743 674	47.034 633	46.644 706	45.940 768	46.175 779	46.261 810	45.973 842	48.273 804	48.977 813	49.196 803
21. Sulawesi Tengah NPL/NPF	31.086 565	38.354 733	45.235 757	45.753 873	46.135 850	46.721 869	47.973 910	48.260 840	49.779 901	49.981 881	52.595 858	52.111 928	52.639 946	53.916 842	55.339 844	56.230 838
22. Sulawesi Selatan NPL/NPF	122.563 3.037	126.948 4.174	136.667 3.415	147.869 4.287	149.850 4.282	151.059 4.405	152.962 4.479	154.690 4.346	153.771 4.669	155.124 4.773	156.776 4.705	156.776 5.136	156.468 5.105	157.149 4.806	158.109 4.771	159.175 4.741
23. Sulawesi Utara NPL/NPF	39.386 1.396	41.433 1.316	44.068 1.211	48.019 1.178	48.327 1.144	48.623 1.190	48.785 1.221	48.841 1.207	48.855 1.219	49.018 1.230	49.360 1.181	49.729 1.250	49.860 1.213	50.226 1.148	50.350 1.120	50.292 1.086
24. Gorontalo NPL/NPF	14.590 514	15.901 596	17.036 607	17.550 871	17.590 909	17.607 958	17.546 970	17.545 943	17.527 962	17.530 934	17.677 884	17.628 887	17.621 866	17.435 661	17.455 672	17.363 658
25. Sulawesi Barat NPL/NPF	9.198 106	10.049 132	10.894 206	11.502 284	11.570 278	11.668 277	11.740 276	11.897 260	11.839 289	11.918 291	12.020 293	12.083 313	12.173 316	12.167 282	12.218 292	12.232 292
26. Sulawesi Tenggara NPL/NPF	27.258 533	32.255 560	36.140 534	34.407 667	34.734 646	35.044 642	35.359 613	35.787 581	35.870 630	36.129 657	36.565 645	36.684 669	36.937 662	37.412 603	37.703 626	38.870 632
27. Nusa Tenggara Barat NPL/NPF	50.607 521	53.696 734	54.265 888	60.392 736	61.091 752	61.743 760	62.064 747	62.733 719	62.831 834	65.298 917	65.973 924	64.810 1.011	63.794 1.049	64.347 1.114	64.659 1.188	66.711 1.142
28. Bali NPL/NPF	81.876 1.911	83.299 2.111	86.821 2.083	89.359 1.773	90.297 1.699	91.337 1.686	91.842 1.660	92.265 1.466	92.010 1.528	92.568 1.551	93.166 1.484	93.693 1.484	94.491 1.612	95.667 1.641	96.376 1.612	97.358 1.649
29. Nusa Tenggara Timur NPL/NPF	34.297 613	36.860 465	39.766 534	43.117 864	43.470 801	43.808 812	44.127 810	44.236 728	44.236 873	44.131 928	44.164 912	44.556 1.131	44.679 1.131	45.077 1.384	45.252 1.388	45.397 1.423
30. Maluku NPL/NPF	12.762 156	13.650 246	14.808 258	15.582 357	15.713 351	15.857 358	16.104 362	16.110 359	16.094 378	16.151 384	16.324 398	16.342 402	16.441 458	16.558 452	16.752 485	16.940 476
31. Papua NPL/NPF	31.322 678	32.443 843	34.763 863	38.081 1.002	38.395 987	38.763 1.014	38.878 996	38.776 957	38.309 1.041	38.339 1.092	39.036 1.089	39.101 1.207	39.345 1.240	39.717 1.104	39.804 1.091	40.023 1.134
32. Maluku Utara NPL/NPF	9.756 115	10.677 144	14.042 150	14.596 216	14.666 213	14.751 216	14.813 225	14.863 226	14.855 246	14.888 247	14.969 235	15.008 270	15.039 250	15.129 429	15.174 452	15.638 465
33. Irian Jaya Barat NPL/NPF	13.980 351	15.069 391	15.785 558	16.336 512	16.523 478	16.642 510	16.633 499	16.666 415	16.526 450	16.570 447	16.726 456	16.745 494	16.797 501	16.969 506	17.078 491	17.184 490
34. Lainnya / Others NPL/NPF	100.858 1.511	124.321 237	151.934 380	149.783 326	151.796 329	159.173 338	153.603 331	157.769 326	161.369 444	159.276 911	164.857 693	172.082 711	173.450 714	183.039 605	187.084 601	180.472 572
Total	5.481.560	5.768.585	6.423.564	6.739.												

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.426.326	5.710.968	6.371.758	6.685.930	6.781.284	6.847.555	6.911.025	7.031.243	6.997.929	7.034.072	7.182.921	7.247.996	7.313.503	7.414.497	7.451.941	7.448.463
a. Lancar / Current	5.017.731	5.301.445	5.972.133	6.186.606	6.298.700	6.363.584	6.430.186	6.571.409	6.481.314	6.510.077	6.665.043	6.711.797	6.786.676	6.892.716	6.938.259	6.939.051
b. DPK / Special Mention	242.207	236.567	243.367	331.453	316.446	317.589	316.542	305.188	351.420	357.747	354.974	366.624	354.910	353.000	343.234	340.234
c. Kurang Lancar / Sub-Standard	26.784	21.521	18.779	24.249	22.717	24.973	22.893	23.177	29.910	26.312	22.119	25.889	23.961	25.262	27.346	22.098
d. Diragukan / Doubtful	14.453	20.605	25.407	29.041	29.518	26.823	25.449	24.675	26.757	28.148	29.693	26.636	28.017	28.895	26.964	29.258
e. Macet / Lost	125.151	130.829	112.072	114.581	113.903	114.586	115.955	106.793	108.528	111.788	111.092	117.050	119.939	114.624	116.138	117.823
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166.389	172.955	156.258	167.871	166.138	166.382	164.297	154.645	165.195	166.248	162.904	169.575	171.917	168.780	170.448	169.179
Kredit Kepada Pihak Terkait / Loan for Connected Parties	55.234	57.618	51.805	53.465	56.012	55.428	54.875	59.001	59.629	60.442	61.716	62.688	62.611	63.908	62.678	59.241
a. Lancar / Current	52.614	57.190	50.488	52.079	54.409	53.945	53.585	57.714	56.954	57.865	59.155	60.109	60.129	61.446	60.199	56.762
b. DPK / Special Mention	1.301	113	1.000	1.044	1.263	1.088	949	955	2.322	2.222	2.205	2.152	2.060	2.008	2.031	2.062
c. Kurang Lancar / Sub-Standard	396	245	2	10	7	51	6	3	5	6	5	75	22	44	4	3
d. Diragukan / Doubtful	4	10	6	2	11	8	15	13	13	2	4	4	73	90	108	78
e. Macet / Lost	919	60	310	330	323	336	319	315	336	347	346	348	327	319	335	336
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1.319	315	318	342	340	396	341	332	353	355	356	427	422	454	447	417

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							2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
1. Bank Persero / State Owned Banks	24.856	27.472	32.096	33.499	33.953	34.483	35.009	35.707	36.003	36.160	36.267	36.290	36.519	37.193	37.451	37.665	
NPL	768	575	366	435	452	454	473	481	500	510	521	526	532	539	517	506	
2. BPD / Regional Development Banks	-	-	-	-	0	0	0	0	0	0	0	-	0	0	1	3	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Bank Swasta Nasional / Domestic Private Banks	42.529	42.179	47.344	49.991	50.604	51.087	57.300	58.639	59.033	58.924	59.420	59.991	59.806	60.925	60.987	61.630	
NPL	1.049	1.129	919	966	970	973	1.086	1.082	1.104	1.135	1.170	1.196	1.221	1.215	1.201	1.186	
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.918	5.705	6.087	6.261	6.321	6.059	622	163	149	167	150	141	208	152	157	151	
NPL	191	128	99	104	109	114	9	9	7	5	3	3	3	2	1	1	
5. Bank Umum / Commercial Bank	73.303	75.355	85.527	89.751	90.879	91.628	92.930	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	
NPL	2.009	1.833	1.384	1.505	1.531	1.541	1.568	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	

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

Sektor Ekonomi / Economic Sector		2020	2021	2022	2024												
					Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ¹⁾	Agt
1	Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	6.462	7.041	8.616	8.756	8.597	8.520	9.410	9.317	9.371	9.510	9.654	9.554	9.550	9.530	9.524	9.485
2	Perikanan / Fishery	511	504	609	646	629	624	626	645	644	643	630	627	620	626	621	617
3	Pertambangan dan Penggalian / Mining and Quarrying	667	635	941	1.026	1.083	1.138	1.201	1.237	1.224	1.231	1.213	1.198	1.100	1.116	1.103	1.086
4	Industri Pengolahan / Processing industry	2.395	2.784	3.986	4.744	4.768	4.759	4.840	4.778	4.789	4.813	5.116	5.217	5.005	5.017	5.089	5.091
5	Listrik, Gas dan Air / Electricity, Gas and Water	155	163	159	216	220	216	207	211	182	182	189	188	209	201	205	211
6	Konstruksi / Construction	4.345	4.858	6.421	7.678	7.732	7.984	8.035	8.029	7.832	7.940	8.095	8.108	8.203	8.364	8.565	8.632
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.264	24.746	26.560	28.322	28.490	28.432	28.598	28.738	28.538	28.869	29.070	28.956	28.844	28.737	28.792	28.879
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.968	2.228	2.994	3.473	3.524	3.581	3.565	3.629	3.663	3.701	3.746	3.559	3.617	3.582	3.617	3.606
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.860	3.104	3.789	4.714	4.814	4.943	5.016	5.089	5.247	5.294	5.395	5.416	5.499	5.544	5.571	5.684
10	Perantara Keuangan / Financial intermediaries	736	835	1.640	2.150	2.143	2.126	2.081	1.969	2.005	2.120	2.273	2.260	2.227	2.186	2.223	2.242
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	4.337	4.374	4.906	5.400	5.402	5.378	5.492	5.709	5.741	5.727	5.796	5.873	5.915	6.001	6.081	6.141
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	91	102	236	246	249	247	242	249	248	241	242	242	248	241	240	230
13	Jasa Pendidikan / Education services	363	372	426	464	475	468	466	508	503	507	515	501	497	508	505	507
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	698	687	681	704	720	758	743	742	775	757	748	754	738	699
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.281	6.902	9.060	9.298	9.278	9.352	9.268	9.354	9.311	9.004	9.034	8.999	8.907	8.954	8.924	8.844
16	Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	259	212	210	207	210	200	194	192	190	189	188	189	179	181
17	Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.774	2.628	3	13	14	12	13	13	15	15	15	14	17	16	11	12
18	Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13.106	15.053	17.661	17.948	18.182	18.350	18.477	18.570	18.749	18.903	19.155	19.191	19.331	19.565	19.730	19.898
19	Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	39.084	38.801	40.333	41.494	41.479	41.652	41.716	41.788	42.176	42.558	43.110	42.972	43.195	43.466	43.796	44.177
Total		110.770	116.580	129.295	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2024												
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ¹⁾	Agt
Modal Kerja / Working Capital																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.587	6.094	7.586	7.629	7.476	7.387	8.269	8.167	8.206	8.320	8.457	8.363	8.342	8.316	8.312	8.264
- Perikanan / Fishery	452	458	551	581	565	559	560	574	575	573	559	558	551	555	551	546
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	707	756	813	870	924	950	941	959	957	947	857	868	855	851
- Industri Pengolahan / Processing industry	2.061	2.381	3.381	4.100	4.129	4.094	4.139	4.112	4.122	4.148	4.458	4.588	4.389	4.413	4.476	4.435
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	134	179	180	176	168	169	134	132	137	139	156	152	157	163
- Konstruksi / Construction	4.038	4.517	5.872	7.007	7.049	7.285	7.320	7.313	7.103	7.194	7.336	7.362	7.459	7.606	7.770	7.841
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20.984	22.295	23.955	25.579	25.734	25.672	25.821	25.922	25.729	26.000	26.191	26.126	26.047	25.921	25.962	26.041
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.402	1.654	2.110	2.405	2.431	2.463	2.444	2.497	2.522	2.532	2.567	2.455	2.466	2.419	2.430	2.420
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.859	2.050	2.430	3.166	3.193	3.234	3.246	3.278	3.371	3.412	3.468	3.486	3.572	3.571	3.576	3.680
- Perantara Keuangan / Financial intermediaries	687	772	1.583	2.076	2.066	2.047	2.003	1.888	1.925	2.034	2.175	2.165	2.133	2.089	2.117	2.135
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.845	3.946	4.367	4.778	4.765	4.768	4.885	5.064	5.072	5.110	5.167	5.228	5.252	5.317	5.381	5.436
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	62	66	168	184	189	189	183	188	186	180	182	184	188	184	186	177
- Jasa Pendidikan / Education services	210	224	268	286	291	284	269	289	278	274	280	271	268	276	270	261
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	486	481	473	477	481	501	476	466	496	474	469	475	460	463
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4.950	5.432	7.250	7.404	7.367	7.422	7.301	7.384	7.345	6.968	6.986	6.938	6.860	6.894	6.837	6.752
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	194	160	158	153	155	147	142	142	142	141	141	142	138	139
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.243	2.021	3	11	12	11	12	13	14	15	15	14	17	16	10	11
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	50.080	53.626	61.047	66.781	66.890	67.090	68.180	68.456	68.140	68.458	69.572	69.438	69.169	69.213	69.487	69.614
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	1.030	1.127	1.120	1.133	1.141	1.150	1.164	1.190	1.197	1.190	1.208	1.213	1.212	1.221
- Perikanan / Fishery	59	46	57	65	65	65	67	70	70	70	71	69	70	72	70	71
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	234	270	270	268	277	287	283	272	256	251	243	249	248	234
- Industri Pengolahan / Processing industry	334	402	605	644	640	665	702	666	667	666	658	629	615	604	613	655
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	24	38	40	40	39	42	48	49	52	49	52	49	48	50
- Konstruksi / Construction	307	341	549	671	683	699	716	715	728	746	759	746	744	758	795	792
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.281	2.451	2.605	2.743	2.756	2.759	2.777	2.817	2.809	2.869	2.878	2.830	2.797	2.817	2.829	2.838
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	565	573	884	1.068	1.093	1.118	1.121	1.132	1.141	1.169	1.179	1.104	1.151	1.164	1.187	1.186
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.001	1.054	1.358	1.548	1.621	1.710	1.770	1.812	1.877	1.882	1.926	1.930	1.927	1.973	1.995	2.003
- Perantara Keuangan / Financial intermediaries	49	63	57	75	77	80	79	81	80	86	99	94	93	96	106	107
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	491	428	539	621	637	610	607	645	669	617	628	645	663	684	700	705
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	36	69	63	60	58	59	61	62	61	60	58	59	57	55	53
- Jasa Pendidikan / Education services	153	148	158	178	184	184	196	219	225	232	235	230	229	231	235	246
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	211	206	207	226	240	257	267	277	279	283	279	278	278	236
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.331	1.469	1.809	1.893	1.910	1.930	1.967	1.970	1.966	2.036	2.047	2.061	2.047	2.060	2.087	2.091
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	65	52	52	54	55	53	52	50	49	48	47	47	41	42
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	0	1	1	1	1	0	0	0	0	0	0	0	1	1
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / Total Investment	8.515	9.105	10.254	11.264	11.419	11.602	11.812	11.976	12.109	12.273	12.373	12.218	12.225	12.352	12.500	12.531
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	2.158	2.189	2.179	2.173	2.180	2.171	2.136	2.075	2.079	2.094	2.088	2.095	2.112	2.098
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.043	1.080	1.172	1.261	1.268	1.267	1.264	1.264	1.274	1.292	1.306	1.309	1.306	1.323	1.340	1.366
- Kredit konsumsi lainnya / Other consumer credit	48.135	50.797	54.663	55.992	56.214	56.562	56.750	56.923	57.516	58.095	58.879	58.761	59.131	59.614	60.073	60.611
Total Konsumsi / Total consumption	52.175	53.850	57.993	59.442	59.661	60.002	60.193	60.358	60.925	61.461	62.265	62.163	62.526	63.031	63.525	64.075
Total	110.770	116.580	129.295	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220

Tabel 3.18.a. Kredit Bank Perekonomian Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)																
Lokasi / Location	2020	2021	2022	2024												
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul ^{a)}	Agt
1. Jawa Barat	13.223	13.961	15.834	16.631	16.316	16.372	16.445	16.393	16.446	16.740	17.336	17.343	17.220	17.293	17.448	17.515
2. Banten	3.982	4.096	4.918	5.253	5.262	5.397	5.488	5.614	5.652	5.678	5.826	5.855	5.847	5.865	5.934	5.974
3. DKI Jakarta	2.051	2.427	2.995	3.270	3.312	3.341	3.420	3.503	3.428	3.466	3.559	3.545	3.539	3.546	3.561	3.562
4. D.I Yogyakarta	5.679	5.805	6.146	6.465	6.496	6.562	6.552	6.583	6.584	6.643	6.693	6.662	6.688	6.707	6.745	6.793
5. Jawa Tengah	28.082	29.847	33.363	34.733	34.808	34.814	34.930	34.702	34.674	34.801	35.074	34.879	34.588	34.628	34.675	34.697
6. Jawa Timur	10.841	11.554	12.774	14.733	14.848	14.994	15.132	15.277	15.332	15.573	15.843	15.784	15.825	15.989	16.113	16.138
7. Bengkulu	74	79	102	129	134	139	140	141	144	149	150	149	147	147	146	149
8. Jambi	803	863	969	1.046	1.064	1.076	1.067	1.081	1.090	1.100	1.119	1.107	1.100	1.101	1.109	1.112
9. Aceh	135	57	48	32	32	32	33	33	34	34	34	32	32	31	31	32
10. Sumatera Utara	1.205	1.406	1.566	1.710	1.731	1.741	1.752	1.760	1.758	1.776	1.807	1.817	1.829	1.844	1.876	1.886
11. Sumatera Barat	1.355	1.369	1.449	1.486	1.495	1.493	1.507	1.508	1.505	1.500	1.511	1.513	1.521	1.530	1.531	1.539
12. Riau	954	1.028	1.177	1.355	1.368	1.402	1.432	1.441	1.455	1.476	1.512	1.518	1.529	1.548	1.594	1.625
13. Kepulauan Riau	5.152	5.220	6.219	6.978	7.079	7.159	7.340	7.458	7.631	7.730	7.856	7.941	8.042	8.230	8.373	8.466
14. Sumatera Selatan	1.457	1.474	1.621	1.746	1.799	1.835	1.849	1.904	1.911	1.942	1.954	1.967	1.975	1.981	1.988	2.008
15. Bangka Belitung	119	109	112	127	129	133	134	137	139	146	149	148	150	151	153	153
16. Lampung	10.096	10.322	10.869	11.500	11.610	11.660	11.701	11.769	11.821	11.835	11.981	12.029	12.154	12.216	12.257	12.322
17. Kalimantan Selatan	425	520	599	960	973	1.090	1.093	1.107	1.203	1.191	1.186	1.153	1.155	1.155	1.151	1.204
18. Kalimantan Barat	758	977	1.123	1.192	1.193	1.163	1.169	1.203	1.183	1.152	1.180	1.167	1.148	1.175	1.160	1.167
19. Kalimantan Timur	241	270	327	392	398	404	418	409	368	380	390	423	435	444	448	454
20. Kalimantan Tengah	561	826	1.534	1.368	1.401	1.224	1.802	1.830	1.811	1.862	1.881	1.862	1.845	1.814	1.798	1.806
21. Kalimantan Utara	39	56	66	73	79	80	89	94	93	96	104	104	108	115	119	127
22. Sulawesi Tengah	2.288	2.224	2.212	2.125	2.128	2.134	2.137	2.131	2.132	2.135	2.147	2.159	2.173	2.186	2.203	2.216
23. Sulawesi Selatan	2.268	2.384	2.537	2.778	2.801	2.819	2.822	2.822	2.836	2.855	2.889	2.916	2.947	2.982	3.018	3.032
24. Sulawesi Utara	1.329	1.351	1.536	1.599	1.602	1.605	1.599	1.518	1.529	1.502	1.498	1.489	1.486	1.485	1.511	1.536
25. Sulawesi Tenggara	229	257	300	332	346	347	357	359	360	370	378	377	380	388	391	412
26. Sulawesi Barat	25	79	79	83	86	89	89	90	90	89	92	94	95	95	94	97
27. Gorontalo	53	48	53	65	65	65	67	69	73	75	75	75	74	75	75	76
28. Nusa Tenggara Barat	1.194	1.255	1.405	1.430	1.458	1.480	1.517	1.551	1.572	1.588	1.611	1.610	1.605	1.593	1.577	1.580
29. Bali	11.522	11.894	12.274	12.630	12.659	12.728	12.731	12.874	12.885	12.912	12.939	12.636	12.774	12.742	12.770	12.798
30. Nusa Tenggara Timur	669	672	697	726	732	733	745	747	742	747	750	758	765	770	842	852
31. Maluku	1.917	1.974	2.094	2.158	2.162	2.165	2.172	2.224	2.230	2.177	2.188	2.189	2.199	2.205	2.218	2.234
32. Papua	1.241	1.354	1.467	1.607	1.622	1.633	1.645	1.646	1.651	1.654	1.672	1.686	1.706	1.722	1.742	1.778
33. Maluku Utara	200	220	244	261	264	268	272	272	274	277	282	284	289	291	296	313
34. Papua Barat	604	602	586	512	514	515	540	539	538	541	545	548	550	555	565	567
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	110.770	116.580	129.295	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023												2024		
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																		
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry																		
Baki Debet	130.012	161.456	214.198	232.563	234.558	236.443	241.377	244.970	245.473	247.030	250.357	250.879	251.902	252.535	254.530	255.964		
NPL/NPF	2.594	2.900	3.067	4.712	4.798	4.968	5.055	4.951	5.636	5.793	5.834	6.171	6.325	6.225	6.344	6.370		
2. Perikanan / Fishery																		
Baki Debet	11.416	14.751	16.021	16.871	17.000	17.037	17.108	17.332	17.376	17.365	17.501	17.402	17.385	17.376	17.436	17.442		
NPL/NPF	385	376	469	721	692	715	723	686	745	697	732	817	830	834	815	813		
3. Pertambangan dan Penggalian / Mining and quarrying																		
Baki Debet	8.039	8.969	7.080	6.983	7.268	7.946	8.286	8.146	8.596	8.683	8.925	8.772	8.813	9.206	9.313	9.195		
NPL/NPF	1.240	397	332	367	322	336	380	377	351	350	371	394	370	326	317	327		
4. Industri Pengolahan / Processing industry																		
Baki Debet	112.601	128.136	135.619	141.979	142.855	143.324	143.471	145.212	143.529	144.425	145.466	145.426	146.689	146.486	146.312	146.874		
NPL/NPF	4.929	5.419	4.678	5.910	5.960	6.239	6.035	5.894	6.244	6.174	5.985	6.342	6.305	6.026	5.989	6.082		
5. Listrik, Gas dan Air / Electricity, gas and water																		
Baki Debet	4.039	3.808	3.565	4.345	4.520	4.614	5.322	4.400	4.598	4.720	4.643	4.731	4.929	5.076	4.841	4.761		
NPL/NPF	148	133	103	93	88	94	91	98	99	100	92	119	166	166	204	208		
6. Konstruksi / Construction																		
Baki Debet	59.164	57.583	52.264	56.162	57.273	57.059	56.549	54.476	50.152	50.403	50.361	50.200	51.582	53.942	53.060	54.189		
NPL/NPF	6.719	7.342	5.649	5.682	5.584	5.630	5.554	5.241	5.398	5.342	5.152	5.423	5.428	5.365	5.298	5.388		
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																		
Baki Debet	530.652	601.384	656.418	673.347	675.523	677.848	681.827	686.499	682.929	686.375	688.936	684.391	684.775	684.160	682.578	683.650		
NPL/NPF	18.208	21.565	23.799	29.082	28.015	28.666	28.223	27.352	29.837	30.360	29.494	31.478	31.609	29.609	29.799	29.666		
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking																		
Baki Debet	50.623	58.603	61.393	64.330	65.091	65.523	66.325	67.097	68.721	69.251	69.400	67.638	68.111	68.558	68.671	69.463		
NPL/NPF	2.009	1.694	1.850	2.264	2.231	2.135	2.164	1.957	2.324	2.336	2.257	2.547	2.542	2.288	1.999	2.240		
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																		
Baki Debet	42.711	41.876	45.268	49.295	51.414	52.022	52.014	52.194	52.794	53.356	53.721	52.930	53.934	54.140	54.007	53.681		
NPL/NPF	1.433	1.886	1.437	1.601	1.678	1.716	1.685	1.753	1.839	1.872	1.831	1.982	2.064	1.950	1.886	1.887		
10. Perantara Keuangan / Financial intermediaries																		
Baki Debet	12.167	10.001	10.835	11.737	11.693	11.803	13.048	13.669	12.838	11.967	12.217	12.073	13.125	11.104	10.956	10.701		
NPL/NPF	436	286	350	743	749	733	728	581	586	608	624	663	756	760	791	809		
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business ownership, and Business Services																		
Baki Debet	50.701	48.499	51.024	51.314	51.760	52.377	53.875	54.500	53.895	54.554	56.411	56.291	56.221	57.113	56.536	56.230		
NPL/NPF	2.746	2.876	2.098	2.139	2.101	2.125	2.214	2.222	2.326	2.588	2.735	2.846	2.774	2.636	2.726	2.707		
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																		
Baki Debet	100	214	387	209	214	211	229	238	202	191	194	315	273	226	256	272		
NPL/NPF	3	3	0	1	1	1	1	1	1	4	4	4	4	4	4	1		
13. Jasa Pendidikan / Education services																		
Baki Debet	7.235	8.294	8.554	8.995	9.083	9.182	9.216	9.391	9.507	9.504	9.538	9.320	9.479	9.603	9.633	9.729		
NPL/NPF	104	85	154	129	133	104	105	105	120	132	114	114	124	126	113	104		
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																		
Baki Debet	10.257	11.824	12.537	13.125	13.260	13.427	13.615	13.922	13.747	13.934	13.571	13.664	13.782	13.875	14.027	14.247		
NPL/NPF	248	132	134	199	210	227	222	258	282	295	301	293	315	283	271	264		
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																		
Baki Debet	54.513	60.959	69.711	77.237	78.767	79.481	79.555	81.231	81.010	81.393	83.241	83.807	84.146	84.572	84.469	84.802		
NPL/NPF	1.768	1.557	1.805	2.603	2.535	2.588	2.573	2.520	2.751	2.791	2.797	2.901	3.000	2.799	2.855	2.818		
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																		
Baki Debet	2.875	3.825	3.926	3.882	3.899	3.872	3.825	3.844	3.782	3.744	3.726	3.657	3.624	3.606	3.566	3.552		
NPL/NPF	49	74	90	105	106	106	102	104	126	128	133	132	130	124	127	124		
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																		
Baki Debet	7	5	15	13	13	12	12	11	10	10	10	10	10	9	8	8		
NPL/NPF	-	-	-	-	-	-	0	0	0	-	0	0	0	0	0	0		
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined																		
Baki Debet	1.220	829	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
NPL/NPF	94	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other																		
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
20. Tidak Teridentifikasi / Un-identified																		
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Jumlah / Total																		
Baki Debet	1.088.332	1.221.015	1.348.813	1.412.388	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759		
NPL/NPF	43.113	46.757	46.033	56.349	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809		

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							2024						
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																	
1. Modal Kerja / Working Capital																	
Baki Debet	796.710	925.184	1.013.459	1.032.934	1.038.521	1.041.402	1.048.323	1.053.972	1.038.290	1.040.963	1.045.537	1.041.242	1.044.069	1.044.737	1.041.109	1.043.216	
NPL/NPF	31.719	36.453	36.961	45.441	44.129	45.251	44.450	42.726	46.131	46.633	45.470	48.189	48.571	46.030	46.013	46.022	
2. Investasi / Investment																	
Baki Debet	291.623	295.831	335.355	379.454	385.670	390.779	397.332	403.160	410.872	415.943	422.679	420.263	424.709	426.849	429.091	431.544	
NPL/NPF	11.394	10.304	9.072	10.908	11.074	11.131	11.404	11.373	12.535	12.936	12.985	14.037	14.172	13.491	13.526	13.787	
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	1.348.813	1.412.388	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	
NPL/NPF	43.113	46.757	46.033	56.349	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Bank Persero / State Owned Banks																
Baki Debet	633.015	748.855	849.159	893.177	897.933	901.700	909.811	917.478	914.587	916.764	923.789	920.626	922.236	922.471	920.390	920.718
Mikro / Micro	189.333	326.560	455.972	493.100	495.435	497.782	504.096	515.525	514.623	516.225	521.625	520.541	521.328	519.690	517.491	515.787
Kecil / Small	250.616	333.146	311.440	314.802	315.644	316.424	317.554	316.111	315.376	316.367	317.611	315.874	316.335	317.374	318.729	320.354
Menengah / Medium	193.066	89.149	81.747	85.274	86.853	87.494	88.162	85.842	84.587	84.172	84.552	84.210	84.574	85.407	84.170	84.577
NPL/NPF	18.781	23.175	24.608	31.399	30.145	31.488	31.480	30.792	34.087	34.632	33.735	35.564	35.633	32.931	33.230	33.132
Mikro / Micro	2.416	5.532	8.430	12.711	12.603	13.422	13.371	12.802	14.886	14.944	14.655	15.642	15.971	15.689	16.036	16.075
Kecil / Small	7.738	10.391	11.566	14.491	13.473	13.976	14.031	13.919	15.291	16.114	15.597	16.386	16.398	14.752	14.797	14.351
Menengah / Medium	8.627	7.251	4.612	4.196	4.069	4.090	4.078	4.070	3.911	3.575	3.482	3.537	3.264	2.491	2.397	2.706
2. BPD / Regional Development Banks																
Baki Debet	74.773	81.582	91.839	103.246	105.992	107.116	108.111	108.053	104.552	106.244	108.786	110.094	112.094	114.034	115.364	116.864
Mikro / Micro	16.575	19.377	22.809	31.866	32.654	33.011	33.381	33.767	33.471	33.902	34.581	34.922	35.680	35.872	36.269	36.684
Kecil / Small	32.943	37.033	44.161	46.556	47.788	48.661	49.536	49.618	48.545	49.635	50.730	51.067	51.628	52.729	53.514	54.236
Menengah / Medium	25.255	25.172	24.868	24.825	25.550	25.444	25.195	24.668	22.536	22.707	23.476	24.105	24.786	25.432	25.581	25.944
NPL/NPF	7.005	6.570	6.415	7.591	7.564	7.748	7.661	7.171	7.550	7.943	8.078	8.617	8.882	8.398	8.549	8.571
Mikro / Micro	584	694	749	1.447	1.460	1.528	1.499	1.471	1.578	1.849	1.733	1.884	2.266	2.210	2.265	2.288
Kecil / Small	2.434	2.397	2.165	2.418	2.402	2.452	2.469	2.331	2.480	2.580	2.666	2.854	2.766	2.638	2.719	2.697
Menengah / Medium	3.987	3.479	3.501	3.726	3.702	3.768	3.693	3.369	3.492	3.514	3.680	3.879	3.849	3.551	3.565	3.586
3. Bank Swasta Nasional / Domestic Private Banks																
Baki Debet	380.345	390.463	407.718	415.907	420.207	423.307	427.674	431.542	429.963	433.835	435.577	430.717	434.382	435.015	434.393	437.140
Mikro / Micro	41.235	43.934	53.916	109.775	110.401	112.033	113.271	113.001	113.892	114.331	114.712	112.993	113.442	113.472	114.513	114.903
Kecil / Small	69.294	89.334	110.901	92.199	93.325	93.032	93.433	95.044	94.547	96.213	96.584	96.669	98.625	98.773	99.639	100.920
Menengah / Medium	269.816	257.195	242.901	213.933	216.482	218.241	220.970	223.498	221.525	223.291	224.280	221.055	222.314	222.769	220.241	221.317
NPL/NPF	17.327	17.013	15.009	17.359	17.493	17.147	16.712	16.137	17.029	16.994	16.642	18.045	18.228	18.192	17.760	18.106
Mikro / Micro	1.631	2.262	1.912	3.541	3.562	3.480	3.404	3.306	3.323	3.358	3.374	3.450	3.473	3.355	3.352	3.332
Kecil / Small	2.218	2.436	2.442	3.390	3.444	3.394	3.428	3.286	3.440	3.406	3.383	3.788	3.806	3.773	3.833	3.848
Menengah / Medium	13.478	12.315	10.656	10.428	10.487	10.273	9.880	9.544	10.265	10.230	9.885	10.807	10.949	11.064	10.575	10.925
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Baki Debet	199	115	97	58	58	60	59	59	59	62	64	68	67	66	52	37
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	69	27	40	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / Medium	130	88	57	58	58	60	59	59	59	62	64	68	67	66	52	37
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	1.412.388	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759
NPL/NPF	43.113	46.757	46.033	56.349	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809

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								2024				
				Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	147.306	169.569	185.184	189.431	189.768	189.630	191.006	192.429	190.265	190.902	191.188	190.594	191.553	191.727	191.285	191.115
2. Banten	46.131	50.737	54.291	55.535	56.268	56.756	57.401	58.659	58.106	58.364	58.869	58.571	58.810	59.150	58.918	58.572
3. DKI Jakarta	143.631	138.889	144.233	142.887	145.566	146.840	148.893	149.967	148.047	147.775	149.033	147.208	149.293	147.742	146.587	146.304
4. D.I Yogyakarta	17.035	20.067	22.236	22.637	22.770	22.780	22.751	23.059	22.761	22.936	23.144	23.010	22.954	22.965	22.901	22.931
5. Jawa Tengah	126.914	148.313	171.888	182.105	183.165	183.341	183.653	185.808	184.846	185.773	187.191	186.640	186.368	186.191	186.390	187.119
6. Jawa Timur	159.233	179.883	199.243	211.353	211.922	213.089	213.458	215.372	214.645	216.456	217.659	217.528	219.253	220.804	219.363	220.893
7. Bengkulu	9.561	11.369	13.195	13.509	13.598	13.690	13.821	13.939	13.959	13.972	14.074	13.999	14.073	14.087	14.109	14.185
8. Jambi	16.447	18.880	21.819	23.007	23.337	23.544	23.982	24.249	24.331	24.532	24.962	24.803	25.023	25.141	25.313	25.456
9. Aceh	10.831	10.538	10.773	11.569	11.817	11.907	12.030	12.107	11.739	11.854	11.995	11.918	12.118	12.509	12.681	12.847
10 Sumatera Utara	56.968	63.143	70.370	76.235	77.094	77.716	78.228	78.730	78.291	78.694	79.281	79.574	79.723	79.792	79.911	80.196
11 Sumatera Barat	19.612	23.693	27.485	29.285	29.472	29.530	29.799	30.003	29.997	30.183	30.470	30.363	30.354	30.424	30.404	30.412
12 Riau	28.791	32.446	36.091	38.673	39.215	39.733	40.500	41.112	40.697	41.126	41.736	41.548	41.956	42.212	42.459	42.809
13 Kepulauan Riau	27.883	31.073	36.162	37.766	38.112	38.444	38.341	38.591	38.497	38.811	39.121	39.137	39.310	39.390	39.600	40.021
14 Sumatera Selatan	5.243	5.758	6.572	7.183	7.453	7.693	7.576	7.377	7.140	7.224	7.263	7.295	7.414	7.480	7.495	7.534
15 Bangka Belitung	8.473	10.321	11.596	12.011	12.449	12.616	12.718	12.627	12.559	12.772	13.234	13.080	13.397	13.671	13.827	13.911
16 Lampung	20.516	23.981	27.550	28.810	28.862	29.183	29.509	29.864	30.079	30.198	30.397	30.330	30.552	30.540	30.639	30.643
17 Kalimantan Selatan	14.525	16.692	19.427	21.033	21.413	21.706	22.492	23.370	23.555	23.747	23.689	23.497	22.824	22.992	23.094	23.127
19 Kalimantan Timur	26.784	30.158	32.400	34.551	35.005	35.669	36.362	36.694	35.742	35.681	36.286	36.178	36.696	36.912	36.815	36.990
20 Kalimantan Tengah	12.192	14.227	16.882	18.442	18.366	18.360	19.466	18.718	18.548	18.649	19.242	19.244	19.342	19.418	19.570	19.621
21 Sulawesi Tengah	10.371	11.835	13.927	15.230	15.377	15.393	15.534	15.744	15.766	15.878	16.109	16.103	16.181	16.180	16.204	16.328
22 Sulawesi Selatan	40.559	49.304	54.853	57.507	57.860	58.158	59.711	59.680	59.257	59.598	60.016	59.766	59.910	59.805	59.890	59.991
23 Sulawesi Utara	10.665	11.754	12.715	13.335	13.490	13.502	13.355	13.382	13.241	13.331	13.319	13.347	13.273	13.305	13.265	13.258
24 Sulawesi Tenggara	4.119	5.001	5.453	5.732	5.692	5.623	5.568	5.557	6.427	6.417	6.416	5.415	5.369	5.305	5.241	5.206
25 Sulawesi Barat	4.886	6.102	6.644	7.133	7.199	7.241	7.328	7.429	7.404	7.456	7.518	7.538	7.609	7.544	7.533	7.544
26 Gorontalo	9.253	11.187	12.898	13.858	13.959	14.107	14.307	14.659	14.758	14.895	15.196	15.170	15.244	15.419	15.520	15.573
27 Nusa Tenggara Barat	15.822	17.993	19.474	20.256	20.559	20.685	21.002	21.230	21.115	21.376	21.711	21.767	21.840	21.928	21.937	22.099
28 Bali	38.737	43.288	45.818	48.051	48.504	48.833	49.491	50.097	51.607	52.183	52.481	51.360	51.699	52.240	52.675	53.168
29 Nusa Tenggara Timur	11.550	14.201	16.406	17.978	18.125	18.235	18.412	18.410	18.324	18.345	18.505	18.592	18.636	18.577	18.516	18.462
30 Maluku	4.121	4.799	5.494	6.107	6.241	6.329	6.354	6.304	6.248	6.295	6.357	6.343	6.373	6.336	6.392	6.450
31 Papua	10.334	11.402	12.207	12.769	12.957	13.023	13.553	12.912	12.675	12.676	12.812	12.802	12.789	12.737	12.757	12.842
32 Maluku Utara	2.448	3.104	3.878	4.189	4.239	4.279	4.358	4.393	4.350	4.429	4.402	4.371	4.356	4.398	4.359	4.370
33 Papua Barat	3.885	4.441	5.046	5.518	5.579	5.636	5.561	5.460	5.317	5.360	5.425	5.478	5.494	5.546	5.544	5.589
34 Lainnya / Others	18	31	82	70	22	21	12	10	10	11	11	20	19	20	19	17
35 Tidak Teridentifikasi / Un-identified	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.088.332	1.221.015	1.348.813	1.412.388	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759



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